Chapter Two

Review of Relevant Literature

The Pervasive Impact of Low Literacy Skills

Corbett (1982) convincingly argues that society as a whole assumes literacy of its members. He declares that when we learn to read, write, and reason logically we are given a "special gift... entry into the privileged world of literacy" (p. 140). In a nation that values literate traditions and educational achievement, the inability to read, write, and comprehend at a sufficient level to function adequately in society is looked upon disdainfully. Indeed, throughout the history of the United States, people deficient in literacy skills were the targets of derision ranging from being forced to suffer school room "dunce caps" and school yard taunts to being labeled "unproductive, stupid, chronic failures, socially dependent and morally deficient" (Beder 1991, p. 67). Simply put, low literacy has a stigma attached to it.

Under these circumstances, it is not surprising that literacy experts agree that an individual's level of literacy proficiency significantly impacts his or her day-to-day activities and social interactions. In the introduction to their edited volume, Jennings and Purves (1991) endorse this view when they write, "[l]iteracy is not simply a statistic; it *impinges upon* and *shapes the lives* of individuals" (p.7, emphasis added). Literacy volunteers and adult educators alike incorporate this perspective into their pedagogical approaches and materials by consciously taking care to treat low literate adults enrolled in their programs as adults with valuable life experiences rather than as ignorant children (Eberle and Robinson 1980; Stein 1995). Literacy programs, however, reach a small percentage of the population with limited literacy skills (Beder 1991; Kirsch et al. 1993; LVA 1994).

Literacy does not exist in a vacuum, rather it is an integral part of the individual's cultural world and it is context specific (Anderson 1999; Eberle and Robinson 1980; Wagner 1991). Therefore, low literacy collides with many dimensions of the individuals' lives. This line of reasoning has led scholars in various fields (adult education, family counseling, healthcare, and personnel management) to conduct sizable research on the impact of low literacy on such wide ranging topics as: employability, independence, family dynamics, self-esteem, and healthiness (cf. Anderson and Ricks 1993; Darden 1993; Eberle and Robinson 1980; Fingeret 1983; Kaeter

1993; Masner and Wootton 1993; Miles and Davis 1995; Rabin 1992; Williams et al. 1995; Ziegler 1998). Still, limited research has focused on the impact of illiteracy and low literacy in the marketplace. Before reviewing the sparse research from the marketing discipline, it is first necessary to examine what it means to be a literate adult and introduce current thinking on literacy from the field of adult education.

What does it mean to be literate?

From a simple and intuitive perspective, literacy is the ability to read and write. Consider the following definition developed by the Congress of the United States for use in its educational policies:

> [literacy is]… an individual's ability to read, write, and speak in English, and compute and solve problems at levels of proficiency necessary to function on the job and in society, to achieve one's goals, and develop one's knowledge and potential. (1991 National Literacy Act, Public Law)

This definition is problematic. First, it defines literacy in such broad terms that it would make it hard to operationalize. Second, no clear consensus exists on the exact level of reading and writing skills necessary for an individual to be considered a literate adult. Several factors contribute to the difficulty of establishing a base level of literacy. None, however, play as significant of a role as the escalation of literacy demands necessary for citizens to function in society. The skills' bar rises higher and higher each year (Grimsley 1999). This situation is unlikely to change in the foreseeable future, as technology diffuses at an increasingly rapid rate the basic skills required of citizens and workers also increase (Grimsley 1999; Harrison-Walker 1995). Ponder, for example, the introduction of interactive kiosks, on-line shopping, and smart cards. The necessary and sufficient skills needed to function in the marketplace are growing. Subsequently, this raises some interesting questions regarding what skills are vital in a definition of consumer literacy, which will be applicable in an ever-changing marketplace.

Common misconceptions regarding literacy

Before the relationship between basic literacy and consumer literacy can be explored, three commonly held views regarding the nature of basic literacy must be addressed. First, literacy is not the equivalent to educational attainment. Although an educational attainment criterion is often used, it is a poor, albeit convenient, surrogate measure of literacy. However, the use of a grade level designation or a measure of the number of years of schooling completed

allows organizations, and even countries, to arrive at quick and cheap estimations of the literacy status for a particular individual, group of individuals, or a geographical area (International Literacy Institute 1999). It is assumed that once individuals obtain the specified number of years of schooling, they move from being illiterate to literate. While there is a correlation between literacy level and the grade level completed, actual literacy level is generally lower. In reality, using a grade-level evaluative measure of reading ability often tells us very little about an individual's ability to perform certain literacy tasks in society (Grimsley 1999).

Second, literacy is not a categorical variable. As Kirsch and his colleagues (1993) note many of the earlier surveys conducted to arrive at a headcount on low literate individuals have treated literacy as an "either/or" condition. The very nomenclature of literate versus illiterate suggests that individuals fall into one category or the other. However, logic and life experiences tell us that literacy levels differ by degrees. Literacy ranges from people being unable to read or write anything in their native language to individuals who can make out street signs and write their own name but have difficulty in understanding instructions or labels on a product to people who can read dense passages of text, sort through distracters, and make high-level inferences or use specialized background knowledge to solve problems (Kirsch et al., 1993). Thus, rather than utilize discrete categories of literate and illiterate, literacy is better conceptualized as a continuum of knowledge and skills.

Finally, literacy is not simply an absolute, abstract mental condition or ability (International Literacy Institute 1999; Purves 1991). Literacy scholars now conclude that literacy is a multidimensional construct, which manifests differently within various social contexts (Akinnaso 1991; Collins 1995; de Avila 1983; Fingeret 1983; Haigh 1985; International Literacy Institute 1999; Jennings and Purves 1991; National Institute for Literacy 1998; Purcell-Gates 1995; Purves 1991; Reder 1987; Zeigahn 1991). That is, the literacy skills manifested in the marketplace are not identical to those manifested within, for example, a computer course.

The United States Department of Education asked for these three characteristics of basic literacy to be taken into consideration in the development of an instrument to assess and document the state of literacy in the United States. Hence, the National Adult Literacy Survey Literacy Definition Committee operated under the premise that,

> [l]iteracy is neither a single skill suited to all types of text, nor an infinite number of skills, each associated with a given type of text or material. Rather… an ordered set of skills appears to be called into play to accomplish diverse types of tasks (Kirsch et al., 1993, p. 3).

Resolving the previously addressed misconceptions regarding the nature of literacy, the National Adult Literacy Survey is the best attempt to date of measuring literacy levels in the United States. This survey and its findings are described in the following section.

The National Adult Literacy Survey (NALS)

In 1992 to as "level 1 skills" , the Educational Testing Service conducted the National Adult Literacy Survey (NALS), under the direction of the U.S. Department of Education. The results of the NALS present the first, formalized, detailed picture of literacy in the United States. A nationally representative sample of approximately 26,000 adults (ages 16 and older) were interviewed and asked to complete a booklet of various literacy tasks presented within work, home and community contexts (Kirsch et al., 1993). Respondents were also asked to answer a series of background questions on various social and economic indicants. Assessments were measured along a continuum of literacy proficiencies for three scales of specific literacy types identified in previous research: prose, document, and quantitative.

Prose literacy refers to a person's ability, through knowledge and skill, to comprehend and use information from texts such as news stories, works of fiction, product warranties, advertisements, and promotional materials. A person's ability to comprehend and use information that is generally provided or asked for in a specific format constitutes document literacy. Examples of tasks on this scale include preparing a job application, interpreting public transportation schedules, locating a specified intersection on a map, and completing applications for loans and other types of credit. The third literacy scale, quantitative literacy, incorporates the numerical abilities of basic literacy requiring a person to apply arithmetic operations to numbers embedded in written materials. Respondents were asked to perform such tasks as calculate a tip in a restaurant, balance a checkbook, complete an order form, determine the sale price of shopping goods, and identify the unit price of an item.

Kirsch and his colleagues (1993) report prior research suggesting the difficulty of a literacy task is determined by three factors: the structure of the material, the content and/or context from which the material is drawn, and the nature of the task (i.e., for what the purpose is

used). These criteria allowed researchers to place each literacy task in the survey along the proficiency continuum. Instead of reporting conglomerate results across the variety of literacy tasks, results were reported for each scale along the five-stage proficiency continuum. This approach attempts to capture the ordered "progression of information-processing skills and strategies" (Kirsch et al. 1993). This also facilitates the development of profiles of various literacy levels and types and comparisons between subgroups of the population. Lower literacy abilities are referred or "proficiency level 1," while level 5 skills categorize the highest level of literacy measured. As reported earlier in this proposal, the results of this survey indicate approximately 42 million adults in the US demonstrate skills in the lowest levels of prose, document, and quantitative literacy (Kirsch et al., 1993.) Table One reports the percentage of the U.S. adult population demonstrating skills in each proficiency level for each of the three literacy scales.

TABLE 1

Literacy Levels for the Total US Adult Population
Percentage of Population in each level

Dimensions of Literacy	Level 1	Level 2	Level 3	Level 4	Level 5
Prose Literacy	21%	27%	32%	17%	3%
Document Literacy	23%	28%	31%	15%	3%
Quantitative Literacy	22%	25%	31%	17%	4%

Source: U.S. Department of Education, National Center for Education Statistics, NALS, 1992

The NALS project also provides valuable insights regarding the relationships between an individual's voting behavior, sources of information, economic standing, and occupation held. A higher rate of voter participation is demonstrated through the progression of proficiency levels across the three scales. That is, individuals classified in higher levels of literacy proficiency are more likely to have voted in the most recent election. However, results regarding where individuals get information on current events (from personal sources such as family and friends, printed media such as newspapers and magazines, or non-print media such as radio and television) are nearly identical across the proficiency levels for the prose, document, and quantitative scales. Respondents in each skill level reported the heaviest reliance, between 93

and 97 percent, on non-print media. However, when respondents were asked how often they received help from family members and friends in performing everyday literacy tasks, between 62 and 86 percent of adults at the lowest two reported receiving a lot of assistance, compared to only 10 percent at levels 4 and 5.

Based on total income, the rate of occurrence of poverty is much higher in the lower literacy levels than in the higher levels. Over 40 percent of adults with level 1 skills fall below the poverty line compared to approximately 5 percent of adults in levels 4 and 5. Additionally those in lower literacy levels are more likely to use food stamps. Not surprisingly, those individuals with limited literacy skills are less likely to be employed on a full-time basis than individuals who demonstrate more advanced skills. The difference in weekly earnings across skill levels is pronounced with median earnings at level 1 being approximately $230-240 per week and median earnings at level 5 being $681; a difference of more than $441 per week. When the occupations of individuals are analyzed, the study results indicate that adults in the lower levels of proficiency are more likely to hold jobs in the craft, service, or labor industries than those with higher-level skills who are more likely to work in managerial and professional positions.

The NALS study contributes to the field's understanding of literacy in three ways. First, rather than using the number of years of education to assess literacy levels, the researchers attempt to measure literacy skills directly. Second, by constructing a continuum of literacy skill levels, the myth of the dichotomy of literacy/illiteracy is debunked. Finally, by using the three dimensions of prose, document, and quantitative literacy across various social domains, the study provides support for the multidimensional nature of literacy. A noted limitation of the study, however, is the results do not point to specific levels of prose, document, or quantitative skill required to obtain, perform, or advance a particular occupation or distinct tasks in society (Kirsch et al., 1993). A second limitation of the NALS study involves the lack of attention to non-literacy based skills and behaviors, which may also influence an individual's ability to function in society.

Summary. Literacy levels cannot be accurately assessed through surrogate measures of educational achievement alone. Further, discrete categories of literate and illiterate consumers are inaccurate. The NALS framework of prose, document, and quantitative literacy scales not

only considers the multidimensional nature of literacy, but also helps classify various marketplace tasks based on the type of literacy skills required. While this framework is helpful, the NALS framework does not account for other skills and behaviors that low literate consumers employ as surrogate skills for the prose, document, and quantitative literacy skills they are lacking that allows them to obtain goods and services in the marketplace. Thus, a more complete framework is needed to more fully understand how limited literacy skill impacts consumers' marketplace activities.

As discussed earlier, theorists, practitioners, and lay people view illiteracy as a stigma. Accordingly, our attention will now turn to stigma theory. Specifically, people develop adaptive behaviors to cope with the stigma of low literacy. Exploring the adaptive behaviors of coping with a stigma serves as a starting point to understand the surrogate skills that low literate consumers utilize in the marketplace. This discussion of stigma theory is followed by an examination of the current marketing research on low literate consumers.

Stigma Theory

The origin of stigma can be traced back to the times of ancient Greece when it was used to draw attention to something unusual or bad about the moral status of a person (Goffman 1963). Today, the term is used to refer to any thing that separates those people who deviate from the group or societal norm in appearance or behavior (Jones et al., 1984). Stigmas include such personal characteristics as: membership in a particular race, a physical or mental disability, marital status, sexual orientation, obesity, a medical condition such as cancer or HIV/AIDs, alcoholism or drug addiction, and low socio-economic status. It is important to note that mere possession of a particular characteristic is a necessary but *not a sufficient* condition for being the object of stigma. Rather, as Goffman writes:

> …possessing an attribute that makes him different from others in the category of persons available for him to be, and of a less desirable kind — in the extreme, a person who is quite thoroughly bad, dangerous or weak. He is thus *reduced in our minds from a whole and usual person to a tainted, discounted one*. Such an attribute is a stigma, especially when its discrediting effect is extensive (Goffman 1963, p. 3, emphasis added).

Thus, for a characteristic to be a stigma it must have negative social meaning: it must be discrediting. Society, in general, views the stigmatized as discredited, devalued, and flawed

individuals and treats them as such through inequitable treatment and degrading labels (Jones et al., 1984). As mentioned earlier, our society places an enormous weight on the importance of educational achievement and literate traditions, and society subsequently views illiteracy as a stigma (Adkins and Ozanne 1997; Beder 1991; Eberle and Robinson 1980).

Interest in the affects of stigma on individuals continues to generate considerable research and scholarly articles[1]. A literature search yielded more than 400 citations for psychological and sociological articles in this theoretical domain published between 1995 and 1998 on a wide-range of stigmas. Some recent articles focus on the impact of stigmas associated with physical disabilities (cf. Cahill and Eggleston 1995; Rybarczyk et al., 1995; Specht, King, and Francis 1998), mental illness and deficiencies (cf. Egnew 1995; Kelly and Kropf 1995; Skinner, Berry, Griffith and Byers 1995; Witztum, Margolin, Bar-On, and Levy 1995), HIV/AIDs (cf. Borchert and Rickabaugh 1995; Green 1995; Leiker, Taub, and Gast 1995), and infertility (cf. Lampman and Dowling-Guyer 1995; Whiteford and Gonzalez 1995). Societal norms regarding personal and/or behavioral traits perpetuate the beliefs that these characteristics are devalued.

Compared to the non-stigmatized, stigmatized individuals may be critically disadvantaged in terms of economic, social, and/or psychological outcomes (Crocker and Major 1989; Crocker, Major, and Steele 1998; Goffman 1963; Jones et al., 1984; Katz 1981). Not surprising, the stigma of low literacy has implications in each of these domains as briefly discussed in earlier sections. For the research at hand, the impact of social and psychological disadvantages is particularly relevant because it directly influences an individual's development of his/her self-concept and self-esteem. Over the years, marketing researchers have explored how consumers' self-concepts have impacted their consumption choices and subsequent marketplace behaviors (e.g., Celsi, Rose, and Leigh 1993; Sirgy 1982; Tepper 1994; Thompson and Haytko 1997). Adkins and Ozanne (1997) report preliminary evidence that the low literate consumer's self-concept altered their interactions in the marketplace. When low literate consumers perceived exposure of their limited literacy skills in the retail outlet as an unsurpassable threat to their self-esteem, they would choose alternative, less-threatening retail outlets.

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[1] Readers are referred to Crocker, Major, and Steele (1998), Crocker and Major (1989), and Jones et al. (1984) for excellent reviews of research in the area of social stigma.

Self-Protective Coping Mechanisms

In the social stigma literature, researchers consistently report that stigmatized people engage in self-protective, or coping, mechanisms and strategies to combat the social assaults on their self-esteem and threats to their self-concept that arise when they interact with nonstigmatized individuals (Crocker and Major 1989; Crocker, Major, and Steele 1998; Jones et al. 1984; Katz 1981). These interactions are referred to as social predicaments for the stigmatized (Crocker, Major, and Steele 1998). The impact of these predicaments on an individual's self-esteem and overall self-concept is dependent upon specific features of the social situation (Crocker, Major, and Steele 1998). Researchers in social psychology acknowledge both the existence of a variety of self-protective mechanisms and the similarities between the coping strategies of stigmatized individuals and nonstigmatized individuals in response to threats on ones' self-esteem (Crocker, Major, and Steele 1998). Some commonly delineated categories of strategies, such as making social comparisons between in-group and out-group members, are well supported for individuals with stigmas such as race and physical disabilities. However, these same categories find little support in previous data on low literate adults (Adkins and Ozanne 1997; Beder 1991; Darden 1993; Eberle and Robinson 1980; Fingeret 1983). Two other *broad* categories of self-protective mechanisms, psychological disengagment/disidentification and passing/covering behaviors, do find some support in the existing data and literature on low literate consumers.

In response to chronic threats to their self-esteem in a particular domain, individuals do not incorporate the outcomes in that domain into their self-concept. That is, the stigmatized psychologically disengage or disidentify their global feelings of self-worth from the results of specific social predicaments (Crocker, Major, and Steele 1998). This strategy can be elicited by recalling previous poor performance or failure, actual failure, or anticipating poor future performance within the domain (Crocker, Major, and Steele 1998). For example, when negative outcomes in a given situation are anticipated, stigmatized individuals may temporarily psychologically disengage by downplaying the personal importance of the domain. Over time, this process of disengagement can lead to psychological disidentification. Crocker, Major, and Steele (1998) note that in domains where the stigmatizing condition leads to little chance of success or high achievement, psychological disidentification is likely to evolve. The low literate adult may activate this strategy by devaluing basic literacy skills and placing more value on other

skills such as working hard at their job (Eberle and Robinson 1980) and finding ways to get what their families needed in the marketplace (Adkins and Ozanne 1997). This strategy may help explain why so few adults with insufficient literacy skills seek assistance to improve their skills. Several studies on low literate adults report that these consumers do not attend literacy programs because they do not perceive a need to do so (Beder 1990; Fingeret 1983; Kirsch et al. 1993). In other words, low literate adults do not perceive a need to improve their literacy skills because they do not view literate domains to be of personal relevance. However, this strategy may also be utilized by those individuals who are seeking literacy training. For instance, individuals who are engaged in improving their skills, often experience difficulties and setbacks in the learning process. This coping strategy allows the low literate to maintain their positive notions of self when faced with negative outcomes.

A second category of protective mechanisms finding support in the literature on low literate adults involves what Goffman (1963) refers to as passing and covering behaviors. Passing behaviors are those behaviors that involve deliberate concealment of the signs or mark of the stigma. Goffman (1963) refers to passing as the "management of undisclosed discrediting information about the self" (p. 42). Stigmatized individuals engage in passing behaviors when their condition, in this case, low literacy skills, is not immediately apparent to those with whom social contact and interactions are made. They encounter personal dilemmas, such as "to tell or not to tell, to let on or not to let on; to lie or not to lie" (Goffman 1963, p. 42) in virtually every encounter with unknown others. As previously stated, how low literate consumers cope in social predicament situations is dependent upon the particular features of the situation. As an example of this behavior, consider the low literate adult remembering words once they have been "read" to him/her and thus being able to act as if they themselves can read. They may actively monitor their speech and behaviors in an effort to keep their limited literacy skills a secret (Crocker, Major, and Steele 1998).

Since passing involves an effort to conceal the stigma, the behavior causes some problems and consequences. One of the most prevalent consequences is the fear of being found out in face-to-face interactions. The situational feature of the low literate interacting one-on-one with a literate person may potentially have a great impact within the marketing environment as the frequency of service encounters increases. Adkins and Ozanne (1997), Beder (1991),

Fingeret (1983), and Stein (1995) delineate some of the ways low literate adults utilize passing behaviors in a variety of contexts.

While generally not separated out in the literate, another type of strategy involves utilizing covering behaviors. These behaviors may be identical to passing behaviors; however, they have a distinctive goal. Rather than trying to conceal the stigma at all costs, covering behaviors involve the use of subtle staging strategies to *minimize* the stigma and keep it from looming large in the social setting (Goffman 1963). If others are unaware of the individuals' literacy level, the low literate adult may not actively try to conceal this fact. Much to the chagrin of the stigmatized individual, covering strategies can backfire and bring increased attention to the stigmatizing trait. Goffman (1963) observed,

> the lore of every stigmatized grouping seems to have its own battery of cautionary tales of embarrassing exposure, and that most members seem to be able to provide examples from their own experiences (p. 85).

Findings and accounts from several studies suggest this is certainly the rule rather than the exception for the low literate adult (Adkins and Ozanne 1997, 1998; Darden 1993; Eberle and Robinson 1980; Freeman and Kassebaum 1956; Stein 1995).

A limitation of using these two broad classifications of self-protective mechanisms, psychological disengagement/disidentification and passing/covering, to organize the marketplace behaviors of low literate adults lies in the fact that many of the behaviors can be construed as belonging to both categories. It appears that the differentiating characteristic for categorization involves the underlying motivation of the individual engaging in the behavior. This underlying motivation is extremely difficult to assess accurately. As a result, the need for a more fastidious conceptualization of the various mechanisms utilized by low literate adults exists.

<u>Summary</u>. Research has shown that stigmatized individuals engage in behaviors that serve to deflect a battery of attacks on their feelings of self-worth. Some low literate individuals actively separate their feelings of self-worth from the results of performing tasks in literacy-dominated domains. Others try to camouflage their limited literacy skills by acting as if they can read or deflecting attention to other skills they do possess. While these categories provide some direction towards identifying and classifying the various behaviors, their broad application is somewhat limited and problematic.

Characteristics, or dimensions, of the social stigma also moderate the effects on individuals' social interactions and on their choice to use some type of protective strategy (Crocker, Major, and Steele 1998). Dimensions of the stigma of illiteracy particularly influential in the choosing to engage in a self-protective strategy are discussed next.

Moderators of Use of Protective Strategies

Researchers (cf. Crocker and Major 1989; Crocker, Major, and Steele 1998; Goffman 1963; Jones et al. 1984) identify several categories of stigma characteristics, which moderate the choice to engage in self-protective mechanisms. Three of these characteristics (i.e., time since acquisition, responsibility, and the degree of visibility or concealability) suggest that *illiteracy is a stigma* in which low literate consumers are likely to engage in protective mechanisms in the marketplace.

Time since acquisition. Research has shown very different effects of stigmatizing conditions that have existed since birth compared to those acquired (for whatever reason) later in life (cf. Jones et al. 1984 for discussion). In general, the argument is that the smaller the time period one has possessed the stigma, the less sophisticated the individual is at effectively utilizing the self-protective strategies (Crocker and Major 1989). Learning to read is an activity in which most people engage during the first grade at around age six. Some educators believe that students who do not master reading and writing tasks by the third grade (approximately 8-9 years of age) have little chance of mastering those skills (Bryant 1999).

Some adults, who struggled with literacy skills while in school, were also labeled as having a learning disability (Adkins and Ozanne 1997; Eberle and Robinson 1980). Learning disabilities are often not diagnosed until later in a student's academic career and thus the students who are labeled "LD" and placed in special classes compare themselves to the non-LD students of the classroom to which they have formally belonged. They many continue to suffer assaults on their self-esteem because they compare themselves to "mainstream" students long after they leave the halls of the school building. As a result, many adults with low literacy skills have often

experienced difficulty from an early age and have had many years to refine the stratagems that allow them to experience life in a literate world[2].

Responsibility for Low Literacy. When individuals make internal attributions for the cause of their stigma or believe that they can eliminate the stigma, this is an acceptance of responsibility and/or controllability for the stigma. Not only does this greatly impact the negative feelings of self-worth of stigmatized individuals, it also generally leads to increased use of protective strategies. Crocker, Major, and Steele (1998) note that "the extent to which stigmatized individuals feel responsible for their stigma" (p. 541) serves as one of the most important sources of variability that the stigmatized bring into their social interactions. Extant research shows a stigma perceived to be controllable elicits rejection, harsh treatment, and hatred from others (Crocker, Major, and Steele 1998). Unlike physical handicaps, which are generally believed to exist beyond the control of the individual, low literacy is assumed to be the individual's fault (Eberle and Robinson 1980). Regardless of the underlying causes of their limited abilities, it is assumed that skill deficits could have been avoided *if only* the individual paid more attention in school or worked harder. Because society assumes literacy of its citizens, those people who have not achieved literacy are considered failures and are held responsible for their own plight in life. Additionally, some members of society believe that low literates' inability to read and write at basic levels puts a burden on society and the government (i.e., increased demand and pressure for funding of social programs such as AFDC and WIC). Adults are more likely to use some type of protective strategy when they have had the stigma for a long time and they feel responsible for it.

The Degree of Visibility and Concealability. The third dimension of stigma influential in the choosing to draw upon a self-protective mechanism in a given situation is whether or not the stigma is visible to others. In his 1963 book, Goffman argues that the degree of visibility is crucial in determining how the stigmatized individual manages social interactions. A closely related concept to visibility is that of concealability. Stigmas with marks, or outward signs, undetectable to the naked eye are said to be concealable. Jones and his colleagues (1984) point out that almost any stigmatizing condition can be made more or less obvious, visible, or discernible. The question, thus, becomes one concerned with to what degree the stigmatized

[2] Adults experiencing literacy difficulties as a result of English being their second language may not have this

individual can conceal the mark of the stigma from others. Individuals who are unable to conceal the mark of the stigma are met with many more incidents of negative feedback than those who are able to conceal it. It is generally agreed that stigmatizing conditions that are more concealable allow the stigmatized to pass as a "normal" individual. An illustration of this perspective can be seen by comparing the quadriplegic individual and the HIV/AIDs positive individual. With few exceptions, total strangers interacting with the two individuals would recognize the stigmatizing condition of the former and be oblivious to that of the latter[3]. Additionally, the physically handicapped individual may receive immediate negative feedback while the HIV/AIDs positive individual has some protection from such feedback. Relatively speaking, the mark of the stigma of low literacy falls on the higher end of the concealability dimension (i.e., much more concealable than, for example, a physical deformity and not as hidden as certain medical conditions, such as a previous mental illness). That is, by merely looking at a person it is difficult to assess their literacy skill level although functional interactions may bring the stigma to the forefront (Gardner 1991).

Aside from the inherent degree of a stigma's concealability, the mere act of trying to conceal the stigma, and thus avoid the negative social interactions, comes with consequences for the stigmatized. As Jones and his colleagues (1984) point out, the mere act of misrepresenting one's self to others can lead to increased "fear of discovery and anticipation of catastrophic social consequences that might ensue" (p. 30). The same point is made by Goffman's (1963) conviction that once stigmatized individuals have successfully concealed their condition they suffer "from 'in-deeper-ism,' that is, pressure to elaborate a lie further and further to prevent" others from learning their secret (p. 83). Thus, the stigmatized are affected even in situations where other people are completely unaware of their condition. This fear of being found out is widely supported in the reported stories of low literate adults (Adkins and Ozanne 1997; Eberle and Robinson 1980; Stein 1995).

<u>Summary</u>. Illiteracy is a documented stigma in which the stigmatized engage in self-protective strategies. The low literate adults' use of protective mechanisms appears to be

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experience.

[3] As Goffman (1963) points out, some people have specialized knowledge and training which allow them to identify the mark or stigma based on the symptoms presented. For example, an immunologist may recognize symptoms of the HIV/AIDs virus that the general public does not notice.

influenced by three moderators of the stigma: the time since acquisition, the responsibility, and the concealability. Notwithstanding, little conceptual work exists on the self-protective in the marketplace.

A review of current literature on low literate consumers appears in the ensuing section. This review identifies marketplace behaviors, which can initially be conceptualized from the perspective of stigma theory as self-protective mechanisms. Not only do these self-protective mechanisms work to protect the low literate consumer from repeated assaults on their self-esteem, they also serve as surrogate literacy skills which allow the low literate consumer to get their needs met in the marketplace.

Marketing research on low literate consumers

The marketplace experiences of various disadvantaged populations are the subject of several scholarly endeavors within the marketing discipline (cf., Alwitt 1996; Andreasen 1975; Baker, Stephens, and Hill 2001; Cornwell and Gabel 1996; Gentry et al., 1995; Goodwin and Baker 1996; Hill 1991; Lee, Ozanne, and Hill 1999). Although consumers with low literacy skills are disadvantaged (Crocker and Major 1989; Crocker, Major, and Steele 1998; Fingeret 1983; Goffman 1963; Jones et al., 1984; Katz 1981), sparse research focused on the marketplace experiences of these consumers exists. Recent research in the area of low literate consumers, however, garners new attention to this vulnerable population group (e.g., Adkins and Ozanne 1997,1998; Halatin and Taylor 1994; Viswanathan, Harris and Ritson 1998).

One of the earliest studies attempted to determine the presence and seriousness of consumer illiteracy within the veterinary services industry (Halatin and Taylor 1994). The research focuses on service providers' perceptions of potential consequences of problems encountered by their potentially low literate consumers. Owners and/or managers of one-hundred eighteen veterinary practices completed a three-stage questionnaire where they indicated a) their awareness of any veterinary practices where possible, suspected, or actual reading, writing, and/or mathematical computational deficiencies of clients resulted in harm, injury, or death of animals; b) the level of seriousness of each deficiency for their own clients; and c) written statements about actual cases where literacy problems were encountered and their method of handling the situation.

The findings support the basic premise that limited literacy skills by animal owners contribute to practices that could result in harm to the animals. Nearly 76% of the participating service providers describe problems resulting from limited reading abilities as serious. Halatin and Taylor (1994) proceed to offer prescriptions to manage service encounters with low literate consumers. For example, one method includes noting any suspected literacy deficiency identified by such indicators as clients saying they forgot their glasses. The main contributions of this study lie in the fact that they are the first researchers to highlight this important problem in the marketplace and they offer a working definition of consumer illiteracy. Consumer illiteracy as conceptualized by Halatin and Taylor (1994) is the condition wherein consumers, clients, or buyers "lack the reading, writing, or number skills and abilities needed to purchase and use products and services" (p. 256). Thus, according to Halatin and Taylor (1994) the constructs of traditional illiteracy and consumer illiteracy are almost identical except that the latter concept is constrained to those reading, writing, and numerical skills that are needed in the marketplace.

The study, however, has limitations. In addition to being limited to one type of service encounter (i.e., veterinary services), the Halatin and Taylor (1994) study relied on the perceptions of service providers of problems caused by illiteracy rather than directly examining the behavior of the consumers with limited literacy skills. Since low literate adults routinely hide their literacy problems, Halatin and Taylor's approach may have seriously underestimated the prevalence of clients with limited literacy skills. Further, while it may appear intuitive that consumer illiteracy is merely a narrower instance of traditional illiteracy, recent empirical evidence suggests that low literate consumers may navigate the marketplace by relying on other skills. Stigma theory suggests that illiteracy is a stigma in which people rely on protective mechanisms and they use these mechanisms in order to maneuver within the marketplace environment. Hence, the Halatin and Taylor (1994) definition of consumer illiteracy may be too narrow.

Two more recent studies approach the topic by looking at the behaviors of low literate consumers across a range of marketplace encounters (Adkins and Ozanne 1997; Viswanathan, Harris, and Ritson 1998). Adkins and Ozanne (1997) propose a framework for understanding marketplace behaviors of low literate adults based on data collected through eight months of

engaged-observational methods at a local adult education facility and depth-interviews with eight low literate adults.

The findings of this exploratory study support the notion that low literate adults perceive their inadequate basic literacy skills as a stigma. Specifically, the informants utilized elaborate protective strategies in the marketplace to hide or mask their low skills. For example, low literate consumers sought out non-traditional markets, like flea markets and yard sales, where little written material exists. At other times, they used a friend or family member as a shopping helper. Learning to recognize brandmarks and memorizing the locations of food groups in a grocery store were common strategies discussed. These consumers also described reliance upon other abilities in order to acquire various items from multiple outlets in the marketplace.

Adkins and Ozanne (1997) are limited, however, in assessing the prevalence and relevance of marketplace behaviors identified by the very nature and scope of their study. The sample also exhibited a high degree of homogeneity (i.e., seven of eight informants were Caucasian; six of eight were female; all were lifelong residents of the rural community where the research was conducted), again, limiting the generalizability of the findings beyond the eight informants. A more serious limitation of Adkins and Ozanne (1997) involves an issue of communication difficulties. Even though eight months of engaged observation by the first author as a literacy volunteer preceded the interviewing portion of the study and anonymity was assured, it was difficult to get the informants to talk about their literacy skills and marketplace behaviors. They routinely downplayed their own difficulties in the marketplace. However, informants were willing to share, often poignant, stories of significant problems encountered by their family, friends, and acquaintances. Stigma theory suggests that the perceived threats to personal feelings of self-worth are minimized when attention can be redirected towards the problems encountered by other individuals. Thus, the depth interviewing method has some limitations for exploring the impact of illiteracy when informants may have spent years trying to minimize this stigma in social situations.

Like Adkins and Ozanne (1997), the research by Viswanathan and his colleagues (1998) draws upon the observed experiences of the low literate consumer. The authors, who also spent time volunteering and interviewing low literate consumers at an adult education center, attempt to quantify the marketplace difficulties by conducting a field experiment. Subjects were given a

shopping assignment and quiz to complete individually in a grocery store. For example, they were asked to locate specific brands in the store and calculate the total cost of the items on their shopping list.

Viswanathan, Harris and Ritson (1998) report a high degree of brand awareness, recognition and preference shown by the wearing and/or display of the brandmark by members of their sample group. They also identified some reading, writing, and arithmetic deficiencies that impacted the consumers' marketplace encounters and prevented the subjects from being able to complete the assigned tasks. However, the authors of this study suggest that the field study in some ways failed because low literate subjects banded together to complete what were suppose to be individually assigned tasks. Ironically, this "problem" highlights an important aspect of consumer literacy — low literate consumers use other strategies (e.g., often shopping with others as suggested by literacy research or trying to pass as a "normal" shopper as suggested by stigma theory) to function in the marketplace. Thus, research methods that structure the marketplace encounter may actually alter the phenomenon under study. In other words, testing consumers and asking them to shop alone may destroy the inventive and communal strategies that seem to typify the purchase behavior of low literate shoppers.

Summary. Despite the limited research in our field, our understanding of the phenomenon of low literate consumers' behaviors has increased in recent years. Recent research in marketing highlights a variety of behaviors that low literate consumers exhibit in the marketplace. Many times these behaviors allow these consumers to negotiate the market terrain with little difficulty; although there are instances where problems are still encountered. To some extent, these behaviors may have initially developed as a result of the consumers' desires to keep their low literacy skills a secret whenever possible. That is, illiteracy in the marketplace is a stigma and low literate consumers go to great lengths to prevent others from learning of their literacy deficiencies. As previously discussed, stigma theory may provide insight into a greater understanding of the consumer behavior of low literate consumers. Many of the marketplace behaviors, which appear to be widely used by low literate adults, apparently serve as surrogate literacy skills that enable these consumers to navigate the marketplace and obtain the goods and services they desire. Hence, the conceptualization of consumer literacy offered by Halatin and

Taylor (1994) needs to be expanded to include the prose, document, and quantitative literacy skills from the NALS framework and also a set of surrogate literacy skills.

Dissertation Research Focus

A systematic framework, which identifies and explains the coping strategies that are utilized by low literate consumers as well as the features of the marketplace environment that facilitate or hinder the low literate consumers' success in employing the strategies needs be developed. To that end, a list of coping strategies identified through the previously critiqued research was finalized after consulting literacy educators and incorporated into the interview protocol for the dissertation. The protocol, which is discussed in-depth in Chapter Three, can be found in Appendix D. This dissertation seeks to validate and expand the list of coping behaviors that facilitate the efficient negotiation of the marketplace by low literate consumers and construct a framework to understand these behaviors in more detail.

Conclusion

Stigma theory provides a useful, yet limited framework to view the marketplace experiences of low literate consumers. The low literates' choice of whether or not to use a strategy or behavior to negotiate social interactions and simultaneously protect their self-esteem is influenced by the characteristics of the low literacy stigma. The actual strategies low literate adults utilize in an attempt to cope with the social predicaments in the marketplace that their stigma creates are a primary concern of this research. Further, while researchers acknowledge that features of the social situation influence the use of and choice among strategies, this area is underdeveloped particularly in the contexts of the marketplace. We still do not know how specific marketing mix variables impede and/or facilitate the use of various strategies. The research at hand seeks to explore this area in greater detail. As discussed in this chapter, consumers call upon non-literacy skills and experiences to manage their marketplace encounters in addition to the basic prose, document, and quantitative skills that constitute basic literacy. Developing a deeper awareness of these skills and their associated meanings in the life-world of the low literate consumer is an important step towards developing a useful framework to explore the relationship between basic literacy and consumer literacy.

Analysis of secondary data supplemented by the literature review presented in the current chapter formed the basis for the interview guide use in this research. Detailed descriptions of the methodological choices made appear in the subsequent chapter.