

Appendix A
Letter to Adult Learners in Douglas and Brown Counties

Literacy Volunteers of Douglas and Brown Counties

PO Box 1234

Becker, ST 56789-0123

111-1111

joanathony@lvdbc.org

United Way Agencies

February 22, 2000

Dear Student,

I am writing to ask for your help. I am a college student working on a project for school about how adults shop and buy things like groceries, clothes, and other items. In order to do my project, I need to talk with several adult learners about their experiences. Will you help me?

If you will help me, we will talk for about an hour. During that time I will ask you some questions. There are no right or wrong answers to these questions. I only want to learn your opinions and what you think about various activities that you do when you shop. If you do not want to answer some of the questions, you do not have to answer them. Our conversation will be taped so I will remember your answers. Our discussion will be kept private and will only be heard by my teacher and myself. Other people will not listen to our conversation. I promise you that your name will not be used in my research report. No one who reads the report will know you are.

If you are willing to help me with my project, please call me at (304) 594-9119 or call Joan Anthony at (123) 111-1111. Together we will decide on a time and place to meet.

Thank you for your help with this project. I look forward to talking with you soon.

Sincerely,

Natalie Adkins

Appendix B
Letter to Literacy Tutors in Douglas and Brown Counties

Literacy Volunteers of Douglas and Brown Counties

PO Box 1234

Becker, ST 56789-0123

111-1111

joananthony@lvdbc.org

United Way Agencies

Dear Literacy Volunteer,

I am a graduate student at Virginia Tech completing my requirements for a Ph.D. in Marketing. My undergraduate degree is from West Virginia University and I currently make my home in Morgantown. My graduate research focuses on the consumer behavior of adults with reading and writing difficulties. This is an area in which I have studied for over four years. Over the next several weeks I will be conducting interviews with adult learners on their experiences in the marketplace and how their literacy skills impact those experiences.

Today, I am asking for your assistance with my project. Enclosed you will find a copy of the letter I sent to adult students in the area working with Literacy Volunteers of America asking for their participation. If one of your students expresses an interest in the project, could you please encourage them to contact me? Alternatively, if you and the student would prefer, you can serve as the contact person between the student and myself to set up a convenient meeting time and place.

As the student letter indicates, I am asking students to agree to speak with me for approximately one hour. The conversation will be tape-recorded so that I can remember what the student says. However, please assure your students that in no way will their names be used in my project.

If you would like additional information on the project please do not hesitate to contact me via phone (304-594-9119), or e-mail (nradkins@vt.edu), or to contact Joan Anthony at (123) 111-1111.

Thank you for your time. I truly appreciate your assistance.

Sincerely,

Natalie Adkins

APPENDIX C
Permission Slip

Title of Project: Exploring Consumer Literacy in the Marketplace

Background information

My name is Natalie Adkins and I am a student in the marketing department at Virginia Tech in Blacksburg, Virginia. In order to graduate from Virginia Tech, I must complete this project. I am interested in hearing about your experiences in the marketplace. My teacher, Julie Ozanne, is helping me with this project. If you have any questions about this project, please ask me at any time.

Procedures for Project

Thank you for agreeing to help me with this project. I really need your help. Information for my project will be gathered during interviews with you and some other students. We will talk together for about an hour to an hour and a half. Before we begin, I want to tell you your rights as a participant in this project.

- ◆ You do not have to do this.
- ◆ You do not have to answer every question if you do not want to answer it.
- ◆ Your words may appear in Natalie's report.
- ◆ Your name will not appear in the project report.
- ◆ You may stop the interview at any time.

I will be recording our conversation so I can remember what was said. Our discussion will be kept private and will only be available to my teacher and me. People reading my report will not know who you are.

This project has been reviewed and approved by administrators at Virginia Tech.

Student's Permission

I, _____, understand that my stories will be used by a student at Virginia Tech to help her understand how literacy skills affect how I get the goods and services I need and want in the marketplace. Natalie has explained the project to me and has answered my questions. I agree to talk with Natalie and let her tape record our conversation.

A copy of this form has been given to me to keep. If I have any questions in the future about this project I can contact Natalie Adkins, at 304-594-9119 or at the addresses listed below.

Office: 2016 Pamplin Hall (0236)
Virginia Tech
Blacksburg, VA 24061

Home: 7 Alderman Drive
Morgantown, WV 26508

Student's Signature _____ Date _____

Printed Name _____

I have described this project to the above student and have answered all questions asked.

Natalie Adkins

APPENDIX D
Interview Protocol

I. Introductory Comments and Grand Tour Questions

Thank you so much for meeting me today. I really need your help on this project. Why don't we start by sharing some basic information with each other? I'll start. As you know, my name is Natalie. I am from a very, very small town in southern West Virginia near Huntington called Salt Rock although I have lived in other places. I am married and as you can tell, I am expecting a baby this spring. Like you, I am a student again. I go to Virginia Tech and I am working on a school project on people's experiences in the marketplace so that I can graduate. After I graduate I will start teaching. To finish my project, I really need your help and I am grateful that you agreed to speak with me today.

Question: Tell me a little bit about yourself...

Probes: age? Do you have a family – children? Where did you go to school? How far did you go in school? Do you have a job? How long you have been meeting/working/coming to literacy volunteers or how long did you go to LVA/the literacy center/etc. (depends on the interviewee)?

II. Projective Techniques/Modified TAT

I want to show you a couple of pictures and I'd like for to look at them and tell me a story about what is going on in the picture. OK?.

[Show the 1 --- consumer looking at the nutritional label on the side of a box of cereal. Shelves of product are in background.]

Question: What is happening in this picture?

Probes: Can you tell me more about what is going on? What do you think this person is feeling in this situation? What is this person thinking (the customer)? Why do you believe they would feel or think that? What about the other person in the picture (if applicable, the clerk)?

OK. Let's move on to another picture. [Show picture 2 --- consumer standing at checkout counter reaching into purse for money (do not show money) while cashier is waiting with an ambiguous expression.]

Good. I have one more picture to show you and we'll do the same thing. You tell me what is going on in the picture. [Show picture 3 --- consumer and pharmacist in interaction]

Note: Repeat questions listed for picture 1 for pictures 2 and 3. Add an additional probe question in each case:

Probe: Is there anything else different about this picture and the last one you looked at?

All right, let's see...

III. Contrast questions

I want you to think about a recent time when you were either going shopping, buying something, or had just brought something home when reading and writing were not a problem.

Question: Can you think of a time like that? Tell me about that time.

Probes: What were you shopping/buying, etc.? Where were you? Did you have any problems because reading and writing were involved? What did you do?

Note: other potential probes on seeking assistance, using visuals, or other coping mechanisms and strategies depending on their answers

Question: Can you think of a recent time when you were either going shopping, buying something, or had just brought something home when reading and writing were a problem? Tell me about the time.

Probes: See above question

Question: Will you share with me a story about a good shopping or buying trip you've had in which you needed to read or write?

Probe: What made it good?

Question: What about a bad shopping or buying trip when you needed to read or write?

Probe: Why was it bad?

Question: Where is your favorite place to shop?

Probes: Why do you like to shop there? How often do you go there? What kinds of things do you buy there? How do you feel after shopping there? Why?

Note: Possibilities of probes on salespeople, service, or characteristics of the retail environment

Question: Are there any places you do not like to shop?

Probes: Where are they? Why don't you like to shop there? Do you ever go there? Why? How do you feel after shopping there? Why?

Note: Possibilities of probes on salespeople, service, or characteristics of the retail environment

Other possible questions:

Do you read and write to purchase? Maybe just read?

What do you like to buy?

Probes: Brand name? Generic? Cheapest? Depends? Depends on what...

IV. Questions on others they know with limited literacy skills

Question: Well, let's see...is there anything else I need to ask you? Why did you decide to get help with your reading and writing?

Probes: How do you feel about the help so far? Do you think other people should get help with their reading and writing? Why? If you could talk with someone who has reading and writing problems, what would you tell them? Why?

Question: Do you know anyone else who has reading and writing problems but is not coming to the literacy center/school/tutoring (whichever is most appropriate)?

Probes: Tell me how they get their shopping done. Do they have problems? How do they get what they need?

V. Open-ended question on other surrogate literacy skills

Question: Can you think of any other ways that someone with reading and writing problems could get what they need in the marketplace? While shopping?

VI. Structured questions on surrogate literacy skills

Question: Other people have told me ways that they would get what they wanted when shopping or buying stuff. For each of these ways, can you tell me if you use any of them? And if so, how often do you use the method?

Pull out form and take notes while they are talking... For the ones they do frequently, I will probe for additional information. For example, if they say they go to friendly salespeople, I could say—oh, is that right, where do you find the people are friendly? And then they could talk about specifics. *Potential probes include:* What were you shopping for or buying? Would you use this at every store or just certain ones? At what times would you use it? Why would you use it? Did it always work?

VII. Conclusion

Well, that concludes what I wanted to talk with you about. I want to thank you again for taking the time to talk with me today. If I have other questions as I am preparing my report, could I call you? Do you have any questions for me?

For example, if they say they go to friendly salespeople, I could say—oh, is that right, where do you find the people are friendly? And then they could talk about specifics. *Potential probes include:* What were you shopping for or buying? Would you use this at every store or just certain ones? At what times would you use it? Why would you use it? Did it always work?

Behavior	Use	Rarely	Sometimes	Often	Comments
Remember where items are located in a store					
Look for familiar words on packages and in store					
Memorize product's symbols					
Use store's signs to decide what to buy					
Shop at the same store					
Buy the same items every week					
Order same thing when eating out					
Avoid trying unfamiliar products					
Visit restaurants where their menus have pictures					
Shop at stores where you know the employees					
Avoid stores where lots of reading and writing are necessary					

Buy items at flea markets					
Buy items at garage sales					
Trade items with family and friends					
Don't shop at places where salespeople are unfriendly					
Prefer stores that use simple prices					
Prefer stores where sale prices are specified as dollar amounts rather than as a percentage off					
Ask family or friends to help with reading and writing tasks					
Go shopping with family or friends					
Send someone else to shop for you					
Do without items					
Speak in low voice when asking sales clerks for help					
Tell people, "I forgot my glasses"					
Have cashier pick out how much money you should give them					

APPENDIX E
Letter Received From Informant



Natalie

Hello how are you doing? [NAME] and I are doing really good. He is one now, he is so funny Im glad he is in my life. I read to him often when he wants to be read to. He is talking and he can say Hot, light, and at. He knows what a does and what a wolf does. Im trying to teach him what a cat does, but that is not going too good. So how do you like your new Place? Have you finish school or do you have a Job? I'm still looking for a Job, I'll find one. Im trying to go through training to learn how to run cash registers but the people that do that have not called me back. I still meet with Jonathan ever Tuesday to learn how to read, and how to do math and I all so write in a journal when I have something to write about. Im doing really good. Im going to keep on doing it until we get so old.

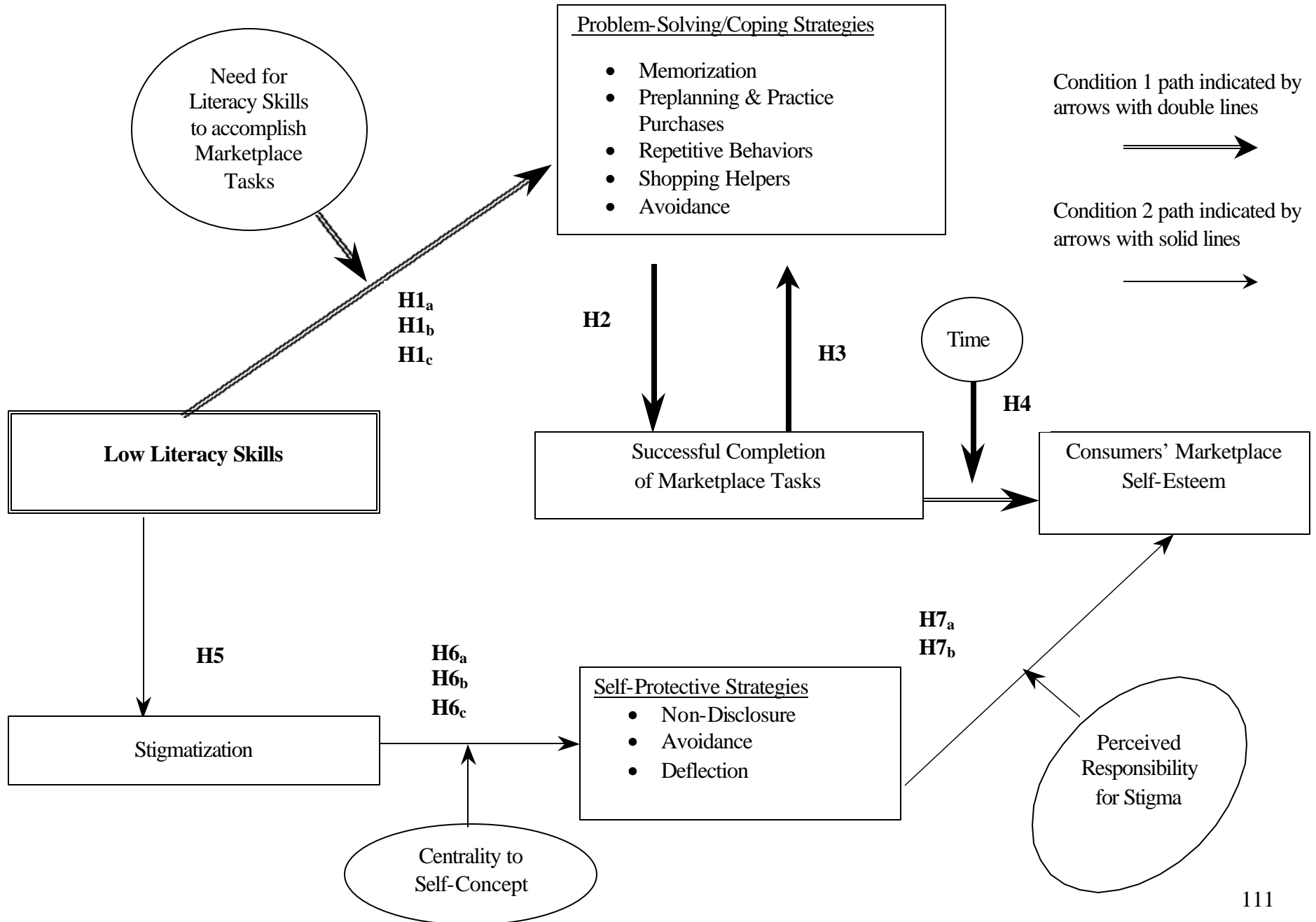
How is your little boy and how is the husband doing? When you get time Please write me back

Thanks

Sincerely

[NAME]

Appendix F
A Proposed Model of the Impact of Low Literacy Skills in the Marketplace on a Consumer's Self-Esteem



Specific hypotheses for **Condition 1**: Person with limited literacy skills enters marketplace with specific marketplace tasks to be accomplished

- H1**: The amount of perceived need of literacy skills required in order to accomplish marketplace tasks moderates the choice of problem-solving coping strategies used
- H1_a**: Low perceived need for traditional literacy skills results in the utilization of memorization and repetitive behaviors
- H1_b**: Moderate perceived need for traditional literacy skills results in the utilization of preplanning and practice purchases
- H1_c**: High levels of perceived need for traditional literacy skills results in the utilization of shopping helpers
- H1_{ci}**: If shopping helpers are not available, low literate consumers avoid or postpone the purchase situation
- H2**: If the use of a problem-solving coping strategy allows the low literate consumer to meet his/her marketplace goals, then consumers will evaluate their task as successful.
- H3**: If the use of a problem-solving coping strategy does not result in the consumer getting his/her needs met, then an alternative strategy will be utilized.
- H4**: As the amount of time increases where consumers' accumulate marketplace successes, consumers' Self-Esteem_{marketplace} increases

If condition 2 becomes activated, then the consumer recalls previous experience of being labeled as unproductive or stupid and evaluated negatively --- i.e., of being stigmatized. Depending on the degree that the consumer incorporates these negative evaluations into his/her self-concept influences which self-protective strategy is used most frequently. The use of self-protective strategies has a positive effect on the consumer's self-esteem. As the consumer perceives himself to have primary responsibility for the limited literacy skills, the consumer's self-esteem decreases (i.e., becomes more negative).

Specific hypotheses for **Condition 2**: Person views limited literacy skills as a direct assault on their feelings of self-worth

- H5**: Person with limited literacy skills enters marketplace and perceives being the recipient of negative evaluation by social others (i.e., feels stigmatized).
- H6**: The degree to which the affects of the stigmatization are incorporated into the low literate consumer's self-concept, moderates the choice of self-protective coping strategies used
- H6_a**: Low levels of incorporation of negative evaluations into the low literate consumer's self-concept results in deflection strategies.
- H6_b**: Moderate levels of incorporation of negative evaluations in the low literate consumer's self-concept results in non-disclosure strategies

H6_c: High levels of incorporation of negative evaluations in the low literate consumer's self-concept results in avoidance strategies

H7: Successful use of self-protective coping strategies results in higher levels of the low literate consumers' Self-Esteem_{marketplace}

H7_a: Low literate consumers accepting self-responsibility for their skills deficits have lower levels of Self-Esteem_{marketplace}

H7_b: Low literate consumers rejecting self-responsibility for their skills deficits have higher levels of Self-Esteem_{marketplace}

Variables:

Low Literacy Skill Level

Measured by National Adult Literacy Survey prose, document and quantitative scales "Low" level corresponds to consumers in the bottom 2 (of 5) levels on the NALS

Use of Problem-Solving/Coping Strategies and Use of Self-Protective Strategies

Memorization

Non-Disclosure

Preplanning & Purchase

Avoidance

Repetitive Behaviors

Deflection

Shopping Helpers

Avoidance

Validate use and frequency of strategies. For example,

Please mark how often you do each of the following activities when shopping.

Ask someone to help you with your shopping

Never Use

Rarely Use (less than 1 time a month)

Use from time to time (2 to 3 times a month)

Often Use (once a week)

Always use (for every shopping trip)

Stigmatization (perceived)

Measure previous experience with being labeled and receiving negative evaluation

Successful Completion of Marketplace Tasks

Measure perceptions of being able to get needs met in the marketplace

Consumers' Marketplace Self-Esteem

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Curriculum Vita

NATALIE ROSS ADKINS

Department of Marketing & Management
Creighton University
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EDUCATION

Virginia Polytechnic Institute & State University Blacksburg, VA
Pamplin College of Business (2001)

Doctor of Philosophy in Marketing

Minor: Sociology

Dissertation: “Low Literate Consumers in a Literate Marketplace: Exploring Consumer Literacy and Its Impact,” Advisor: Dr. Julie L. Ozanne
Committee Members: Clifton Bryant (Dept. of Sociology), Ronald P. Hill (School of Business, University of Portland), Kent Nakamoto, and M. Joseph Sirgy

West Virginia University Morgantown, WV
Bachelor of Science in Business Administration (1990)
Major: Marketing

RESEARCH SUMMARY

Refereed Conferences

- Adkins, Natalie Ross (2001), “Preliminary Findings from an Exploration of Low Literate Consumers in a Literate Marketplace,” presented at the Society for Consumer Psychology Winter Conference, February 15-17, Scottsdale, AZ.
- Adkins, Natalie Ross and Julie L. Ozanne (1998), “Between Functional Literacy and Consumer Literacy,” presented at the Association for Consumer Research, October 2-4, Montreal, Quebec, Canada.
- Fern, Edward F., Terry Bristol, Carter Mandrik, and Natalie Ross Adkins (1998), “The Effects of Gender and Acquaintanceship on Intimate Self-Disclosures in Focus Groups,” presented at the Association for Consumer Research, October 2-4, Montreal, Quebec, Canada.
- Adkins, Natalie Ross (1998), “Searching for the Vulnerable Consumer: A Review of Previous Research and a Roadmap for Future Study,” presented at the 1998 Marketing & Public Policy Conference, June 5-6, Washington, DC.
- Adkins, Natalie Ross and Julie L. Ozanne (1997), “Johnny's Mom Can't Read: The Stigma of Low Literacy in the Marketplace,” presented at the 1997 Marketing & Public Policy Conference, May 16-18, Boston, MA.

Research in Progress

Adkins, Natalie Ross and Clifton Bryant, “A Framework to Understand Literacy as Deviance.”

Adkins, Natalie Ross, “The Pawn Industry: Seduction? Manipulation? Or Just Good Business?”

Adkins, Natalie Ross, “An Attempt to Redefine Consumer Vulnerability.”

Fern, Edward F., Terry Bristol, Carter Mandrik, and Natalie Ross Adkins, “Gender and Self-Disclosure in Focus Groups.”

Meloy, Margaret G. and Natalie Ross Adkins, “When the Going Gets Lonely, the Lonely Go Shopping: The Impact of State vs. Trait Characteristics on Shopping Behavior.”

PROFESSIONAL EXPERIENCE

Assistant Professor of Marketing, Department of Marketing & Management

Creighton University

Omaha, NE

Eppley College of Business Administration

August 2000 — present

- ◆ Teaching responsibilities include Consumer & Market Behavior, Advertising & Promotions, Marketing Management: Strategy & Policy, and Principles of Marketing
- ◆ Service responsibilities include providing course counseling to 12 undergraduate advisees and serving as advisor to the collegiate chapter of the American Marketing Association

Instructor of Marketing, Department of Marketing

Virginia Polytechnic Institute & State University

Blacksburg, VA

Pamplin College of Business

1996-1999

- ◆ Taught upper division marketing elective of Advertising during Fall 1999 semester; taught Principles of Marketing during summer terms in 1996, 1998, and 1999

Graduate Research Assistant, Department of Marketing

Virginia Polytechnic Institute & State University

Blacksburg, VA

Pamplin College of Business

1995-1999 Academic Years

- ◆ Assisted with multiple stages of research including preparing literature review, supervising experiments, collecting data, performing preliminary data analysis, and writing conference paper submissions for Edward F. Fern (1995-1996), Julie L. Ozanne (1996-1997, 1998-1999), and Margaret G. Meloy (1997-1998)

Manager of Publications and Communications

BOSTROM Corporation

Chicago, IL

An Association Management Firm

November 1994-July 1995

- ◆ Managed public relations campaign for annual international strategic management conference
- ◆ Responsible for publications budget in excess of \$600,000
- ◆ Developed staff time budget allocation and monitored employee billable hours to ensure sound financial management in publications division

- ◆ Served as liaison between headquarters staff, publications committee and international board of directors for The Planning Forum (now known as Strategic Leadership Forum)
- ◆ In capacity of Associate Publisher, coordinated efforts of managing editor, authors, art director, and printer to maintain timely production and mailing of *Planning Review*, a magazine devoted to strategic management issues with a circulation figure greater than 8,000 management professionals
- ◆ Administered marketing campaign for advertising space sales

Marketing Manager

The Planning Forum

Oxford, Ohio

Intl. Society for Strategic Planning & Management

April 1994-November 1994

- ◆ Participated in design and execution of member needs assessment research study employing qualitative and quantitative research methodologies under the direction of Larry A. Huston, Manager Total Quality Worldwide, Research & Development at the Procter & Gamble Company
- ◆ Developed and administered chapter marketing and recruitment campaign
- ◆ Coordinated marketing activities for *Planning Review*

Marketing Communications Product Specialist/Copywriter (1992-1994)

Executive Assistant (1991-1992)

Investment Research Institute, Inc.

Cincinnati, OH

Publisher of financial advisory newsletters

- ◆ Scheduled promotional activities and projects for assigned product lines
- ◆ Wrote copy, prepared original artwork, and designed response devices and package insertion sequences for direct mail pieces
- ◆ Contracted graphic artists and printing companies to produce cost-effective direct mail
- ◆ Selected and negotiated list rental agreements
- ◆ Performed revenue projections and analyzed promotional performance
- ◆ Completed projects assigned by company President including writing copy for in-house generated direct mail promotions

Document Analyst

Aspen Systems Corporation

Huntington, West Virginia Office

A government contractor

November 1990 to September 1991

- ◆ Granted security clearance to provide litigation support for the U.S. Department of Justice for pending Environmental Protection Agency cases

SERVICE SUMMARY

National Service

- ◆ *Session Moderator*, “Mothers and Children” at the 2001 Association for Consumer Research Conference, Austin, TX
- ◆ *Member of the Program Committee*, Marketing and Public Policy Conference 2000, 2002
- ◆ *President*, Doctoral Student Special Interest Group of the American Marketing Association, (January 1999 to December 1999)
- ◆ *Membership Coordinator*, Doctoral Student Special Interest Group of the American Marketing Association, (January 1998 to December 1998)

- ◆ *Session Moderator*, “Academic Job Markets for New Ph.D.s: Observations, Facts, Myths, and an Interactive Discussion,” at the 1999 AMA Winter Educators’ Conference, St. Petersburg, FL
- ◆ *Reviewer*, Marketing and Public Policy Conference 1999

University Service

- ◆ *Faculty Advisor*, Creighton University’s Chapter of the American Marketing Association (August 2000 to present)
- ◆ *Extension Committee*, Alpha Omicron Pi International Fraternity (March 2001 to present)
- ◆ *Faculty Advisor*, Virginia Tech Collegiate Chapter of the American Marketing Association, (August 1999 to January 2000)
- ◆ *Marketing Committee*, Alpha Omicron Pi Foundation Board of the Alpha Omicron Pi International Fraternity (September 1998 to present)
- ◆ *Collegiate Chapter Adviser*, Sigma Alpha Chapter of Alpha Omicron Pi, West Virginia University, (January 1999 to April 2000)
- ◆ *Collegiate Recruitment Supervisor and Network Specialist*, Alpha Omicron Pi International Fraternity (August 1994 to December 1998)
- ◆ *Collegiate Chapter Adviser*, Omega Chapter of Alpha Omicron Pi, Miami University (February 1992 to July 1994)

Community Service

- ◆ *Literacy Volunteer*, Princeton Learning Center, Princeton, WV (April 1996 to May 1997)

HONORS AND AWARDS

- ◆ Very Important Professor Program, Promotional Products Association International (January 2001)
- ◆ Chicago Area Direct Marketing Association Fellow to attend Direct Marketing Seminar Program (June 2001)
- ◆ Dissertation Grant Winner, Association of Consumer Research and the Sheth Foundation (2000), Public Purpose track
- ◆ Dissertation Grant Runner-Up, Society for Consumer Psychology and the Sheth Foundation (2000)
- ◆ American Marketing Association/Sheth Foundation Doctoral Consortium Fellow, University of Western Ontario (2000)
- ◆ Marketing and Society Doctoral Consortium Fellow, University of Notre Dame (1999)
- ◆ Joseph M. Sweeder Memorial Diamond Jubilee Centennial Scholarship, Alpha Omicron Pi Foundation (1997-1998)
- ◆ Graduate Student Assembly Competitive Travel Award Recipient, Virginia Tech (1997)
- ◆ Beta Gamma Sigma National Business Honorary, Virginia Tech (1996)
- ◆ WVU Chapter of the American Marketing Association Outstanding Senior (1990)
- ◆ West Virginia University Achievement Scholarship (1985-1990)

PROFESSIONAL MEMBERSHIPS

- ◆ American Marketing Association
- ◆ Association for Consumer Research