

## **Chapter Three**

### **Methodology**

The purpose of this chapter is to delineate the methodological approach employed in this research. To recap, the goals of this research are to: 1) develop a better understanding of what it means to be a person with low literacy skills in a literate marketplace; 2) refine and validate the set of surrogate literacy skills to be included in an expanded conceptualization of consumer literacy; and 3) explore the managerial and public policy variables that encourage and hinder low literate consumers' dependence upon surrogate literacy skills in order to get their marketplace needs met. Given the primary objectives of the research and the sparse amount of existing research and theory on low literate consumers in the marketplace, an interpretive research methodology is utilized. The research methodology includes a pre-study comprised of secondary data obtained from the National Institute for Literacy (NIFL) and the primary data of transcripts of semi-structured in-depth interviews with adults possessing limited literacy skills. In each case, the data are interpretively analyzed.

First, a discussion of the pre-study, consisting of an analysis of secondary data from the NIFL's "Equipped for the Future" project, appears. This analysis of secondary data supports evolving *a priori* themes identified from earlier research and provides a foundation for the development of the interview guide for the dissertation. An explication of the dissertation research methodology follows.

#### **Pre-Study: Secondary Data from the National Institute for Literacy**

##### **Background**

In 1994 the National Institute for literacy and the National Education Goals panel collaborated efforts on a study to develop a program for the literacy field in order to achieve National Education Goal 6. Goal 6 calls for "every adult to be literate and possess the knowledge and skills necessary to compete in a global economy and exercise the rights and responsibilities of citizenship" by the year 2000. In this collaborative study, NIFL issued an open invitation to adult learners across the United States asking them to submit original writings and/or discussion transcripts in two areas: what it means to them to be literate and "what knowledge and skills they would need to perform effectively according to their definition" in

areas related to participation in the global economy and citizenship (Stein 1995, p. 9.) The explicit goal of the Equipped for the Future research<sup>1</sup> was to incorporate the voices of as many adult learners as possible into the development and implementation of literacy education policy. In all, over 6,000 copies of the invitation letter were distributed with the assistance of seven member organizations of the National Coalition for Literacy nationwide. One hundred forty-nine literacy programs submitted student writings for analysis.<sup>2</sup> A team of researchers then set out to analyze the data for emergent themes and patterns that shape customer-driven goals for adult literacy and education.

Staff members at NIFL in Washington, DC, graciously granted access to the data from the Equipped for the Future project. In late 1997, diskettes containing files of the writings and transcripts submitted by adult learners were received. Printed copies of the submission files were then analyzed for themes relevant to marketplace behaviors.

### **Characteristics of the Secondary Data Sample**

The sample of respondents to NIFL's request for submissions is very diverse. The data collected consists of approximately 1,500 written essays and several transcripts from group discussions of learners in literacy education programs in thirty-four states and the territory of Puerto Rico.<sup>3</sup> The informants' ethnic, cultural, and vocational backgrounds as described by Stein (1995) are extremely varied. They include: Eastern European immigrants, Southeast Asian refugees, and Puerto Rican professionals, including many whom are extremely literate in their native tongues; the urban and rural poor; incarcerated individuals; individuals voluntarily and involuntarily seeking treatment for drug and alcohol addictions; and U.S. born high school

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<sup>1</sup> A detailed discussion of the procedures and findings of the NIFL study is presented in Stein's (1995) *Equipped for the Future: A Customer-Driven Vision for Adult Literacy and Lifelong Learning*, published by the National Institute for Literacy. In a few easily identified isolated cases, centers submitted transcripts of group discussions on the assigned topic. Instructors in some of these programs interjected personal opinions into the dialogue. Transcripts of these group discussions were excluded from the data analysis.

<sup>2</sup> The exact number of literacy centers receiving NIFL's invitation to participate was not reported in the study results, thus, calculating an accurate response rate for their solicitation is difficult. Assuming 6,000 unique centers received the invitation to participate (i.e., on average of 117.647 literacy centers per state or territory) of which 149 agreed to do so, an approximate response rate of 2.48% existed for the mailing. Approximately 10 students per participating center submitted writings. Due to the admitted political motivations behind the data collection effort, it appears that the NIFL researchers lacked a concern with accurate tracking of the response rate for their effort.

<sup>3</sup> NIFL researchers marked individual files with a numeric label corresponding to the specific adult education center submitting the writing samples. A listing of the numeric labels and their corresponding adult education centers was not available from NIFL, therefore, no attempt was made to sort the data on the basis of any geographic or demographic characteristic.

dropouts. Similarly, the varying levels of written materials submitted suggest that the literacy skills of the informants also varied widely from extremely low to moderately high<sup>4</sup>. Some informants poignantly described the experiences of being low literate in a literate world. Others had difficulty communicating basic concepts. For instance, one low literate informant wrote,

first they need to learn How to read. wrighting math. with out the baise and  
Evanse. to High leve revel up skill learn what to Be come great. By read,  
Book can talk. How wrightin open. a other way.

## **Analysis**

The essays and group discussion transcripts were analyzed with the objective of discovering how the informants generally make sense of their world and specifically the impact of their limited literacy skills on that world view (McCracken 1988). Guided by previous research and the interest in marketplace encounters, two broad categories were identified to reduce the original data set and arrive at a relevant subset of data for further analysis. This significantly smaller subset was identified by coding all references to the experience of being low literate or illiterate and instances where low literacy impacted, however remote, interactions in the marketplace. These broad categories were then reanalyzed, refined and relevant quotes were coded in the essays. Because the essays and transcripts varied in length from a single paragraph to multiple pages, the analysis predominantly involved looking across informants. Where applicable, a within informant comparison was also made. A hermeneutic approach was utilized to tack back and forth between the reduced set of data and the literature.

## **Emergent Themes from Secondary Data Analysis**

The data analyzed from the NIFL project covered a wide range of life domains including jobs, education, training, marketplace, family, friends, and self-identity. Consistent with previous research (Adkins and Ozanne 1997; Crocker, Major, and Steele 1998; Beder 1991; Darden 1993; Eberle and Robinson 1980; Goffman 1963; Purcell-Gates 1995; Viswanathan, Harris, and Ritson 1998), the data within and across the various domains supports the premises that: 1) illiteracy is indeed a very powerful stigma in consumers' their daily lives; 2) low literate adults fear others discovering their limited literacy skills; 3) these consumers engage in a variety

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<sup>4</sup> Responses to NIFL's request were entirely self-generated by the individual literacy programs and subsequently conclusions regarding the representativeness of the writings to the range of all adult learners can not be appropriately drawn.

of coping strategies to negotiate their marketplace interactions; and 4) the presence of a real or imagined social other impacts the low literate consumer's decision to engage in some type of self-protective strategies in the marketplace. However, questions remain regarding the impact of low literacy skills within the marketplace. For example, it is quite possible that low literate consumers use other types of strategies. Perhaps shopping routines are developed through a process of trial and error. Or, as suggested by Alwitt and Donley (1996), the low literate consumer may negotiate the marketplace by being extremely brand loyal. While lower income consumers often use point-of-purchase information more than affluent consumers, low literate consumers may not be able to use "nonpictorial store signage" (Alwitt and Donley 1996, p. 114).

These remaining questions and the findings from the analysis of the secondary data helped to shape the structure and content of the interview guide for the primary data collection effort. The results of this secondary analysis are reported concurrently with the primary data analysis findings. A thorough discussion of the interview guide appears in a subsequent section of this chapter.

### **Primary Data Collection**

Traditional quantitative research methodologies, such as surveys and experiments, prove to be problematic in addressing the questions of interest for a number of reasons. First, given the previous discussion that literacy levels vary on a continuum of skills, it would be difficult to construct a single set of stimulus materials including questionnaires that would be uniformly understood by all subjects (Bourque and Fielder 1995). Second, convincing subjects to enter a potentially threatening university setting (i.e., one of the most "literate" spheres in public life) and participate in a laboratory experiment may prove to be unfeasible. And third, as Viswanathan and his colleagues (1998) found, attempts to structure the marketplace encounters potentially alters the phenomenon of interest.

Given these shortcomings, a qualitative method of inquiry consisting of semi-structured depth interviews with adult learners drove the data collection process. An interpretative approach allows for exploration of the impact of low literacy skills within the marketplace and analysis of this impact in "terms of the meanings people bring to them" (Denzin and Lincoln 1998).

## **Sources of data**

Data was collected through three avenues of inquiry: interview transcriptions, researcher field notes, and informant information sheets. The primary source of data was the transcripts from the interviews with the low literate informants. Each interview was tape recorded and the tapes were later transcribed into Microsoft Word<sup>®</sup> documents. Additional data was captured through the use of field notes. In most cases, “notes” were recorded on microcassette tapes following the conclusion of each interview. On a few occasions, notes were recorded prior to the interview appointment. The content of the researcher’s field notes includes background information on setting up the interview appointments, observations regarding the behavior of the informants during the interview process, and data gleaned during “unrecorded” conversations with the informants and literacy program coordinators. The third avenue of data collection was an informant information sheet. Demographic information, including the highest level of formal education completed and approximate reading level, was obtained throughout the course of the interviews as well as from the program coordinators. This data was collected in order to report the demographic composite of the informants and to aid in the analysis in situations where seemingly spurious findings are identified.

## **Sampling**

Due to the stigma of low literacy and its dimension of concealability, it is very difficult to identify accurately adults with limited literacy skills in the general population. Many low literate adults have spent their entire lives developing strategies to hide their literacy problems (i.e., pass) or to downplay them in social situations (i.e., cover). While conservative estimates suggest that only between eight and ten percent of adults in need of literacy skills development actually seek assistance (Beder 1990), the most efficient way to identify and reach adults with documented limited literacy skills is through contact with established literacy programs. Therefore, a convenience sample of affiliates of Literacy Volunteers of America and Laubach Literacy International was contacted to seek assistance in securing interview appointments with adult learners.

One caveat is that adults participating in the various literacy programs may be more open about their low literacy skills and less likely to hide their skill deficiencies than the millions of lower literate people who are not participating in the programs. However, given the difficulty of

identifying low literate people who are not seeking help, a trade-off was made. Moreover, it was hoped that adult students seeking help would be more willing to talk about their marketplace experiences. Literacy attainment is a source of great pride for emergent adult readers, which helps them to overcome the pervasive effects of the stigma of low literacy (Darden 1993). Further, literacy attainment often empowers the adults to help others who are currently experiencing the effects of low literacy skills in their daily lives (Darden 1993; Eberle and Robinson 1980). With few exceptions, the informants participating in this research repeatedly indicated that they did not mind talking with me “if it will help someone else.”

To recruit adult literacy students for the depth interviews, several potential points of entry into the various literacy organizations were identified. Explication of the various ways I gained entry and access to adult literacy students appears in the following section.

### **Points of Entry**

In the spring of 2000, Joan Anthony, the director of the Douglas County, West Virginia LVA affiliate<sup>5</sup> was contacted via telephone and an appointment time was established. At the initial appointment, I described the current research project, discussed my earlier work in the area, and asked for assistance in not only recruiting adult learners in their program, but I also asked for contact names at other LVA affiliates in West Virginia. Ms. Anthony was receptive to the requests and provided phone numbers and e-mail addresses for two nearby LVA affiliates and phone numbers and mailing labels for adult learners served by the local affiliate. She also offered to review the interview guide and make suggestions to improve its comprehension by adult learners. The director requested that I write a brief letter introducing the research project. A letter written at the sixth grade reading level was prepared on letterhead from the agency and sent to the mailing list of adult learners in the area. Copies of the student letter accompanied a letter sent to the LVA tutors working with the adult learners. Copies of these letters appear in Appendices A and B. Table 2 at the conclusion of this chapter summarizes key informant contact and resulting interviews.

As a result of speaking to the literacy program director in Greene County, contact was established with the statewide director of LVA who enthusiastically embraced the research project and invited me to attend a portion of the statewide LVA meeting. Since members of the

statewide adult learners group would be in attendance, Ms. Davies and the adult learners group supervisor offered to give me time to address the group and solicit participants for the research study. I attended an informal dinner with various literacy program coordinators and several adult learners in attendance. After dinner, Ms. Davies introduced me and I spoke to the group regarding my research project and appealed to them for their assistance and answered questions about the interview.

Thus, the method used to recruit the 22 informants can best be described as a non-probability convenience snowball sampling technique (Babbie 1994). While depth interviews were not implicitly conducted with the various literacy program directors and coordinators, these initial meetings were instrumental in gaining referrals for potential informants.

In exchange for their assistance in identifying potential informants and arranging appointments with adult learners, the literacy programs were promised a monetary donation to their programs to purchase literacy materials they desired. Rather than donating specific materials such as low reading level books, it was judged that the program directors best knew what their programs needed and could purchase materials accordingly. For example, two program directors indicated interest in student subscriptions to a low reading level current events newspaper, *News for You*; other directors requested donations for student travel funds to various literacy program meetings. The amount of this donation was approximately \$225.00.

## **Informants**

Sixteen adult students agreed to participate in one-on-one interviews. Six additional students agreed to participate provided that the interviews could be conducted in pairs. In total, 22 adults possessing limited literacy skills<sup>6</sup> served as informants through 20 interview sessions. That is, a low literate husband and low literate wife spoke with me together; two women who routinely attend literacy classes together spoke with me together; a gentleman with limited reading ability spoke with me in the company of his wife who also contributed information to the discussion; and a female informant brought her 25-year old son to the interview so additional

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<sup>5</sup> All names of people, counties, and programs were given pseudonyms to protect informants' confidentiality.

<sup>6</sup> The wife of informant "Alan" and the son of informant "Rebecca" were not included in the total number of informants. Their presence during the interviews, however, highlighted crucial insights on the coping mechanisms in which their family members engaged. Additionally their comments described their own experiences with low literacy and interactions with other low literate individuals. While not the focus of the interviews, this data is still analyzed in the context of their loved ones' behavior.

information could be obtained on what it was like to grow up with a mother who could not read. Twelve of the informants were male and the remaining ten female. The sample was almost exclusively Caucasian (20/22, 90.9%) with one Singaporean and one black<sup>7</sup>. This homogeneity is consistent with the demographics of the general population from which the sample was drawn.

The range of literacy skills possessed by students enrolled in literacy training programs in general varies from extremely low to moderate. One explanation for the range of literacy skills lies within the rolling admissions type policies practiced by the various centers. That is, an adult learner can begin attending formalized class sessions or meeting with a tutor at any time during the year. Enrollments, therefore, fluctuate from week to week. As demonstrated by the NIFL data, this diverse range of skill levels, background, and experience exhibited by the students enrolled in literacy training programs brings a broader perspective on the problem of limited (not necessarily non-existent) literacy skills impacting marketplace behaviors.

### **Broad Resources of Informants**

In most cases, academic research looking at-risk populations highlights the resource deficits rather than on the resources which consumers possess (cf., Alwitt 1996; Andreasen 1975; Baker, Stephens, and Hill 2001; Cornwell and Gabel 1996; Gentry et al., 1995; Goodwin and Baker 1996; Hill 1991). An understanding of the various resources the informants bring or do not bring to the marketplace environment helps more accurately situate the low literacy phenomenon as manifested in the lives of the informants (Lee, Ozanne, and Hill 2000).

Educational Resources. By definition, informants fall short in terms of their educational resources. Literacy experts agree that low literate adults lack the foundation literacy and numeracy skills necessary to “function successfully” in today’s complex environment (<http://www.literacyvolunteers.org> 2001). While the foundational skills are lacking, the formal education levels achieved varied across informants. Most informants quit school prior to graduation, but one-third (7 out of 21) earned their high school diploma or equivalency *prior* to their involvement with a literacy assistance program. This mirrors the national composition of adult learners. In FY1999-2000, of the sixty-nine percent of adult learners whose educational

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<sup>7</sup> In order to minimize the impact of such phenomena as racial stereotyping and cultural influences, preference was given to informants with English as their native tongue. A separate study is needed to explore the impact of such phenomena on the surrogate literacy skills utilized by non-native English speakers.



background was known, twenty-seven percent possessed a high school education (<http://www.literacyvolunteers.org> 2001).

While the majority of informants did not complete compulsory education, all informants voiced negative outcomes resulting from their limited educational resources. Those people with high school diplomas desired to increase their literacy skills. The informants without a high school diploma worked towards obtaining both the skills and the “paper.” This divergence between achieved grade level and literacy skill level further supports the previously discussed problems with surrogate measures of literacy (see Chapter Two).

Economic Resources. Consumers with the least resources are often at the most risk for potential harm in the marketplace. Several studies on the poorest members of our society suggest that low-income consumers experience inequity in the marketplace in terms of their shopping options, selection, and prices (Alwitt and Donley 1996; Andreasen 1975; Edin 1993; Hill 1991; Hill and Macan 1996; Hill and Stephens 1998; Hudson 1993; Snow and Anderson 1993; Wilson 1987). Previous research supports findings of decreased average income for those with lower level literacy skills as well as a strong relationship between low literacy and poverty (Kirsch, Jungeblut, and Campell 1992; Kirsch et al., 1993).

Nearly all of the informants live with restricted disposable income and a partial dependence on government assistance programs such as the WIC (Women, Infant, and Children), SSI, disability, unemployment, and food stamps to provide for their basic living expenses. The level of dependence on supplemental assistance programs, as well as their overall economic resources, varied. Some informants were entirely dependent upon the social welfare system while other informants had limited dependence. Four informants did not receive any form of financial assistance. At the time of the interviews, five informants maintained full-time employment. A sixth informant, Rebecca, secured employment on the same day that we met for our interview.

Due in part to restricted economic resources, informants spoke of looking for the cheapest items while shopping and buying. Eric told of his observation of people spending “\$4.95 and... \$6.75” for grocery items because “they must got the money. So they can buy those higher prices.” Consumers with limited economic resources perceive their marketplace activities and choices to be restricted.

Social Resources. While informants experience deficits in educational and economic resources, several spoke of receiving reading and shopping assistance from family members and friends. Informants revealed their literacy difficulties on a highly selective basis. Immediate family members knew about the limited skills but others were not told. For example, Bill and his wife were married for fourteen years before he told her of his low literacy skills. Jeff told his wife of his literacy problems prior to their wedding in order to give her the option of backing out of the marriage. Several informants described how family members and close friends perform the reading tasks such as paying the bills, keeping the checkbook, and shopping for groceries.

In exchange for the resources obtained from their families and friends, the informants carefully pointed out the reciprocal resources that they contribute. Ginger talked about cleaning house for her neighbor and George does “odd jobs” for several people who routinely help him with reading tasks. Fingeret (1983) reports similar activities in her study of the social networks of adult learners.

A summary of the informants’ economic resources, literacy skills levels, and general demographic information appears in Table 3 at the conclusion of this chapter.

### **Confidentiality of Informants’ Identities**

Unlike NIFL’s Equipped for the Future data collection, the identity of informants participating in this study is kept confidential. In the NIFL study, adult students submitting writings were required to sign and submit a “release” form with their writings. This practice allowed the researchers to publish the writings verbatim and attribute them to the appropriate person. This research methodology differs from the NIFL study, in that, extreme care was taken to insure the confidentiality of all participants. Confidentiality serves as a protection for informants who have experienced the stigma of low literacy first hand. Informants were asked to share personal experiences regarding the impact of low literacy on their marketplace activities, which seemed difficult for them to divulge when they feared someone would learn their identities. Before the interviews began I spent several minutes explaining that people reading my “report”<sup>8</sup> would not know their identities. In some cases, the informants asked questions regarding how I would disguise their identities and if they would recognize themselves in the

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<sup>8</sup> As suggested by a key informant, I referred to the dissertation as a report when speaking with the adult learners. This vernacular was easily understood by the participants and did not intimidate them.

report. In fact, one informant went so far as to ask what pseudonym she would be given. When I responded that pseudonyms had not been determined, she requested a specific name. Pseudonyms were assigned to each individual informant and used to attribute properly the stories reported in the results of the study's analysis.

The Institutional Review Board on Human Subjects at Virginia Polytechnic Institute and State University granted approval for this research, its procedures, and the informed consent documentation. A slight modification of the original informed consent documentation was made over the course of the data collection. "Informed Consent Form" was changed to "Permission Slip," and at the bottom of the page where students were asked to sign: "participant" was replaced with "student." A copy of the final version of the informed consent documentation utilized appears in Appendix C.

### **Data Collection Method**

With the assistance of the various literacy program directors detailed above, interview appointments were scheduled with adult readers with varying levels of literacy skills. As previously noted, some informants were early in their quest for improved literacy skills while others had been working on their reading abilities for quite some time. While variance in skill level was sought, the critical criteria utilized to select informants were: (1) known literacy difficulties and (2) willingness to speak with me.

Interview Guide and Protocol. Emergent themes from the analysis in the pre-study along with insights from the conceptual domain discussed in chapter two guided the development of the evolving interview questionnaire (McCracken 1988). The interview guide proposed following the dissertation proposal defense was reviewed by a key informant director who provided comments and suggestions to increase the adult learners' comprehension of the questions and to identify questions or wording that were potentially problematic. Ms. Anthony recommended starting the interview with a request for their assistance and repeating the request early in the interview process thereby creating a sense of empowerment for the students.

Based on Ms. Anthony's comments, a number of changes were made in the interview guide to improve comprehension. One suggestion involved clarification of methods of payment; Ms. Anthony cautioned that some low literate informants would not equate checks or foodstamps

with money. Another revision changed the phrase “speak in a low voice” to “speak in a soft voice, like a whisper” so as to guard against misunderstanding of the meaning of the word “low.” In addition to altering the interview protocol based on Ms. Anthony’s feedback, fine-tuning adjustments were made in subsequent interviews based on the feedback from the first few informants. The basic interview questionnaire can be found in Appendix D.

The interviews lasted between 45 and 90 minutes each depending on the communication skills and the receptivity of the informants. The interviews began with a set of “grand tour” questions followed by a modified thematic-apperception test with three pictures depicting various marketplace interactions. The remainder of the interview followed a semi-structured protocol containing several open-ended questions, questions exploring contrasts, questions regarding other low literate adults, and structured questions on previously identified coping behaviors used in the marketplace. A discussion of each section of the interview questionnaire follows.

Creation of Rapport. The interviews began with a set of “grand tour,” nondirective questions to help initiate conversation in a friendly, natural manner, encourage informants’ to speak freely, and facilitate the establishment of rapport between the informants and myself (McCracken 1988). Close rapport was essential in order to gain a deeper understanding of the phenomena of being low literate in a literate marketplace. In the opening minutes of the interview, I attempted to develop a baseline understanding of the informants’ life worlds in order to facilitate my ability to see their marketplace experiences from their perspective rather than imposing some preconceived notions regarding the motivations of their behavior (Fontana and Frey 1998). Informants needed to be comfortable with me so that they would share their stories in their own words (McCracken 1988).

Previous experience interviewing low literate consumers suggested that I should take precautions (such as attire and role establishment) in order to gain acceptance by the informants. All of the adult learners who were informants in this study live in small towns and cities in a region of the country dominated by an Appalachian subculture. Most of the informants were from rural areas and readily accepted me as I told them of the small town where I was raised. My attire for the interviews consisted of casual clothing. In most cases, my clothing choices were similar to the choices made by my informants. However, on one occasion my clothing was

very different than the informant's and he commented on it right away. I had arranged to conduct an interview over lunch on a warm summer day and I wore nice shorts and a top. My informant was, in his words, "all gussied up" and I was perceived to be a little too casual.

Other visual cues, such as my facial expressions, aided the presentation of my role as a college student and as someone wanting to learn from the informants. Several informants commented that I was extremely easy to speak with and they were willing to talk with me because by talking with me they could "help others who have problems reading." During the course of this research, I was either expecting a child or had just recently given birth to my son. My pregnant state had a positive impact on my interactions and rapport building with the informants. Many of them would ask about my baby and would freely offer advice such as, "now, you read to him so he won't grow up and be like me."

At times I would struggle with the phrasing of questions because I did not want to appear judgmental. One informant commented after the interview that she sensed I was being cautious when talking with them. She went on to express her appreciation that I cared about their feelings rather than just wanting to get something from them or to take advantage of them. The relationships developed with the informants were very positive on both sides of the dyad. The statewide literacy program director commented that I had done so much for the students' self-esteem by simply wanting to talk with them. In turn, I felt privileged to speak with them. Thank you notes were sent to each informant to express my gratitude for their participation in the research. I also included a brief comment about some personal aspect from our conversations. A few months after sending the thank you notes, I returned home one day to find a letter from one of the informants. A copy of the letter, which can be found in Appendix E, provides additional evidence that a good rapport was achieved. (A Flesch-Kincaid grade level statistic was calculated for the text of the informant's letter — second grade, sixth month).

Modified Thematic Apperception Test. After the grand tour questions, informants were asked to tell the story for each of three pictures in the TAT portion of the questionnaire. This technique was included in the protocol to serve several purposes including exploring the feelings and experiences of the informants, seeking alternative explanations to social stigma theory for the consumers' behavior, identifying elements of the marketing mix that may promote the use of various coping strategies, and expanding the study beyond retail issues.

All informants were shown three pictures in the same order and asked to share a story about what they thought was going on in the picture. The first picture showed a consumer studying the packaging label on a box of cereal. The second picture depicted a consumer paying for groceries at the checkout counter. The third picture represented an interaction between a consumer and a pharmacist. The three drawings used to elicit comments from the informants are shown in Figures 1 thru 3, located at the end of this chapter.

The stimuli were purposely constructed with ambiguity to allow for individual interpretation. This, however, led to some confusion and frustration on both the informants' and my behalf. Without exception the informants were aiming toward saying the "right answer" and would ask me if they answered it correctly. The informants would look at specific portions of the drawings and try to identify correctly various visual elements. For example, in the first picture the consumer appears to be looking at label information for a box of cereal. The informants would try to read what kind of cereal it was and would comment that they had never heard of "ABC" cereal. The informants attempt to decipher the ambiguous scribbles on the window of the store in the second picture provide another illustration of informants wanting to get the right answer. Several commented that they couldn't "read" what it said. One informant commented that the writing on the windows in the picture looked like "Greek" to her.

Because of the difficulty in explaining that whatever they said was correct, this section of the interview was often very awkward. Based on feedback from the first two informants, I altered the way I introduced the pictures for the modified TAT portion in subsequent interviews by asking the informants to "make up a story" and "what if the person in the picture has some reading problems, what do you think s/he might be thinking?" The first picture elicited the most comments, in part, I believe, due to the clarity of the situation depicted. Almost all informants mentioned "looking at what's in the box" and trying to avoid "lots of sugars" relating the pictured behaviors to personal experience explaining, "well, that's what I do." Therefore, it seems that several informants identified with the person in the picture and felt more confident in their answers.

Exploration of Surrogate Literacy Skills. The third section of the interview protocol involved a series of contrast questions and associated probes. Respondents were asked to

describe both positive and negative marketplace encounters. This contrasting question approach provided useful data in determining the difference between surrogate literacy skills that work well and those that do not (McCracken 1988). These questions helped situate the study within a marketing context and aided in the exploration of the effects of other situational factors such as poverty and educational level. Further, the questions facilitated my exploration of informants' feelings about the use of various coping strategies.

Investigation of Other Low Literates' Behavior. The focus of the interviews shifted to asking informants to talk about people they know who have limited literacy skills yet are not getting help. This technique provided some useful speculations as to why someone with limited literacy skills would not seek to improve their skills by enrolling in a literacy help program. Although there are problems inherent in hearsay accounts, this approach helped minimize the potential problem of social stigma by giving the informants permission to distance themselves from personal literacy difficulties.

Validation and Expansion of Previous Findings. The interviews concluded with a structured section asking about the use of previously identified surrogate literacy skills to further explore and validate various coping strategies. Probes on those skills frequently used explore the impact of various strategic and public policy variables. All informants were asked both about current and past use (i.e., before they started in the various literacy programs) to gain information on the use of different skills across different levels of literacy.

In order to protect the identity of informants' throughout the course of the analysis, transcripts contained the assigned pseudonym for the informant. This pseudonym was noted on a master list along with an interview number code that corresponds to the order of interviews completed. The interview number code also appears on the corresponding informed consent and demographic information forms. A master list of the assigned pseudonyms, the informant information and informed consent forms, are kept in a separate, secure file to protect the informants' identities.

## **Data Analysis**

The overarching goal of the analyses consisted of developing a clearer picture of what it means to be illiterate in a literate marketplace and increasing our understanding of how marketing variables impact that experience.

Interpretive analysis of the data occurred through an iterative hermeneutical tradition of shifting back and forth between the data and the literature (Wright 1993). This tradition refers to the recognition of the relation between the parts of the texts and the texts in entirety (Schwandt 1997). The iterative process of analysis involves a succession of activities including such tasks as: noting patterns and themes, clustering themes together, making comparisons and contrasts, shifting back and forth between general categories and more narrowly defined themes, building a logical chain of evidence, and attempting to arrive at a conceptual/theoretical coherence (Huberman and Miles 1998). The transcriptions from each interview were read and initially coded based on the interview structure. As the data analysis continued, new coding categories were added as patterns emerged in the data. The data was then organized into themes across all interviews based on the resultant coding structure. The original data was reread to challenge and refine the evolving classification system. Throughout this iterative process of analysis and writing the findings, the primary data was continuously referred to in order to ensure the findings were presented in an accurate manner.

## **Challenges of Interviewing Low Literate Consumers**

As previously noted, my awareness of the stigma associated with limited literacy skills at times caused me to proceed with caution in the interviews. I found myself monitoring interactions with my informants and making minor adjustments in phrasing to assist the development and continuation of rapport. Keeping the vocabulary at a lower level posed a challenge, as did keeping informants on task.

Overall, the interview process was extremely successful. Even the few informants initially hesitant to speak with me became at ease quickly and willingly shared their stories. I found myself building upon each interview by finessing transitions between sections of the protocol. At various points in the interviews, many informants demonstrated a desire to speak about other issues and I would cautiously steer the conversation back to previous topics. While initially I viewed these experiences as negative outcomes in the interviewing process, deeper



reflection suggests that at times these divergent conversations served as ways the informants shielded themselves from topics they did not want to discuss. Further, the divergence occasionally resulted in the identification of subtle manners in which a coping behavior was used. As an illustration, consider “Jack,” an extremely low literate informant. The majority of the interview with Jack centered on his pride of some work he had recently completed. While I repeatedly attempted to take the conversation back to the interview guide and protocol, Jack continued to describe a recent job. After thanking Jack for meeting with me and saying goodbye, I learned from the local Literacy Program Director that Jack’s most recent significant accomplishment was being able to recognize the letter “P.” While his extremely limited literacy skills certainly impacted his communication abilities, Jack simply did not want to talk with me about his literacy skills and associated problems; Jack wanted to talk about the activities that he did well.

The remaining chapters discuss the results of the analysis process as well as contributions, limitations, and implications for various constituencies.

**TABLE 2**  
**Key Informant Contacts**

<b>Contact</b>	<b>Comments and leads</b>	<b>Resulting Interviews</b>
Key informant: Joan Anthony, Literacy program director	Offered valuable critique of instruments; Gave contact of Ms. Banks and Ms. Cantor	2 interviews
Mary Banks, Literacy program director	Hesitant at first; E-mailed a request for study volunteers to other literacy program directors, which led to contact with Ms. Davies	
Leah Cantor, Assistant director of literacy program	Responsible for day-to-day operation of literacy program	4 interviews
Carol Davies, Statewide director of literacy program	Invited me to statewide conference and made introductions to students & other literacy program directors	7 interviews at state LVA conference 3 interviews <i>post-conference</i>
Carrie Ellis, Literacy program director	Set up appointments with adult students and provided background information	3 interviews
Vicki Farrell, Literacy program director	Contacted through an online discussion group	3 interviews

**TABLE 3**  
**Informant Information**

<b>Informant</b>	<b>Age</b>	<b>Marital and Employment Status</b>	<b>Entry Reading Level*</b>	<b>Reading Level (at interview) #</b>	<b>Literacy Program Enrollment Date</b>	<b>Highest Grade Level Completed</b>	<b>Additional Information</b>
Alan	51	Married Employed	5.5	5.5	Tested 1999	8 <sup>th</sup> grade	Interviewed with wife, Amy Did not follow through with tutoring
Bill	59	Married Retired	2.4	4.0	1997	9 <sup>th</sup> grade	
Chris	22	Single – lives with relatives Works odd-jobs	4.3	5.3	1999	High School graduate	Receives SSI
Darrell	43	Single – lives with relatives	8.5	9.0	1998	10 <sup>th</sup> grade	
Eric	34	Single	6.9	6.9	1998	High School graduate	Receives SSI
Frank	49	Married Employed full-time	0 – unable to write name or address	1.5	1995	High School graduate	
George	57	Single Works odd-jobs	0 – non-reader	2	1996	6 <sup>th</sup> grade	Receives SSI
Ginger	41	Divorced	4	4.2	1998	2 or 3 years in Singapore	
Heather	38	Married	3.4	4.2	1996	8 <sup>th</sup> grade	

\* Approximate reading level based on literacy testing prior to entering the literacy program

# All interviews conducted between March and July 2000.

<b>Informant</b>	<b>Age</b>	<b>Marital and Employment Status</b>	<b>Entry Reading Level*</b>	<b>Reading Level (at interview)*</b>	<b>Literacy Program Enrollment Date</b>	<b>Highest Grade Level Completed</b>	<b>Additional Information</b>
Jack	~late 40s	Single	Non-reader	Non-reader	2000	unknown	Lives in a group home
Jeff	44	Married,	2	4	1996	High School graduate	Receives SSI – disability due to medical condition
Michael	40	Married Self-employed	.3 (listening comprehension 5.1)	.3	2000	High School graduate	
Michelle	33	Married Employed full-time	4.0	4.7	1988	High School graduate 9 weeks of college preparatory classes	Interviewed with husband “Paul”
Nancy	~54	Divorced	unknown	2.7	1996	unknown	“Founded” state literacy adult learner group
Olive	60	Married Housewife	Laubach Level 1	Laubach Level 4	1998	8 <sup>th</sup> grade	
Opal	47	Single Unemployed	Vocabulary 4.6 Comprehension 3.1	Vocabulary 6.6 Comprehension 5.4	1994	6 <sup>th</sup> grade	Interviewed with friend “Sarah”
Paul	37	Married Employed full-time	3.6	4.3	1997	High School graduate	Interviewed with wife “Michelle”
Rebecca	54	Divorced Employed	unknown	2.0	1999	10 <sup>th</sup> grade	Brought her grown son to the interview

<b>Informant</b>	<b>Age</b>	<b>Marital and Employment Status</b>	<b>Entry Reading Level*</b>	<b>Reading Level (at interview) #</b>	<b>Literacy Program Enrollment Date</b>	<b>Highest Grade Level Completed</b>	<b>Additional Information</b>
Sarah	66	Divorced Unemployed	Vocabulary 4.1 Comprehension 4.5	Vocabulary 6.6 Comprehension 6.6	1994	6 <sup>th</sup> grade	Interviewed with friend "Opal"
Tammy	21	Single – lives with relatives Unemployed	5.4	6.0	1999	High School graduate Vocational school graduate	
Tina	40	Single Employed – 3 part-time jobs	0 – non-reader	5+	1997	High School graduate	Receives SSI
William	57	Single	Non-reader	1.8	1998	unknown	Was institutionalized as a child after mother's death Views literacy program as a gift

**FIGURE ONE**  
**Modified Thematic Apperception Test Drawing 1**



**FIGURE TWO**  
**Modified Thematic Apperception Test Drawing 2**



**FIGURE THREE**  
**Modified Thematic Apperception Test Drawing 3**

