

THE EXPRESSED DETERRENTS TO
PARTICIPATION IN NONFORMAL
ADULT EDUCATION OF
LOW-INCOME
WOMEN

By

GLENN S. WILLIAMS

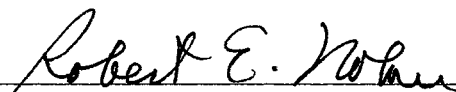
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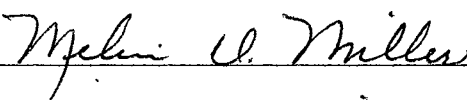
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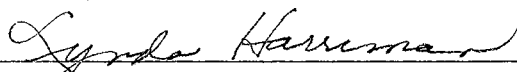
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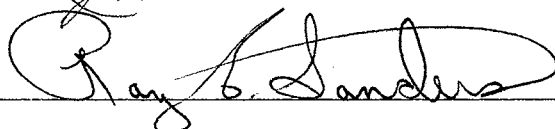
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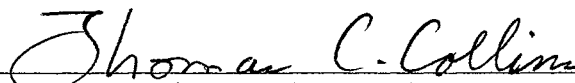

Thesis Adviser










Dean of the Graduate College

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CHAPTER I

INTRODUCTION

Nature of the Problem

Being a woman increases one's chances of being poor by 60 percent according to Leidenfrost (1993). The 1990 poverty rate for families with a female head of household and no spouse present was 33.6 percent. Over half, 53 percent, of all poor families were female headed households with no spouse present according to the Poverty in the United States: 1990 (1990) report by the US Bureau of the Census. The Congressional Budget Office report, Trends in Family Income: 1970-1986 (1988), stated the adjusted family income indicated a 20 percent average increase from 1970 to 1986 for all families but a 13 percent decrease for low-income single-mother families with children. One-fifth of all families composed of a single mother and her children had less than half the income needed to live at the poverty level in 1986. While most families had incomes well above the adjusted poverty levels, the majority of single mothers with children were either below or just above the adjusted poverty line and if the mother was under 35 years of age, they were more likely than not to be poor. These statistics reflect more than the status of adults but children as well. Thirteen million children lived with their mother only in 1986, an increase of 76 percent from 1970, according to US Children and Their Families: Current Conditions and Recent Trends

(1987) issued by the Select Committee on Children, Youth, and Families US House of Representatives. The US poverty rate for children under three years of age was 25 percent in 1990 (Poverty in the United States: 1990). Approximately two out of five poor children under the age of six lived in the South in 1986 as referenced by Five Million Children (1990), a report prepared by the National Center for Children In Poverty.

Poverty and education are closely linked. Data from the Bureau of Census Trends in Income, by Selected Characteristics: 1947 to 1988 (1988) indicated a strong negative correlation between poverty rates and amount of education. The poverty rate was 20.8 percent for householders who had not completed high school, 8.9 percent for high school graduates with no college, and 3.5 percent for householders who had completed 1 or more years of college. The median income of females 25 years old and over in 1988 was slightly more than \$8,500 with 1 to 3 years of high school and \$14,000 for 25 years old and over males with 1 to 3 years of high school. Females and males 25 years old and over in 1988 with four years of high school had a median income of \$9,750 and slightly less than \$22,000 respectively according to Trends in Income (1988). The percentage of poverty for families with a female head of household under the age of 25, no spouse present, with related children under 18, and less than 4 years of high school is almost 84 percent for whites and 90 percent for blacks.

The poverty rate in the South, 15.8 percent, continues to be the highest in the nation according to the Poverty in the United States: 1990 (1990) report by the US Bureau of the Census. This compares to a national poverty rate of 13.5 percent. The South continues to have a disproportionately large share of the nation's poor. In 1990,

41.1 percent of the poor lived in the South compared with 33.3 percent of the US population above the poverty level (Poverty in the United States: 1990). The lack of human capital resources in the rural South continues to hamper the region's efforts to make economic gains (Tisdale, 1989). The future for many southern rural areas in the 1990's will continue to lag behind metro areas.

Lee (1990) states that communities with a high proportion of poor disadvantaged families face an especially bleak future and challenges leaders to reduce the inequities in well-being and address the special needs of the poor. Another challenge identified by Lee is the strengthening of human resources through creative efforts to improve educational systems. Scanlan (1986) states that our society places a high value on the ideal of equal opportunity for everyone. "To the extent that education serves to open opportunities, and to the extent that some individuals or groups are constrained from realizing its benefits by circumstances beyond their control, society has an obligation to address these barriers and provide comparable access to all" (Scanlan, 1986, p. 1). The reality is that adult education participants are more likely to be affluent, well-educated white professionals (Darkenwald and Merriam, 1982). A nonformal education organization, the Cooperative Extension Service has been challenged to redirect resources to audiences with the most need, the low income, including the working poor. The understanding of problems affecting today's low income families and how to adapt programming and programs to meet these families needs are issues for Cooperative Extension in the 1990s, (Schuchardt, 1990).

Statement of the Problem

The problem is that non-employed, low-income adults with a 12th grade education or less are the least likely to participate in educational activity according to the National Center for Education Statistics [NCES] report, Adult Education Profile for 1990-91. The authors of the report conclude that "people who presumably could most benefit from adult education are the least likely to participate in it" (Korb, Chandler, & West, 1991, p. 1). It was determined that a better understanding of the deterrents to participation in education activities encountered by this population is needed. The findings could assist educators responsible for providing adult education to address expressed deterrents when making decisions about the initiation and implementation of educational opportunities.

Purpose of the Study

The purpose of this study was to identify the expressed deterrents to participation in nonformal adult education of low-income women.

Need for the Study

There have been few studies to identify the expressed deterrents of low-income women. Qualifications of research findings are commonly stated because of the lack of diversity in ethnicity and class of the population studied (Ross, 1989). "Yet adult education research continues to be largely restricted to convenient samples of white middle-class populations and only more recently likely to deliberately include females" (Ross, 1989, p. 99). Non-white men and women and non-middle class remain a group

set aside for future study according to Ross-Gordon (1991). Cunningham (1989) states that education's promise is compromised when people of color, women, and the poor are excluded from research. The understanding of deterrents to participation is critical to the practice of adult education because of the voluntary nature of most of the adult education activities according to Darkenwald and Merriam (1982). These authors suggest that adult education may contribute to increasing the difference in resources and life satisfaction between the least and most educated groups of the population. Scanlan (1986) has expressed concern about the growing inequality between the "educational haves and have-nots" (p. 2).

Research Questions

The following research questions guided this study.

1. What factors deter low-income women aged 36 and younger living in nonmetropolitan Oklahoma counties from participating in nonformal adult education based on responses to the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument?
2. Are the DPS-NF responses of those respondents reporting participation different from those respondents not reporting participation within in the last 12 months?
3. Does a relationship exist between the respondents' scores obtained from the Coopersmith Self-Esteem Inventories (CSEI) Adult Form (1981) and the DPS-NF factors?

4. Do relationships exist between selected socio-demographic variables and the DPS-NF factors?

5. Do the DPS-NF factors differentiate the respondents according to race?

Definitions of Terms

The following terms used within this study are defined for clarification.

Aid to Families with Dependent Children: commonly referred to as AFDC which is a program under the jurisdiction of the Oklahoma Department of Human Services. AFDC provides "cash grants for families with children deprived of support because of a parent's death, incapacity or absence; education, training and education, training and employment services; and day care assistance" (Oklahoma Department of Human Services [Oklahoma DHS], 1993, p. 14).

Oklahoma Cooperative Extension Service: a federal, state, and county partnership that has worked since 1914 to serve the needs of the people. This three-way partnership has resulted in a statewide nonformal education organization that is attuned to the needs of the diverse areas and people of Oklahoma and is flexible in its programs and approaches. The Oklahoma Cooperative Extension Service (OCES) mission is to help people improve their lives through an educational process using scientific knowledge focused on issues and needs (OCES, 1995).

Deterrent: a reason or related groups of reasons contributing to an adult's decision not to engage in organized or other-directed learning activities (Scanlan, 1986).

Poverty Guidelines: used by various Federal departments to determine a person's financial eligibility for assistance under a particular Federal program; a simplified version of the Federal Government's statistical poverty thresholds; updated annually by the Department of Health and Human Services to reflect the last calendar year's Consumer Price Index. The 1995 guideline for all states (except Alaska and Hawaii) and the District of Columbia for a family unit of three is \$12,590 (Federal Register, 1995).

Nonformal adult education: any organized non-credit or non-certification education activity directed by a formal organization or group; planned and implemented by a designated leader; and designed to help people live more successfully (Cross, 1981; Darkenwald and Merriam, 1982; and Scanlan, 1986).

Nonmetropolitan Counties: counties with a populations of less than 100,000 (Beale, 1993).

Assumptions

This study was based on the following assumptions.

1. Statements of the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument are appropriate for this study's identified population.
2. The Coopersmith Self-Esteem Inventories (CSEI) Adult Form instrument will be valid for this study's identified population.

Limitations of the Study

The following limitations apply to this study.

1. The study was limited to AFDC female recipients aged 36 or younger living in non-metropolitan counties in Oklahoma that have had a poverty rate of more than 20 percent in the last four U. S. censuses. The study does not include other women whose incomes were below or near the poverty guideline.
2. The information for the study was collected in small groups with the Adult Learning Survey read aloud as compared to other studies that mailed the surveys.
3. The information for the study was collected from voluntary participants that were attending a meeting sponsored by the Oklahoma DHS.
4. The sample population for this study was based on a quota sample (Oppenheim, 1992) rather than a random sample.

CHAPTER II

REVIEW OF THE LITERATURE

The purpose of this chapter is to review the literature relevant to adult education participation deterrents. This chapter will be divided into five topics related to education: (a) deterrents to participation studies; (b) rural adults; (c) low-income adults; (d) women; and (e) self-esteem.

Deterrents to Participation Studies

Adult education practitioners and researchers have focused many discussions on the question of how to recruit adults for organized learning activities. One phase of discussion and research has dealt with the factors which prevent adults from participation in education activities. The force-field analysis work of Miller (1967) began to identify variables which prevented or hindered adult participation in educational activities. Other participation theories and models have identified barriers to participation (Darkenwald and Merriam, 1982; Cookson, 1986; and Cross, 1987). Scanlan (1986) renamed the variable, barriers, as deterrents. Scanlan's definition of deterrents to participation is "a reason or related group of reasons contributing to an adult's decision not to engage in organized or other-directed learning activities"(1986, p. 2). Scanlan noted that deterrents have

been classified into two categories. Extrinsic factors hinder or prevent adults from participating in a desired educational activity. Intrinsic factors, the second category, include the values, attitudes, perceptions, and temperament that decrease a learner's motivation from participation in educational activity. Cross (1981) described three types of deterrents. Extrinsic deterrents were divided into situational and institutional deterrents. Situational deterrents come from a person's current situation in life such as family or job responsibilities. Institutional deterrents come from the educational institutions that provide educational opportunities such as the locations of the course offerings or inappropriate workshops. Cross labeled the third deterrent as dispositional which is similar to the intrinsic factors described by Scanlan.

Deterrents Identified by Multivariate Analyses

Scanlan and Darkenwald wrote that "motivational orientation factors have not proved useful in distinguishing participants from non-participants" (1984, p. 155). They initiated research to identify an underlying pattern from the reasons given by adults for not participating in continuing education and to determine if deterrent factors, obtained from factor analysis procedures, were useful in discriminating between participants and non-participants. Scanlan and Darkenwald developed an instrument, Deterrents to Participation Scale (DPS), to investigate the variables that deterred allied health professionals from participation in continuing

education. The final DPS instrument had 40 items and a .91-alpha reliability coefficient. Respondents, identified as non-participants, numbered 117. Six predictors were identified of which the first five listed accounted for 41 percent of the variance in participation status. The researchers labeled the factors as Disengagement, Cost, Family Constraints, Benefit, Quality, and Work Constraints. The researchers' conclusion was that their findings supported a multidimensional deterrent construct. They noted three distinct variables, Occupational Constraints, Family Constraints, and Cost, which had been previously classified as situational deterrents. Benefit (or lack of benefit) and Quality were categorized as institutional deterrents. The factor, Disengagement, included the variables that were related to the disposition deterrent. Scanlan and Darkenwald concluded that "deterrent factors can be identified; that the construct is multidimensional; and that the factors substantially contribute to explaining the variance in participation behavior" (1984, p. 165).

The limitation of the research initiated by Scanlan and Darkenwald was that it had little or no external validity (Darkenwald and Valentine, 1985). Darkenwald and Valentine developed a new form of the Deterrents to Participation Scale (DPS-G) designed for the general public. The purpose of their research was "to identify the factors that deter the general public from participating in organized adult education. Adult education was defined as any organized learning activity for adults, including courses, workshops, seminars, and training programs offered by schools, colleges,

and other organizations or community groups." (Darkenwald and Valentine, 1985, p. 178). The population for this study was a random sample of persons from Somerset County, New Jersey; 16 years of age or older; non-institutionalized; and not enrolled full-time in a school, college, or other educational institution. They identified six factors through factor analysis that accounted for 53 percent of the scale variance. Three of the identified factors, Time Constraints, Cost, and Personal Problems, were judged to be situational deterrents. Lack of Course Relevance was identified as an institutional deterrent. Two factors, Lack of Confidence, and Low Personal Priority, were identified as dispositional deterrents. Darkenwald and Valentine examined the relationship between selected sociodemographic variables of the respondents and the identified factors. The Lack of Confidence Factor had a positive correlation with older respondents and lower levels of income and educational attainment. The Cost Factor was a significant factor for women, younger adults, adults with lower education level, and income. The Personal Problems Factor included child care and family problems and was a significant factor for women. The study's findings support a multidimensional deterrents construct according to Darkenwald and Valentine. The researchers write that the low item means obtained from this study were consistent with those reported by Scanlan and Darkenwald (1984). The low item means indicated a person's decision not to participate in adult education was the result of a combination of

multiple deterrents, rather than one or two deterrents according to Darkenwald and Valentine.

Darkenwald (1988) conducted a study to examine deterrents to participation from a cross cultural perspective and replicated the Darkenwald and Valentine (1985) study. The study's purpose was to establish the extent to which the U.S. findings could be generalized to Britain and to identify significant differences. A modified DPS-G instrument was mailed to persons randomly selected from the electoral polls of England. The British and U.S. data were subjected to the same data analysis procedures including the principal components factor analysis. The factors identified in the British study were: Lack of Course Relevance; Time Constraints; Cost; Personal or Family Problems; Low Confidence - General; and Low Confidence - Age. The factors common to both the U.S. and British study were: Course Relevance; Low Confidence - General; Time Constraints; Cost; and Family Problems. The comparison of the British respondent characteristics to the U.S. respondent characteristics for the following factor scores were comparable. The Low Confidence - General Factor had a significant negative correlation with education. The factor, Cost, had a negative correlation with income and education. The Time Constraints Factor had a negative correlation with full time employment. Personal Problems were associated with women and negatively associated with educational attainment. Darkenwald concluded that the U.S. findings could be generalized to Britain.

A study conducted by Drake (1988) investigated the source variables that deter vocational agricultural education teachers from participating in college credit courses and non-credit courses. Drake used the Darkenwald and Valentine (1985) DPS-G instrument for the study and factor analysis. The population for the study was secondary vocational agriculture teachers in Alabama who had completed a four-year degree program and had been at their present school for more than two years. The six factors identified were; Lack of Course Relevance; Cost; Lack of Confidence; Time Constraints; Lack of Encouragement; and Personal Problems. The factor, Cost, was significantly related to educational level, age, teaching experience, and experience in present school. Lack of Confidence and Time Constraints factors were significantly related to age and teaching experience. The factor, Lack of Encouragement was significantly related to age. Drake concluded that the identified factors and the relationship between factors and sociodemographic variables noted would be helpful to agricultural education program planners.

Hayes & Darkenwald (1988), investigated participation deterrents of low-literate adults enrolled in adult basic education (ABE). The purpose of their study was to develop an instrument to explore the deterrent factor structure of prospective and current ABE participants. The objectives were to measure deterrents to participation; to determine if factors could be developed from the individual deterrents identified; and to search for relationships between factors and socio-demographic variables. An

instrument, Deterrents to Participation Scale-Form LL (DPS-LL) was developed for the study. Data were collected from participants enrolled in New Jersey ABE urban programs. The researchers identified five deterrent by use of the factor analysis procedure. The factors, Low Self-Confidence, Negative Attitude to Classes, and Social Disapproval, were identified as dispositional. The item means were relatively high for the Low Self-Confidence factor and offer evidence that the factor is important to this group of respondents according to Hayes and Darkenwald. Other factors identified were Situational and Low Personal Priority. According to the researchers, low-literate adults have a variety of roles and responsibilities that take precedence over educational activities which is similar to the general adult population. The sociodemographic variables related to the identified factors were: Low Self-Confidence had a negative correlation with educational attainment. Situational Barriers had a positive correlation with women, unemployment, and responsibility for young children. Low Personal Priority had a positive correlation with age. The correlation between sociodemographic variables and the deterrent factors were low according to Hayes and Darkenwald and they suggested further exploration of this topic. The researchers wrote that the item mean importance was low and indicated that non-participation was the result of a combination of deterrents. Suggestions for further research included the need to study rural populations and non-participants of educational programs.

A deterrent study (Blais, Duquette, and Painchaud, 1989) was conducted in Canada to explore non-participants' reasons for non participation in continuing nursing education and to determine whether women working in a traditionally female profession were confronted with specific kinds of deterrents. According to the researchers, a Canadian survey showed the adult education participation rates for employed women of 29 percent compared to a rate of 21 percent for men. However, only 36 percent of the women reported work-related courses compared to 59 percent of the men. The problem identified for the study was that working women are more likely than men to be involved in adult education but are considerably less inclined to participate in educational activities related to work. Blais, Duquette, and Painchaud revised the Scanlan and Darkenwald (1984) DPS instrument and mailed it to a stratified, randomly selected francophone diploma practicing nurses. The researchers selected a cluster analysis, with squared Euclidean distance, as the analysis method. A five cluster solution identified the following clusters; Incidental Costs; Low Priority for Work-Related Activities; Absence of External Incentives; Irrelevance of Additional Formal Education for Professional Practice; and one combined cluster labeled, Lack of Information and Affective Support. Blais, Duquette, and Painchaud state "Contrary to factor analysis where items of various means (high and low) can be grouped together, the data analysis method used in this research tended to cluster items within a similar range of means...Clusters not only reflect meaningful groupings but

also the degree of importance they were perceived to have had on non participation" (1989, p. 232). The Incidental Cost cluster included the financial costs of travel and child care; registration fees; and loss of income when scheduled during working hours and the employer did not pay for a replacement. The cluster, Low Priority for Work-Related Activities, suggested that a low energy level and the perception that continuing education participation encroaches on other more valuable areas of life. The cluster, Absence of External Incentives, indicated that a lack of rewards and incentives for continuing professional education. The researchers deducted that professional disengagement and a poor quality of the work environment are central to the cluster, Irrelevance of Additional Formal Education for Professional Practice. The combined cluster, Lack of Information and Affective Support had the lowest item means but did identify the need for affective support when self-confidence was low. The researchers concluded that incidental costs and conflicting role demands of women resulted in a low priority assigned to educational activities and were the most important barriers to participation in continuing education. Course providers must develop innovative program delivery methods within the workplace since working women with children bear an additional burden for participation in work-relation education activities according to Blais, Duquette, and Painchaud.

Air Force enlisted personnel was the population used by Martindale and Drake (1989) to validate the DPS-G instrument. A second purpose was

to identify factors that deterred Air Force personnel from participating in voluntary education programs during off-duty time through utilization of the factor analysis procedure. This study identified eight factors of which six were similar to deterrents identified by previous studies. The factors identified by Martindale and Drake were Lack of Course Relevance; Lack of Confidence; Cost; Time Constraints; Lack of Convenience; Lack of Interest; Family Problems; and Lack of Encouragement. Four factors, Lack of Course Relevance, Lack of Confidence, Cost, and Time Constraints, were identical to those identified by Darkenwald and Valentine (1985). Two factors identified were similar, but renamed as Lack of Interest and Family Problems. The two additional factors identified by Martindale and Drake were Lack of Convenience and Lack of Encouragement. Martindale and Drake concluded that the DPS-G instrument measured the same deterrents and further developed the factor structure. The sociodemographic variables and the factors were analyzed using one-way analyses of variance. Lack of Course Relevance and Lack of Confidence increased with age of the respondents and decreased with the level of education of the respondents. The factor of Cost was a more important issue with younger respondents. The findings, according to Martindale and Drake, demonstrated the usefulness of measuring deterrents and support the universality of the DPS-G instrument. The researchers suggested that future deterrents research explore the validity threat of social desirability. A second recommendation was to include a self-concept instrument with the

DPS-G and to investigate the relationship between the results of the two instruments.

"Hayes' work contributed to the analytical depth of nonparticipation study, the fact that the research subjects were all participants in ABE programs constituted a limitation of the study" (Beder, 1990, p. 209). Little research had focused on the adult literacy population; the eligible nonparticipants; and the reasons for nonparticipation. Beder conducted research to identify the reasons for non participation in ABE and whether sociodemographic variables were associated with the non participation reasons. Based on open-ended interviews with 21 high school drop-outs who had never participated in ABE, a 32 item, Likert format, instrument was developed. The sociodemographic variables for the instrument were native county, marital status, number of children, number of children living with subject, community size; sex, employment, job satisfaction, last grade attended, health status, disabilities, age and income. The target population for the study was ABE eligible, Iowa residents who had not participated or were not currently participating in the ABE program. Participants for the study were chosen from respondents to an initial screener survey targeting households whose incomes were less than \$20,000. The researcher collected the data by phone; used factor analysis to examine the data; and selected a five factor solution. The five factors accounted for 46 percent of the variance. The factor, Low Perception of Need, accounted for 20 percent of the variance and included items concerned with the usefulness of

additional education and the issue of age and education. The next factor, Perceived Effort, accounted for seven percent of the variance and contained two types of perceptions. One type reflected the amount of mental effort needed and the second perception was the financial effort needed plus the effort required to overcome the general problems of life. This factor included two items related to lack of information. Both factors, Dislike for School and Situational Barriers, contained three items each and respectively accounted for seven percent and six percent of the variance. The fifth factor was too difficult to interpret and was dropped from the analysis according to the researcher. Beder stated that based on the mean item scores, the best measures of factor magnitude were Low Perception of Need; Perceived Effort; and Situational Barriers. The Low Perceptions of need had a positive correlation with separation or divorce, widowhood, number of children in the home, full time employment, retirement, last grade attended, health status, and age. Situational Barriers come from the role responsibilities associated with a stage in life because the variables associated with this factor included marriage, widowhood, number of children in the home, and full time employment according to Beder. "The results of this study show that the reasons why adults do not participate in adult basic education are multidimensional. They elect not to participate because of low perceptions of need; the perception that participation would entail too much effort; because of dislike for school; and because of situational barriers. These findings are roughly consistent with Hayes'

(1988) research" (Beder, 1990, p. 216). One of Beder's conclusions from this research was that the research findings support the basic logic of nonparticipation which is a low perception of need translated into low motivation to attend and no resulting economic reward. Others may perceived the need to attend ABE but are deterred by situational barriers. Suggestions for further research included the need to further explore the psychological variables; the processes adults use to adapt to deficits that might otherwise trigger educational needs; and the relationship between education values and attitudes and nonparticipation in adult education.

Years of apartheid in South Africa have resulted in a large population of adults with less than twelve years of schooling according to Reddy (1991). Compensatory education classes are available but participation rates are low. Reddy conducted research to explore the nature of the deterrents construct for educationally disadvantaged South Africans based on the Scanlan and Darkenwald (1984) research. A Deterrents to Participation Scale-form CC (DPS-CC) was developed based on interview with nonparticipating adults. Reddy identified the target population as African, Indian, and Colored adults over the age of sixteen who had not completed high school and were not attending evening classes living in the Natal Province. The respondents in the study were; 65 percent female; 60 percent between the ages of 21 to 40; 60 percent employed; 73 percent with five to ten years of schooling; 42 percent Africans; 36 percent Indians; and 22 percent Coloured. The researcher used the principal components

analysis and selected a six factor solution that accounted for 49 percent of the total variance. The identified factors were: Dispositional Constraints; Personal Constraints; Lack of Infrastructural Support; Lack of Course Relevance; Work Constraints; and Informational Barriers. The items that loaded on the factor, Dispositional Constraints, focused on doubting personal ability; lack of confidence; and uncertainty due to age and the passing of time. All of the items that loaded on the factor, Lack of Infrastructural Support, were rated among the ten most influential on the scale. Reddy concluded that this factor was perceived as an important deterrent for the respondents. The positive relationships between Dispositional Deterrents and increasing age; and between Dispositional Deterrents and decreasing level of education were consistent with previous research according to Reddy. Younger adults were more likely to be deterred by personal situations and family responsibility. Deterrents had a positive correlation with Africans. The researcher concluded "The results ... were consistent with past research in providing support for the multidimensionality of the deterrent construct. The factors identified ... differed from the factors identified by previous research on deterrents. Given that the study population of the cross-cultural DPS-CC differed substantially from the sub-populations of previous studies on deterrents, this outcome was anticipated" (Reddy, 1991, p. 236).

Gibson (1991) replicated the Darkenwald and Valentine (1985) study with an adult population in Northwestern Alberta, Canada. A principal

components analysis technique identified a six factor solution that Gibson determine to be the best solution. The identified factors included Factor 1 - Lack of Confidence; Factor -2 Perceived Lack of Course Relevance; Factor 3 - Cost; Factor 4 - Time Constraints; Factor 5 - Personal Problems; and Factor 6 - Low Personal Priority. Gibson reported significant correlations of (a) Lack of Confidence and low educational background; (b) Cost and younger adults; (c) Time and younger adults, the more educated, and those with higher incomes; and (d) Personal Problems and older adults, low-income adults and those living a long distance from a community college.

The studies reviewed in this section of the literature review investigated perceived deterrents to participation in educational opportunities and all used multivariate analyses which included factor analysis, principle components and cluster analysis for the analysis technique. The populations of interest were international in scope and included specific employed groups; the general public; as well as educational program participants and nonparticipants; as shown in Table 1. The researchers used different terms to label the factors and the factors included different items. Due to this inconsistency, a decision was made to classify the factors from the various studies under as similar headings as possible. The studies shared some similarities. All of the studies except the Hayes and Darkenwald (1988) study identified Lack of Benefit as a deterrent factor as shown in Table 1. The studies' findings are congruent with an assumption employed by Knowles (1990) as a basis for the

TABLE 1

Deterrents Identified by Multivariate Analyses

Study Population	Lack of Quality	Lack of Information	Work Constraint	Negative Attitude	Disengagement Lack of Incentive	Time	Lack of Support	Lack of Interest Low Priority	Cost	Lack of Confidence	Family - Personal Constraint	Lack of Benefit
Scanlan/Darkenwald (1984) Health Professionals	X		X		X				X		X	X
Darkenwald/Valentine (1985) Public								X	X	X	X	X ¹
Darkenwald (1988) General Public, England						X			X	X ²	X	X
Drake (1988) Agriculture Teachers						X	X		X	X	X	X
Hayes/Darkenwald (1988) ABE Participants				X			X	X		X	X ³	
Blais/Duquette/Painschaud (1988) Nurses, Canada					X		X ⁵	X	X ⁴			X
Martindale/Drake (1989) Air Force Personnel						X	X	X	X	X	X	X ⁶
Beder (1990) ABE Nonparticipants				X				X			X	X
Reddy (1991) Low Educ., S. Africa		X	X				X			X	X	X
Gibson (1991) General Public, Canada						X			X	X	X	X

¹ included quality² two categories (general & age)³ included travel & cost⁴ included time⁵ included lack of information⁶ included inconvenience

Andragogical Model. "Adults need to know why they need to learn something before undertaking to learn it" (Knowles, 1990, p. 57). A principle evolved from this assumption, according to Knowles, is that the facilitator must develop a learner's awareness of the need to know. As indicated in Table 1, these studies identified another common deterrent factor as Family or Personal Constraints. Cross (1981) and Darkenwald and Merriam (1982) labeled this deterrent as a situational deterrent and suggested that adults may believe situational deterrents are more socially acceptable reasons than reasons such as lack of interest or self-confidence. Cross (1981) wrote that the most commonly identified deterrent was the situational deterrent.

Lack of Confidence was the next most commonly identified deterrent factor of the studies reviewed. Cross recognized the importance of self-confidence in the Chain-of-Response Model included in Self-evaluation (Point A) of the model and wrote that this is where the decision to participate begins. "Persons who lack confidence in their own abilities [frequently termed failure threatened or deficiency oriented] avoid putting themselves to the test and are unlikely to volunteer for learning which might present a threat to their sense of self-esteem" Cross, 1981, p. 125).

The factor, Cost, was the fourth most commonly identified deterrent. The three studies whose respondents could easily be recognized as low-income did not identify Cost as a deterrent factor. However, the Hayes and Darkenwald (1988) study included cost as one item within the deterrent

factor, Situational, which was listed under the Family or Personal Constraints heading in Table 1. The Gibson (1991) study reported a significant correlation of the Personal Problems Factor and low-income adults.

In summary, the studies in this section used a similar deterrents to participation instrument and multivariate analysis of the data. Table 1 presents an overview of the studies and the identified deterrents. Deterrents that were identified most often included (a) Lack of Benefit, (b) Family or Personal Constraints, (c) Lack of Confidence, and (d) Cost.

Related Studies

Researchers have used other methods for data collection and analyses, in addition to the various Deterrents to Participation scales and multivariate analyses of data to investigate the deterrents to participation in adult education. One such study was the Northwest Action Agenda Project (NAAP) out of the National Action Agenda for Rural Postsecondary Education (McDaniel, Severinghaus, Rude, Gray, & Emery, 1986). A major purpose of the NAAP study was to develop useful information on deterrents to rural adult participation in postsecondary education. The NAAP researchers conducted a Delphi technique study to collect data from service education providers and rural adult learners in seven northwestern states. They interviewed approximately six providers per state who were selected on a reputational basis for their knowledge of rural adult education activities. The project committee members selected and interviewed a total of 47 rural adult learners. The sample of learners included current or past participants in educational programs

known to the project's steering committee. The interviewed learners were predominantly white, female and married. The providers from all of the states identified similar deterrents as did the learners. Learners and providers gave similar ratings of importance to specific deterrents. Two major conclusions were: the importance of support from family and local community for the learner; and the learner's life experiences, determination to succeed, and level of adaptability or resiliency. A conclusion drawn from the educational providers' data was that rural adults with limited educational backgrounds are more likely to pursue academic programs if they have had a good experience in a re-entry programs or attend non-credit classes. Situational deterrents for rural learners included geographic isolation, weather, class scheduling, family responsibilities, time constraints, and limited access to advanced instructional technology. The learners did not identify cost as a deterrent but identified lack of information about programs and services and difficulty in accessing instructors and counselors as deterrents. The study concluded that successful rural adult learners must have a high degree of motivation. Another conclusion was the importance of a supportive state policy and a supportive philosophy of educational institutions accompanied with action to decrease the deterrents faced by rural adult learners.

Stanley (1989) investigated deterrents to participation in adult literacy programs from among a low-literate, non-participation adult population in the Portland, Oregon area. A statewide literacy referral hotline provided the population from which the sample was taken for this study. The researcher used: phone interviews to collect data from 48 persons; the Hayes and Darkenwald (1988)

instrument, DPS-LL; and descriptive statistics as the analysis method. The six items with the highest mean scores were: It was more important to get a job than to go to school; I didn't have time to go to classes; I didn't think that I could go to classes regularly; The classes were held at times when I couldn't go; I was not given information about where I could attend classes; and starting classes would be difficult, with lots of questions to answer and forms to fill out. A conclusion of the study was that lack of information is a major deterrent for the surveyed group. The sixth item was listed under the category, Confidence, as indicated on Table 3.

Easton (1991) conducted a study to identify educational barriers confronting rural adults in the states of Alaska, Colorado, Idaho, Kansas, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming. The survey respondents were college and university faculty and administrators; rural adult educators, teachers and school administrators; county extension agents; legislators; and state and regional educational agency staff. The researcher used a three-round modified Delphi survey to collect the data. One of the major conclusions was the importance of institutional reforms to open access to educational programs to rural residents. The respondents identified community colleges and land grant universities the should have specific mission to educate rural adults. A second major conclusion was the need for interagency and inter-institutional coordination to provide rural adults access to educational programs from all available sources. The identified sources included lifelong learning centers, public school systems, colleges, and educational cooperatives. The respondents linked reforms in rural elementary and secondary schools to advances in rural adult education and the need for rural schools to develop attitudes for lifelong

learning. Survey respondents identified curriculum as another major area of concern and stated the necessity to base course offerings on documented needs of rural adult learners. Another issue expressed by 90 percent of the respondents was the desirability of combining high tech program delivery with high touch with increased numbers of instructors at remote learning sites. Easton concluded in the public policy arena "a strong majority of the respondents rated 'policy to encourage lifelong learning,' 'state commitment to adult basic education,' and 'federal and state commitments to adult literacy programs' as both important and feasible" (1991, 72).

A purpose of the Sundet and Galbraith (1991) study was to examine the deterrents to participation to adult education programs within rural Missouri. The counties in the study had been affected by the combination of adverse financial, social and demographic forces. Adult education programs had regularly offered through an area vocational-technical school, a regional state college and university extension. State government units had held a variety of special sessions to address issues caused by the negative economic conditions. The response to these adult education efforts had not been favorable. The study used two needs assessment techniques, the key informant approach and the general population survey. The study's sample population were identified from those attending special workshops in the seven counties. Most of the people were representative of and or held leadership in core community systems or organization and had been specifically invited to the workshops. The population of subjects were mailed a questionnaire and asked to judge four areas of adult education programs within the context of a rural crisis. The areas were availability, educational policy, curriculum, and barriers to participation. Based on the data, the researchers

concluded that the social aspect of coming together for an educational program was more important for those suffering from fear and depression due to the economic outlook. Location and methodology that met social needs of the learners were more important than sophisticated technology or ease of access. Valid programs were judged to have immediate relevance. Programs not valued were those that assumed people would relocate to the city. Personal survival meant the preservation of a way of life and included the sense of community survival. The lack of transportation was the only deterrent positively associated with the upper age group. The deterrent, too old for school, was as strong of deterrent for respondents in their twenties as for those in their sixties. Sundet and Galbraith concluded that education is considered a function of childhood and adolescence and not a life-long process in the geographic area studied. The researchers called for the acceptance of rural adults as a subculture that required specific educational strategies designed for the uniqueness of rural adult learners and their communities.

An Ohio study (Norland, 1992) sought to identify the encouragers and deterrents to participation and persistence in Cooperative Extension Service educational programs. The researcher collected data by mailed questionnaires from participants in a variety of Extension programs. The researcher identified five factors related to participation; low anticipated difficulties with arrangement; high commitment to the Extension organization; anticipated positive social involvement; anticipated high quality of the information; and high internal motivation to learn. The best set of participation predictors related to satisfaction were: receiving self-improvement outcomes; anticipating few arrangement problems; experiencing few

negative learning outcomes; and having high commitment to the teacher throughout participation. Norland concluded from the data that "Ohio Extension clientele participate and persist for the same reasons, they can arrange to participate, they're internally motivated, they believe Extension provides quality information, and they enjoy social involvement" (1992, p. 13). Based on the information gained from the study, Norland recommended that social involvement should be incorporated in educational experiences and the learning experiences should encourage continued self-improvement beyond the current workshop or lesson topic.

In-depth interviews were conducted with 20 ABE resisters in an urban area to determine why resisting adults were not attending existing local ABE programs (Quigley, 1992). Resisters are adults who are aware that a geographical, financially, and time convenient ABE program is available but consciously refuse to attend. All of the resisters believed in education and valued learning but the issue of school was vehemently rejected. The researcher divided the resisters into three types. The first group carried embittered feeling toward school and had experienced insensitivity of teachers and fellow students. The second group felt that school had been an insulting experience due to the disregard or inferior treatment of their culture. The third group believe they were too old and simply said school was not for them now.

A qualitative study by Ziegahn (1992) explored the motivations of adults with low literacy skills toward literacy and learning. The purpose of the study was to discover the roles of learning and literacy among a group of poor readers and to explore motivations toward learning outside of a specific programmatic context, such as a literacy program. The target population for this study was a rural

reservation community in western Montana. The researcher interviewed 27 adults who had problems with reading and writing. The respondents included 15 Native American and 12 non-native adults which included 15 men and 12 women. The open-ended interview questions included such as: What the respondent had learned lately? How much did the respondent read? How the respondent managed in situations when reading and writing skills were needed? What were the respondent's experiences with school? Ziegahn identified three deterrents related to a lack of interest in education. One deterrent was the negative reading experiences in school and the message that illiteracy is a fault of the individual rather than the system. Another deterrent was the low priority of further education in terms of family demands which included time; enrollment and transportation costs; literacy education did not translate into good jobs or more money; and the value of manual labor over mental labor. A third deterrent related to women. "Women who were in the midst of sorting out difficult relationships with significant members of their social network, mostly spouses, relatives, and close friends, had difficulty in seeing themselves outside of the private domain of the home or in talking about their learning needs. They tended to define themselves primarily in terms of connection, caring, and their response to others" (Ziegahn, 1992, p. 45). However, respondents were enthusiastic about learning if learning was disassociated from schooling. Motivators for learning included the practical application of learning how to do things, the challenge of a problem and learning about human relationships. The conclusion of the researcher was that adults with low reading skills do not oppose learning and gaining of knowledge but that literacy and participation in literacy

education are low priorities. A recommendation for further study was the need to determine the motivators and deterrents of women who spend most of their time in the private domain of the home. Ziegahn suggested that literacy education should transcend the classroom and take place simultaneously with learning about life.

The studies reviewed in this section of the literature review focused on identification of deterrents and factors which overcome deterrents. The studies used several different analysis techniques. The population of interest in the studies included educational providers and key decision makers as well as educational program participants and non-participants as indicated in Table 2. The researchers used different terms to label the factors. Due to this inconsistency, a decision was made to classify the factors from the various studies under as similar headings as possible. The most commonly mentioned deterrent factors were Confidence; Benefit; and Support as shown in Table 2.

The Confidence and Support factors are related. Cross (1971) discussed the importance of attitudes about education of reference groups and membership groups in the Chain-of-Response Model. The model has linked Self-evaluation (Point A) and Attitudes about Education (Point B). Cross wrote that these two elements were purposefully linked "to suggest that there is a relatively stable and characteristic stance toward learning that makes some people eager to seek out new experiences with a potential for growth while others avoid challenges to their accustomed ways of thinking or behaving" (1971, p. 126). The importance of the factor, Benefit, was recognized by Knowles (1990) in the Andragogical Model. The adult need to know

TABLE 2

Deterrents and Overcoming Factors Identified by Related Studies

Studies Population	Confidence	Benefit	Support	Physical Constraints	Family/Personal Constraints	Lack of Information	Lack of Opportunity	Motivation	Lack of Time
McDaniel, Severinghaus, Rude, Gray & Emery (1986) Rural Post-Secondary Learners & Educational Providers	Life exp. Determined Adaptable Positive past exp.		Family & support	Geographic isolation Weather	X	X	Class scheduling Limited access to advanced technology		X
Stanley (1989) Low Literate; Adult Literacy Program Nonparticipants	X					X			
Easton (1991) Rural Education Providers and Legislators	Need positive attitude to lifelong learning	Courses not relevant		Need remote learning sites with instructor			Don't recognize rural needs No agency & institution coord.		
Sundet & Gailbraith (1991) Key Informants & General Population in Rural Counties	Viewed themselves too old	Immediate relevance	Positive social involment	Location & methods that meet social needs Transport.					

(table continues)

Studies Population	Confidence	Benefit	Support	Physical Constraints	Family/Personal Constraints	Lack of Information	Lack of Opportunity	Motivation	Lack of Time
Norland (1992) Coop. Ext. Participants		Positive past exp. Few neg. outcomes High quality information Self-improv. Few neg. experiences	Positive social involment		X			Personal commitment to Ext. & instructor	
Quigley (1992) ABE Resisters	Viewed themselves too old	Irrelevance of school School insulting/ culture ignored or demeaned	Embittered memories due to insensitivity of teachers & students						
Ziegahn (1992) Rural, Low-Literate Adults	Women lack learner identitiy Past negative reading exp. in school	Learning separate from literacy Neg. attitude to schooling Low priority of educ.	Not encouraged to disuss literacy needs Believed illiteracy is fault of individual					Practical Under- standing Challenging	

why something should be learned before undertaking learning was a basic assumption used in the Andragogical Model.

The identification of deterrents to participation was the common thread of all the studies reviewed. Tables 1 and 2 summarizes the conclusions from the reviewed studies. The factors identified most often: Lack of Benefit (14); Lack of Confidence (13); Family and Personal Constraints (11); Lack of Support (10); and Lack of Interest/Disengagement (9). The frequent identification of these factors comply with basic assumptions of Knowles' (1990) Andragogical Model and Cross' (1971) Chain-of-Response Model.

Education Issues Related to Rural Adults

"Rural America has many realities. Rural New England differs geographically, climatically, and culturally from the rural areas of the Midwest, the High Plains, the Piedmont, the Deep South, and Pacific Northwest..."(Whitaker, 1983, p. 71). Within each region, variety and diversity exist. The diversity of cultural heritage, values, aspirations, and socio-political forms affect education programs and the generalizability of rural education research findings (Whitaker).

A number of myths exist about rural America according to Hansen (1987). People consider rural life "a healthy environment in which to raise children, a place where family ties and friendships are valued, maintained and enriched, hard work, self-reliance and independence predominate, and where

financial concerns are reduced because everything is owned and grown" (Hansen, 1987, p. 148). The reality is often very different. The reality for many rural families is the reality of poverty and a harsh life. Included in the rural realities identified by Hansen were: a greater occurrence and severity of malnutrition than in urban areas; the highest rate of maternal and infant mortality; higher rates of unemployment and underemployment than in urban areas; a divorce rate that has increased at faster pace than that of the cities; and a higher percentage of rural residents with incomes below the poverty line than in urban areas. Limited job opportunities and many low paying jobs increase the chances of poverty regardless of work skills or the desire to work. The problem is made worse since the rural poor are more likely than the urban poor to be underemployed or self-employed and own their own homes. Rural poor families are also more likely to pay federal, state, local property, and social security taxes. This means that for the rural poor, a smaller proportion of their incomes can be used to provide for their families (Garkovich, 1991). According to O'Hare (1988), the rural poor do not receive their share of welfare benefits expected based on poverty rates. Some of the reasons are: a greater number of married couple families ineligible for Aid to Families with Dependent Children (AFDC); and families more likely to be working intermittently and ineligible for some welfare programs. America's rural population has experienced growing levels of economic distress. The outmigration of the better educated has made the situation worse, (O'Hare, 1988). People living below poverty were less likely to migrate to metro areas

due to the costs associated with migration (Cromartie, 1992). Low-income rural families have a shorter supply of resources needed for migration: information about job and housing opportunities in other locations; and money to cover travel to and adjustment in the new location (Cromartie). Fitchen (1991) wrote that employment inadequacies, housing shortages, and family instability interact and help to worsen poverty in many rural communities. The interaction of the three problems made each worse. Fitchen believed these three problems also contributed to the increased geographic mobility of poor families which increased the basic problems again. The immigration of more low-income people seeking affordable housing has added to the problem. These trends explain why there is more poverty in rural America and why rural poverty is becoming qualitatively worse concluded Fitchen.

Lichter and Costanzo (cited in Hobbs, 1992) wrote that the economic marginality of so many rural residents creates a great potential demand for adult education and skill training. The authors caution that an effective educational program must be accessible and linked with improved income opportunities. Van Tilburg and Moore (1990) have expressed concern that many of the proposed methodologies for future rural learning opportunities presuppose a basic income level and no provision is made for the rural poor.

Hansen (1987) states that the myth of a stress-free, tranquil existence in the country is detrimental. Because of the myth, education and social policy experts do not consider the aspect of appropriate quantity and quality of

services in rural areas. Nachitigal (cited in Griffith, 1992) identified three types of rural areas. The first is the traditional rural American with productive farms well-kept home and communities, a puritan work ethic, and a politically active population. Agricultural producers and the professional people that service their needs are people of traditional rural America. A second category, transition communities, include a majority of commuters and retirees as residents. The third category was described as "the people left behind" , (Griffith, 1992, p. 189). These are rural communities comprised of people below the national averages for almost all measures of the good life. The focus of rural adult education programs has been for traditional rural America only (Griffith).

Fitchen (1991) described the formal educational experiences of most adults in rural depressed areas as a "limited, unhappy, and unsatisfactory experience...The majority made it partway through secondary school - but did not necessarily obtain the skills commensurate with their last completed school year" (p. 171). A few people, especially women, have returned to complete formal education, taking high school equivalency exams or enrolling in vocational training programs in area adult education programs or community colleges. Fitchen stated that the rural poor do not participate in the variety of voluntary organizations in the community. The task of providing educational services to adults living in rural areas is a challenge. The need to provide education to rural adults has become an important local, state, and federal policy issue (Moore and McNamara, 1990). Hobbs stated "education,

broadly defined, will likely have as much or more to contribute to the future well-being of rural residents and the quality of life and economic sustainability of their communities as the location and natural resources of their locality" (1991, p. 38). Capable rural workers and citizens plus knowledgeable and creative rural community leaders supported by a variety of educational and training services will be pivotal factors in determining which rural communities thrive during the 1990s (Hobbs). Community economic development is directly related to adult continuing education programs to the degree that the programs improve the quality of the work force and the quality of life in the community (Moore and McNamara, 1990). Continuing education programs that include a variety of professional, personal, community and cultural topics increase the quality of life in rural areas. Moore and McNamara state that an "important premise about adults participating in continuing education programs is that every adult should have access to programs of interest" (p. 36).

Rural adult education is a distinct discipline and involves people from diverse disciplines. Some of these are: higher education and public school education based either on service or academic traditions; formal and informal grassroots organizations; professional and occupational education; and rural improvement and economic development. "Educational practice in rural adult education can be described as diverse - diverse in provider, content and method of delivery" (Spears, Maes, and Bailey, 1986, p. 2). Successful rural educational models are diverse in content, organization and purpose but have

three common characteristics. These are: designed to meet a specific societal need; sensitive to the adult learner's expectations; and extensive cooperation with other agencies. The authors state that successful programs respect adult autonomy, cultural differences, values, and lifestyles of rural adults. Unique considerations of rural adult education and learners include: restricted access to programs due to long distances and lower expectations since many rural adults believe their rural status relegates them to an inferior life. A third consideration is the need for rural adults to create their jobs in many instances rather than just becoming educated for a job according to Spears, Maes, and Bailey. Rural adults can be considered a unique subculture (Van Tilburg and Moore, 1990). A major criticism of comparative studies of rural to nonrural characteristics is the lack of recognition of rural diversity. To understand a rural subculture stated Van Tilburg and Moore, rural educators must learn the subculture's beliefs, values, ways of learning, beliefs about the dominant culture, and understand past experiences with education.

Some of the rural studies conducted have examined the profile of rural adult learners and preferred learning methods. A study by Barker (1985) identified low population density with fewer educational opportunities; geographic isolation; and the virtual lack of public transportation systems as problems faced by rural adult learners. The most common rural education providers are Cooperative Extension, community colleges and public libraries. The common learning method was the teacher-class approach. Barker based

these conclusions on data collected by the Action Agenda for Rural Adult Post-secondary Education.

McCannon (1985) compared the data from rural and urban adult education participants reported by the National Center for Education Statistics (NCES) for 1981. The comparison did not produce any statistically significant differences on such variables as age and sex; participation reasons; subjects enrolled in; types of providers; number of courses taken; or source of payment. McCannon stated that the data for rural and urban respondents were quite similar. For both groups about three-fourths of the respondents were between 23 to 50 years of age and more women participated than men. Respondents identified the most important reason for participation as the need to improve, advance or update their current occupation. Their first choice of subject matter was business related. In both groups, two-year and four-year colleges served more adults. In rural areas, vocational schools and government were the next most common types of education providers compared to elementary and secondary schools in the urban areas. Both groups reported enrollment in one or two courses in the previous twelve months. Rural and urban women more often were required to pay the full course cost than were their male counterparts.

Researchers, Light, Hertsgaard, and Martin (1985), conducted a study to determine if the life satisfaction of farm men and women were significantly affected by their age, educational level, income, and sex. The researchers used the Life Satisfaction Index A (LSIA) instrument for the study and

surveyed 2,000 farm residents randomly selected from a farm operators list. The data were analyzed using a four-way ANOVA procedure. Level of education and annual net income produced significant differences in the LSIA mean scores. The analysis of individual statements suggested that subjects with higher levels of education and income were more satisfied as they reflected on their lives and appeared to more optimistic in their outlook on life. "The results of this study suggested that life satisfaction of farm men and women was influenced by the same factors that influenced life satisfaction of urban men and women: education and income appeared to be the salient features" (Light, Hertsgaard, and Martin, 1985, p. 11).

A Virginia study, (Obahayujie and Hillison, 1987), examined the effectiveness of various instructional methods used by the Cooperative Extension Service (CES) with farmers of varying educational levels. The respondents in the sample were 94 percent male; 56 years or older, 32 percent were high school graduates; and 50 percent had some college experience, graduated from college, or attended graduate school. No statistically significant differences were found between five levels of education and the effectiveness of 24 instructional methods. The researchers noted a trend which indicated farmers with a high school education rated more of the instructional methods favorably than farmers with less or more education. Obahayujie and Hillison concluded that the Virginia CES more successfully targeted farmers in the middle range of education level and were less successful with farmers on either end of the education level continuum.

Today's world has recognized the necessity and value of education in formal, nonformal and informal settings. Included in this recognition, was the basic tenet that educational opportunities should exist for people of all ages: formal and nonformal community organizations are responsible for providing education opportunities; and the local community is at the center of planning and conducting educational activities (Galbraith, 1992). Rural America is experiencing a social, educational, political, and economic crisis. Lifelong education must be at the center of the solution to the rural crisis (Galbraith). "Lifelong education and learning are the foundation on which change and progress must be constructed. It is through the benefits of lifelong education and learning that personal, societal, and economic developments are advanced" (Galbraith, p. 316).

Rural America is not a homogenous entity. Rural America is a collection of varied communities, areas, and regions. The picture of a solid prosperous countryside providing a good life for all rural people is a myth. Poverty and a bleak life are the realities for many rural families. In rural communities, economic problems have continued to increase. Employment inadequacies, housing shortages and family instability combine to worsen poverty for many of the nation's rural poor. Many of the proposed educational plans for rural communities neglect the needs of the poor. Training opportunities are not often linked to improved job opportunities locally. Rural life is a distinct subculture and educational programs designed for urban areas usually cannot be replicated successfully in rural areas. Successful rural

educational programs are designed to meet a specific societal need; sensitive to the adult learner's expectations; and extensive cooperation with other agencies (Spears, Maes, and Bailey, 1986). The majority of the studies reviewed in this section focused on the traditional population of rural agriculture producers and the professional people that service their needs. The work of anthropologist, Fitchen, (1981, 1991) stands out in sharp contrast. Fitchen's studies were focused on understanding low-income communities in rural New York. There appears to be a dearth of adult education studies specific to the rural poor in the South, the region with the highest poverty rate in the nation. Lifelong education is the heart of the solution to the social educational political and economic crisis of rural America (Galbraith, 1992). A basic adult education tenet is that educational opportunities should exist for people of all ages and that formal and nonformal community organizations are responsible for providing those opportunities. This belief is as important for rural adults as for urban adults.

Education Issues Related to Low-Income Adults

"Poverty is an ancient social phenomenon" (Anderson and Niemi, 1969, p. 1). Anderson and Niemi defined poverty as the "state of need or inadequacy which exists in fact for an individual or which is perceived by him to exist" (p. 4) and disadvantaged as "members of a poverty sub-culture and thus handicapped with respect to the mode of the dominant society" (p. 4). Garkovich (1991) stated that traditional explanations of poverty focused on individual motivations or choices and did not take into account the availability of jobs or the level of wages in relationship to poverty guidelines. Fitchen (1981) wrote that poverty is more than an annual income below the government poverty

line. Fitchen describes poverty as "an economic situation, an economic niche, and often, an economic forecast. And poverty has social, psychological, and cultural concomitants as well" (p. 61). Fitchen recommended the study of people in poverty in "terms of people's total economic situation and the larger social, psychological, and cultural context in which economic poverty is embedded" (p. 61). Garkovich suggested that the individual and community should be viewed from a social-ecological perspective much as the relationship between organisms and their physical environment is viewed. Within the social-ecological perspective, poverty is a social problem and not an individual problem. Poverty is a product of institutional failures or the unintended consequence of feedback loops among institutions according to Garkovich. Feedback occurs when "changes in one institution lead to changes in others which produce still other changes among interconnected institutions" (Garkovich, p. 177). This view of poverty changes the traditional definition of poverty and society's response (Garkovich). Poverty has been a problem since ancient times but society's definition of poverty, its origins and response has changed.

The basic causes of poverty are ignored when the poverty debate focuses on individual motivation. The issue should be the social and economic analysis of why the working poor are such a significant segment of the poverty population especially in rural areas (Tickamyer and Duncan, 1991). Anderson and Niemi (1969) stated that a cross-cultural comparison of the disadvantaged with the dominant population is more significant and meaningful than a comparison of differences in individual characteristics. Fitchen (1981) wrote that an analysis of the system rather than of individuals in poverty will challenge society's beliefs about poverty. Three stereotypes

of people in poverty are: "(1) lazy, (2) spendthrift, and (3) lacking in ambition" (Fitchen, p. 61). These stereotypes provide the basis of government's welfare policies according to Fitchen. Ethnographic studies of rural poor conducted by Fitchen found different patterns:

Most of the people studied do work - long, hard hours at jobs that give them in return little personal satisfaction and little income.

Most of the people studied are very clever in stretching what money they have and compensating for the money they lack.

Most of the people studied do, indeed, have hopes and aspirations for improvement - for their own lives, if possible, but especially for their children's lives. (p. 62)

Fitchen questioned the effectiveness of government policies and programs based on incorrect stereotypes and recommended an analysis of the system as the basis for government policies and programs. Equating frequency of action with cultural norms is an erroneous conclusion made by many social scientists stated Fitchen. Such conclusions prevent a clear understanding of the realities of poverty and continues to foster false stereotypes. The example provided by Fitchen was the high incidence of marital separation and divorce that suggests marriage is not held in high regard. However, the cultural value for which people in poverty strive is marital persistence. Fitchen believed the cause of marital instability is the combination of social, economic, and emotional stresses correlated with poverty and not the result of insufficient commitment to marriage and family life. "This confusion between statistical frequency and cultural preference had been fostered by social scientists, particularly by the 'culture of poverty' framework, which has become firmly embedded in the public mind and in the thinking of government planners" (Fitchen, p. 218). The stereotyped view of individual motivations of people in poverty ignores the basic causes of poverty.

Those in poverty are a minority group and are the victims of stereotypes and prejudice by the dominant society (Anderson and Niemi, 1969). These authors wrote that prejudice has inhibited the participation of the disadvantaged in the organized life of the community. People in poverty recognized themselves as victims of a situation and without power; withdrew from society; and established their own subculture (Anderson and Niemi). Participation in the outside world is limited to employment, buying, education, formal services, and authorities (Fitchen, 1981). The problem for people in poverty is that they feel scorned and cannot successfully participate in the larger community; yet cannot completely withdraw. The necessities of school, work, shopping, official and legal matters and support services force them to interact with the larger community. Anderson and Niemi wrote that people in poverty rely upon the development of strong kinship and other primary groups ties for support since they are not a part of the dominant culture. They believed that this action increases their insecurity, timidity, and fear and reluctance to change. Because people in poverty have withdrawn from the society, they have a limited understanding of political processes that could be a tool to lessen the stereotypical views of them and the prejudices held against them (Anderson and Niemi). Although poor people are considered a minority in contrast to the dominant culture, they share some things in common.

Fitchen (1981) stated that the common cultural values, aspirations, and norms continue to tie the rural poor to the larger community and society. Fitchen wrote that poor people want their children to succeed and gain acceptance by the dominant society. The rural poor want to be an active part of the community and recognized by others as full members of the community. Fitchen observed a strong desire for upward

mobility in the thinking and decision making for the rural poor in her study. Common statements recorded were; "to improve our situation," and "to make a better life for ourselves and our children" (Fitchen, p. 188). "People aspire to a better future, with more security and fewer problems" (Fitchen, p.181). The goals of people in poverty are not different from those of the larger community and the dominant society.

Tickamyer and Duncan (1991) stated that low educational attainment is the main limiting factor of the supply and demand sides of the rural economy. The issue of rural poverty can not be explained by large numbers of people refusing to work but can be understood by a social-ecological perspective (Garkovich, 1991). Tickamyer and Duncan identified limited and inferior educational systems; and limited educational attainment as factors that restrained economic growth in depressed areas. New industrial development requires more than the cheap labor supplied by rural areas. Industrial development needs skilled labor that is not available in many rural areas. Rural residents with a good education leave due to the lack of good job opportunities. "Education simultaneously becomes the means of mobility for educated workers and the force which accelerates the separation of families and the demise of communities" (Tickamyer and Duncan, p. 106). Fitchen (1991) observed an increasing penalty for rural workers with a limited education in a shifting economy. Workers in rural plants had received good salaries because of their long employment length and commitment to the company. However, when rural plants close these workers can not gain other employment at a similar wage. "This means that education, job retraining, new skill, and even college education, as well as basic literacy, adult education, and high school equivalency, are extremely important for adults who still have more than ten years

ahead of them in the work force" (Fitchen, p. 77). However, Fitchen warned against viewing education as a magical solution and to remember that insufficient education is only one fact of poverty. Limited education of many rural workers restricts opportunities for the individuals and the community.

People in poverty face many deterrents to participation in educational opportunities. One type of deterrent is the values and attitudes toward education and learning. Many social scientists identified earlier unsatisfactory experience in formal education as a deterrent (Anderson and Niemi, 1969; Beder 1990; Cross, 1981; Fitchen, 1981; Darkenwald and Merriam, 1982; Hayes and Darkenwald, 1988; Ziegahn, 1992). Darkenwald and Merriam labeled negative values and attitudes as a psychosocial deterrent. "Negative evaluations of oneself as a potential learner is prevalent among disadvantaged and working-class adults. Closely related is the feeling that any effort to learn will result in failure and humiliation" (Darkenwald and Merriam, 1982, p. 139). Cross (1981) developed the Chain of Response (COR) Model to aid in understanding participation in education by adults. Point A, the beginning point, of the model represents self-evaluation. This is the point where the chain of responses leading to participation begins according to Cross. A person's level of self-esteem and personality characteristics, such as motivation for achievement, are important issues at this point of the model. Another section of the model, attitudes toward education, is linked directly to self-evaluation according to Cross. A person's attitude comes from his or her past experience and is influenced by the attitudes and experiences of friends; significant others; reference groups; and membership groups. Cross stated that these two forces, self-evaluation and attitudes toward education, provide a fairly stable and characteristic

stance toward learning within a person. The psychosocial deterrent of values, attitudes, and past experiences prevent many people in poverty from participation in educational activities.

Anderson and Niemi (1969) discussed the issue of education related to the pragmatic needs of daily survival for those in poverty contrasted with the school's orientation to future success. Consequently, the poor reject education as a useful activity. Poor families are less likely to have health insurance that provides preventative health care and are less likely to have nutritionally adequate diets. As a result, they have more frequent, more severe, and longer-lasting infectious diseases (Leidenfrost, 1993). Nearly two-thirds of all poor families live in housing that costs more than they can afford. Housing costs have escalated faster for the poor than for any other group according to Leidenfrost. As a result poor families move more often. Many poor families do not experience continuity in good health or in a permanent place of residence. Darkenwald and Merriam believe that adult socioeconomic status (SES) is the single most important determinant in the participation or lack of participation in adult education activities. Adult SES includes education level, occupational status, and income. Fitchen (1981) wrote that many adults in poverty see themselves as too old for education or adult education opportunities as coming too late to help them. As a consequence, these adults do not participate in available educational opportunities.

Another type of a psychosocial deterrent, social forces, can maintain and reinforce deterrents. Darkenwald and Merriam (1982) used the term, learning press to describe social forces. They defined learning press "as the extent to which one's total current environment requires or encourages further learning" (Darkenwald and

Merriam, p. 142). Social forces come from institutions, the larger community, family and friends. Cross (1981) discussed social forces in the COR Model. Anderson and Niemi (1969) and Darkenwald and Merriam discussed institutions that operated as deterrent. Anderson and Niemi wrote that educators' philosophy and principles of education serve the dominant society. Many educators fail to recognize their philosophy and principles can serve as a participation deterrent to low-income people. "The educational system has been developed to preserve the values of the middle class, and it lacks sufficient flexibility to function effectively with the disadvantaged who cannot meet the expectations of a system tailored for mass rather than individual development" (Anderson and Niemi, p. 59). Darkenwald and Merriam (1982) identified the questioning of the "usefulness, appropriateness, and pleasurable of engaging in adult education" (p. 139) as another concern. Fitchen (1991) stated that poor people do not take full advantage of adult education programs when programs "are not sufficiently flexible in terms of locations, hours, curriculum, bureaucratic requirements, and expectations. Too few programs reach people where they are (geographically, educationally, or financially)" (p. 213). A part of this deterrent is the instructional process appropriate for a mass culture that is rejected by people in poverty according to Anderson and Niemi. "The disadvantaged adults reject the abstract impersonal institutionalized structure of society; consequently, they reject the school as an agency for further learning" (Anderson and Niemi, p. 68). In this same vein, Fitchen (1991) wrote "Traditional programs will fail to reach and serve a more mobile low-income population" (p. 269). Ziegahn (1991) noted in her research that illiterate, poor people were enthusiastic about learning if disassociated from school. People in poverty

evaluate adult education in terms of benefit, relevance and enjoyment. Social forces from a variety of sources, including the education community, can discourage participation in education of poor people.

Darkenwald and Merriam (1982) discussed another deterrent, lack of information. These authors wrote that lack of information will continue to remain a deterrent to adult education participation for poor adults. "The basic reasons for this is that communication is a two-way process. More or better information through conventional channels of communication, is unlikely to have any effect on persons who do not attend to these channels of communication and make no effort to seek the kind of information that is disseminated" (Darkenwald and Merriam, p. 138). The conventional channels of communication used by most educational institutions are in the larger community. As discussed earlier, people in poverty withdraw from the larger community and form their own subculture. Therefore, many poor people may not hear of adult education opportunities or understand the total message. Anderson and Niemi wrote that personal communication either on a one-to-one basis or with small natural groups was the best method of communication with low-income people. Lack of information for many adults in poverty is a deterrent.

Poverty has been a problem since ancient times and the stereotyped view of individual motivations of people in poverty ignores the basic causes of poverty. An analysis of the system rather than of individual characteristics would challenge society's beliefs about poverty. The goals of people in poverty are not different from those of the larger community and the dominant society. However, limited level of education of

many rural workers restricts opportunities for the individuals and the community. The psychosocial deterrent of values, attitudes, and past experiences prevent many people in poverty from participation in educational activities. Social forces from a variety of sources, including the education community, can discourage participation in education of poor people. Lack of information for many adults in poverty is a deterrent. The education community that desires to reach and work effectively with people in poverty must first gain a clear understanding of the realities of poverty.

Education Issues Related to Women

Traditional education does not effectively serve the needs of women since schools were developed by men for men according to Belenky, Clinchy, Goldberger, and Tarule (1986). Also, women's schools adopted the pattern used for men's schools. Similar to education, most of the theoretical sociological concepts do not accurately reflect women lives according to Mickelson (1989). The concepts are based on experiences of white highly educated middle class men and generalized to all people in society. The current feminist theory maintains the position that a social theory describing male experiences will not correctly explain the female experience. Feminist scholarship provides a different theoretical framework with which to view and understand women's lives, in relation to education and occupations. Tarule (1988) writes that current thought in the literature understands women's voice to be different from the majority culture and the academic world. An important issue in adult education program planning is the incorporation of life phases and developmental tasks. Much of the understanding of age-related development in adulthood is based on the

work of Levinson who used a sample of 40 men according to Knott (1985). Therefore, the traditional concept and ideas about the life cycle are based on males lived experiences rather than women's. "Contemporary women may arrive at varying life structures as they piece together the contingencies of childbearing, marriage, education, work and/or careers. Any life-phase typology dealing with life cycle changes would need to accommodate the development of both men and women" (Knott, 1985, p. 9).

Hart, Karlovie, Loughlin, and Meyer (1992) wrote that the current adult education field has an androcentric emphasis. They challenge the presumption that the general analyses of adult education research are gender-neutral and the conclusions from such analyses can be equally applied to men and women. Hart et al. called for the exploration of the female experience in adult education and assert the questions, problems and values yet to be discovered would be useful for all. The concept of single-gender research with studies specific to age, class, and ethnic group should be a valid part of the existing body of research. Then, these studies would provide a sound basis for comparative analysis of gender, age, class, and ethnic group issues related to adult education. The resulting analysis would provide an inclusive or holistic view of adult education based on heterogeneity and diversity rather than homogeneity (Hart et al.).

Social science is traditionally based on a division between public and private worlds. However, feminist scholarship provides a different theoretical framework with which to view and understand women's lives, in relation to education and occupations (Mickelson, 1989). The feminist view recognizes little difference or separation between the private world of domestic life, home and family; and communal relations and the public world of economy and polity. A continuum rather than a dichotomy depicts the

public and private dimension of women's lives (Mickelson). Systems of interdependencies, relationships, and networks describe the lives of women. Women combine family responsibilities and professional responsibilities as a part of one reality rather than as two separate realities. "women approach their lives by weaving diverse elements into a single tapestry of public and private roles" (p. 60). This approach affects the way women view and utilize education in their lives. From this viewpoint, women evaluate education in light of familial and community roles as well as the income, status, and promotion opportunities. The feminist theory has proposed a different concept of value, one related to human relationships rather than market value as careers and occupations are selected according to Mickelson. A basic question from this set of values would be what is useful to my family or to people? Mickelson recommends future research which considers "the perspective of women's lived culture in which the public and private sphere are more likely to be interwoven than dichotomized, as they are the male world" (Mickelson, p. 61).

Based on their studies, Belenky et al. (1986) determined that women commonly spoke of alienation in academia or did not view formal education as central to their interests and development. These authors write that little education research has been devoted to understanding women's modes of learning and knowing. Furthermore, research in psychology is based on all male or predominantly male samples (Belenky et al.). Research conducted by women has investigated the "intellectual capacities most often cultivated by men rather than on identifying aspects of intelligence and modes of thought that might be more common and highly developed in women" (Belenky et al., p. 7). The use of women's perspectives and values to rethink scientific findings brings

different conclusions that can impact the lives of men and women (Belenky et al.). Belenky et al. conducted a research study with 135 women over a period of several years and used an intensive interview/case study approach. The interviewed women came from different types of formal academic settings and from participants in nonformal educational programs. The researchers used the epistemological scheme developed by Perry (cited in Belenky et al.) as a basis for grouping the discovered women's perspectives which they termed as voice. The women in the research project used the "metaphor of voice to depict their intellectual and ethical development; and that the development of a sense of voice, mind, and self were intricately intertwined" (Belenky et al., p. 18). They named the five categories of knowing as silence, received knowledge, subjective knowledge, procedural knowledge and constructed knowledge.

The researchers , Belenky et al., (1986) noted that the women that were identified as silent were the most socially, economically, and educationally lacking. These women were not aware of their own intelligence and viewed themselves as being deaf and dumb. They saw words as weapons to hurt others and not as way to connect with others. Silent women were passive and subordinate; saw life as good or bad; win or lose; and believed the source of self-knowledge came from others and not from themselves. School experiences had not provided the opportunity for the silent women to gain a voice and confirmed the silent women's fears of being deaf and dumb according to Belenky et al. Belenky et al. (1986) identified the second category of knowing as received knowledge. Women at this stage of development use words as the basis for the knowing process; learn by listening; have little confidence in their own ability to think and speak; and rely on authorities for as sources of truth. The women in

this second category, received knowledge, saw themselves as learners and as successful in schools which did not require more than rote memorization and feedback. Women cultivate their capacities for listening and encourage men to speak for two reasons, according to the researchers. The reasons are women's subordinate status and women tend to use conformist thinking. Young adult women understand their life's work as the care and empowerment of others and utilize listening and responding skills in the process of caring for others. However, these women do not see themselves as possessing self-knowledge and must look to others. Since they are unable to see themselves as growing and evolving, Belenky et al. believe these women are handicapped in a rapidly changing technological environment.

Belenky et al. (1986) named the third category, subjective knowing. At this stage of development, women know truth as personal, private and intuitively known and become their own authorities. Belenky et al. found no common age or time period for women to change from received knowledge to subjective knowledge. This is contrast to statements by earlier developmental theorists that indicated this change occurs during adolescence. The researchers, Belenky et al., noted that a crisis with a male authority figure and a positive, validating experience seem to precipitate movement into subjective knowing followed by a decision to participate in educational activities. Women in this category use first-hand experience as a valuable source of knowledge. This is a major change, according to Belenky et al., that women for the first time in the stages of knowing internalize the fact that they too can think, know and be a woman. Women increase their strength, optimism, and self-value in the subjective stage of knowing.

The fourth category, Belenky et al. (1986) named was procedural knowledge, the voice of reason. The research subjects at this level of knowledge were well educated, privileged, bright, white, and young. The researchers described them as inhabiting a narrow, academic world. For women to gain procedural knowledge according to Belenky et al., they must have either formal instruction or assistance from knowledgeable people serving as informal tutors. At this stage of knowing, women use conscious, deliberate, systematic analysis; learn to use specific procedures to gain and communicate knowledge; develop different ways of analyzing problems; and use an objective approach to problem solving. Belenky et al. wrote "procedural knowers are practical, pragmatic problem solvers. Far from will-o'-the-wisps, their feet are planted firmly on the ground" (p. 99). Constructed knowledge is the fifth level which the researchers describe as the process of integrating the voices. At this stage, the central theme is "all knowledge is constructed, and the knower is an intimate part of the known" (Belenky et al., p. 137). These authors write that the frames of reference for problem solving become important. Constructivist women use question posing and problem posing as methods of inquiry. When faced with a moral dilemma, constructivist women are sensitive to the situation and context and avoid what they consider premature generalizations about what is right and what is wrong. Constructivist women are concerned about the moral dimension of their lives; form commitments to career and relationships that they anticipate; and aim for "work that contributes to the empowerment and improvement in the quality of life of others" (Belenky, et al., p. 152).

The researchers, Belenky et al., (1986) noted in the course of their research that women required confirmation and community before schooling as opposed to men who view confirmation and community as a result of schooling. The interviewed women (a) talked about the deep desire for educational experiences that accepted them as a person in their own right; and (b) preferred knowledge from firsthand observation. The researchers made another observation that the most nurturant institution involved in the study was a health clinic that empowered their clients by fostering their expertise through recognizing and giving worth to knowledge the women brought with them and building from that base. The traditional, formal education institutions in the sample used a bureaucracy style of education rather than providing a "housewifery" (Belenky et al., p. 213) style of education. The women in the study preferred teachers that were midwife teachers as opposed to banker-teachers. "While the bankers deposit knowledge in the learner's head, the midwives draw it out, they assist the students in giving birth to their own ideas, in making their own tacit knowledge explicit and elaborating it" (Belenky et al., p. 217).

Tarule (1988) discussed voice as one attribute of women learners. The concept of voice is the way that women speak, understand and derive meaning from the world as defined by Tarule. Women utilize a different strategy in dialogue such as engaging in conversation that is sensitive and exploratory rather than decisive. Another attribute of women learners discussed by Tarule is the preferred mode of learning. Tarule used the term, connected learner, to describe how women link reason and experience to learning. The connected learner understands and accepts an idea before evaluating and criticizing an idea. Women prefer cooperative discussion about ideas and include firsthand

experience to learn about an idea. The personal experiences of participants in the group discussion lend meaning to what is being learned. The value and importance of making and maintaining relationships of all kinds is another attribute of women learners and is at the center of connected knowing (Tarule). Personal and experiential are descriptive terms that explain for women (a) relationships and learning, (b) relationships between the learner and the material, (c) relationships between the learner and teacher, and (d) the relationship between learning and how one is living (Tarule).

Deterrents confront rural women at the personal, interpersonal, community and institutional levels and women are socialized to discount their needs, accomplishments, and abilities (Luther and Todd, 1992). Lower self-esteem increases the stress level of women coping with the changes in their lives. The opportunity to identify with other women and to work together on projects has been an effective method for women to increase their self-esteem. At the interpersonal level, many women experience stress in their relationships when their role changes from wife and mother to student or from farm to town. As women assume new roles, issues such as child care, home and family maintenance, and family life force the family to discover new ways to cope and manage. Educational programs for women should recognize the adjustment required by family members (Luther and Todd). Women interact with the community in different ways than men. Educators need to understand and value women's tendency to interconnect education, work and congenial relations within the community.

Educational institutions serve as deterrent to women when they do not recognize the special needs and abilities of women or reinforce traditional attitudes and roles wrote

✓ Luther and Todd. Educational institutions should involve women in planning the

programs to meet their evolving needs. Rural educational institutions confront the issue of delivery of services and an economy of scale. The decisions made by the institution control the type and number of education opportunities available to rural citizens. This has a serious effect on program development for women because they tend to be tied to the local community. Rural women, families, communities, and institutions must work through a series of deterrents in order for women to participate in educational programs.

The amount of change that has taken place in rural communities has affected the lives of rural women and families. These changes require a variety of different responses from educational providers according to Luther and Todd (1992). Women in all rural communities cope with the challenges of distance, weather and geography. However, tradition and the rate of change within the local culture varies from community to community. The rapid changes of rural economics, agriculture mechanization, information technology, opportunities for nontraditional jobs and rural, single parent families have made a fundamental impact on rural communities and rural women and their families. "The circumstances and demands of rural life are changing because of economic and social trends. This means that the educational needs of rural women are no longer based on traditional roles as homemakers or parents in a nuclear family" (Luther and Todd, p. 243).

✓ Luther and Todd (1992) identified some common elements aspects after reviewing successful rural women's programs. These are: (a) the life experiences of learners provide an excellent base for programming; (b) a problem centered approach is used rather than a subject-matter approach; (c) a priority is placed on the improvement of learners' self-concepts; (d) a flexible program provides more opportunities for adults

to mesh program participation with the demands and responsibilities of adult life; and (e) successful women's programs cooperate with each other and combine resources. Also, the authors listed context and the impact of change on the learner as important program design considerations. "Context for a rural woman as an adult learner means the community at large, the smaller community of family, and finally, herself" (Luther and Todd, p. 251). The traditionally accepted behavior within the community and the family can be a burden or security to a prospective learner. A learner's self-concept, family and community expectations, and participation are closely linked. Program designers need to consider the impact of change on participants and be prepared to help learners to cope with the changes. "When a rural woman engages in a learning project, she may not be prepared for resistance from spouse and family. She may not realize that learning causes changes in behaviors and that her behaviors in one role (wife, mother, daughter, etc.) may change if she learns new skills, attitudes, and self-concepts" (Luther and Todd, p. 251). Educational providers can incorporate these program elements for effective programs that benefit rural women, their families, and their communities. "Changes in societal roles and economic realities create impact in the lives of rural women and their families. Innovative institutional responses to women as lifelong learners can overcome obstacles and enhance the individual and community's ability to cope with change" (Luther and Todd, p. 253).

Findings from recent research has shown that women in leadership positions in rural communities are being accepted according to Luther and Todd (1992) The successful and surviving rural communities in the current social and economic period of change will develop every competitive advantage available. This will include the

emerging leadership of female citizens. Luther and Todd warn against retraining programs that result in women moving to urban communities. They recommend educational programs that "encourage women to expand their participation in the community, to become the new and emerging leadership of the community as it struggles into the future" (Luther and Todd, p. 252).

The U.S. Bureau of the Census 1987 data stated that more than 55 percent of all children in a female-headed household live in poverty. The census data has indicated the seriousness of the poverty problem for America's women and children and likelihood that the problem will increase without appropriate policy solutions according to McLaughlin and Sacks (1988). McLaughlin and Sack has recommended policy intervention in rural areas where the rate of poverty among female-headed households is especially severe. Their suggested policy intervention included two strategies: (a) increase women's competitiveness in job market through education, skills, and training and (b) reduce occupational segregation through increased employment opportunities to women. Rural development efforts should concentrate on bringing industries to the area that offer higher-quality employment opportunities to women. This approach would attack the area of rural unemployment and underemployment where the deficits are the largest. Female-headed households are a large and important section of the American society and existing services and social institutions must be modified to accommodate the special needs of female-headed households according to McLaughlin and Sacks.

Women who are residents of small towns or rural areas are more likely to live in poverty according to Slesinger and Cautley (1988). Even though many rural women work, they tend to be employed in low-wage jobs with incomes at or just above the

poverty income guidelines. "They will probably become poor later because of inadequate pension and retirement plans" (Slesinger and Cautley, p. 319). These authors wrote that older women do not have any options. "Younger women, theoretically, still have courses open to them; increasing their personal skill through education and employment, changing their marital status, planning for retirement income. Social and education programs specifically directed at this group include those for displaced homemakers and vocational and career counseling" (Slesinger and Cautley, p. 319).

Lewis (1988b) described reentry women as persons who left school to take a job or assume family responsibilities but are seeking to return to school or paid employment. Based on a broad range of populations samples, reentry women return to formal education for a variety of reasons according to Lewis. Some of these reasons are:

to become financially self-supporting, to expand and grow, to raise self-esteem, to learn about life and the world, to take pride in their achievements, to prepare for employment, and to increase their chances of being hired or promoted....Issues related to role and family expectations (the need not to be absorbed by home demands and to be able to provide encroaching intellectual and financial resources for one's family), along with social and humanitarian drives (to make other proud, to share knowledge, to benefit others, and to meet new people), describe additional motive types. (pp. 6-7)

The current state of relationships in women's lives impact the decision to reenter school as much as motivation according to Lewis. Most low income, head of household women, enrolling in vocational or other post-secondary technical training programs, confront a major deterrent which is a lack of economic or personal resources according to Nelson (1982). Low income, head of household women have few resources to manage the hidden costs of education such as child care, transportation and clothing. In

addition, the requirement of full-time student status of many financial aid programs places another obstacle in the path of women with children.

Reentry women also have other unique characteristics (Lewis, 1988b). Reentry women have multiple role responsibilities and which is considered quite different from traditional-aged students. Reentry women may have much more anxiety and stress as a result of enrolling in school than traditional-aged students. Friends and family commonly oppose reentry women's plans for education or work. Reentry into education is a transition time according to Lewis and a time when women need institutional support especially if they are not receiving personal support. Institutional support that recognizes the unique characteristics of reentry women and their reasons for reentry can prove invaluable to women.

The decision to reenter education implies questions and change (Lewis, 1988a). Examples of issues that women must resolve are concerns about appearance, ability to compete, and conflicts with mother and wife responsibilities. "Reappraisal of the past and modification of life structure become part of the developmental progression as returning women engage in a continual process of individuation" (Lewis, p. 95). The act of returning to school means a change in established routines, family life, and friendships. For this reason, it is common to find family and community opposed to women returning to school. "Attitudinal, emotional, and functional supports, or their lack, are the most frequently reported in the literature as affecting educational participation" (Lewis, p. 99). Attitudinal support is the traditional or nontraditional perspective of appropriate roles for women by the significant others in women's lives. Emotional support is the degree of support that is given by others to women returning to

school. Functional support is measured by the amount of redivision of household responsibilities or other responsibilities when women return to school.

Women list economic need as the most common reason for taking courses in adult and continuing education (Rice and Meyer, 1990). Reentry women have different problems than younger students or reentry men. Most of the problems related to the feminine sex role socialization such as primary responsibility for family responsibilities and child rearing. For this reason, women experience role strains within the family, feeling of guilt, inadequacy, and self-blame in relation to the management of multiple roles. Added to these problems, low-income women reported problems of child care and stress symptoms such as depression and anxiety. However, reentry women experience significantly greater role gratification according to Rice and Meyer. Feelings of self-respect, respect from others and a broader and more meaningful life contribute to the increased role gratification. Some writers used the term, androgyny of later life, to describe the increased role gratification experienced by reentry women. Rice and Meyer define androgyny of later life as a greater societal permissiveness to act out nontraditional, nonfeminine roles and behaviors.

Continuing education for women began in the early sixties at the college level and served white, married, middle class women. Today, many continuing education programs are empowering groups of disadvantaged women (Rice and Meyer, 1990). These programs provide learning opportunities at all levels of education in a variety of settings. An example is the Displaced Homemaker Program. The term, displaced homemaker, describes "women who were forced through the death, disability, or absence of the spouse to give up the homemaker role and to reenter the work force"

(Rice and Meyer, p. 555). Vocational-technical high schools, colleges, and community agencies provide programs for displaced homemakers. Displaced homemaker programs address psychosocial and practical concerns of participating women. Effective programs include peer support, role models, mentors, individual validation, and acceptance of personal responsibility. Continuing education programs for minority women include skills such as working in different cultural environments and coping with racism. Continuing education programs for women have changed their focus to meet the needs of women with the least support and resources and offered choices leading to successful combination of work and family roles for many women (Rice and Meyer).

The viability of women's continuing education programs has been based on the following four assumptions (Rice and Meyer, 1990). Women will continue to interrupt education and employment due to family obligations. Women will continue to provide for others and adjust their school and work plans. Women need separate and special programming to help them manage the interruptions and the need to provide for others. These programs will continue to be remedial rather preventative as long as men do not participate equally in family life and child rearing. Rice and Meyer stated that women will continue to need special programs provided by continuing education as long as the previously mentioned conditions exist.

The continuing education movement for women must become more inclusive of educational experiences and reentry women (Rice and Meyer, 1990). Educational experiences includes "education that occurs far beyond the confines of settings of higher education and that reaches out to new populations of disadvantaged women in

their homes, workplaces, churches, neighborhoods, nursing homes, prisons, women's centers, community vocational-technical and proprietary schools, or wherever they are found" (Rice and Meyer, p. 560). Leaders in policy and research groups should define the term, reentry women, to be more inclusive of the new poor, single mothers, minority women, older women, and low-income displaced homemakers. As the leaders of the women's continuing education movement become more inclusive of education experiences and reentry women, they will become strong advocates for these neediest of women (Rice and Meyer).

Rice and Meyer (1990) identified other topics of concern within the continuing education for women movement. Included was the need for education programs to strengthen their linkage with women's studies programs and centers. This type of linkage can strengthen local programs and provide topics for future research. A second identified topic was an emphasis on prevention programs with young women and girls. These programs would emphasize the realities of the multiple roles of adult women and suggestions for preparation for adulthood. Another top concern is the lack of available, low-cost, quality child care in work and education settings. The fourth listed topic was the majority of women completing education that "still end up in traditional, female-dominated vocation that tend to have lower status, lower pay, and less opportunity for advancement" (Rice and Meyer, p. 562). These authors called for research that demonstrated the effectiveness of women's continuing education programs and stated the need for program accountability. In addition, Rice and Meyer encouraged research that recognized gender as a valid variable and the findings from such research to be

incorporated in the knowledge base of adult and continuing education. These concerns provide numerous challenges for educators interested in the future of women.

The lack of study concerning gender and literacy makes any theoretical or practical discussion of adult literacy incomplete (Kazemek, 1988). Many women view themselves and the world with in a context of family and community connections. Therefore, according to Kazemek, the typically individual-oriented adult literacy program may be antagonistic to women's way of knowing and defining themselves. Kazemek recommended collaborative learning circles in literacy programs such as those utilized by Freire. "Such small learning circles would not only build on women's ways of understanding themselves and others, but would also help to foster an 'ethic of caring' among all members, both female and male" (Kazemek, p. 24). Kazemek suggested several areas for research. These included beginning female readers within a social network; the affect of women's ways of knowing on cognitive and psycho-social development; and the effectiveness of teaching styles based on women's ways of knowing.

O'Neill and Spellman (1983) identified objectives to be used in planning programs for the continuing education of women:

- To raise self-esteem
- To develop intellectual and personal autonomy by presenting issues that affect women
- To help women understand the use of power - personal, organizational, and political
- To help women prepare to resume interrupted careers
- To teach women the special skills required for career advancement and woman-to-woman responsibility, including the concept of sponsorship
- To help women cope with problems raised by combining the role of wife and mother with that of student or career woman, and with the problem of aloneness

- To promote the physical and emotional well-being of women through programs dealing with women's uniqueness
- To provide women with the skills necessary to cope with discrimination. (pp. 42-43)

These authors also mentioned the need for a non-threatening learning environment and the development of self-help, support, and professional groups. Conference delegates to the National Conference on Rural Adult Education Initiatives (Rural Clearinghouse for Lifelong education and Development, 1991) identified the following deterrents to participation in educational activities for multicultural and rural women:

1. Affected groups are often not involved in the actual decision making process
2. Lack of role models
3. Low self-esteem does not allow the affected groups to envision themselves as capable of making change in their life situations
4. Traditional barriers such as money time, distance
5. Cookie-cutter programming - creating one type of program for all affected groups
6. Lack of understanding about where the other side is coming from and how the other half lives

The participants listed the following solutions:

1. Develop ways of sensitizing those other sides to minority/multicultural issues and perspectives
 2. Develop a support system to reduce feelings of isolation
 3. Share the process for making change through case studies
 4. Design programs based on perceived needs of the audience.
- (pp. 6-7)

Howell and Schwartz (1988) have claimed success for community-based organizations in training low-income women and minority reentry women. Community-based organizations provide opportunities for women to learn needed skills and a very supportive environment wrote Howell and Schwartz. Because these organizations are based in the community, they offer programs tailored for those in the community and flexible program design. The support services are vital to low-income and educationally disadvantaged women. First, support services provide assistance in order that women

can face the many social and logistical barriers that prevent them from finding and keeping decent jobs. Second, support services can include help with bills, transportation, housing, child care, involvement of the family, and remediation skills such as literacy.

Luttrell (1989) wrote that women's perceptions about knowledge are not the same and the differences can be traced to differences in the lives of women. Working class women experience a conflict between their needs as individuals and the needs of others. Education can attract women by presenting learning as helpful to the family and community relationships in addition to self-development. "Scholars generally agree that women's self-perceptions may improve as a result of adult education" (Luttrell, p. 34).

Luttrell wrote that adult education research has not developed a comprehensive framework with which to understand power relations and resistance in women's learning and knowing; or the women's interpretations of knowledge and how it effects the realities of their life. The working class women, interviewed by Luttrell, defined intelligence and common sense differently. They described common sense as "a form of knowledge that stems from experience and is judged by people's ability to cope with everyday problems in the everyday world" (Luttrell, p. 37). They placed high value on common sense and did not associate it with school. These women believed that common sense was self-taught or -learned; and accessible to all without special training. Black working women believed truth to be a part of common sense. They could more easily identify truth when they knew the person or the person was known by someone within their community. Both black and white women saw common sense as a class-based form of knowledge and capability that separated the working class from

professionals. "Common sense affirms and validates work-class experiences and is a way to identify oneself with others who share problems and potentials, creating common bonds and a sense of community" (Luttrell, p. 38). According to the women interviewed, intelligence, gained through school, could interfere with a person's ability to survive and conflict with working-class experiences and values. This point was especially true for black women. However, all women viewed knowledge to be valuable if gained from self-study and reading.

Gender based knowledge was an important issue for the interviewed women (Luttrell, 1989). White women valued men's common sense more than their own. Men gained common sense through public experiences at work, apprenticeships, or vocational training programs. Men's common sense gave them the ability to work with their hands or muscles and was highly valued. Women saw their own common sense as coming from activities related to taking care of others or being affiliated with others. Women's common sense was an affective rather than a cognitive process according to the interviewed women. According to Luttrell, these women accept common sense gained through public experiences of men as superior to the common sense gained by women in through family life. Black women did not separate common sense and intelligence as did the white women interviewed. Black women believed that they possessed intelligence because they were able to work hard and support their families. Black women defined intelligence as the ability of a black woman to survive in a white world.

Luttrell (1989) saw white women's participation in school as a gender conflict. White women expressed the need to be empowered themselves through a public school experience because the intuitive common sense knowledge of women was not as

valuable as the common sense knowledge of men. Also, school participation placed a strain on the relationship between women and the working-class culture because book learning and mental work are not a part of their culture. However, "schooling is perceived as one of the few avenues by which working-class women can achieve upward mobility" (Luttrell, p. 43). The negative view toward schooling of working-class women comes from class consciousness and black women have an additional deterrent of race consciousness. According to Luttrell, for both black and white women in patriarchal settings, schooling pushes them to confront the unequal balance of power in their lives. Luttrell wrote that educators do not yet fully understand the transformation required of working-class women when they claim an education.

In summary, the current feminist theory maintains the position that a social theory describing male experiences will not correctly explain the female experience (Mickelson, 1989). Social science is traditional based on a division between public and private worlds. The feminist scholarship view recognizes little difference or separation between the private world of domestic life, home and family; and communal relations and the public world of economy and polity. A continuum rather than a dichotomy depicts the public and private dimension of women's lives. Systems of interdependencies, relationships, and networks describe the lives of women (Mickelson). The researchers, Belenky et al., (1986) noted in the course of their research that women required confirmation and community before schooling as opposed to men's schools that view confirmation and community as a result of schooling. Tarule (1988) used the term, connected learner, to describe how women link reason and experience to learning. The value and importance of making and

maintaining relationships of all kinds is at the center of connected knowing for women learners according to Tarule. Many women view themselves and the world within a context of family and community connections. Therefore, according to Kazemek (1988) the typically individual-oriented adult literacy program may be antagonistic to women's way of knowing and defining themselves. Kazemek recommended collaborative learning circles in literacy programs such as those utilized by Freire. "Such small learning circles would not only build on women's ways of understanding themselves and others, but would also help to foster an 'ethic of caring' among all members, both female and male" (Kazemek, p. 24).

Issues such as child care, home and family maintenance, and family life force the family to discover new ways to cope and manage as women assume new roles. Educational programs for women should recognize the adjustment required by all family members (Luther and Todd, 1992). A learner's self-concept, family and community expectations, and participation are closely linked. Program designers need to consider the impact of change on participants and be prepared to help learners to cope with the changes (Luther and Todd). Also, school participation places a strain on the relationship between women and the working-class culture because book learning and mental work are not a part of their culture (Luttrel, 1989). Female-headed households are a large and important section of the American society and existing services and social institutions must be modified to accommodate the special needs of female-headed households according to McLaughlin and Sacks (1988). Rice and Meyer (1990) has encouraged research that recognizes gender as a valid variable. They recommend incorporating the findings from such research into the knowledge base of

adult and continuing education. This recommendation provides numerous challenges for educators interested in the future of women.

Education Issues and Self-Esteem

A thorough understanding of the basis of self-esteem is necessary before the relationship between self-esteem and deterrents to participation in education can be understood. Self-esteem, one segment of the self-concept, has specific dimensions according to Demo (1985). Researchers consider self-esteem from one of two viewpoints. The first is "structural perspective (e.g., Coopersmith, 1967; Rosenberg, 1965, 1979) define self-esteem as a global positive or negative self-assessment. According to this view, self-esteem is a personality trait characterized by considerable stability from one situation to the next, even from year to year" (Demo, 1985, p. 1491). A second view of self-esteem as a "fluctuating self-attitude that most often resembles a baseline as a function of changing roles, expectations, performances, responses from others, and other situational characteristics" (Demo, 1985, p. 1491). Also, Demo makes a differentiation between presented self-esteem and experienced self-esteem. Presented self-esteem is the level of self-regard communicated to others. Experienced self-esteem is the internal, private self-esteem that is self-reported (Demo, 1985). Bandura (1986) viewed self-evaluation as the center of self-esteem. "Self-esteem can stem from evaluations based on competence or possession of attributes that have been culturally invested with positive or negative value" (Bandura, 1986, p. 356). Competence based self-

esteem is self-pride which is based on fulfilling one's standard of merit. Self-esteem from social attributes is based on comparison on one's self with personal likes and dislikes and attitudes toward stereotyped attributes such as failing to live up to the ideals of others rather than evaluation of apparent competencies. The third type of self-esteem discussed by Bandura was based on cultural stereotyping. Groups of people may be devalued based on ethnic background, race, sex, or physical characteristics. Individuals that belong to such a devalued groups will have a low sense of self-esteem if they accept the stereotyped evaluations of others. Brockner (1988) concentrated his work on global self-esteem because of its relevance to a wide variety of situations and defined self-esteem as the approval of individuals' typical self-evaluations. Self-esteem is similar to other constructs and is often used interchangeably with these. Brockner identified and differentiated some of these constructs. For example, self-concept is different than self-esteem unless self concept included an evaluation of one's self. Self-acceptance is the attitude toward one's self-esteem. Self efficacy, self-confidence, and self-assurance are the same; defined as one's belief that one can successfully complete a task; and is the person's beliefs about his or her ability and/or motivation according to Brockner. In addition, Brockner stated that self-efficacy is situation specific. Brockner concluded from previous research that self-esteem is consistently related to vocational choice decisions, job-searching process and outcome, and job satisfaction. Bednar, Wells, and Peterson (1989) defined self-esteem as an "enduring and affective sense of personal value based on accurate self-

perceptions" (p. 4). Their adult self-esteem model is based on internal processes as opposed to the traditional view of self-esteem that is based on reflected appraisals of significant others according to Bednar et al. Tang and Reynolds (1993) described self-esteem as one's total evaluation of self or as one's sense of worth or value; as a stable personality trait; and as an important variable in understanding individual differences.

Rosenberg (1965) identified the characteristics of a person with high self-esteem as

the individual respects himself, considers himself worthy; he does not necessarily consider himself better than others, but he definitely does not consider himself worse; he does not feel that he is the ultimate in perfection but, on the contrary, recognizes his limitations and expects to grow and improve. (p. 31)

In addition, Rosenberg described low self-esteem as "self-rejection, self-dissatisfaction, self-contempt. The individual lacks respect for the self he observes" (1965, p. 31).

Self-esteem and behavioral plasticity are related (Brockner, 1988).

Behavioral plasticity is the influence of a person's action from external cues such as social cues. Brockner noted that persons with low self-esteem (SEs) have a high amount of behavioral plasticity. The theoretical basis for plasticity in Low SEs include social comparison, need for approval and self-presentation, and self-diagnostics according to Brockner. Low SEs are more willing to use social or external cues as a guide for their beliefs and behavior since they lack self-confidence in their own beliefs and behaviors. Since low SEs do not like themselves, they have a high need for positive evaluations

from others and will easily conform to the expectations of important others.

Self-diagnosticsity is the tendency to apply negative feedback to other important aspects of the self and is common among low SEs with a weak sense of self-identity. The plasticity hypothesis stated by Brockner is "low SEs' work behaviors and attitudes are affected by their social environment to a greater extent than are high SEs' behaviors and attitudes" (1988, p. 50, 51). A review of research findings led Brockner to write

low SEs were shown to be more affected by a variety of organizational stimuli (peer-group interaction,, evaluative feedback, socialization practices, leadership behaviors, role strains, and work layoffs). Moreover, low SEs exhibited greater plasticity along numerous dimensions (job performance, job commitment, hierarchical communication, role-taking tendencies, leadership style, job satisfaction, and work motivation). p. 81

"People develop attitudes and behave in ways that will maintain their level of self-esteem" (Tang and Reynolds, 1993, p. 155). High self-esteem translates into high levels of self-efficacy or the belief in one's ability to accomplish a task. The level of self-esteem is an important predictor of trainees' success in accomplishing goals according to Tang and Reynolds. People with high self-esteem and self-efficacy, may design their forethoughts in such a way as to improve their performance. The resulting success further strengthens and reinforces their self-esteem. Low self-esteem individuals can be more easily influenced by negative information and will change their behavior more easily to match the current condition. Tang and Reynolds wrote that people with low self-esteem have few expectations of success and put forward little sustained effort which results in little success. After an

unsatisfactory performance, low self-esteem individuals will blame themselves and question their ability which in turn reconfirms their poor self-efficacy and low self-esteem.

Adult self-esteem is increased by the use of coping skills in response to a psychological threat and a decrease in self-esteem occurs when an avoidance response is used as a reaction to a psychological threat (Bednar et al.).

These authors, Bednar et al., (1989) defined psychological threat as the personal threat and discomfort resulting from the recognition and acceptance of personal limitations. They have written that an inverse relationship exists between the amount of self-esteem and the frequency and intensity of psychological threat. The use of coping or avoidance techniques to meet psychological threats are the keys to understanding the Bednar et al. self-esteem model. First, the avoidance techniques does not provide a learning or growth experience but provides people with

personal experiences and perceptions of themselves as unable to deal with anxiety, fear, or conflict. Such experiences and self-perceptions can only be expected to further impair the person's ability to respond to threatening situations in the future. The result is an increase in the frequency and intensity of perceived psychological threats.

On the other hand, the act of coping with personal conflict requires risk taking, personal responsibility, and willingness to realistically face personal issues. When this is done successfully, people not only broaden their understanding of themselves and the work they live in, they also experience themselves as able to deal with threatening situations productively. This is a powerful consideration in any definition of self. It allows a person to approach threatening situations in the future with far less fear and anxiety than might normally be expected. High levels of self-esteem not only contribute to the ability to realistically face and learn from threatening situations, they also contribute to people's perceptions of themselves as able to resolve difficult issues. All of these considerations reduce the number

of events a person finds threatening and increase the inclination to respond appropriately when one is threatened. (p. 119)

Internal positive self-evaluation is the most important and most long-lasting method of increasing adult self-esteem according to the Bednar et al. model.

Bednar et al. (1989) believe their model of adult self-esteem is congruent with the internal locus of control theory as identified and measured by the Rotter Locus of Control Scale (cited). In addition, the authors state that the Coopersmith (cited) theory of self-esteem is compatible with their model of self-esteem. The Coopersmith theory identifies power and courage as two necessary ingredients for high levels of self esteem in children according Bednar et al. The coping mechanism as described by Bednar et al. incorporates courage and can result in feelings of personal power.

Coopersmith (1967) conducted a study to "determine the antecedent conditions that contribute to the development of positive and negative attitudes toward oneself" (p. 1). The population for the study was preadolescent middle class white males considered normal in behavior. Success is a factor of self-esteem. It is not from the basis of a general sociocultural standard but from person's immediate, effective interpersonal environment. Self-values are less influential than group norm in judging self-worthiness. A person's aspirations are based more on the expectation of success rather than a general standard set by the group or by someone else. Coopersmith found that persons with high self-esteem set significantly higher goals for themselves than those with lower self-esteem. "An individual arrives

at a crude ratio of his successes and failures and employs that ratio in estimating future possibilities of success" Coopersmith, 1967, p. 250). In addition, persons with a high level of self-esteem are more able to deal with failure and uncertainty based on successful past experiences. Coopersmith identified three conditions needed for the development of high self-esteem in boys. These were acceptance by parents, clearly defined and enforced limits, and respect for the individual by the parents.

Demo (1985) designed a study to test the validity of eight self-esteem instruments which included self-reported inventories and observed methods. The two traditional self-reported self-esteem inventories, the Rosenberg Self-Esteem Scale and the Coopersmith Self-Esteem Inventory, were shown to have reliability and validity. According to Demo, an additional four methods were deemed valid measurements but should be used as a supplemental procedure. However, Demo cautions future researchers to appreciate the assumptions limitations of the Rosenberg and Coopersmith instruments.

Tang and Reynolds (1993) conducted a study using a dart game to identify the significant interaction effects between self-esteem (high or low) and perceived goal difficulty (set by self, difficult, or easy). The researchers divided the subjects into a low self-esteem group and a high self-esteem group based on self-esteem scores from the Rosenberg instrument (cited in Tang and Reynolds, 1993). Based on the findings from their study and combined with a study of the literature, Tang and Reynolds concluded: (a) Self-esteem and perceived goal difficulty had an effect on the subjects' perceptions and

evaluations of their efforts; (b) the subjects with low self-esteem did not want to be involved in competition and were afraid of failure; (c) low-esteem subjects changed their behavior to meet their expectations in a difficult task. In addition to ability, success depends on self-esteem and effort and individuals with a high level of self-esteem are able to focus on a long-term goal stated Tang and Reynolds. They made the following suggestions for human resource development trainers' consideration: (a) Helping employees build self-esteem is an important task for managers; (b) low self-esteem individuals have the highest level of task satisfaction and comfortableness when they compete against themselves; (c) low self-esteem workers may learn best when coached by a high performer in a self-monitored and non threatening environment as in self-directed learning; (d) low self-esteem individuals need strong support and have a strong need for positive feedback from trainers and other people; and (e) long term support can improve self-esteem. Tang and Reynolds also made the following suggestions for trainees: (a) select a well-defined and limited goal after considering their own skills; (b) begin a continual evaluation of their efforts in relationship to the set goal; (c) devise a way to objectively score their efforts and plot it on a graph for a visual guide; and (d) determine the length of the of the learning project and when the goal has been attained.

Bernstein (1989) proposed that the "courage to try to learn directly reflects the level of self-esteem in each person...those with high self-esteem are the most willing to try" (p. 143). Self-esteem is the evaluation of one's

worth and is based on a personal evaluation of how well he or she manages or performs (Bernstein). A learner must face the unknown in order to learn and the act of learning places the learner in unfamiliar territory according to Bernstein. Bernstein wrote that learners are at risk because they may discover their own helplessness or weaknesses. Successful learners increase their self-mastery and the risk of helplessness decreases but risks never disappear completely for humans (Bernstein).

Learning is a pleasurable experience, despite the apprehension that is always a part of it, for the learner, having learned, enjoys a double sense of mastery: mastery of what has been learned, and some extension of mastery of himself.... There are few things as satisfying as the realization that "I can do it!" (Bernstein, p.151-152)

Education and work are achievement-oriented according to Cross (1981) and fit into a expectancy-valence model developed by Rubenson (cited in Cross, 1981). The expectation of personal success in education and the expectation of positive consequence of success in learning activities are the two components of the expectancy-valence model. If individuals consider themselves as not able to participate successfully or there is no reward for participating successfully then there is no motivation to participate according to Cross. Boshier (cited in Cross, 1981) theorized that participation and non-participation can be predicted by the amount of difference between the participant's self-concept and the major characteristics of the educational environment. Cross stated

Both Boshier and Rubenson suggest that one of the very important factors in educational participation is the self-esteem of the individual. Those who evaluate themselves negatively are less likely to expect

success (in Rubenson's theory) and less likely to experience congruence with the educational environment (in Boshier's theory). (p. 120)

Cross (1981) proposed a Chain-of-Response (COR) model to predict adult education participation. The model is based on the supposition that potential participants in adult education activities makes a series of decisions within the context of their environment, which results in participation or no participation. Point A of the model represents self-evaluation, the point where the chain of responses leading to participation begins, according to Cross (1981). A person's level of self-esteem and personality characteristics, such as motivation for achievement, are important issues at Point A. Cross writes that education is considered achievement motivated. Point B, attitudes toward education, is linked directly to self-evaluation. A person's attitude comes from his or her past experience and is influenced by the attitudes and experiences of friends; significant others; reference groups; and membership groups. Cross states that these two forces, self-evaluation and attitudes toward education, make for a relatively stable and characteristic stance toward learning within a person. The decision point, Point C, can best be described by the expectancy-valence theory of motivation, according to Cross (1981). As stated earlier, expectancy is related to self-esteem and the person's subjective decision of the likelihood of success. Valence is the importance of the goal to the person. Cross concludes the explanation of the COR model with the statement, " if adult educators wish to understand why some adults fail to participate in

learning opportunities, they to begin at the beginning of the COR model - with an understanding of attitudes toward self and education" (p. 130).

Tavris (1992) raised the issue of using the male norm as the standard for measuring women. Numerous studies have shown, according to Tavris, that: (a) Women have lower self-esteem than men; (b) women are less self-confident than men; and (c) women are less optimistic about their abilities than men. If women were used as the basis of comparison, then would men be seen as more conceited than women or men less realistic in assessing their abilities than women asked Tavris? "In recent years, women have been uncovering many of the implicit biases that resulted from using men as the human standard. But the universal man is deeply embedded in our lives and habits of thought, and women who deviate from his ways are still regarded as, well, deviant" (Tavris, p. 29).

The literature has documented self-esteem as a gender issue (Bitonti, 1992). Bitonti reported that research has shown: (a) males express higher levels of self-esteem than women, (b) self-esteem is connected to depression and stress which affect more women than men, and (c) low self-esteem has been linked to teen pregnancy and welfare dependency. Bitonti conducted a qualitative study to identify clinical social work knowledge of women's self-esteem within the context of major life transitions such as divorce, geographical move, return to school, career disruption, etc. She concluded that women's self-esteem does change during life transitions. Women become active participants in the construction of their own realities as they work to

make sense of otherwise random life experiences. The end result is a change in self-esteem according to Bitonti. Cognitive dissonance, the psychological conflict between the inconsistencies in one's performance and set of ideals, results in a lower level of self-esteem. The recognition that one's performance as validating the ideal self results in enhanced self-esteem. "The self-evaluation process is activated each time the individual is confronted with environmental demands, including those arising from a major life event" (Bitonti, 1992. p. 307).

Researchers are not in agreement regarding the link between poverty and self-esteem. Fitchen discussed the effects of long term poverty on women (1991) and stated that many women, after a lifetime in poverty, show high levels of stress and low self-esteem. This is coupled with signs of exhaustion brought about by the constant demands of time and energy placed on them by their families. Schneiderman, Furman, and Weber (1989) reviewed the scholarly literature linking self-esteem and chronic welfare dependency. They concluded that "no finding ties persistent welfare dependence to a generalized loss of self-esteem" (1989, p.235). However, that in reviewing all of the literature, they believed a weak effect of welfare dependence on the variables of sense of control and personal efficacy does exist and deserves further exploration.

In summary, researchers consider self-esteem from one of two viewpoints. The first viewpoint defines self-esteem as a global assessment that be either positive or negative and is considered a fairly stable personality

trait. The second viewpoint defines self-esteem as a self-attitude that changes as a function of different roles, expectations, performances and other situational variables. The use of coping skills (as opposed to an avoidance response) when faced with a psychological threat is thought to increase adult self-esteem. Internal positive self-evaluation is the most important and most long-lasting method of increasing adult self-esteem according to Bednar et al. (1989) model. Bernstein (1989) proposed that the "courage to try to learn directly reflects the level of self-esteem in each person...those with high self-esteem are the most willing to try" (p. 143). A learner must face the unknown in order to learn and the act of learning places the learner in unfamiliar territory according to Bernstein. Bernstein wrote that learners are at risk because they may discover their own helplessness or weaknesses. Successful learners increase their self-mastery and the risk of helplessness decreases but risks never disappear completely for humans (Bernstein). Cross (1981) stated that the understanding of attitudes toward self and education are the basis of comprehending why some adults do not participate in learning activities.

CHAPTER III

METHOD

The purpose of this study was to identify the expressed deterrents to participation in nonformal adult education of low-income women. The following research questions guided this study.

1. What factors deter low-income women aged 36 and younger living in nonmetropolitan Oklahoma counties from participating in nonformal adult education based on responses to the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument?
2. Are the DPS-NF responses of those respondents reporting participation different from those respondents not reporting participation within in the last 12 months?
3. Does a relationship exist between the respondents' scores obtained from the Coopersmith Self-Esteem Inventories (CSEI) Adult Form (1981) and the DPS-NF factors?
4. Do relationships exist between selected socio-demographic variables and the DPS-NF factors?
5. Do the DPS-NF factors differentiate the respondents according to race?

Completion of the study required these steps: (a) develop and establish the validity of the DPS-NF instrument, (b) develop an oral interview schedule which included the DPS-NF; the CSEI Adult Form; and a demographic section, (c) conduct a pilot study and analyze the data to establish the norms and the reliability of the DPS-NF and the CSEI, (d) develop a procedure for the study and (e) collect and analyze the data.

DPS-NF Instrument Development and Validity

A review of three deterrents to participation instruments provided the basis for the proposed questions to be included in the DPS-NF. The first instrument used as a comparison was developed by Hayes and Darkenwald (1988) for low-literate participants in adult basic education classes. The second comparison instrument was developed for the general public by Darkenwald and Valentine (1985). This instrument was selected since many of the published deterrents to participation studies that were reviewed had used it as a base. The third instrument used as a comparison was developed by Beder (1990) in a study designed for adult basic education eligible non-participants. Beder developed the questions in his instrument based on open-ended interviews with high school drop-outs that had never participated in adult basic education.

The validity of the DPS-NF instrument developed for this study was assured by several steps. First, the proposed questions for the DPS-NF were compared to questions from three similar instruments (Darkenwald and

Valentine, 1985; Hayes and Darkenwald, 1988; Beder, 1990) to help ascertain that all relevant topics were included and that the wording of questions was appropriate (Sudman and Bradburn, 1982). Several of the DPS-NF questions are unique in that they do not match the questions from the three deterrents to participation instruments. The basis for these questions came from a study by Ziegahn (1992). In addition, the questions were identified as dispositional, situational and institutional. This step was taken to help assure a fair representation of the categories. See Appendix A for the complete comparison.

The second method used to help assure validity of the proposed DPS-NF was a review by a jury of Expanded Food and Nutrition Education (EFNEP) paraprofessionals that are employed by Oklahoma Cooperative Extension Service. EFNEP is a nutrition education program designed for low-income families with young children. The EFNEP paraprofessionals recruit low-income families to enroll in the program and deliver a nonformal nutrition education program to these families. These paraprofessionals are knowledgeable about the target population of this study since they regularly interact with low-income families. The paraprofessionals reviewed the proposed DPS-NF instrument to help ascertain that all relevant issues were included and to identify any non-relevant items. They determined that all relevant issues from their perspective had been included and that all of the items were relevant.

In summary, content-related validity was established by two steps. First, the proposed questions were compared to three selected instruments that have been used in previous deterrent to participation studies and one qualitative study. Second, an expert jury reviewed the proposed DPS-NF instrument.

Oral Interview Schedule

In addition, the paraprofessionals critiqued the oral interview schedule (Adult Learning Survey) which included an introduction, a demographic section, as well as the DPS-NF and the CSEI (Appendix B). The paraprofessionals considered clarity, comprehensives, and acceptability of the oral interview schedule (Rea and Parker, 1992). They did not recommend any changes.

Pilot Study

The data was collected through one-to-one oral interviews by the researcher at the Oklahoma Department of Human Services (DHS) office in Payne County. Case workers that were interviewing Aid to Families with Dependent Children (AFDC) recipients were briefed about the study and were instructed to ask women fitting the age restriction if they would volunteer for the interview. As an incentive to participate in the study, volunteers received a five dollar coupon redeemable at a local dairy/ice cream store. The researcher conducted the oral interview with each volunteer privately.

The interview procedure with each volunteer subject was as follows:

(a) The researcher reviewed the consent form (Appendix C) with the volunteer and asked if she was still willing to participate. (b) Both the volunteer respondent and the researcher signed two copies of the consent form. (c) The volunteer respondent received a signed copy and the researcher kept a signed copy. (d) The researcher provided the respondent with blank data forms (Appendix D) and an envelope in which to seal their completed forms. (e) The respondent completed the forms as the researcher read aloud the Adult Learning Survey.

Norms and Reliability of the Pilot Study

Norms The researcher interviewed 14 women for the pilot study. The racial background of the respondents included 12 White not of Hispanic origin and 2 African Americans. Table 3 presents the findings from the demographic section of the Adult Learning Survey interview schedule.

Additional demographic information included the following.

Respondents indicated if they lived with other adults of which 12 said they did not; 1 lived with parents; and 1 lived with other family members. Most of the respondents, 12, lived in town and 2 reported that they lived 5 miles or closer to the nearest town. Respondents indicated if they had participated in any workshops or programs during the last 12 months, of which 12 marked “No” and 2 marked “Yes.” Respondents indicated if they had enrolled in a class for credit or a job training course within the last 12 months of which 8

marked “No” and 6 respondents marked “Yes.”

TABLE 3
RESPONDENTS’ DEMOGRAPHIC DATA

Descriptor	Mean	Standard Deviation
Age	29.00 years	4.82 years
Education Level	13.57 years	2.41 years
Number of Dependent Children Living With Respondent	2.36	.930
Age of the Youngest Child Living With Respondent	3.29 years	1.20 years
Age of Respondent at Birth of First Child	19.86 years	2.85 years
Number of Months Respondent Received AFDC Payments	2.12 months	2.97 months
Number of Months Unemployed Since Respondent Last in School	3.07 months	4.05

Norms for the CSEI were established based on the pilot study. The CSEI has 25 statements for which 4 points is added for the answer that correlates with positive self-esteem and 0 points for the answer that correlates with a negative self-esteem. The score can range from 0 to 100 points, with the higher score indicating a higher level of self-esteem. The mean score was 69.14 with a standard deviation of 31.38 points. The maximum score was 92 and a minimum score of 28 with a range of 64 points. A previous study of Oklahoma home economics teachers ($N = 143$) that used the CSEI Adult Form reported a mean score of 80.5 (Lee, 1992).

Norms were established for the DPS-NF. The 36 DPS-NF items were scored from 1 to 3 points. A score of 1 indicated that the response “Not True” was selected; 2 indicated “Somewhat True,” and 3 indicated the “True”

response was selected. The total score can range from 36 to 108 points. The mean score for the DPS-NF was 51.63 points with a standard deviation of 8.00 points. The minimum score was 39.00 and the maximum was 72.00 with a range of 33.00 points. Two reasons resulted in a zero variance. The reason, "I have heard that the workshops/programs offered weren't very good," was scored as "Not True" by all of the respondents. All of the respondents scored the reason, "My friends wouldn't like it if I went to a workshop/program," as "Not True."

Reliability The researcher used Cronbach's coefficient alpha to examine the reliability of the CSEI and the DPS-NF. The coefficient alpha reliability of the CSEI was .860 and the standardized item alpha was .863. This compared to a reported Cronbach's coefficient alpha = .77 of a study of Oklahoma home economics teachers (Lee, 1992). The coefficient alpha reliability of the DPS-NF was .834 and the standardized item alpha was .854. This compares to other studies that used a similar deterrents to participation instruments such as; Darkenwald and Valentine (1985) alpha reliability coefficient = .86; Hayes and Darkenwald (1988) alpha reliability coefficient = .82; and Beder (1990) alpha reliability coefficient = .85.

Procedure for the Study

This study identified factors which deter participation in education and examined the relationship of those factors with selected variables thought to impact the decision to participate in education. The researcher closely

examined those relationships in order to separate out the variance that may be contributed by more than one variable. Factor identification, associations and explanations are the focus of this study rather than representation and enumeration (Oppenheim, 1992). The researcher's inability to randomly select the subjects shaped the study's design.

Subjects

The subjects for this study were female AFDC recipients aged 36 and younger. Respondents that agreed to participate signed a consent form indicating that they (a) were volunteering to participate (b) had been informed that their participation or nonparticipation had no bearing on their status with DHS (c) had been informed that their name would not be identified with the data collected and (d) were told that they would receive a five dollar coupon redeemable at a local dairy/ice cream store as an incentive to participate in the study.

Data Collection Sites

Data was collected in Oklahoma nonmetropolitan counties with a persistently high poverty rate. Nonmetropolitan counties are those counties with less than 100,000 residents (Beale, 1993). A persistently high poverty rate is defined as more than a 20 percent level of poverty in each of the last four censuses (Beale, 1993). Twenty Oklahoma counties that fit these two characteristics include: Adair, Atoka, Bryan, Caddo, Cherokee, Choctaw,

Coal, Greer, Harmon, Haskell, Hughes, Johnston, Kiowa, Latimer, LeFlore, McCurtain, McIntosh, Okfuskee, Pushmataha, and Tillman counties (Beale, 1993). The data was collected at the Oklahoma Department of Human Services (DHS) county offices in each of the counties. Appendix E contains the correspondence to DHS. The data was combined for Greer and Harmon counties since the DHS organizational structure combines the two counties.

Sample Size

For the principal components analysis, Stevens (1986) has recommended five respondents for each variable. The DPS-NF has 36 items or variables. Consequently, if each item loaded as a separate component the maximum sample size needed was 180 subjects. The number of subjects needed from each county was determined by a percentage ratio based on the county's 1993 monthly average AFDC caseload (Appendix F).

Data Collection and Analyses

Oklahoma DHS occasionally requires AFDC recipients to attend meetings and the data was collected at these meetings. The researcher attended the meetings and presented the opportunity to participate in the survey and explained that their participation in the survey was voluntary; their AFDC benefits would not be affected in any manner by their decision to participate; and those who completed the survey would receive a five dollar gift certificate to a local dairy/ ice-cream store. The data was collected in

small group settings ranging in size from 3 to 20 respondents. The researcher read aloud the Adult Learning Survey while respondents marked their data forms. The process of explaining the study; reviewing the consent form; collecting signed consent forms; and completing the data forms in the group setting took 30 to 45 minutes.

DPS-NF Instrument Reliability

The DPS-NF, a part of the Adult Learning Survey, investigated the respondents' expressed deterrents to participation in nonformal education. The 36 item instrument used a three point Likert-type scale. The researcher asked the respondents to answer the question, "How true are each of these reasons for you not to attend a workshop or program?" Respondents circled a number that represented (1) Not True; (2) Somewhat True; or (3) True. The total score can range from 36.00 to 108.00 points. The mean score was 52.69 with a standard deviation of 9.70 points. The minimum score was 36.00 and the maximum was 80.00 with a 44.00 point range. Appendix G contains the percentage of responses to the thirty-six questions of the DPS-NF from 160 respondents. The coefficient reliability alpha for the DPS-NF = .859 and the standardized item alpha = .873.

Coopersmith Self-Esteem Adult Form Inventory Reliability

The Coopersmith Self-Esteem Inventory (CSEI) Adult Form was a part of the Adult Learning Survey. (See Appendix H. The CSEI contains 25

statements about feelings. Respondents are asked to react to each statement by marking either "Like Me" or "Unlike Me." Responses indicative of a stronger sense of self-esteem are awarded four points and responses indicative of a weaker sense of self-esteem receive no points. The score can range from 0 to 100 points. The minimum score was 8 points (2 respondents) and the maximum score was 100 points (1 respondent). The range was 92 points. The mean score of the 160 respondents was 56.45 with a standard deviation of 19.49 points. Table 4 presents the reliability data.

TABLE 4
CSEI RELIABILITY

Group	Number	Coefficient Alpha	Standardized Item Alpha
All	160	.797	.794
African American	23	.659	.659
Hispanic of Any Race	9	.844	.847
Native American	37	.811	.804
White Not of Hispanic Origin	91	.806	.802

The reliability of the CSEI in this study varies by race. Carmines and Zeller (1979) recommend a reliability with a correlation coefficient of no lower than .80 for widely used scales. The CSEI reliability for African Americans was below the acceptable range. The reliability of the other racial groups meet the recommended guideline of .80. The reliability correlation for all of the sample was very close to .80 and greater than .80 for three of the four racial groups. Therefore, the researcher used the CSEI data in the study.

Question 1

It was determined that principal components, a multivariate analysis method, was appropriate to complete part of the first research question. Principal components reduces the number of original variables through linear combinations to arrive at a smaller number of variables that account for most of the variation (Stevens, 1986). The resulting smaller number of variables are a new set of uncorrelated linear combinations which can then serve as the variables in other analyses. Additional procedures utilized in this analysis included (a) Bartlett's sphericity test which tested the null hypothesis that the variables in the correlation matrix were uncorrelated; (b) the Kaiser criterion which retained only those components whose eigenvalues were greater than one; and (c) the Varimax rotation which resulted in each variable loading high on a smaller number of factors rather than loading high on a larger number of factors. This procedure helped in the interpretation of the factors.

Question 2

The researcher was not able to separate potential respondents based on reported participation or nonparticipation in a workshop/program before administration of the Adult Learning Survey. It was not known if the responses from the DPS-NF were significantly different of respondents who had participated in educational programs/workshops as compared to those who did not report participation. The 36 item instrument with one to three assigned points for each item had a score range from 36 to 108 points. A mean

score was established for each group (participation & non-participation) and a one-way between-subjects analysis of variance test ($p \geq .05$) was performed.

Question 3

A number of the reviewed deterrent studies have identified low self-confidence as a deterrent but did not include another instrument to verify their findings. Therefore, it was decided that the inclusion of a second instrument to provide a measure of self-esteem would strengthen the research design. To complete the second research question, stepwise regression analysis was used to determine the amount of correlation between the identified principal component factors and the CSEI scores. Stepwise regression was selected as the analysis method because this technique first tested the largest correlation and then moved to the second largest correlation. This process continued until the remaining predictors failed to enter the equation.

Additional procedures were employed to determine the accuracy of the stepwise regression analysis results. The shrinkage of R^2 was reviewed since the R^2 predictive power is a concern in stepwise regression. The shrinkage of R^2 was reviewed by a cross-validation technique. The technique required a random selection of part of the sample. The stepwise regression equation was derived for the screening sample and applied to a second sample composed of the remaining cases.

Outliers data points can affect the results of an analysis. The Weisberg test was used to detect outliers for the dependent (y) variable, CSEI score.

The Mahalanobis distances test was used to detect outliers for the deterrent factors. Outliers were detected and Cook's distance procedure was performed to determine if the outliers were influential data points.

A basic assumption of the linear regression model is normality. The errors are assumed to follow a normal distribution with constant variance (Stevens, 1986). A review of the histogram of the standardized residuals provided evidence of the normality of the distribution of errors. The completion of these procedures determined if a relationship exists between the self-esteem scores and the principal components factors.

Question 4

The researcher wanted to know if the six factors identified by principal components were associated with socio-demographic variables. The socio-demographic variables of interest were; (a) age, (b) educational level, (c) number of dependent children, (d) age of youngest child, (e) respondent's age at the birth of her first child, (f) length of time that she has received AFDC, and (g) the length of unemployment since the respondent was last in school. All of these variables represented score data. Some of the demographic variables were closely related to each other. A simple correlation matrix would not have separated the effect on variance contributed by one socio-demographic variable upon another. An example of two closely related variables which could have affected each other was the respondent's last year of schooling completed and her age when her first child was born. Canonical

correlation was used to determine the correlation between the socio-demographic variables and the principal components variable set. A linear combination was found for each principal component factor and each socio-demographic variable with the largest possible correlation. Then a second set of linear combinations (with the next largest possible correlation) was determined which was not correlated with the first set (Stevens, 1986) etc. until all of the correlations are determined. One socio-demographic variable entered the equation.

Question 5

The researcher wanted to know if the DPS-NF factors differentiated the respondents according to race. Past field experience of the researcher indicated that efforts to recruit potential workshop/program participants were not equally effective for different races. Discriminate analysis was selected rather than analysis of variance because of less restrictive assumptions. The number of possible discriminate groups was the smallest number of either (a) the number of groups minus one or (b) the number of dependent variables (factors). The number of racial groups identified in the study was four; therefore three groups compared to six factors indicated that the maximum number of discriminate functions possible was 3.

Chapter 4 presents the findings generated from the analyses by question. Chapter 5 presents the interpretation, conclusions, and recommendations of this study.

CHAPTER IV

RESULTS

The purpose of this study was to identify the expressed deterrents to participation in nonformal adult education of low-income women. To determine the deterrents to participation of this group, the researcher conducted oral interviews with the target population. The following research questions guided this study:

1. What factors deter low-income women aged 36 and younger living in nonmetropolitan Oklahoma counties from participating in nonformal adult education based on responses to the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument?
2. Are the DPS-NF responses of those respondents reporting participation different from those respondents not reporting participation within in the last 12 months?
3. Does a relationship exist between the respondents' scores obtained from the Coopersmith Self-Esteem Inventories (CSEI) Adult Form (1981) and the DPS-NF factors?
4. Do relationships exist between selected socio-demographic variables and the DPS-NF factors?
5. Do the DPS-NF factors differentiate the respondents according to race?

The demographic section of the interview schedule provided general information regarding the individuals completing the interview. Those items included age, race, education level, participation in nonformal or enrollment in formal education within the past 12 months, number of children living with the respondent, age of the youngest child living with the respondent, respondent's age at birth of her first child, location of residence, living with other adults and with whom, employment since last in school, length of time since last paycheck, and length of time received Aid to Families with Dependent Children (AFDC).

Findings

Description of Respondents

The researcher interviewed 160 women. The mean age of the respondents was 26.48 years and the standard deviation was 5.00 years. Table 5 presents the age data of 160 respondents. The researcher asked the respondents to identify their race which is presented in Table 6 from 160 respondents.

TABLE 5
RESPONDENTS' AGE

Age	Number	Percentage
17 to 19 years	17	11.2 %
20 to 25 years	59	36.8 %
26 to 30 years	43	26.8 %
31 to 36 years	40	25.0 %

TABLE 6
RESPONDENTS' RACE

Race	Number	Percentage
African American	23	14.4 %
Hispanic of Any Race	9	5.6 %
Native American	37	23.1 %
White Not of Hispanic Origin	91	56.9 %

The researcher asked the respondents to identify their education level. The mean education level was 12.69 years and the standard deviation was 2.06 years. Table 7 presents the education data from 159 respondents. The respondents indicated if they had participated in any educational workshops or programs during the past 12 months and if they had enrolled in a class for credit or a job training course during the last 12 months. Table 8 presents the educational participation from 159 respondents and enrollment data from 160 respondents.

TABLE 7
RESPONDENT'S LEVEL OF EDUCATION COMPLETED

Education	Number	Percentage
Grade 8 or Less	6	3.8%
Grades 9 Through 11	29	18.1%
High School Diploma or GED	24	15%
Some Vocational or Technical Training	50	31.3%
Completed Vocational or Technical Training	25	15.6%
Some College	11	6.9%
Associate or Two Year College Degree	12	7.5%
Bachelors Degree	2	1.2%

TABLE 8

RESPONDENTS' EDUCATIONAL PARTICIPATION AND ENROLLMENT DATA

Response	Participation in Educational Workshops or Programs.		Enrollment in Class for Credit or Job Training Course	
	Number	Percentage	Number	Percentage
Yes	43	26.9%	64	40.0%
No	116	72.5 %	96	60.0%

The researcher asked three questions related to the respondents' children. The respondents indicated (a) the number of dependent children that lived with her, (b) the age of their youngest child that with lived with her, and (c) the respondents' age at the birth of her first child. Table 9 presents the number of dependent children data of 159 respondents. The mean number of children was 1.96. The standard deviation was 0.93. Table 10 presents the age of the youngest child data of 160 respondents. The mean age of the youngest child was 3.04 years and the standard deviation was 1.24. Table 11 presents the respondents' age at the birth of their first child from 155 respondents, The mean age was 18.86 years and the standard deviation was 3.12 years.

TABLE 9

RESPONDENTS' DEPENDENT CHILDREN

Children	Number	Percentage
0	1	0.6 %
1	58	36.2 %
2	57	35.6 %
3	34	21.2 %
4	8	5.0 %
5	1	0.6 %

TABLE 10
RESPONDENTS' YOUNGEST CHILD'S AGE

Age	Number	Percentage
Less Than 1 Year	14	8.7 %
1 to Less Than 2 1/2 Years	47	29.4 %
2 1/2 to 4 Years	42	26.2 %
5 to 8 Years	37	23.1 %
9 to 12 Years	15	9.4 %
13 Years and Older	5	3.1 %

TABLE 11
RESPONDENTS' AGE AT BIRTH OF FIRST CHILD

Age	Number	Percentage
14 to 16 Years	35	22.6
17 to 19 Years	65	40.6
20 to 25 Years	49	30.5
26 to 33 Years	6	3.6

The respondents indicated the location of their residence. The researcher asked the respondents if they lived with another adult and if yes to select one category from the four categories listed. Table 12 presents the location of residence data from 159 respondents. Table 13 presents the living with other adults data from 160 respondents.

The respondents indicated if they had been employed since last in school and the length of time since they had received their last paycheck. The number of respondents that had been employed since last in school was 115 (71.9 %) and the number not employed since last in school was 45 (28.1 %). Table 14 presents the length

of time since their last paycheck data from 158 respondents. The mean was 15.77 months and the standard deviation was 25.94 months. The researcher asked the respondents the length of time that they had received AFDC payments. Table 15 presents the length of time they have received AFDC payments data from 159 respondents. The mean was 26.60 months and the standard deviation was 29.28 months.

TABLE 12

RESPONDENTS' LOCATION OF RESIDENCE DATA

Location	Number	Percentage
Town	102	63.7 %
≥ 5 Miles to Closest Town	27	16.9 %
< 5 Miles to Closest Town	30	18.8 %

TABLE 13

RESPONDENTS LIVING WITH OTHER ADULTS DATA

Other Adults	Number	Percentage
Significant Other	29	18.1 %
Parent(s)	32	20.6 %
Other Family Member(s)	18	11.2 %
Friends(s)	4	2.5 %
No One	76	47.5 %

TABLE 14
RESPONDENTS' LENGTH OF TIME SINCE LAST PAYCHECK

Time	Number	Percentage
3 Months or Less	60	38.0 %
4 Months to 6 Months	22	13.8 %
7 Months to 12 Months	31	19.3 %
More Than 1 Year to 2 Years	11	6.7 %
More Than 2 Years to 5 Years	26	16.0 %
More than 5 Years to 14 Years	8	4.8 %

TABLE 15
RESPONDENTS' LENGTH OF TIME RECEIVED AFDC

Time	Number	Percentage
3 Months or Less	36	22.6
4 Months to 6 Months	18	11.2
7 Months to 12 Months	17	10.5
More Than 1 Year to 2 Years	32	19.8
More Than 2 Years to 5 Years	39	24
More Than 5 Years to 11 Years	17	9.4

In summary, the demographic results portray the majority (75 %) of the respondents as 30 years old or younger. Slightly over one-half (56.9 %) of the respondents indicated their race as White not of Hispanic origin. The second largest racial group was Native American (23.1 %). A large number (77.5 %) of the respondents reported obtaining at least a high school diploma or GED and of those 62.5 % reported education of at least some vocational or technical training level or more.

Within the last 12 months 72.5 % reported no participation in an educational workshop or program and 60.0 % reported no enrollment in a class for credit or a job training course. Most of the respondents (71.8 %) had either 1 or 2 children and 64.3 % of the respondents' youngest child was 4 years old or younger. A majority of the respondents (63.2 %) gave birth to their first child before the age of 20. Most of the respondents (63.7 %) lived in a town and slightly more than one-half (52.4 %) lived with another adult. Almost three-fourths (71.9 %) of the respondents had been employed since they were last in school and 71.1 % had received their last paycheck within in the last twelve months. More than one-half (64.1 %) of the respondents had received AFDC benefits for 1 year or less.

Question 1

What factors deter low-income women aged 36 and younger living in nonmetropolitan Oklahoma counties from participating in nonformal adult education based on responses to the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument?

Factor Solution The Bartlett Test of Sphericity was 1760.798 ($p \leq .000$) which indicated that the variables in the correlation matrix were correlated and that the principal components analysis was appropriate. The principal components technique analyzed the DPS-NF data and 11 factors emerged with an Eigenvalue greater than 1.0 which meets the Kaiser Criterion used to determine how many factors should be retained. The Varimax rotation was applied which resulted in each variable loading high on a smaller number of factors rather than loading on a larger number of factors. This allowed for an

easier interpretation of the factors. The reviewed deterrents to participation studies that had used multivariate analysis had reported a range of five to eight factor solutions. Therefore, the five, six, seven, and eight factor solutions were closely examined. The 6 factor solution was selected because the 5 factor did not include a factor that had been identified by 14 of the 17 deterrent studies. The seven and eight factor solutions produced factors that were not as easily interpretable and more of the identified factors contained only two variables. The N/k for the six factor solution is 159 to 6 which is a 26.5 to 1 ratio. According to Stevens (1986) a minimum of 100 individuals and a ratio of 30/1 will produce a reliable regression equation. The researcher decided that the size of the sample combined with a ratio approaching 30/1 did produce a reliable equation and continued the analysis of the data. Tables 16 and 17 present the six factor solution data. Appendixes I, J, and K contain the data for the five, seven, and eight factor solutions.

TABLE 16
SIX FACTOR ANALYSIS

Factor	Eigenvalue	Percent of Variance	Cumulative Percent
1	7.227	20.1 %	20.1 %
2	2.393	6.6 %	26.7 %
3	2.130	5.9 %	32.6 %
4	1.866	5.2 %	37.8 %
5	1.497	4.2 %	42.0 %
6	1.357	3.8 %	45.7 %

TABLE 17

SIX FACTOR VARIMAX ROTATED MATRIX

Factor 1 Correlation	Reasons
.772	I am just not that interested in going to a workshop/program.
.669	I think that going to a workshop/program would be too much of a hassle with lots of questions and forms.
.608	I don't think the workshop/program will really be helpful to me.
.586	I don't have the time to go.
.579	I think that the length of the programs are usually too long.
.549	I think that going to a workshop/program would be too much like regular school.
Factor 2 Correlation	Reasons
.737	I don't want to go the building where the workshops/programs are offered.
.720	I don't feel comfortable going to the part of town where the workshops/programs are usually offered.
.615	My friends wouldn't like it if I went to go to a workshop/program.
.575	I have heard that the workshops/programs offered weren't very good.
.539	I think that I am too old to learn.
.518	I don't like the people who usually go to those workshops/programs.
.471	I have tried to enroll before in a workshop/program, but it was already full.
.471	My family wouldn't like it if I went to a workshop/program.
Factor 3 Correlation	Reasons
.668	I feel that I wouldn't be accepted by the other people in the workshop/program.
.651	I don't want to go by myself.
.632	I think that I would feel out of place.
.528	I don't want people to know that I need more information or help.
.513	I am afraid that people will find out that I have trouble reading.
.441	I don't think that I would be able to learn.

(table continues)

Factor 4 Correlation	Reasons
.647	I can't afford the enrollment fee or the supplies required.
.619	I can't go at the times they are offered.
.609	I don't have a way to go.
.553	I don't have anyone to take care of my children.
.471	I don't think that I can go to all of the workshop sessions.
Factor 5 Correlation	Reasons
.621	I have health problems that keep me from going.
.507	I move too often.
Factor 6 Correlation	Reasons
.570	I don't need to know any more about the topic.
.510	I have gone to a workshop/program before and didn't like it.

Of the 36 items, 1 item did not load positive on any of the 6 identified factors.

This was "I didn't know that there were any workshops or programs offered." The critical value for a correlation coefficient where $\alpha = .01$ for a two-tailed test and $N = 160$ is > 0.409 . Variables with a critical value $\leq .409$ were deleted from the matrices. Items that were deleted from Factor 1 were: (a) "I can learn it on my own." (b) I don't like to leave my children." and (c) "I have never thought of going to a workshop/program." The item, "I feel that the workshop/program leaders wouldn't be friendly or understanding to me." was deleted from Factor 2. Items that were deleted from Factor 5 were: (a) "I can't go because of family problems." and (b) "I don't want to answer questions in a group."

In summary, a six factor solution was determined to be the best choice from the data collected by the DPS-NF instrument.

Question 2

Are the DPS-NF responses of those respondents reporting participation different from those respondents not reporting participation within in the last 12 months?

Difference of Respondents A one-way between-subjects analysis of variance test ($p \geq .05$) was performed to determine if the DPS-NF data was significantly different from the respondents who had participated in educational programs/workshops within the last 12 months as to those who did not report participation. The 36 item instrument with one to three assigned points for each question had a score range of 36 to 108 points. A mean score was established for the participation groups and the non-participation group. The mean score for the 116 respondents reporting no participation was 52.55 points with a standard deviation of 9.17. The minimum score was 36.00 and the maximum score was 76.00 with a range of 40.00 points. The mean score for the 43 respondents reporting participation was 53.05 points and the standard deviation was 11.11. The minimum score was 39.00 and the maximum was 80.00 with a range of 41.00 points. The results of the one-way between-subjects analysis of variance of the scores indicated no significant differences among the means, $F(1, 159) p = .776$. Therefore, the researcher assumed that the DPS-NF responses were not significantly different from the participation group and the non-participation group.

Question 3

Does a relationship exist between the respondents' scores obtained from the Coopersmith Self-Esteem Inventories (CSEI) Adult Form (1981) and the DPS-NF factors?

Correlation of CSEI Scores and DPS-NF Factors The researcher used the stepwise regression technique to determine if a relationship exists between the CSEI scores and the deterrent factors. Factor 3 with the highest simple correlation of $-.524$ ($p = .000$) entered the equation first. Next, Factor 6 with a simple correlation of $.135$ ($p = .044$) entered the equation. Factor 3 accounted for 27.04 % of the variance in the CSEI scores. The addition of Factor 6 accounted for 28.43 % of the cumulative variance. Tables 18 and 19 present the resulting information. The remaining four factors ($p \geq .05$) did not enter the equation.

TABLE 18
FACTOR 3 AND CSEI SCORES

Measurement	Result
Multiple R	.524
R Square	.275
Adjusted R Square	.270
Standard Error	16.650
F	59.938
p	$\leq .000$

TABLE 19
FACTOR 6 AND CSEI SCORES

Measurement	Result
Multiple R	.542
R Square	.293
Adjusted R Square	.284
Standard Error	16.490
F	32.587
p	≤ .000

The shrinkage of R^2 was reviewed since the R^2 predictive power is a concern in stepwise regression. A cross-validation technique was used to check the amount of shrinkage. A proportional cross-validation technique in conjunction with the stepwise regression technique analyzed two random samples that were pulled from the total sample. The first random sample contained 115 respondents. Factor 3 was the first to load with $R^2 = .248$ and the adjusted $R^2 = .241$. The second factor to load was Factor 4 rather than Factor 6 as in the total sample. This may be accounted for by the fact that stepwise regression is extremely sample specific. Factor 4 obtained a $R^2 = .302$ and an adjusted $R^2 = .290$. In this sample, Factors 3 and 4 accounted for 28.97 % of the cumulative variance. The second random sample contained 45 respondents for which $R^2 = .344$ and the adjusted $R^2 = .328$ for Factor 3. No other factors loaded on this sample. The small shrinkage of R^2 indicated that the parameter established would be fairly stable if a new sample was analyzed.

Outliers that are influential data points can affect the results of regression analysis. The researcher examined Cook's distances of the 10 outliers that had been

detected. None of the 10 outlier cases resulted in Cook's distances ≥ 1.00 . Since, these outliers were not influential and would not produce a large effect on the regression analysis, they were not deleted.

A basic assumption of the linear regression model is that the errors are assumed to follow a normal distribution with constant variance (Stevens, 1986). A review of the histogram of the standardized residuals provided evidence of the normality of the distribution and is illustrated in Figure 1.

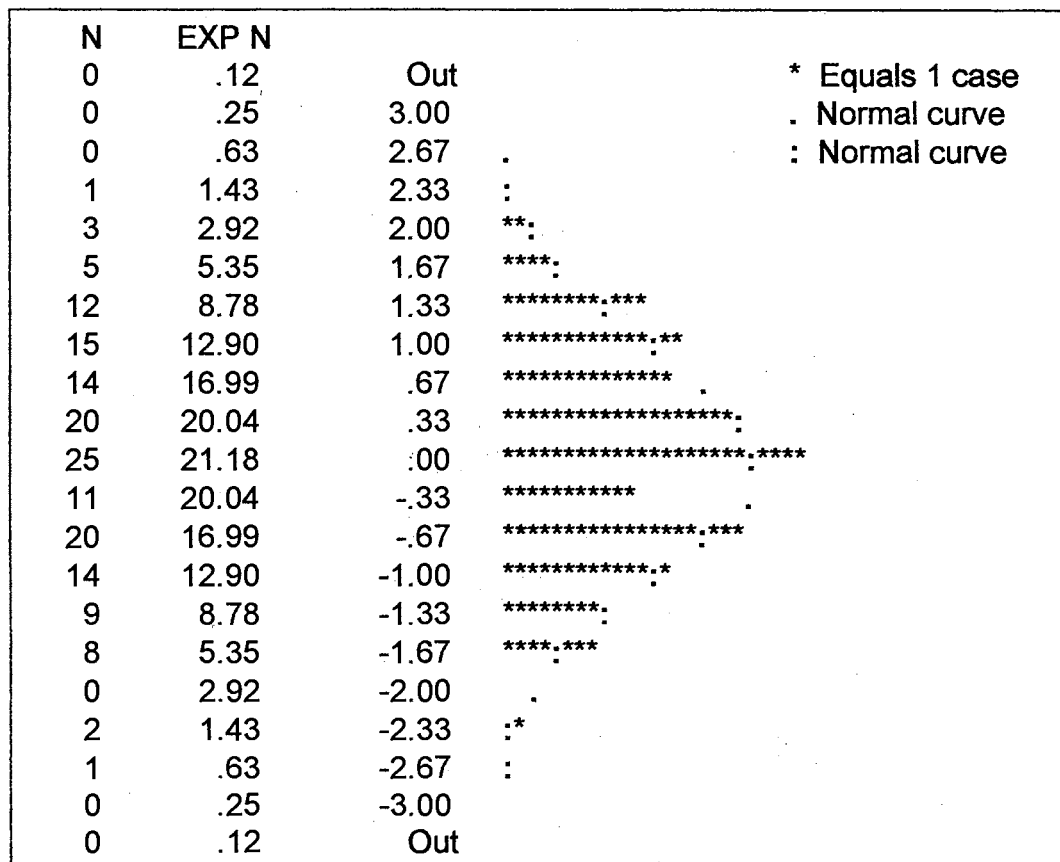


Figure 1. Histogram of the standardized residual errors model for the DPS-NF factors (predictors) and the CSEI scores (independent variable).

Question 4

Do relationships exist between selected socio-demographic variables and the DPS-NF factors?

Selected Demographic Data The selected demographic data included (a) age, (b) educational level, (c) number of dependent children, (d) age of youngest child, (e) respondent's age at the birth of her first child, (f) length of time that she has received AFDC, and (g) the length of unemployment since the respondent was last in school. The researcher reviewed the relationship of the six deterrents to participation factors and the seven demographic score variables using canonical correlation. Canonical correlation separates out the effect of one variable upon another so that a more clear sense of the amount of variation accounted for by each variable can be obtained. The canonical correlation procedure identified age of the respondent as having the largest correlation with the deterrents to participation factors. This correlation was removed from the equation. The remaining variables were tested for significance and were not significant. Almost three-fourths of the variance ($r^2 = .722$) in Factor 2 and over one-half ($r^2 = .554$) in Factor 3 can be accounted for by the age of the respondent.

Question 5

Do the DPS-NF factors differentiate the respondents according to race?

Race Differentiation The researcher wanted to know if the DPS-NF factors would differentiate the respondents according to race. Discriminate analysis was selected

rather than analysis of variance because of less restrictive assumptions. Respondents identified themselves as fitting into four out of the five race categories that were listed on the Adult Learning Survey. These were African American ($n = 23$), Hispanic of any Race ($n = 9$), Native American ($n = 37$), and White not of Hispanic origin ($n = 91$). The number of discriminate functions possible is three. The first step of the analysis combined all three discriminate functions to determine the overall association. At the .05 level, the overall association ($\chi^2 = 26.23$, $p = .0946$) was not significant.

CHAPTER V

SUMMARY AND DISCUSSION

Summary

The problem that gave focus to this study was that non-employed, low-income adults with a 12th grade education or less are the least likely to participate in educational activity according to the National Center for Education Statistics [NCES] report, Adult Education Profile for 1990-91. The authors of the report conclude that "people who presumably could most benefit from adult education are the least likely to participate in it" (Korb, Chandler, & West, 1991, p. 1). It was determined that a better understanding of the deterrents to participation in education faced by this population is needed. The purpose of this study was to identify the expressed deterrents to participation in nonformal adult education of low-income women. For the purpose of this study, the researcher defined nonformal adult educational as any organized non credit or non certification education activity directed by a formal organization or group; planned and implemented by a designated leader; and designed to help people live more successfully.

Few studies identify the expressed deterrents of low-income women. ✓
Qualifications of research findings are commonly stated because of the lack of diversity in ethnicity and class of the population studied (Ross, 1989). "Yet adult education ✓

Recom

research continues to be largely restricted to convenient samples of white middle-class populations and only more recently likely to deliberately include females" (Ross, 1989, p. 99). Non-white men and women and non-middle class remain a group set aside for future study according to Ross-Gordon (1991). Cunningham (1989) stated that education's promise is compromised when people of color, women, and the poor are excluded from research. The understanding of deterrents to participation is critical to the practice of adult education because of the voluntary nature of most adult education according to Darkenwald and Merriam (1982). These authors suggest that adult education may contribute to increasing the difference in resources and life satisfaction between the least and most educated groups of the population. Scanlan (1986) has expressed concern about the growing inequality between the "educational haves and have-nots" (p. 2).

The questions for this study included:

1. What factors deter low-income women aged 36 and younger living in nonmetropolitan Oklahoma counties from participating in nonformal adult education based on responses to the Deterrents to Participation Scale-Nonformal (DPS-NF) instrument?
2. Are the DPS-NF responses of those respondents reporting participation different from those respondents not reporting participation within in the last 12 months?
3. Does a relationship exist between the respondents' scores obtained from the Coopersmith Self-Esteem Inventories (CSEI) Adult Form (1981) and the DPS-NF factors?

4. Do relationships exist between selected socio-demographic variables and the DPS-NF factors?

5. Do the DPS-NF factors differentiate the respondents according to race?

Completion of the study required these steps: (a) develop and establish the validity of a Deterrents to Participation Scale-Nonformal (DPS-NF) instrument, (b) develop an oral interview schedule which included the DPS-NF; the CSEI Adult Form; and a demographic section, (c) conduct a pilot study and analyze the data to establish the norms and the reliability of the DPS-NF instrument and the CSEI Adult Form, (d) develop a procedure for the study and (e) collect and analyze the data.

The subjects for this study were female recipients aged 36 and younger of Aid to Families with Dependent Children, (AFDC). The Oklahoma Department of Human Services (DHS) administers the AFDC program and requires AFDC recipients to attend occasional meetings. These meeting provided the setting for the researcher to collect the data from 160 volunteer respondents. Data were collected in twenty Oklahoma nonmetropolitan counties with a persistently high poverty rate. These counties were Adair, Atoka, Bryan, Caddo, Cherokee, Choctaw, Coal, Greer, Harmon, Haskell, Hughes, Johnston, Kiowa, Latimer, LeFlore, McCurtain, McIntosh, Okfuskee, Pushmataha, and Tillman.

This study identified factors which deter participation in education and examined the relationship of those factors with selected variables thought to impact the decision to participate in education. The researcher used principal components, one-way between-subjects analysis of variance, stepwise regression, canonical correlation and discriminate analysis to analyze the data.

A concise summary of the findings are:

1. The results indicate that six factors deter low-income women from participating in nonformal adult education.
2. The DPS-NF responses were not different from those that reported participation in a workshop/program within the last 12 months as to those not reporting participation.
3. Correlations exist between the CSEI scores and Factors 3 and 6.
4. Correlation exists between the age of the respondent and Factors 2 and 3.
5. The DPS-NF factors did not differentiate the respondents according to race.

A thorough discussion of the findings follows in the next section.

Discussion

Question 1

Question 1 identified factors that deter low-income women from participating in nonformal education based on responses to the DPS-NF. The reliability for the DPS-NF is coefficient alpha = .859 and the standardized item alpha = .873. The reviewed deterrents to participation studies using multivariate analysis had reported a range of five to eight factor solutions. Therefore, the five, six, seven, and eight factor solutions were closely examined. The 6 factor solution was selected because the 5 factor did not include a factor that had been identified by 14 of the 17 deterrent studies. The seven and eight factor solutions produced factors that were not as easily interpretable and

more of the identified factors contained only two variables.

Factor 1 Factor 1 was labeled Disengagement. The variables that loaded on Factor 1

included:

1. I am just not that interested in going to a workshop/program.
2. I think that going to a workshop/program would be too much of a hassle with lots of questions and forms.
3. I don't think the workshop/program will really be helpful to me.
4. I don't have the time to go.
5. I think that the length of the programs are usually too long.
6. I think that going to a workshop/program would be too much like regular school.

These variables suggest a sense that the respondents are not interested in learning through nonformal education and reject the idea of committing their effort or time of becoming involved in nonformal education. A number of other studies have identified the Disengagement Factor. The Scanlan & Darkenwald (1984) study identified Disengagement as their first factor and stated that “inertia, boredom, uncertainty, diffidence, apathy and alienation” (p. 159) were central themes of this factor.

Researchers have used other terms in addition to disengagement such as lack of interest, negative attitude or low priority to describe this issue. Darkenwald & Valentine (1985) identified “Low Personal Priority” as the fourth factor in their study. A few of the studies such as the Hayes & Darkenwald (1988) study identified two factors that are related to disengagement (Negative Attitude to Classes as the fourth factor and Low

Personal Priority as the fifth factor). Blais, Duquette, & Painschaud (1989) identified two clusters related to this topic. Cluster II, Low-Priority for Work Related Activities, indicated that “attending continuing education activities is perceived as encroaching on other more valuable areas of life” (p. 232). Irrelevance of Additional Formal Education for Professional Practice, Cluster IV, suggests a passive approach to education and a questioning of the relevance of continuing education according to the authors. They write that this “finding is unsettling, challenging as it does the value of lifelong learning within the context of the professions, except presumable for experience gained through practice” (p. 233). Martindale & Drake (1989) identified Lack of Interest as the sixth factor in their study. The Beder (1990) study found two factors that correlate with the Disengagement Factor. Perceived Effort, rated as the second factor, contained two issues, the effort needed to participate and the effort to overcome the general problems of life, according to Beder. Factor III, Dislike for School, is quite similar to the DPS-NF Disengagement Factor. The ABE resisters discussed the irrelevance of school in their lives (Quigley, 1992). Ziegahn (1992) made this notation about the persons interviewed, “As long as they first disassociated learning from schooling, respondents could talk enthusiastically about what they learned” (p. 47). A list of some of these studies and the population of interest included the following in Table 20

TABLE 20
STUDIES IDENTIFYING THE DISENGAGEMENT FACTOR

Study	Population Description
Scanlan & Darkenwald (1984)	Allied Health Professionals
Darkenwald & Valentine (1985)	General Public
Hayes & Darkenwald (1988) (2 factors: Negative Attitude & Low Personal Priority)	Low-Literate ABE Participants
Blais, Duquette, & Painschaud (1989) (2 factors: Low Priority & Irrelevance of Educ.)	Practicing Nurses; Canada
Martindale & Drake (1989)	Air Force Enlisted Personnel
Beder (1990) (2 factors: Perceived Effort & Dislike for School)	ABE Eligible Non-Participants
Quigley (1992)	ABE Resisters
Ziegahn (1992)	Rural, Low Literate Adults

Factor 2: The researcher named the second factor, Lack of Comfortableness. The variables that loaded on Factor 2 included:

1. I don't want to go the building where the workshops/programs are offered.
2. I don't feel comfortable going to the part of town where the workshops/programs are usually offered.
3. My friends wouldn't like it if I went to go to a workshop/program.
4. I think that I am too old to learn.
5. I don't like the people who usually go to those workshops/programs.
6. I have tried to enroll before in a workshop/program, but it was already full.
7. My family wouldn't like it if I went to a workshop/program.

The marker variables in this factor relate to the comfort of a person in considering participation in a workshop/program. The variable, "I have tried to enroll before in a workshop/program, but it was already full." does not conform to this grouping as well as the others. Perhaps those who are not comfortable with the idea of participation in a workshop can easily remember a time when they did make the effort to try and were not able to enroll. This factor was not specifically identified by the other studies reviewed. Factors such as Lack of Support or Social Disapproval identified by other studies have some similar characteristics. The Drake (1988) study identified this as the fifth factor with agricultural teachers. Hayes and Darkenwald (1985) named this factor Social Disapproval which was the second derived factor in their study. The marker variables in the Social Disapproval Factor focused on the disapproval of significant others. While these variables loaded on the DPS-NF study, they were not the marker variables. Cluster V in the Blais, Duquette, & Painschaud (1989) study identified variables related to lack of information and affective support. The support variables in this cluster did relate to some of the variables in the DPS-NF Lack of Comfortableness Factor. The Martindale & Drake (1989) study listed Factor VIII: Lack of Encouragement last in their study. Factor I: Dispositional Constraints in the Reddy (1991) study contained issues related to the comfortableness level and the age issue. The first two variables in Factor III: Infrastructure Support focused on the need for personal support. The Darkenwald (1988) study of the general public in England identified age as one of the main factors in Lack of Self-Confidence. The Drake (1988) study noted that the Lack of Encouragement was significantly related to age. Beder (1990) identified age as a issue in the factor, Low Perception of Need. McDaniel, Severinghaus, Rude, Gray & Emery

(1986) used a Delphi telephone interview technique to determine adult education deterrents. A few of the learners identified lack of support as a deterrent. However, adult education service providers identified psychological barriers as a major issue in rural adult education. Sundet and Galbraith stated “Irrespective of age, men tend to see themselves as ‘to old’ for continuing education as if, in rural culture, participation in the formal educational process should end with adolescence” (p. 47). Perhaps this same feeling is also true of the women that participated in this study. Studies that identified Lack of Support are listed in Table 21

TABLE 21
STUDIES IDENTIFYING THE FACTOR SIMILAR
TO LACK OF COMFORTABLENESS

Study	Population Description
Drake (1988)	Agricultural Teachers
Hayes & Darkenwald (1985)	Low Literate ABE Participants
Blais, Duquette, & Painschaud (1989)	Practicing Nurses; Canada
Martindale & Drake (1989)	Air Force Enlisted Personnel
Reddy (1991)	Educationally Disadvantaged; South Africa
(2 factors: Dispositional & Infrastructure Support)	
McDaniel, Severinghaus, Rude, Gray & Emery (1986)	Rural Post-Secondary Learners & Educational Providers
Sundet & Galbraith (1991)	Key Informants & Rural, General Population
Quigley (1992)	ABE Resisters
Ziegahn (1992)	Rural, Low Literate Adults

Factor 3: Factor 3 was labeled Lack of Self-Confidence. The variables that loaded on this factor included the following:

1. I feel that I wouldn't be accepted by the other people in the workshop/program.
2. I don't want to go by myself.
3. I think that I would feel out of place.
4. I don't want people to know that I need more information or help.
5. I am afraid that people will find out that I have trouble reading.
6. I don't think that I would be able to learn.

All of the variables that loaded on this factor focus on various aspects of self-confidence. Darkenwald & Valentine (1985) identified Lack of Confidence as the first factor in their study. The Darkenwald (1988) study yielded two self-confidence factors. The first was a more general approach to self-confidence and the second factor was influenced by age in which older respondents seemed to doubt their learning skills. The Drake (1988) study listed Lack of Confidence as the third factor. The Hayes and Darkenwald (1985) study identified Low Self-Confidence as Factor I. Martindale and Drake (1989) identified Lack of Confidence as Factor II. Reddy's (1991) Factor I: Dispositional Constraints contained four self-confidence variables. The study by McDaniel, Severinghaus, Rude, Gray and Emery (1986) listed insecurity as a deterrent by both the learners and the educational providers. Sundet and Galbraith (1991) also found self-confidence to be an issue with rural learners. Ziegahn's (1992) interview of women who stayed at home led her to conclude that these women had difficulty viewing themselves as learners. Therefore, these women did not possess self-confidence

as a learner. All of these studies except for the Ziegahn study identified age as a part of the self-confidence issue. In contrast, the findings from this study found age to be related to the Lack of Comfortableness Factor rather than to the Self-Confidence Factor. The Lack of Self-Confidence Factor has been identified by a number of other studies as shown in Table 22

TABLE 22
STUDIES IDENTIFYING THE SELF-CONFIDENCE FACTOR

Study	Population Description
Darkenwald & Valentine (1985)	General Public
Darkenwald (1988) (2 factors: General & Age)	General Public; England
Drake (1988)	Agricultural Teachers
Hayes & Darkenwald (1985)	Low Literate ABE Participants
Martindale & Drake (1989)	Air Force Enlisted Personnel
Reddy (1991)	Educationally Disadvantaged; S. Africa
McDaniel, Severinghaus, Rude, Gray & Emery (1986)	Rural Post-Secondary Learners & Educational Providers
Sundet & Galbraith (1991)	Key Informants & Rural, General Population
Gibson (1991)	General Public, Canada
Ziegahn (1992)	Rural, Low-Literate Adults

Factor 4: The researcher named this factor as Personal and Family Constraints. The variables that loaded on this factor included the following:

1. I can't afford the enrollment fee or the supplies required.
2. I can't go at the times they are offered.
3. I don't have a way to go.
4. I don't have anyone to take care of my children.
5. I don't think that I can go to all of the workshop sessions.

Scanlan and Darkenwald (1984) identified Family Constraints as Factor III in their study. Hayes and Darkenwald (1985) named Situational Barriers as Factor III in their study. Child care and transportation were commonly identified variables with the DPS-NF study. However, the time variables included in the Personal & Family Constraints Factor in this study did not load on this factor in the Hayes and Darkenwald study.

Darkenwald and Valentine (1985) identified Time Constraints as Factor III and Personal Problems as Factor VI. These same factors were identified in the Darkenwald (1988). Factor IV in the Drake (1988) study combined Time Constraints and Personal Priority into one factor. Also, Factor VI was named Personal Problems in the Drake study. Martindale and Drake (1989) identified Factor IV as Time Constraints and Factor VII as Family Problems. Beder's (1990) study combined time and family into Factor IV: Situational Barriers. Reddy's (1990) Factor II: Personal Constraints related to role expectations and demands placed on males and females. Reddy commented that these variables were closely related to cultural issues of the educationally disadvantaged in South Africa. In the McDaniel, et al. study, both learners and educational providers mentioned issues of responsibility for family and time as deterrents. The long distances between home and class location was identified as a deterrent and related to time and cost. A unique deterrent, weather, was named in this study. Norland (1992) in a study of Cooperative Extension Service (CES) clientele identified that the clientele participated in CES education in part because of the effort by CES to provide child care, convenient locations and time. The Personal and Family Constraints Factor has been identified by a number of studies. In addition, several studies identified time constraints as a separate factor. Some of the studies that identified these factors are included in Table 23.

TABLE 23
STUDIES IDENTIFYING THE PERSONAL AND
FAMILY CONSTRAINTS FACTOR

Study	Population Description
Scanlan & Darkenwald (1984)	Allied Health Professionals
Darkenwald & Valentine (1985) (2 factors: personal and time)	General Public
Hayes & Darkenwald (1985)	Low Literate ABE Participants
Darkenwald (1988) (2 factors: personal and time)	General Public; England
Drake (1988)	Agricultural Teachers
Martindale & Drake (1989) (2 factors: personal and time)	Air Force Enlisted Personnel
Beder (1990)	ABE Eligible Non-Participants
Reddy (1991)	Educationally Disadvantaged; S. Africa
McDaniel, Severinghaus, Rude, Gray & Emery (1986) (3 factors: personal, time, & distance/weather)	Rural Post-Secondary Learners & Educational Providers
Gibson (1991)	General Public, Canada
Norland (1992)	CES Participants

Factor 5: The researcher selected the term, Lack of Continuity, for this factor. Two variables loaded on this factor.

1. I have health problems that keep me from going.
2. I move too often.

This combination of variables was not identified by the reviewed studies. Lack of continuity describes a common experience of low-income persons. Low-income families are less likely to have health insurance that provides preventative health care and are less likely to have nutritionally adequate diets. As a result, they have more frequent, more severe, and longer-lasting infectious diseases (Leidenfrost, 1993). Nearly two-thirds of all low-income families live in housing that costs more than they can

afford. Housing costs have escalated faster for the poor than for any other group according to Leidenfrost. As a result low-income families move more often. Many low-income families do not experience continuity in good health or in a permanent place of residence. Three studies (Beder, 1988; Hayes and Darkenwald, 1988; and Darkenwald and Valentine, 1985) included a variable related to health in their instruments which did not load on the factors in either the Beder or the Hayes and Darkenwald study. The Darkenwald and Valentine study identified the health variable in their Personal Problems Factor. The variable, move too often, was a part of the Beder study but did not load on the factors identified in the study.

Factor 6: The researcher identified this factor as Lack of Benefit. Two variables loaded on this factor. These were:

1. I don't need to know any more about the topic.
2. I have gone to a workshop/program before and didn't like it.

Scanlan and Darkenwald (1984) identified Lack of Benefit as Factor V in their study. The Darkenwald and Valentine (1985) study used the term, Lack of Course Relevance, to describe Factor II as did the Darkenwald (1988) study. Drake (1988) found Lack of Course Relevance as the first factor in his study. The Blais, Duquette and Painschaud (1989) study named this topic as Irrelevance of Additional Formal Education for Professional Practice which was listed as Cluster IV. Martindale and Drake (1989) found Lack of Course Relevance as the first factor in their investigation. Beder's (1990) study named Factor I as Low Perception of Need. Reddy (1991) determined that Lack of Relevance was the fourth factor in his study. The 1992 Norland study of CES

participants found that anticipated high quality of information was one of five factors that emerged from a principal component factor analysis. Ziegahn (1992) summarized the interviewed men's comments as the lack of value that literacy education could bring in good jobs or more money and that school was "frequently portrayed as a distraction from the real work that needed to be done in life and that brought in income" (p. 45). Darkenwald and Merriam (1982) identified the questioning of the "usefulness, appropriateness, and pleasurable of engaging in adult education" (p. 139) as one type of psychosocial deterrent. People in poverty evaluate adult education in terms of benefit, relevance and enjoyment. The second variable in the Factor 6, "I have gone to a workshop/program before and didn't like it," could be linked to not meeting the respondents' needs. Consequently, the respondents reported not liking the workshop/program. Lack of Benefit has been identified by many other studies of which some are listed in Table 24.

TABLE 24

STUDIES IDENTIFYING THE LACK OF BENEFIT FACTOR

Study	Population Description
Scanlan & Darkenwald (1984)	Allied Health Professionals
Darkenwald & Valentine (1985)	General Public
Darkenwald (1988)	General Public; England
Drake (1988)	Agricultural Teachers
Blais, Dugette, & Painschaud (1989)	Practicing Nurses; Canada
Martindale & Drake (1989)	Air Force Enlisted Personnel
Beder (1990)	ABE Eligible Non-Participants
Reddy (1991)	Educationally Disadvantaged; South Africa
Gibson (1991)	General Public; Canada
Norland (1992)	CES Participants
Galbraith (1992)	ABE Resisters
Ziegahn (1992)	Rural, Low-Literate Adults

In summary, the researcher identified six deterrents to participation factors and named them as; Disengagement, Lack of Comfortableness, Lack of Self-Confidence, Personal and Family Constraints, Lack of Continuity and Lack of Benefit. The factors, Disengagement; Lack of Self-Confidence; Personal and Family Constraints; and Lack of Benefit match deterrents that have been identified by many other studies. The Lack of Comfortableness Factor does have some threads similar to other studies such as lack of support from family and friends. However, the marker variables of comfort are distinct from other studies. Lack of Continuity is a unique factor of this study of low-income women and reflects the reality of many low-income families.

Question 2

The one-way between-subjects analysis of variance performed on DPS-NF responses of the participation and non-participation groups indicated no significant differences among the means, $F(1, 159) p = .776$. The DPS-NF responses are not assumed different for the group that reported participation in a workshop or program within the last 12 months and those that did not report any participation.

Question 3

The results of Question 3 determined that a relationship exists between the CSEI scores and the deterrent factors. The purpose of including the CSEI in the study was to provide (a) an external criterion which supported the deterrents to participation factors and (b) additional support to the validity of the DPS-NF instrument. The factor with the highest simple correlation (-.524) entered the equation first which was Factor 3, Lack of

Self-Confidence. The negative correlation was expected since a low score on the CSEI was indicative of a low level of self-esteem and a high score on the self-confidence items was indicative of a low level of self-confidence. The Lack of Self-Confidence Factor accounted for 27.04 % of the adjusted R^2 variance in the CSEI scores. The Coopersmith definition of self-esteem is a global positive or negative self-assessment that is fairly stable across situations (1967). Brockner (1988) defined self-confidence as a person's belief that he or she can successfully complete a task. Adult self-esteem is decreased when an avoidance response is used as a reaction to a psychological threat (Bednar, Wells, and Peterson, 1989). The Coopersmith theory identifies power and courage as two necessary ingredients for high levels of self-esteem according to Bednar et al. Bernstein (1989) proposed that the "courage to try to learn directly reflects the level of self-esteem in each person...those with high self-esteem are the most willing to try" (p. 143). A learner must face the unknown in order to learn and the act of learning places the learner in unfamiliar territory according to Bernstein. The correlation between the Lack of Self-Confidence Factor and the CSEI scores are congruent with many of the self-esteem theories.

Next, Factor 6, Lack of Benefit, entered the equation with a simple correlation of .135. The addition of Lack of Benefit Factor to the Lack of Self-Confidence Factor accounted for 28.43 % of the cumulative variance. The association between Lack of Benefit and the CSEI scores was not nearly as strong as the Lack of Self-Confidence Factor and the CSEI scores. In summary, the CSEI scores supports one of the deterrents to participation factors, Lack of Self-Confidence, identified in this study. This support provides an external criterion that strengthens the validity of the DPS-NF instrument.

Question 4

The results of Question 4 identified a relationship between the age of the respondent and the factors, Lack of Comfortableness and Lack of Self-Confidence. Nearly three-fourths of the variance ($r^2 = .722$) in the Lack of Comfortableness Factor can be accounted for by the age of the respondent. The negative correlation reflects a higher score on the Lack of Comfortableness Factor and a lower age. The items that loaded on the Lack of Comfortableness which one would intuitively select include: (a) "I don't want to go the building where the workshops/programs are offered." (b) "I don't feel comfortable going to the part of town where the workshops/programs are usually offered." (c) "My friends wouldn't like it if I went to go to a workshop/program." (d) "I don't like the people who usually go to those workshops/programs." and (e) "My family wouldn't like it if I went to a workshop/program." The marker variables of feeling comfortable in going to a building or a part of town and the fear of an outside group agree with a common image of a younger person who is timid and non-assertive. The need for approval from friends and family is very important to young people and the relationship of these variables to younger respondents is clear. Anderson and Niemi (1969) have written that low-income people recognize themselves as victims without power and withdraw from society. They believe that this is why low-income people develop strong ties with kinship and other primary groups and that this response increases their insecurity, timidity, and fear. The variable, "I think that I am too old to learn." doesn't fit as neatly with the overall negative correlation between this factor and

the respondents' age. This finding prompts the question, Do younger respondents feel more a sense of being too old to learn than older respondents?

Over one-half of the variance ($r^2 = .554$) in the Lack of Self-Confidence Factor can be accounted for by the age of the respondent. The positive correlation of this association is troubling. The results indicate that as the age of the respondents increase, their score for the Lack of Self-Confidence Factor increases. Fitchen (1981) in her case studies of rural poor stated that low-income people feel scorned and cannot successfully participate in the larger community but cannot completely withdraw. The necessities of school, work, shopping, official and legal matters, and support services force them to interact with the larger community. Does this mean that as low-income women experience life and especially learning experiences, that their sense of self-esteem and self-confidence is slowly destroyed? If the answer is yes, the consequences for low-income women are horrible.

Question 5

The results of Question 5 indicated that the DPS-NF factors did not differentiate the respondents according to race. The finding suggests that the respondents in this study experience similar deterrents regardless of their race. This finding does not dispute the theories put forward by Darkenwald and Merriam (1982), Cross (1981), and Anderson and Niemi (1969) that socio-economic status is one of the most powerful influences on people's behavior toward education.

Implications for Practice

Based on the results of this study, educators must first solve or reduce the disengagement deterrent with potential participants. The respondents in this study are apparently not going to make the effort to connect with a nonformal educational provider such as the Oklahoma Cooperative Extension Service (OCES). The effort put into mass media public awareness campaigns to reach this group of potential participants will not be effective. OCES and other nonformal education providers will have to initiate the contact with the women in this study if they are to become participants in education.

The lack of comfortableness with the idea of going to a program or workshop either because of the location or the lack of support from others must be addressed. Education for these women will need to occur within the immediate neighborhood. The invitation to participate should include family and/or friends.

The participants in this study are not self-confident enough to seek out educational opportunities within the community. This is a far cry from the typical program participant who strides into the OCES county office demanding and expecting to get their money's worth as tax-paying citizens. To try to learn takes courage and the effort to try corresponds with a person's level of self-esteem. For the women of this study with little self-confidence and who feel the dominant society's prejudice toward persons on welfare, the effort to try to learn is too risky especially if it requires a public action such as going to a meeting. For the women in this study, the opportunity to learn must come to them privately within the context of their home, family, and friends.

OCES and other nonformal education providers must meet a standard of excellence in order to reach the women in this study. Some of the criteria to meet this standard include the following: (a) Nonformal education must be relevant to the daily problems of life for low-income women. (b) The impersonal mass appeal to participate must give way to a personal invitation that is inclusive of family and friends. (c) Offer one-to-one learning within the home as the first step in developing the courage to learn. The question remains for us as citizens, How much of our resources are we willing to contribute to meet the educational needs of low-income women?

Recommendations for Future Research

Many of the findings from this study collaborate what has been published in the adult education literature. However, several of the findings are different and need further examination, such as the Lack of Comfortableness and the Lack of Continuity factors. A replication of this study using the DPS-NF with a similar population of a rural, low-income group of women is needed to verify the stability of these findings. Replications of this study with other homogenous ethnic groups and low-income urban adults are needed as well. The use of additional instrument(s), such as the Coopersmith Self-Esteem Inventory, with the DPS-NF can provide an external criterion to support the findings and the validity of the DPS-NF instrument.

Two of the qualitative studies that were reviewed (Quigley, 1992 and Zeighan, 1992) noted that ABE resisters and low-literate adults were not resistant toward the idea of learning but with the system of schooling. Several of the variables which loaded on the first two factors in this study, Disengagement and Lack of Comfortableness, give the

impression that these respondents may be similar to the ABE resisters and the low-literate adults. The variables such as (a) the hassle of paperwork and forms; (b) too much like regular school; and (c) not feeling comfortable in going to the building, may suggest that nonformal education too much resembles the school system. A natural progression from this study would be to further investigate the perceptions of nonformal education and nonformal educational institutions with groups of people similar to the respondents in this study.

OCES has provided one-to-one education for low-income women for more than 20 years. Little is known about the participants' expressed deterrents to participation as they enroll and if those deterrents change while enrolled in the program. Does involvement in a nonformal education program decrease the degree of disengagement, lack of comfortableness, and the lack of self-confidence as a program participant? Does a person's expressed deterrents to participation change or her self-evaluation as a learner change after involvement in a nonformal education program? Cross (1981) in explaining the Chain of Response (COR) Model wrote that the decision to participate in education comes from a person's attitudes toward education, is based on a person's self-evaluation, and that these traits are fairly stable. An investigation such as the one proposed would begin to test this assumption of the COR Model. Today, the rapid changes in technology and the growth in knowledge demand citizens who are lifelong learners. Therefore, the challenge for adult educators in today's world is to assist people in becoming lifelong learners.

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APPENDIXES

APPENDIX A
COMPARISON OF QUESTIONS
FROM OTHER STUDIES

Comparison of Questions From Other Studies

The first instrument used as a comparison was the DPS-LL developed by Hayes and Darkenwald (1988) for low-literate participants in adult basic education classes. Questions followed by H&D in bold type come from the DPS-LL instrument. The second comparison instrument used was the Deterrents to Participation Scale-General (DPS-G) which was developed for the general public by Darkenwald and Valentine (1985). This instrument was selected since many of the published deterrents studies that were reviewed had used it as a base. Questions followed by D&V in bold type come from the DPS-G instrument. The third instrument used as a comparison was developed by Beder (1990) in a study designed for adult basic education eligible nonparticipants. Beder developed the questions in his instrument based on open-ended interviews with high school drop-outs that had never participated in adult basic education. Questions followed by the letter, B, in bold type come from the Beder instrument. The questions for the investigator's instrument are indicated by italics. Several of the questions proposed by the investigator are unique in that they do not match any of the questions from the three selected instruments. The basis for these questions came from the study by Ziegahn (1992).

Dispositional (Intrinsic)

1. I don't want to answer questions in a group.

I didn't want to answer questions in class. **H&D**

2. I don't want people to know I needed more information or help.

I didn't want to admit that I needed help with reading. **H&D**

3. I think that I am too old to learn.

I felt I was too old to learn. **H&D**

I am too old to go back to school. **B**

Because I felt I was too old to take the course. **D&V**

4. I think that going to a workshop/program would be too much of a hassle with lots of questions and forms.

I thought starting classes would be difficult, with lots of questions and forms to fill out. **H&D**

5. I think that going to a workshop/program would be too much like regular school.

I don't like doing schoolwork. **H&D**

I thought that adult education would be like regular school. **H&D** (did not load on 5 factor solution)

Going back to adult classes would be like going to high school all over again. **B**

Because I don't enjoy studying. **D&V**

6. *I don't need to know any more about the topic.*
7. *I don't think the workshop/program would really be helpful to me. would help me.*
 I felt returning to school wouldn't help me. **H&D**
 I thought "book learning" wasn't important. **H&D**
 I didn't think that I needed to read better. **H&D**
 A high school diploma wouldn't improve my life. **B**
 I don't think I could use the things I would learn in school. **B**
 Going back to school wouldn't make me any smarter. **B**
 I don't need a diploma. **B**
 I already know enough. **B** (deleted from analysis)
8. *I feel the workshop/program leaders wouldn't be friendly or understanding to me.*
 I felt the teachers would not be friendly or understanding. **H&D** (did not load on 5 factor solution)
9. *I don't like the other people who usually go to those workshops/programs.*
10. *I think that I would feel out of place.*
11. *I feel that I wouldn't be accepted by the other people in the workshop/program.*
 I didn't like the other students who go to the classes. **H&D**
 There aren't many people in adult high school classes who are my age. **B**
 Because I felt I couldn't compete with younger students. **D&V**
12. *I don't think that I would be able to learn.*
 I was afraid I wasn't smart enough to do the work. **H&D**
 I don't think I am smart enough to go back to school. **B**
 School is too hard. **B**
 Because I was not confident of my learning ability. **D&V**
 Because I felt unprepared for the course. **D&V**
13. *I don't want to go by myself.*
 I didn't want to go to classes alone. **H&D** (did not load on 5 factor solution)
14. *I have gone to a workshop/program before and didn't like it.*
 I went to adult classes somewhere else and didn't like them. **H&D** (did not load on 5 factor solution)
15. *I am just that not interested in going to a workshop/program.*
 Because I'm not that interested in taking courses. **D&V**
 I am not motivated enough to go back to school. **B**
16. *I am afraid that people would find out that I have trouble reading. (Unique, does not match other studies.)*
17. *I have never thought of going to a workshop/program. (Unique, does not match other studies.)*
18. *I can learn it on my own. (Unique, does not match other studies.)*

Questions from other studies that did not match any of the investigator's proposed questions were:

- I just don't like school. **B**
- I am too lazy to go back to school. **B**
- I didn't like school so I don't want to go back. **B**
- Because I wasn't willing to give up my leisure time. **D&V**

Situational (Extrinsic)

- 19. *I don't have a way to go.*
 - I didn't have any transportation to school. **H&D**
 - I couldn't pay for childcare or transportation. **H&D**
- 20. *I don't have anyone to take care of my children.*
 - I couldn't pay for childcare or transportation. **H&D**
 - Because I had trouble arranging for child care. **D&V**
- 21. *I don't like to leave my children.*
 - I have to take care of my family. **B**
 - Because participation would take away from time with my family. **D&V**
- 22. *My family would not like it if I went to a workshop/program.*
 - I felt my family wouldn't like if I returned to school. **H&D**
- 23. *My friends wouldn't like it I went a workshop/program.*
 - I felt that my friends or the people I work with wouldn't like it if I returned to school. **H&D**
 - My friends would laugh at me if I went back to school. **B**
 - Because my friends did not encourage my participation. **D&V**
- 24. *I have health problems that keep me from going.*
 - I had health problems. **H&D** (did not load on 5 factor solution)
 - Because of a personal health problems or handicap. **D&V**
- 25. *I don't have the time to go.*
 - I didn't have time to go to school. **H&D**
 - I don't have enough free time to go back to school. **B**
- 26. *I can't go because of family problems.*
 - I had family problems. **H&D**
 - Because of family problems. **D&V**
- 27. *I move too often.*
 - I move around too much. **B** (deleted from Beder's analysis)

Questions from other studies that do match any of the investigator's questions were:

- There is too much on my mind to go back to school. **B**
- I don't have the energy to go back to school. **B**
- Because education would not help me in my job. **D&V** (not appropriate)
- Because my employer would not provide financial assistance or reimbursement. **D&V** (not appropriate)
- It was more important to get a job than to go to school. **H&D**

I have too many conflicts at work to go back to school. **B** (not appropriate)

Institutional (Extrinsic)

28. *I don't want to go the building where the workshops/programs are offered.*

I didn't want to take classes in a school building. **H&D**

Because the course was offered at an inconvenient location. **D&V**

29. *I don't feel comfortable going to the part of town where the workshops/program are usually offered.*

I was worried because classes were held in a bad neighborhood. **H&D**

Because the course was offered in an unsafe area. **D&V**

30. *I tried to enroll before in a workshop/program, but it was already full.*

I tried to start classes but they were already full. **H&D**

31. *I can't go at the time they are offered.*

The classes were held at times when I couldn't go. **H&D** (did not load on 5 factor solution)

Because the course was scheduled at an inconvenient time. **D&V**

32. *I think that the length of the programs are usually too long.*

33. *I don't think that I can go to all of the workshop sessions.*

I thought it would take too long for me to finish school. **H&D**

Because I didn't think I would be able to finish the course. **D&V**

Because of the amount of time required to finish the course. **D&V**

Because I didn't have the time for the studying required. **D&V**

I didn't think I could go to classes regularly. **H&D** (did not load on 5 factor solution)

Because I didn't think I could attend regularly. **D&V**

34. *I heard that the workshops/porgrams offered were not very good.*

I heard that the adult school classes were not very good. **H&D**

I don't think that adult high school classes would be very good. **B**

Because the courses available were of poor quality. **D&V**

35. *I didn't know that there were any workshops or programs offered.*

I didn't know there was any place to go to take classes. **H&D** (did not load on 5 factor solution)

I don't know anything about adult high school classes. **B**

I haven't known where there are any classes. **B**

36. *I can't afford the enrollment fee or the supplies required.*

It would cost me too much money to go back to school. **B**

Because I couldn't afford miscellaneous expenses like travel, books, etc.
D & V

Because I couldn't afford the registration or course fees. **D&V**

Questions from other studies that do match any of the investigator's questions were:

School is too hard. **B**

Because I didn't meet the requirements for the course. **D&V**

Because the available courses did not seem useful or practical. **D&V**

Because I didn't think the course would meet my needs. **D&V**

Because the courses available did not seem interesting. **D&V**

Because I wanted to learn something specific, but the course was too general. **D&V**

Because the course was not on the right level for me. **D&V**

It would take me too long to finish high school. **B**

APPENDIX B

ADULT LEARNING SURVEY

ADULT LEARNING SURVEY

Hello. I am Glenna Williams from Oklahoma State University. I work for the Cooperative Extension Service and we provide education and information through workshops and programs to the citizens of Oklahoma. We are doing a research project to better understand what keeps people from attending educational workshops and programs. I am interviewing women that are 35 years old or younger who receive AFDC benefits in 20 Oklahoma counties. I have scheduled today to be in

1. _____ County.

I am giving a \$5 coupon redeemable for dairy or food products to people who complete the interview. The interview has three sections and includes reasons for not participating in educational programs; general background information questions; and a section on feelings. It will take us about 30 minutes to complete. The only form that you will have your name attached is the Consent Form that indicates you are volunteering to participate in this study. After the interview, you can put the completed forms in an envelope and seal the envelope.

Would you be willing to participate in this survey?

2. Are you aged 35 or younger? If yes, please state: _____

(Review the Consent Form with the prospective participant. If the person does not want to participate or is older than 35, close the interview at this point.)

Many adults want to learn about such things as; (1) single parenting skills, (2) gardening, (3) cooking and good nutrition, (4) CPR or emergency lifesaving, (5) child development (6) household budgeting, (7) health and exercise, and/or (8) stress reduction. You can probably think of other topics about which you may have wanted to learn in the past year.

There are workshops and programs about these topics that are offered to adults in the community. Churches, hospitals, libraries, OSU County Extension Service, the Fire Department and Red Cross are some of the groups that offer workshops and programs.

3. Have you participated in any educational workshops or programs during the past 12 months?

1. No

2. Yes If Yes, describe:

3. _____

- 4 Have you enrolled in a class for credit or a job training course during the last 12 months?

1. No

2. Yes If yes, describe:

3. _____

Sometimes adults want to learn about something that seems interesting or that would be helpful but don't go ahead to join a workshop or attend a program. Would you think back about something that you wanted to know more about in the last year but you didn't go to a workshop or program? We are going to look at a list of 36 reasons that some people have said keep them from participating. I want you to decide how true each of these reasons are for you not to attend a workshop or program. You have three choices for each reason; (1) Not True, (2) Somewhat True and (3) True. We will circle only one choice for each reason.

Reasons	Not True	Somewhat True	True
5. I didn't know that there were any workshops or programs offered.	1	2	3

If you did know about an educational workshop or program and you decided not to attend, how true would these reasons would be for you.

Reasons	Not True	Somewhat True	True
6. I don't want to answer questions in a group.	1	2	3
7. I don't want people to know that I need more information or help.	1	2	3
8. I think that I am too old to learn.	1	2	3
9. I think that going to a workshop/program would be too much of a hassle with lots of questions and forms.	1	2	3
10. I can't afford the enrollment fee or the supplies required.	1	2	3
11. I feel that the workshop/program leaders wouldn't be friendly or understanding to me.	1	2	3
12. I don't think the workshop/program will really be helpful to me.	1	2	3
13. I don't need to know any more about the topic.	1	2	3
14. I don't like the people who usually go to those workshops/programs.	1	2	3
15. I have gone to a workshop/program before and didn't like it.	1	2	3
16. I feel that I wouldn't be accepted by the other people in the workshop/program.	1	2	3
17. I don't think that I would be able to learn.	1	2	3
18. I don't want to go by myself.	1	2	3
19. I think that I would feel out of place.	1	2	3
20. I am just not that interested in going to a workshop/program.	1	2	3
21. I don't have anyone to take care of my children.	1	2	3
22. I don't have a way to go.	1	2	3

Reasons	Not True	Somewhat True	True
23. I have never thought of going to a workshop/program.	1	2	3
24. I can't go at the times they are offered.	1	2	3
25. I am afraid that people will find out that I have trouble reading.	1	2	3
26. I don't like to leave my children.	1	2	3
27. I move too often.	1	2	3
28. I have heard that the workshops/programs offered weren't very good.	1	2	3
29. I have health problems that keep me from going.	1	2	3
30. I don't have the time to go.	1	2	3
31. I don't feel comfortable going to the part of town where the workshops/programs are usually offered.	1	2	3
32. My family wouldn't like it if I went to a workshop/program.	1	2	3
33. I don't want to go the building where the workshops/programs are offered.	1	2	3
34. I can't go because of family problems.	1	2	3
35. I have tried to enroll before in a workshop/program, but it was already full.	1	2	3
36. I can learn it on my own.	1	2	3
37. I don't think that I can go to all of the workshop sessions.	1	2	3
38. My friends wouldn't like it if I went to go to a workshop/program.	1	2	3
39. I think that going to a workshop/program would be too much like regular school.	1	2	3
40. I think that the length of the programs are usually too long.	1	2	3

The purpose of the questions in this 2nd section is to provide a background summary of the women that participate in this interview. Again I want to reassure you that this form will not be marked in any way that will identify you and DHS will not know who has or has not participated in this interview.

41. Where do you live?

1. Town

2. Country: How many miles from the closest town?

1. 5 miles or less

2. more than 5 miles

42. How much education do you have?

Last grade of school completed if less than 12

11. 10. 9. 8. 7. 6. 5. 4. 3. 2. 1. 0.

12. High school diploma or GED

13. Some vocational or technical training

14. Completed vocational or technical training

15. Some college

16. Associate's or 2 year college degree

17. Bachelor's degree

18. College past the Bachelor's degree

43. How many of your children live with you?

44. What is the age of your youngest child?

1. less than 1 year

2. 1 year to less than 2 1/2

years

3. 2 1/2 years to 4 years

4. 5 years to 8 years

5. 9 to 12 years

6. 13 years and older

45. How long have you received AFDC benefits?

Years or Months

46. What was your age when your first child was born?

47. Have you been employed since you left school?

1. No

2. Yes: How long has it been since your last paid employment?

Years or Months

48. Do you live with other adults?

1. No

2. Yes

If yes, indicate:

1) Significant other

2) Parent(s)

3) Other family membes

4) Friend(s)

49. How do you identify your racial background?

1. African or Black American, not of Hispanic origin

2. Asian or Pacific Islander

3. Hispanic, of any race

4. Native American

5. White, not of Hispanic origin

6. Other: _____

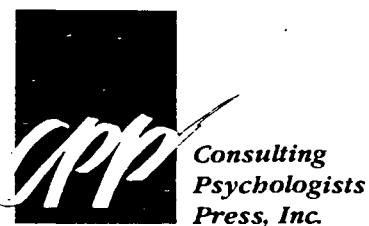
50. If you were able to gain the education and training that you need, which of the following needs would you still have in order to become self-supporting? First, answer yes or no to the items listed. Next we will go back through those with a yes answer and select the most important, the second most important, and so on.

- | | |
|----------------------------------|--------------------------------------|
| 1. Help in getting child support | 2. Help in finding a job |
| 3. Reliable day care | 4. Health insurance |
| 5. Reliable transportation | 6. Encouragement/support from others |
| 7. Affordable housing | 8. Nothing |
| 9. Other, describe: _____ | |

Now we are ready to complete the last section of the interview. Again I want to reassure you that this form won't be marked in any way that will identify you. This is a list of statements about feelings. If a statement describes how you usually feel, put an X in the column "Like Me." If a statement does not describe how you usually feel, put an X in the column "Unlike Me." There are no right or wrong answers. We will begin at the top of the page and mark all 25 statements.

Complete the Coopersmith form.

This completes the interview today. Here is the envelope for your forms. Do you have any questions that I can answer? I appreciate your willingness to take the time to share your thoughts with me. Please accept this gift certificate as my way of saying Thank You. Have a good day.



SAMPLE ITEMS FOR THE COOPERSMITH SELF-ESTEEM INVENTORY - ADULT FORM

by Stanley Coopersmith, Ph.D.

You will find here a list of statements about feelings. If a statement describes how you usually feel, put an X in the column "Like Me." If the statement does not describe how you usually feel, put an X in the column "Unlike Me." There are no right or wrong answers.

| Like
Me | Unlike
Me | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. It's pretty tough to be me. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. I often feel upset with my work. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. People usually follow my ideas. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Most people are better liked than I am. |

From *Coopersmith Self-Esteem Inventory - Adult Form* by Stanley Coopersmith. Copyright 1975 by Stanley Coopersmith. Published in 1981 by Consulting Psychologists Press, Inc. All rights reserved. Further reproduction is prohibited without the Publisher's written consent.

You may change the format of these items to fit your needs, but the wording may not be altered. Please do not present these items to your readers as any kind of "mini-test," but rather as an illustrative sample of items from this instrument. We have provided these items as samples so that we may maintain control over which items appear in published media. This avoids an entire instrument appearing at once or in segments which may be pieced together to form a working instrument, protecting the validity and reliability of the test. Thank you for your cooperation. Consulting Psychologists Press, Inc., Permissions & Contracts Department.

APPENDIX C
ADULT LEARNING SURVEY
CONSENT FORM

Adult Learning Survey Consent Form

I understand that:

1. This is a research project for the purpose of better understanding what keeps people from attending educational workshops and programs.
2. The survey has 3 sections and includes reasons for not participating in educational programs; general background information questions; and a section on feelings.
3. My participation is voluntary in this interview which will take about 30 minutes.
4. There is no penalty for refusal to participate.
5. I am free to withdraw my consent and stop the interview at any time.
6. The services provided to me by the Oklahoma Department of Human Services will not be affected by my choice to participate or not to participate in the survey.
7. My name will be not be attached to any of the information that I provide.
8. No list of participant names will be compiled and given to DHS or any other agency.
9. I will receive a \$5 coupon for dairy products or other food items after completing the survey.

The interviewer, Glenna Williams, has reviewed the above information with me and I have had the opportunity to ask questions.¹

I agree to be interviewed for the Adult Learning Survey and understand that I will receive a completed copy of the consent form.

(Signature of Participant)

(Date)

I certify that I have personally explained all of the above points to the participant before asking her to sign the consent form.

(Signature of Interviewer)

(Date)

¹You may contact Glenna Williams at (405) 744-6283 if you have further questions about this research project. You may also contact University Research Services; 001 Life Sciences East; Oklahoma State Univ.; Stillwater, OK 74078; (405) 744 - 5700.

APPENDIX D

DATA SHEET

Data Sheet

1. _____ County
2. _____ Age
3. Have you participated in any workshops or special interest groups during the past 12 months?
- 1) No 2) Yes If yes, describe:
- 3) _____
4. Have you enrolled in a class for credit or a job training course during the last 12 months?
- 1) No 2) Yes If yes, describe:
- 3) _____

| | Not
True | Somewhat
True | True | | Not
True | Somewhat
True | True |
|-----|-------------|------------------|------|-----|-------------|------------------|------|
| 5. | 1 | 2 | 3 | 18. | 1 | 2 | 3 |
| 6. | 1 | 2 | 3 | 19. | 1 | 2 | 3 |
| 7. | 1 | 2 | 3 | 20. | 1 | 2 | 3 |
| 8. | 1 | 2 | 3 | 21. | 1 | 2 | 3 |
| 9. | 1 | 2 | 3 | 22. | 1 | 2 | 3 |
| 10. | 1 | 2 | 3 | 23. | 1 | 2 | 3 |
| 11. | 1 | 2 | 3 | 24. | 1 | 2 | 3 |
| 12. | 1 | 2 | 3 | 25. | 1 | 2 | 3 |
| 13. | 1 | 2 | 3 | 26. | 1 | 2 | 3 |
| 14. | 1 | 2 | 3 | 27. | 1 | 2 | 3 |
| 15. | 1 | 2 | 3 | 28. | 1 | 2 | 3 |
| 16. | 1 | 2 | 3 | 29. | 1 | 2 | 3 |
| 17. | 1 | 2 | 3 | 30. | 1 | 2 | 3 |

| | Not
True | Somewhat
True | True | | Not
True | Somewhat
True | True |
|-----|-------------|------------------|------|-----|-------------|------------------|------|
| 31. | 1 | 2 | 3 | 36 | 1 | 2 | 3 |
| 32. | 1 | 2 | 3 | 37. | 1 | 2 | 3 |
| 33. | 1 | 2 | 3 | 38. | 1 | 2 | 3 |
| 34. | 1 | 2 | 3 | 39. | 1 | 2 | 3 |
| 35. | 1 | 2 | 3 | 40. | 1 | 2 | 3 |

41. Residence

- 1) Town 2) Country [5 miles or less] 3) Country [more than 5 miles]

42. Education level

Less than a high school diploma or GED

- 1) 0 2) 1 3) 2 4) 3 5) 4 6) 5 7) 6 8) 7 9) 8
 10) 9 11) 10 12) 11

High school diploma/GED or more

- 13) 12 14) 13 15) 14 16) 15 17) 16 18) 17 19) 18

43. _____ # Dependent children**44. Age of youngest child**

- 1) < 1 yr 2) 1 yr to <2 1/2 yrs 3) 2 1/2 to 4 yrs
 4) 5 to 8 yrs 5) 9 to 12 yrs 6) 13 yrs and older

45. Years or ____ Months received AFDC benefits

46. Age at birth of first child

47. Employment since school

1) No 2) Yes If yes, how long since employment?

Years or Months

48. Live with other adults

1) No 2) Yes If yes, indicate:

1) Significant other 2)

Parents(s)

3) Other family members 4) Friend(s)

49. Racial background

- 1) African American or Black, not of Hispanic origin
- 2) Asian or Pacific Islander
- 3) Hispanic, of any race
- 4) Native American
- 5) White, not of Hispanic origin
- 6) Other:

50. Needs identified

- _____ 1) Child support **Y or N** _____ 2) Job **Y or N**
_____ 3) Day care **Y or N** _____ 4) Health insurance **Y or N**
_____ 5) Transportation **Y or N** _____ 6) Encouragement/support **Y or N**
_____ 7) Housing **Y or N** _____ 8) Nothing **Y or N**
_____ 9) Other: _____

APPENDIX E

OKLAHOMA DEPARTMENT OF HUMAN SERVICES

CORRESPONDENCE

STATE OF OKLAHOMA
DEPARTMENT OF HUMAN SERVICES

TO: Office of Field Operations
ATTN: ✓ Debbie Sexton, Area Director
FROM: Janelle Arden, Programs Administrator
Research, Evaluation & Statistics Unit
Office of Management Services
DATE: March 28, 1994
RE: Research Project on AFDC Mothers

In reviewing the AFDC research project proposed by Glenna Williams, there are some questions or concerns that need to be addressed before the project proceeds. DHS needs to decide if they want the researchers to sign a release of information agreement. This agreement should address how clients' confidentiality is going to be protected -- using unique identification numbers on the survey that cannot be traced back to the client; disposition of database and the original survey forms; whether findings can be published and how they can be used; etc. In addition, we need more information from Ms. Williams as to her sampling design and how the project is being funded. If the funding for the project is federal, then the results from the survey are public domain in most cases.

The most unobtrusive strategy for conducting the surveys would be for Ms. Williams to contact each County Director and work out the details for conducting the survey within the office. A memo from field operations can be sent out to the county directors providing them with the following information -- that this project has been approved; what it is about; whose doing it; what the county offices and DHS as a whole have to gain from it; when it needs to be conducted; and that Ms. Williams will be contacting them to set up interview times.

Once the project is completed, Ms. Williams should provide hard copies of the report to both Debbie Sexton and Janelle Arden. The final report should include an Executive Summary that includes the major findings and highlights.

I have attached the survey instrument with several comments from our office (some of which will have to be corrected before the survey can be used). The form was not revised by RE&S because it is part of a school project. Since surveys are often a part of the grading criteria, RE&S does not feel that it is appropriate or in the best interest of the student for us to provide students with revised survey forms. In addition, RE&S would like the following question added to the survey instrument:

If you were able to gain the education and training that you need, which of the following needs would you still have?

- A. Help in getting child support
- B. Help finding a job
- C. More affordable housing
- D. Day Care
- E. Health Insurance
- F. Better Transportation
- G. Help from family and friends
- H. Nothing
- I. Other (please specify: _____)

If RE&S can be of further assistance, please do not hesitate to call.

Janelle Arden
Janelle Arden, Programs Administrator

attachment

JA/MSK/msk

c: Carol Brown
Janelle Arden
Marguerite Keesee
RE&S File



COMMISSION
FOR HUMAN SERVICES
Donald L. Benson, Chairman

State of Oklahoma
DEPARTMENT OF HUMAN SERVICES

Sequoyah Memorial Office Building
P.O. Box 25352
Oklahoma City, Okla. 73125
(405) 521-3646



DEPARTMENT
OF HUMAN SERVICES
George Miller, Interim Director

March 30, 1994

Glenna Williams, Assistant State Specialist
Expanded Food and Nutrition Education Program
312 HES Building - OSU
Stillwater, OK 74078

Dear Ms. Williams:

Attached is an analysis of your proposal from our Office of Management Services. Before we can proceed, we need to initiate a release of information agreement as suggested in the memo and address the other issues.

I am looking forward to working with you on this. Please let me know if the suggestions in the memo are acceptable. You can contact me at 521-3079.

Sincerely,

Debbie Sexton, Area Director
Office of Field Operations

c: Bryan
Arden

Memorandum

DATE: May 12, 1994

TO: Debbie Sexton
Area Director, Office of Field Operation

Janelle Arden
Programs Administrator, Office of Management Services

FROM: Glenna Williams
EFNEP State Coordinator

RE: Research Project with AFDC Mothers

CC: Dr. Robert Nolan

I am responding to your questions in the March 30th letter about the Deterrents to Participation in Adult Education of Low-Income Women research project.

I have submitted an Application For Review of Human Subjects Research to the OSU Institutional Review Board. I have described within the application a proposed method to protect participants' confidentiality which states that "all surveys will be numbered and no names will appear on any of the forms. All response data will be maintained as confidential material by placement in an locked file cabinet to which only the researchers will have access. All forms will be destroyed once a computer data bank has been constructed." (Also, see the enclosed Consent Form.) You will be sent a copy of the approved application when I receive approval.

My dissertation advisor, Dr. Robert Nolan, and I are interested in submitting article(s) to professional journals. Oklahoma will not be named as the location where the research was conducted but instead a midwestern state will be the term that will be used.

The sampling plan for the project will use a proportional quota sample for each identified county. See the attached sheet. The counties with more than a 20% poverty rate in the last four U.S. censuses were selected for the project.

The funding support for this research project is private. The results will be included in the dissertation and will be placed in the OSU library. DHS will be furnished hard copies of the dissertation and an Executive Summary for your information and use.

STATE OF OKLAHOMA
DEPARTMENT OF HUMAN SERVICES

TO: COUNTY DIRECTORS LISTED BELOW

FROM: Carolyn Bryan, Associate Director
Office of Field Operations

DATE: June 10, 1994

RE: AFDC Research Project

Within the next several weeks, you will be contacted by Glenna Williams, OSU Cooperative Extension Service, who is conducting a research project with AFDC recipients which has been approved by the Field Operations Office and the Management Services Office. The purpose of the research is to identify deterrents to participation in adult education of low-income women. The findings from this project will be provided to DHS.

The data will be gathered in oral interviews with AFDC recipients in the County Office as they come in for recertification of benefits. Ms. Williams will be the interviewer for all the counties involved and requests that the Social Worker who is completing the recertification route the clients by her for the interview. In order to protect the clients' privacy, Ms. Williams does ask for a somewhat private space with a table and chairs in which the interviews can be conducted. Clients that complete the survey will receive a \$5 Braums' gift certificate as an inducement for participation in the research project.

Please provide every courtesy to Ms. Williams. I believe the information gathered from this study will be beneficial to us all.

PERSONS

William Long, Adair County
Alice Foran, Atoka County
Norma Price, Bryan County
Larry Dyer, Caddo County
Lynn Pierson, Cherokee County
Herbert Needham, Choctaw County
Bill Wilson, Coal County
Brenda Hawkins, Greer/Harmon County
Sally Barnett, Haskell County
Beverly Morris, Hughes County
Yvonne Wood, Johnston County
Edwin Newell, Kiowa County
Paul Cortassa, Latimer County
Howard Raines, LeFlore County
Sharon Helms, McCurtain County
Roger Barton, McIntosh County
Barbara Cheatwood, Okfuskee County
Harl Hentges, Payne County
Larry Stone, Pushmataha County
Judy Stewart, Tillman County

Carolyn Bryan
Carolyn Bryan, Associate Director

c: Jean Derry, OFO
Raymond Haddock, FSS
Janelle Arden, OMS
Area Directors
Glenna Williams

APPENDIX F
QUOTA SAMPLE

Quota Sample

| Counties | 1993 Monthly Average
Case Load of AFDC
Recipients | County % | Number of
Subjects | Number
of
Subjects |
|--------------|---|--------------|-----------------------|--------------------------|
| Adair | 301 | 4.1 | 7.3 | 8 |
| Atoka | 263 | 3.6 | 6.4 | 7 |
| Bryan | 539 | 7.4 | 13.3 | 14 |
| Caddo | 728 | 10.0 | 18.0 | 18 |
| Cherokee | 664 | 9.1 | 16.3 | 17 |
| Choctaw | 482 | 6.6 | 11.8 | 12 |
| Coal | 109 | 1.5 | 2.7 | 3 |
| Greer/Harmon | 192 | 2.6 | 4.6 | 5 |
| Haskell | 164 | 2.3 | 4.1 | 5 |
| Hughes | 243 | 3.3 | 5.9 | 6 |
| Johnston | 240 | 3.3 | 5.9 | 6 |
| Kiowa | 223 | 3.0 | 5.4 | 6 |
| Latimer | 263 | 3.6 | 6.4 | 7 |
| LeFlore | 887 | 12.2 | 21.9 | 22 |
| McCurtain | 1,145 | 15.7 | 28.2 | 29 |
| McIntosh | 239 | 3.3 | 5.9 | 6 |
| Okfuskee | 224 | 3.0 | 5.4 | 6 |
| Pushmataha | 232 | 3.2 | 5.7 | 6 |
| Tillman | 133 | 1.8 | 3.2 | 4 |
| TOTAL | 7,271 | 99.6% | | 187 |

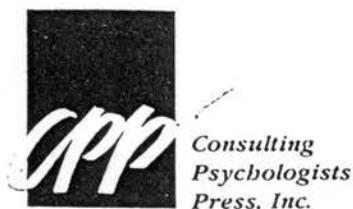
APPENDIX G
RESPONSES TO THE DPS-NF INSTRUMENT

Responses to The DPS-NF Instrument

| Questions | Not True | Somewhat True | True |
|---|----------|---------------|--------|
| 1. I didn't know that there were any workshops or programs offered. | 36.9 % | 19.4 % | 43.8 % |
| 2. I don't want to answer questions in a group. | 48.1 % | 26.2 % | 25.2 % |
| 3. I don't want people to know that I need more information or help. | 59.4 % | 20.0 % | 20.6 % |
| 4. I think that I am too old to learn. | 87.5 % | 8.1 % | 4.4 % |
| 5. I think that going to a workshop/program would be too much of a hassle with lots of questions and forms. | 73.7 % | 20.6 % | 5.6 % |
| 6. I can't afford the enrollment fee or the supplies required. | 21.2 % | 22.5 % | 56.3 % |
| 7. I feel that the workshop/program leaders wouldn't be friendly or understanding to me. | 71.2 % | 20.0 % | 8.7 % |
| 8. I don't think the workshop/program will really be helpful to me. | 81.9 % | 11.9 % | 6.3 % |
| 9. I don't need to know any more about the topic. | 86.2 % | 7.5 % | 6.3 % |
| 10. I don't like the people who usually go to those workshops/programs. | 85.0 % | 10.6 % | 4.4 % |
| 11. I have gone to a workshop/program before and didn't like it. | 82.5 % | 9.4 % | 9.1 % |
| 12. I feel that I wouldn't be accepted by the other people in the workshop/program. | 68.1 % | 21.2 % | 10.6 % |
| 13. I don't think that I would be able to learn. | 80.0 % | 13.7 % | 6.3 % |
| 14. I don't want to go by myself. | 41.2 % | 33.1 % | 25.6 % |
| 15. I think that I would feel out of place. | 42.5 % | 40.0 % | 17.5 % |
| 16. I am just not that interested in going to a workshop/program. | 73.7 % | 16.9 % | 9.4 % |
| 17. I don't have anyone to take care of my children. | 59.4 % | 24.4 % | 16.2 % |
| 18. I don't have a way to go. | 44.4 % | 23.7 % | 31.9 % |
| 19. I have never thought of going to a workshop/program. | 37.5 % | 30.6 % | 31.9 % |
| 20. I can't go at the times they are offered. | 44.4 % | 41.9 % | 13.7 % |
| 21. I am afraid that people will find out that I have trouble reading. | 81.9 % | 6.9 % | 11.2 % |

| | | | |
|--|--------|--------|--------|
| 22. I don't like to leave my children. | 35.0 % | 40.6 % | 24.4 % |
| 23. I move too often. | 80.0 % | 10.6 % | 9.4 % |
| 24. I have heard that the workshops/programs offered weren't very good. | 80.0 % | 15.0 % | 5.0 % |
| 25. I have health problems that keep me from going. | 85.6 % | 9.4 % | 5.0 % |
| 26. I don't have the time to go. | 69.4 % | 23.1 % | 7.5 % |
| 27. I don't feel comfortable going to the part of town where the workshops/programs are usually offered. | 80.0 % | 16.2 % | 3.7 % |
| 28. My family wouldn't like it if I went to a workshop/program. | 86.9 % | 9.4 % | 3.7 % |
| 29. I don't want to go the building where the workshops/programs are offered. | 88.7 % | 8.7 % | 2.5 % |
| 30. I can't go because of family problems. | 72.5 % | 21.2 % | 6.3 % |
| 31. I have tried to enroll before in a workshop/program, but it was already full. | 80.6 % | 6.3 % | 13.1 % |
| 32. I can learn it on my own. | 75.6 % | 16.9 % | 7.5 % |
| 33. I don't think that I can go to all of the workshop sessions. | 45.0 % | 41.2 % | 13.7 % |
| 34. My friends wouldn't like it if I went to go to a workshop/program. | 94.4 % | 4.4 % | 1.2 % |
| 35. I think that going to a workshop/program would be too much like regular school. | 76.9 % | 14.4 % | 8.7 % |
| 36. I think that the length of the programs are usually too long. | 64.4 % | 26.2 % | 9.4 % |

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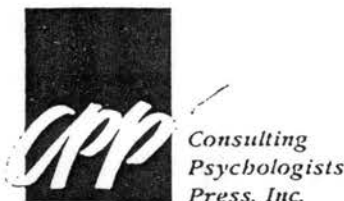
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enclosure



Glenna Williams
School of Occupational & Adult Education
312 H.E.S. Bldg. OSU
Stillwater, OK 74078

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By

Glenna Williams
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APPENDIX I
FIVE FACTOR ANALYSIS

Five Factor Analysis
Mean Community = .431

| Factor | Eigenvalue | Percent of Variance | Cumulative Percent |
|--------|------------|---------------------|--------------------|
| # 1 | 7.226 | 20.1 % | 20.1 % |
| # 2 | 2.393 | 6.6 % | 26.7 % |
| # 3 | 2.130 | 5.9 % | 32.6 % |
| # 4 | 1.866 | 5.2 % | 37.8 % |
| # 5 | 1.497 | 4.2 % | 42.0 % |

Five Factor Varimax Rotated Matrix

| Factor # 1
Correlation | Reasons |
|---------------------------|--|
| .743 | I think that going to a workshop/program would be too much of a hassle with lots of questions and forms. |
| .742 | I am just not that interested in going to a workshop/program. |
| .581 | I don't think the workshop/program will really be helpful to me. |
| .564 | I think that the length of the programs are usually too long. |
| .560 | I think that going to a workshop/program would be too much like regular school. |
| .538 | I don't have the time to go. |
| .467 | I don't think that I can go to all of the workshop sessions. |
| .411 | I have never thought of going to a workshop/program. |

| Factor # 2
Correlation | Reasons |
|---------------------------|--|
| .703 | I don't want to go the building where the workshops/programs are offered. |
| .646 | I don't feel comfortable going to the part of town where the workshops/programs are usually offered. |
| .617 | My friends wouldn't like it if I went to go to a workshop/program. |
| .543 | I have tried to enroll before in a workshop/program, but it was already full. |
| .529 | I have heard that the workshops/programs offered weren't very good |
| .524 | I have gone to a workshop/program before and didn't like it. |
| .508 | My family wouldn't like it if I went to a workshop/program |
| .492 | I think that I am too old to learn. |
| .485 | I don't like the people who usually go to those workshops/programs. |

| .419 | I can't go because of family problems. |
|---------------------------|---|
| .418 | I can learn it on my own. |
| Factor # 3
Correlation | Reasons |
| .660 | I feel that I wouldn't be accepted by the other people in the workshop/program. |
| .646 | I don't want to go by myself. |
| .627 | I think that I would feel out of place. |
| .527 | I don't want people to know that I need more information or help. |
| .508 | I am afraid that people will find out that I have trouble reading |
| .428 | I don't think that I would be able to learn. |

| Factor # 4
Correlation | Reasons |
|---------------------------|---|
| .665 | I can't go at the times they are offered. |
| .624 | I don't have anyone to take care of my children. |
| .616 | I can't afford the enrollment fee or the supplies required. |
| .538 | I don't have a way to go. |

| Factor # 5
Correlation | Reasons |
|---------------------------|---|
| .562 | I move too often. |
| .547 | I have health problems that keep me from going. |

APPENDIX J

SEVEN FACTOR ANALYSIS

Seven Factor Analysis

Mean Communality = .493

| Factor | Eigenvalue | Percent of Variance | Cumulative Percent. |
|--------|------------|---------------------|---------------------|
| # 1 | 7.227 | 20.1 % | 20.1 % |
| # 2 | 2.393 | 6.6 % | 26.7 % |
| # 3 | 2.130 | 5.9 % | 32.6 % |
| # 4 | 1.866 | 5.2 % | 37.8 % |
| # 5 | 1.497 | 4.2 % | 42.0 % |
| # 6 | 1.357 | 3.8 % | 45.7 % |
| # 7 | 1.297 | 3.6 % | 49.4 % |

Seven Factor Rotated Factor Matrix

| Factor # 1
Correlation | Reasons |
|---------------------------|--|
| .724 | I am just not that interested in going to a workshop/program. |
| .668 | I think that going to a workshop/program would be too much like regular school. |
| .665 | I don't think the workshop/program will really be helpful to me. |
| .591 | I think that going to a workshop/program would be too much of a hassle with lots of questions and forms. |
| .555 | I don't like the people who usually go to those workshops/programs. |
| .473 | I think that I am too old to learn. |
| .446 | I can learn it on my own. |
| .429 | I think that the length of the programs are usually too long. |
| .366 | I have never thought of going to a workshop/program. |
| Factor # 2
Correlation | Reasons |
| .688 | I don't want to go the building where the workshops/programs are offered. |
| .657 | I don't feel comfortable going to the part of town where the workshops/programs are usually offered. |
| .607 | I have heard that the workshops/programs offered weren't very good. |
| .601 | I have tried to enroll before in a workshop/program, but it was already full. |
| .553 | My friends wouldn't like it if I went to go to a workshop/program. |
| .511 | My family wouldn't like it if I went to a workshop/program. |
| .416 | I feel that the workshop/program leaders wouldn't be friendly or understanding to me. |
| .372 | I can't go because of family problems. |

| Factor # 3
Correlation | Reasons |
|---------------------------|--|
| .663 | I don't think that I would be able to learn. |
| .650 | I don't want to go by myself. |
| .640 | I think that I would feel out of place. |
| .563 | I don't want people to know that I need more information or help. |
| .477 | I am afraid that people will find out that I have trouble reading. |
| .429 | I don't think that I would be able to learn. |
| Factor # 4
Correlation | Reasons |
| .658 | I can't afford the enrollment fee or the supplies required. |
| .633 | I don't have a way to go. |
| .558 | I can't go at the times they are offered. |
| .494 | I don't have anyone to take care of my children. |
| .494 | I didn't know that there were any workshops or programs offered. |
| .453 | I don't think that I can go to all of the workshop sessions. |
| Factor # 5
Correlation | Reasons |
| .568 | I don't have the time to go. |
| .523 | I don't like to leave my children. |
| Factor # 6
Correlation | Reasons |
| .697 | I have health problems that keep me from going. |
| .571 | I move too often. |
| Factor # 7
Correlation | Reasons |
| .608 | I don't need to know any more about the topic. |
| -.607 | I don't want to answer questions in a group. |
| .502 | I have gone to a workshop/program before and didn't like it. |

APPENDIX K
EIGHT FACTOR ANALYSIS

Eight Factor Analysis

Mean Communality = .544

| Factor | Eigenvalue | Percent of Variance | Cumulative Percent |
|--------|------------|---------------------|--------------------|
| # 1 | 7.227 | 20.1 | 20.1 |
| # 2 | 2.393 | 6.6 | 26.7 |
| # 3 | 2.130 | 5.9 | 32.6 |
| # 4 | 1.86 | 5.2 | 37.8 |
| # 5 | 1.497 | 4.2 | 42.0 |
| # 6 | 1.357 | 3.8 | 45.7 |
| # 7 | 1.297 | 3.6 | 49.4 |
| # 8 | 1.277 | 3.5 | 52.9 |

Eight Factor Rotated Factor Matrix

| Factor # 1
Correlation | Reasons |
|---------------------------|--|
| .781 | I don't want to go the building where the workshops/programs are offered. |
| .698 | I don't feel comfortable going to the part of town where the workshops/programs are usually offered. |
| .570 | I have heard that the workshops/programs offered weren't very good. |
| .566 | I don't like the people who usually go to those workshops/programs. |
| .487 | I can learn it on my own. |
| .433 | I think that I am too old to learn. |

| Factor # 2
Correlation | Reasons |
|---------------------------|--|
| .718 | I think that going to a workshop/program would be too much of a hassle with lots of questions and forms. |
| .700 | I don't think the workshop/program will really be helpful to me. |
| .677 | I am just not that interested in going to a workshop/program. |
| .572 | I think that going to a workshop/program would be too much like regular school. |
| .462 | I don't think that I can go to all of the workshop sessions. |
| .384 | I have never thought of going to a workshop/program. |

| Factor # 3
Correlation | Reasons |
|---------------------------|---|
| .682 | I feel that I wouldn't be accepted by the other people in the workshop/program. |
| .611 | I don't want to go by myself. |
| .587 | I think that I would feel out of place. |
| .548 | I don't want people to know that I need more information or help. |
| .543 | I am afraid that people will find out that I have trouble reading. |

| Factor # 4
Correlation | Reasons |
|---------------------------|--|
| .671 | I can't afford the enrollment fee or the supplies required. |
| .605 | I don't have a way to go. |
| .571 | I can't go at the times they are offered. |
| .529 | I don't have anyone to take care of my children. |
| .484 | I didn't know that there were any workshops or programs offered. |

| Factor # 5
Correlation | Reasons |
|---------------------------|---|
| .615 | I don't think that I would be able to learn. |
| .550 | I feel that the workshop/program leaders wouldn't be friendly or understanding to me. |
| .549 | I have tried to enroll before in a workshop/program, but it was already full. |
| .474 | My family wouldn't like it if I went to a workshop/program. |

| Factor # 6
Correlation | Reasons |
|---------------------------|--|
| .696 | I have health problems that keep me from going. |
| .592 | I move too often. |
| .464 | My friends wouldn't like it if I went to go to a workshop/program. |
| .354 | I can't go because of family problems. |

| Factor # 7 | Reasons |
|-------------|---|
| Correlation | |
| .622 | I don't have the time to go. |
| .546 | I don't like to leave my children. |
| .451 | I think that the length of the programs are usually too long. |

| Factor # 8 | Reasons |
|-------------|--|
| Correlation | |
| .663 | I don't need to know any more about the topic. |
| -.537 | I don't want to answer questions in a group. |
| .533 | I have gone to a workshop/program before and didn't like it. |

2

VITA

Glenna S. Williams

Candidate for the Degree of

Doctor of Education

Thesis: THE EXPRESSED DETERRENTS OF PARTICIPATION
IN NONFORMAL ADULT EDUCATION OF LOW-
INCOME WOMEN

Major Field: Occupational and Adult Education

Biographical:

Education: Graduated from Walters High School, Walters, Oklahoma in May 1966; received Bachelor of Science degree in Vocational Home Economics Education from Oklahoma State University in May 1970; received Master of Science degree in Clothing, Textiles, and Merchandising from Oklahoma State University in July 1974; completed the requirements for the Doctor of Education degree in Occupational and Adult Education at Oklahoma State University in December 1995.

Professional Experience: Vocational Home Economics Teacher, Caldwell Public Schools, Caldwell, Kansas, 1970/1971; OCES County Extension Home Economist, Woodward County, Oklahoma, 1973 to 1977; OCES Northwest District 4-H Agent, Oklahoma, 1977 to 1979; OCES District Home Economics Program Specialist, Oklahoma, 1979 to 1987; OCES Assistant State Specialist, 1987 to present.

Professional Memberships: American Association of Adult & Continuing Education, American Association of Family and Consumer Sciences, American Evaluation Association, Epsilon Sigma Phi, and Society for Nutrition Education.

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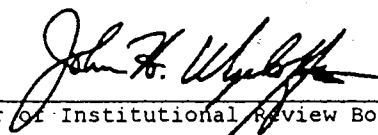
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