

Adult  
Literacy  
Resource  
Institute/  
SABES  
Greater  
Boston  
Regional  
Support  
Center



A joint project of  
Roxbury Community College and  
University of Massachusetts/Boston.  
Sponsored by the Massachusetts  
Department of Education and  
the Boston BRA/EDIC/Office of  
Jobs and Community Services.

all write news

## NAVIGATING A SYSTEM: ESOL AND THE HOMEBUYING MAZE—PART II

by Nancy Coffey and Dulany Alexander

*[This article was originally written last year for inclusion in the final report of the A.L.R.I.'s Homebuying Readiness Project, which can be found on the A.L.R.I.'s web site, under Special Projects. Nancy and Dulany both participated in this project as a way of developing content-based curriculum for their ESOL classes. In Part I of this article, which appeared in our last issue, Nancy presented some of the homebuying-related activities she used with her ESOL 2 class and Dulany began her discussion of the ESOL Curriculum Frameworks themes she developed for her ESOL 3 class. Part II picks up here with a continuation of this discussion.]*

**T**aking Risks & Using Others as Learning Resources: This approach to learning is one that Nancy and I returned to again and again during the course of the homebuying curriculum unit. It is based on the notion that as teachers we are not the authorities on a given topic, but rather facilitators meant to help students learn how to engage in the process of formulating, researching, answering and then revising their questions. The following two activities utilized students as resources. At the same time, it asked students to take risks in one of two roles, either by sharing their experiences and expertise or by having to ask questions of their peers.

In preparing to teach the "Navigating Systems" unit, we had many questions about the topic and what it would mean to teach it. Because we had earlier shared our processes and methods of inquiry with the students, we modeled how we might begin to tackle a new problem. For most of us, talking to family and friends is a good starting point. So, before we began the first of the lessons that dealt with the complexity of financing a home, I wanted to validate the wealth of knowledge already gained by students' experiences and to emphasize the value of sharing their experiences. I divided the class into small groups to discuss these three questions: 1. What do you already know

*continued on page 2*

## CRITIQUING "ACCOUNTABILITY"

by Thomas Sticht

**O**ver the past several months, a lively discussion has been taking place on the NLA (National Literacy Advocates) listserv regarding recent changes in adult basic education policy and the federal ABE system. Thomas G. Sticht, a nationally-known researcher and consultant in adult literacy education, has contributed to this exchange a number of research and opinion notes which we feel would be of interest to practitioners. So, with his permission and starting with this issue, we will be reprinting some of these pieces here in the newsletter.

### Illusions in the Reform of Adult Literacy Education

Magicians accomplish fantastic feats of deception with misdirection, smoke and mirrors. In the disappearing elephant illusion, the magician places the elephant in a cage made of six-inch-wide bars separated by about five inches between them. To make the elephant disappear, a flash of light goes off to one side of the cage, smoke billows up, and while the audience has its attention misdirected from the elephant in the cage to the light and smoke, five inch mirrors slip between the bars of the cage. The mirrors reflect the walls of the stage, giving the illusion that the elephant has vanished. A fabulous feat of deception using misdirection, smoke and mirrors!

*continued on page 6*

March/April 2000

Vol. XVI, No. 4

#### *Inside...*

For Your Information ..... 5  
(certification update, math  
conference)

News from the A.L.R.I. .... 5  
(staff changes)

**Please share this newsletter  
with others at your program.  
The deadline for submitting  
material for the next issue is:  
April 15.**

## Navigating a System—Part II

*continued from page 1*

about buying a house in the United States? 2. What questions do you have already? 3. Who do you already know that you could go to for more information? Each group wrote their responses on a sheet of newsprint, which they posted on the classroom wall. As part of our final assessment, we will return to these posters to see how the students' questions and answers have changed and, hopefully, reflect new homebuying information that they have gained.

Another set of activities encouraged the students to talk with Americans. The students were given the assignment of going to a bank and asking for printed information on personal banking services and their fees. We role-played possible scenarios in class, but even so not all of the students followed through with the assignment. Given how difficult it felt for students to practice their English conversation skills in a real bank, with real bankers, I asked students to ask friends and family who are homeowners about the pros and cons of home-owning. Not all of the students did this either, but those who did brought back their findings and presented them to the class.

Throughout the whole homebuying unit, I encouraged students to converse with Americans by incorporating a standing feature into their homework assignments that I called "mystery words." Each assignment included a "mysterious" English word or phrase that students hadn't yet heard of. The students would ask an American to define that word or phrase. Then the students would bring their now-defined words and phrases back to class. For one of these assignments I pointed to an electrical outlet on a wall and asked: "What do you call this?" They were to mimic me and come back with the answer. For rain gutters and downspouts, I drew a sketch of a rain gutter. For this assignment, students could either point to an actual gutter on a house or use my sketch. For the following assignment, I gave them the words "fire hydrant" and asked them to find out what it meant. One of the most successful mystery word assignments was when I showed the students a photograph of a house under construction and pointed to some exposed studs. They were then asked to describe studs to an American and come back with its correct name. These mystery word assignments were very popular, and the students never let me conclude a class without sharing the results of their findings and making sure that we all truly understood the new word.

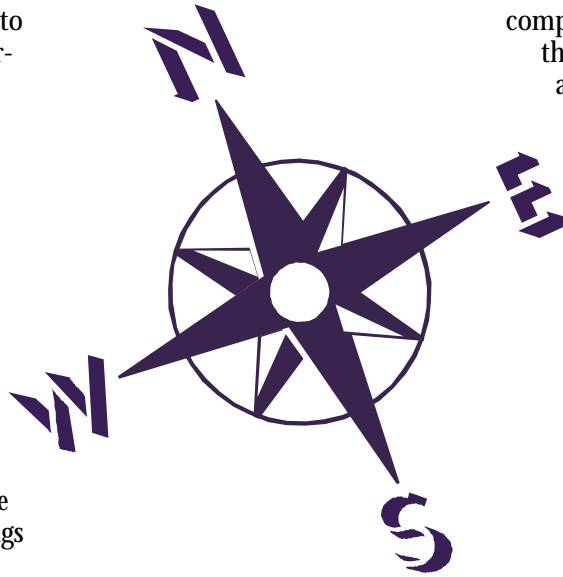
*Using Authentic Materials:* Because I wanted this unit to

be as realistic an exposure to what students would experience outside of class as possible, I used a variety of "real materials." During one class, after collecting credit card applications from various banks and from my own collection of junk mail, the students worked in small groups to compare the applications. I wanted them to understand the questions that a potential credit card holder was being asked to provide, and I wanted them to critically analyze why the creditor might want this information. The students' responses were sharp and on the mark. For instance, one student knew that by sharing a social security number with a creditor, that creditor could have access to the applicant's credit history. Another student noted that the company would want to know where to send the bill and that was the simple reason for asking for your address. Later, the students and I collected bank brochures describing the personal banking services offered by different banks, and we compared the costs of checking and savings accounts. Many of the students were surprised to see that bank fees varied, not only from bank to bank, but also from one checking account to another within the same bank. We talked about the factors to consider in choosing which account is best suited to one's personal financial habits.

During the next lesson, the students used a copy of the *Suburban Real Estate News* to familiarize themselves with listed house prices and the kinds of down payments that a given selling price would require. And for one of our final lessons, we viewed a videotape of the Lynn real estate cable channel. The students watched the video clip, listening for selling features of the houses. They rewound the tape and listened repeatedly to catch words and phrases. They helped each other interpret "real estate-ese" into English and they analyzed misleading and coded advertising.

One of the most significant lessons was on the eye-opening "28% rule" that Nancy's class also confronted during this project. As students looked over two pamphlets from the lobby of a local bank about the mortgage process and mortgage financing options, we were all struck by the bank's assertion that one's mortgage payment should not exceed 28% of one's gross annual income. We hypothesized what that would mean for a person working full time at \$10/hour. We calculated the maximum mortgage payment allowable under the "28% rule," and, having already completed the amortization table exercise in which the class looked up the monthly payments at current interest rates for houses on the market locally, students' "dream houses" seemed even more like dreams. We were grounded in the reality of the limits of the affordable housing market. This

*continued on next page*



## Navigating a System—Part II

*continued from previous page*

was an important step in learning about the value of one's money and the cost of homebuying.

### Combined Class Homebuying Readiness Activities

*Panel of Student Homebuying Experts:* In our efforts to employ the expertise of our students, we set up a panel of home-owning students to answer their classmates' questions about home buying. A former student who had bought a three-family house, a level-two student who had bought a three-family house, and a level-three student who had bought a condominium made up our panel. Prior to the panel, students generated questions on three topics on large pieces of newsprint: 1) Deciding what kind of house to buy and finding the house; 2) Financing the house from mortgage to closing costs; 3) The problems, pleasures and surprises of home ownership. Our distinguished panel sat behind a table with a little bouquet of flowers and glasses of water. The students were on the edges of their chairs vying with each other to get their questions answered. It quickly became clear that we had not left enough time. The financial questions were left for our planned session at a bank with a mortgage lender, and this panel was reconvened at our next class meeting.

Over and over again, our panelists were realistic and articulate in their responses to their classmates questions. "Why did you decide to buy a house?" brought interesting answers. A 56-year-old Azerbaijani woman and her husband had bought an inexpensive one bedroom condominium because they wanted something they could own outright by the time they reached retirement age. They also wanted something that would require little maintenance on their part. A young Dominican family had bought a three-family house requiring no rehabilitation as a business venture. They wanted to be able to live in the house rent-free and build up equity so that they would have something saved up should they choose to return to their own country and buy a house there. A 40-year old Guatemalan woman had bought a three-family house so that she and her husband could build up equity. She hoped to one day sell the three-family house and purchase a single family home.

The panelists also shared their experiences with real estate agents and their methods of financing their homes. All had used real estate agents. One Spanish speaker had started with a Spanish-speaking realtor but switched to an English speaker who she found to be more helpful. The two people who had purchased three-family houses financed them through a mortgage company suggested by the realtor. The Azerbaijani couple had borrowed money from friends, so they had no mortgage. Later we learned that many people from the former Soviet Union choose not to use banks and are willing to lend money to friends for such purposes. When asked to share their experiences as homeowners, the panelists were very frank about the necessity of being prepared for

unexpected expenses. The funniest surprise of home ownership was the condo owner's horrified discovery that the man downstairs snored so loudly that her husband could not sleep in their bed but camped out on the living room sofa. The good news was that the day before our panel discussion the snorer had moved out!

The panel provided excellent preparation for our next joint lesson, a trip to a local bank to learn more about the mortgage process in general and special programs for the first time homebuyer.

*Visiting a Bank:* Locally-owned Eastern Bank was most accommodating in arranging for their mortgage originator to hold a special program for us at the bank during our evening class time. Prior to the visit, we sent him a copy of the student-generated questions about financing a house, further topics that we hoped he would cover, and some guidelines for presenting to ESOL students.

When we arrived in the empty bank and saw chairs set up and a lovely spread of soft drinks, coffee and bakery cookies, one of the students said, "We are special!" Both the mortgage officer and the branch manager were present. During an initial presentation and later during the question and answer period, the mortgage lender told the students about special federal and state programs for first-time home buyers. The mortgage officer and branch manager fielded student questions for an hour and a half. Our students' questions covered a broad range, including "What documents do you need to buy a house?", "Can someone without a Social Security number open a bank account?", and "How much will you lend a person for a house?". When a student asked, "If I pay bills late, but I always pay, is it O.K., or is it a problem?", the students were all a little taken aback when the mortgage officer said very clearly, "Not paying your bills

*continued on next page*

The *All Write News* is published every two months. Please send all material for the newsletter to the editor, Steve Reuys, at the A.L.R.I. (see address on back). Our phone number is 617-782-8956; our fax number is 617-782-9011. All signed articles represent the opinions of the individual authors and not necessarily those of the A.L.R.I. or its staff. For permission to reprint articles, please contact the editor. Complete issues of this newsletter published since March, 1998, as well as individual articles published since May, 1996, can be found in the "Publications" section of our web page at: <http://www2.wgbh.org/mbcweis/lrc/alri>

The A.L.R.I./SABES Greater Boston Regional Support Center is primarily funded by the Massachusetts Department of Education, the Boston BRA/EDIC/Jobs and Community Services Department, and the Massachusetts Board of Higher Education. The material in this newsletter does not necessarily reflect the views or policies of the Massachusetts Department of Education or the federal government.

## Navigating a System—Part II

*continued from previous page*

on time is one of the *biggest* problems of all! If you can't pay the electric bill on time, how will you pay the mortgage on time?"

In fact, much of the information that had been presented in the homebuying curriculum surfaced again, as well as information about specific loan packages geared for low income and first time homebuyers. Everyone felt good about having been taken seriously by the bank officer, and we were thrilled by the students' level of engagement as they formed their questions and followed the speaker's answers. In particular, the mortgage officer emphasized the importance of good credit, the importance of good record-keeping, and the importance of a stable job history. For instance, when another student asked, "Is it better to go to the bank first or the real estate agent first?", the mortgage officer gave several good arguments for going to a bank first so as to better understand one's financial situation before beginning the process of house-hunting. In short, the mortgage officer told the students that a free pre-qualifying discussion at a bank can help a potential buyer know if he/she has credit problems, how much he/she can reasonably expect to borrow, and the types of mortgage options available. When one is ready to seriously begin looking for a house, a pre-approved mortgage gives the buyer a strong bargaining chip. Also, the mortgage officer shared cautionary tales; for instance, the big real estate companies often own mortgage companies and will steer buyers directly to those companies rather than to banks. For first-time homebuyers, this can mean losing out on government-funded programs that offer lower and more stable interest rates.

At the end of the presentation, the mortgage lender distributed packets about the mortgage process that he had created especially for our students. The packets were written in large print and relatively simple language. Our students also received his and the branch manager's business cards and the homebuying guide of Massachusetts Housing Finance Agency (MHFA). The bank manager told us that she could offer seminars on many banking topics, including establishing credit, and that such seminars could always be held at the bank.

The evening seemed to be a great success. During an hour and a half of listening to unfamiliar speakers answer questions, everyone was alert and appeared interested. The mortgage officer and the bank manager did everything possible to make the students feel comfortable and compe-

tent. They reassured students that their English was fine, but that, if they needed translating services, the bank could provide such help in any language.

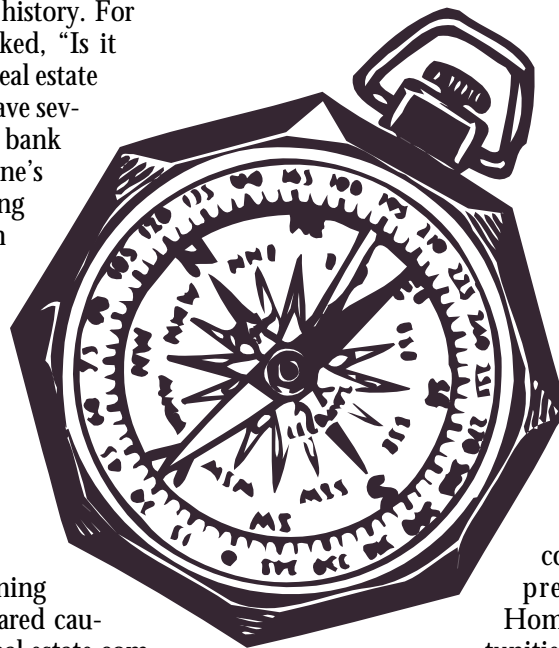
### Reflections

*Nancy:* Now that I have finished the unit, how do I feel about it? Was it worth four months of concentration in my ESOL class? Was it of enough interest and importance to my students? Did we make any headway in the area of Navigating Systems, let alone navigating the complex system of homebuying and home ownership? What got shortchanged as a result of this concentration? Would I do it again?

I often use thematic, content-based units in my classes, but never with so much new and sophisticated content, nor do I usually teach the unit over such an extended period of time. If we truly learn vocabulary through contextual presentation and repeated use, the unit provided an excellent vehicle for vocabulary building. The classes included so much information that we were able to build vocabulary in many areas: housing and real estate, job history, general banking and credit, and home mortgages. Doing the math involved in figuring down payments and mortgages gave us an opportunity to work with reading big numbers in English. Overall, there were many chances to learn new words and new concepts and to practice using what was presented. The Navigating the Homebuying System unit provided opportunities for reading comprehension using real life materials, informal discussions, dramas, writing, and listening. Another positive feature of the homebuying curriculum was the availability of materials and workbooks. The students truly appreciated having their own textbooks to make reference to and to work in. Rarely did anyone forget to bring the book to class. Finally, the unit encouraged our students to experiment with more sophisticated computer software, one with real life application. Using the Lotus program was a real treat for them. For many it was probably their favorite activity.

Did we achieve our purpose in giving our students the tools for the real life experience of navigating the banking/mortgage system? We certainly built a reasonable vocabulary and conceptual framework. Our class discussion about comparison shopping for a bank, our panel discussion, and our mortgage seminar at the bank all helped to demystify the banking/mortgage process. Our students have a much clearer idea of how ready or unready they are for homebuying and what steps they need to take before they can actually buy a

*continued on next page*



## Navigating a System—Part II

*continued from previous page*

house. All of them now have personal acquaintance with people who can help them through the process—classmates who have gone before them and friendly and accessible people at a local bank. We came away realizing that homebuying is a process that requires navigating a lot of systems, and we just scratched the surface.

What got left out? I didn't plan well enough for the integration of grammar into the curriculum. The grammar in the text was sometimes useful but seemed disjointed and was not always appropriate to the students' learning level. Next time through I will work beforehand at developing appropriate grammar threads for each unit. Would I teach the course again? Probably, but not as one continuous course. In the future I might spread several units out over the year: the banking process, establishing good credit, job histories, and homebuying.

Overall I am very happy that my class participated in the project. I feel that my students truly are much better able to navigate the banking/homebuying systems. My guess is that, through them, a lot of important information about banking and homebuying will filter into the broader immigrant community as well.

*Dulany:* It's true that the homebuying unit took a lot of class time. One of my classes involved in the unit spent most of the semester's last three months on the topic of homebuying. In many ways, as teachers, we were not prepared for the amount of time that the unit would need. Perhaps this was a chance to really consider our students' needs and interests, even above and beyond our individual curriculum priorities. We had to constantly remind ourselves that the students were engaged and learning, even if we were ready to move on to something new. In the final analysis, even the students who are still far away from buying a home have learned a tremendous amount of pertinent financial information. Of equal importance is that the learning of this kind of information has boosted students' skills in navigating a multi-faceted, American financial and social system.

For me, the most significant lesson learned from our Navigating the Homebuying System unit is how difficult it is to implement a content-based curriculum that succeeds in using students' emerging language skills to learn new information. This level of teaching English is much more challenging than using students' emerging language skills to discuss already familiar topics, such as family relationships or shopping. In other words, when I taught this unit on homebuying I cared about how my students retained and applied information that they learned from one class to the next. Teaching the unit on homebuying, in the context of navigating systems, has really extended me as a teacher.

\* \* \* \* \*

*Nancy Coffey and Dulany Alexander both teach ESOL at Operation Bootstrap in Lynn.*

## FOR YOUR INFORMATION

### Certification Update

In December, 1999, and January, 2000, focus group "roadshows" were held around the state to gather feedback about the latest ABE teacher certification efforts. Following the roadshows, attendees were sent ballots to get their final votes on certain issues. The latest *Certification Update* (Vol. 2, No. 1) summarizes the results, and a full report is also available. Both documents are on the Web at the DOE and SABES sites: [www.doe.mass.edu/acls](http://www.doe.mass.edu/acls) and [www.sabes.org](http://www.sabes.org). If you don't have Web access, you can call your regional SABES office for a copy or call Carey Reid at 617-482-9485.

### Math Conference Happening Here

The seventh annual conference of the international organization, Adults Learning Mathematics (ALM) will take place July 6-8, 2000, at Tufts University. ALM is a forum which brings together researchers and practitioners in adult mathematics/numeracy teaching and learning in order to promote the learning of mathematics of adults. This is the first time the group will be meeting in the U.S. Plenary speakers will include Marilyn Frankenstein, King Beach, and Pamela Meader from the U.S., Roseanne Benn from the UK, and Gelsa Knijnik from Brazil. For program and registration information, visit their web site at <<http://www.euro.net.nl/~groenest/alm/alm7/>>. For more information, you can contact Mary Jane Schmitt at 413-967-3503 or e-mail her at <[Mary\\_Jane\\_Schmitt@gse.harvard.edu](mailto:Mary_Jane_Schmitt@gse.harvard.edu)>.



## NEWS FROM THE A.L.R.I.

### Staff Changes

We are sad to report that Martha Merson, the A.L.R.I.'s ABE/Literacy Specialist since 1992, has moved on to a new position as Coordinator of Literacy Services with the Boston Public Library. Martha has been involved in so many aspects and projects of the A.L.R.I., and we are tremendously sorry to be losing her, but at least she will be staying in the literacy field in this area, so both you and we will be able to continue to work with her. We want to thank her for the job she did here for us and we wish her the best in her new position at the library!

We are, however, also glad to let you know that Katy Hartnett has been hired as our new ESOL Specialist. Katy has already been working with us in the areas of Curriculum Frameworks and Health, so with the addition of her duties as ESOL Specialist her position will now be full-time here at the A.L.R.I. Welcome (again), Katy!

## Critiquing "Accountability"

*continued from page 1*

Too often we find that the attempts erstwhile reformers use to make adult literacy education problems disappear turn out to be, no doubt unintended, acts of deception accomplished by misdirecting attention from genuine problems by a flash that produces lots of smoke (but no actual fire) and substitutes the mirrors of illusion for genuine solutions to problems.

Today we find that the most serious, indeed elephantine problems of adult literacy education, that include perennial, obscene under-funding of adult literacy education; marginalization of educational opportunities for adult literacy students through an excessive reliance on charitable activities and part-time, generally overworked, and frequently underprepared teachers; and the failure of corporations, governments, and news media to promote participation in adult education commensurate with their numerous reports and incessant doomsday rhetoric blaming the public school system for its failures and denigrating the literacy skills of the adult workforce (Is anyone aware of the national adult literacy awareness campaign?)—that all these problems have vanished in the misdirection created by the flash, smoke and mirrors of the call for standards (of what adults should know and be able to do) and accountability enforced by the use of standardized tests or other procedures that produce the illusion of mathematical precision in the very imprecise endeavor of education.

But we shouldn't be deceived, the elephantine problems are still there, behind the smoke and mirrors of standards and accountability. It is time to turn the table on those who practice deception and hold corporations, governments, and news media accountable through the imposition of standards for improving the educational opportunities of underserved adults. We should fight for standards in which we spend as much to educate an adult as we do to incarcerate one; provide teachers, equipment, materials and facilities for adult literacy students as good as those we provide for university students, managers, and professionals; and give as much attention and publicity to the education of adult literacy students as is given to the education of children in preschools, the K-12 and higher education systems, and corporate training for managers and professionals.

When the flash of light and the smoke of illusory reforms appear, we adult literacy educators need to avoid having our attention misdirected and stay focused on the elephantine problems behind the smoke and mirrors. These problems are still with us, waiting for the magic of belief, commitment, and social responsibility that will make them truly vanish in the new millennium. Abracadabra!

### Accountability in Adult Literacy Education I: The Metaphor of "Levels"

The Workforce Investment Act of 1998, Title II: The Adult Education and Family Literacy Act, requires "core

indicators" of performance by federally funded literacy programs. The Act requires that levels of performance for each indicator be established, and the levels "...be expressed in an objective, quantifiable, and measureable form; and...show the progress of the eligible agency toward continuously improving in performance."

The metaphor of "levels" is pervasive in all education, including adult literacy education. We speak of children or adults who read "at the fourth, or fifth, or sixth, etc. grade levels," as though these "levels" are quantities of "reading" that stack up on one another reaching higher and higher plains. Most recently, the National and International Adult Literacy Surveys (NALS/IALS) have promoted the use of five "levels" of "literacy" for describing the literacy abilities of adults in the United States and eleven other nations on Prose, Document and Quantitative scales. In the scheme of the NALS/IALS, adults were assigned to a given level, and it was strongly implied that the person could not perform tasks above the assigned level.

However, the fact was that on the NALS Document scale a person who scored at the average for literacy level 1 could perform almost half the tasks at level 2, a quarter of the tasks at level 3, one out of five at level 4 and even one in six at the highest level, Level 5. Similar findings of adults being able to perform significant percentages of literacy tasks above their assigned level holds for all three literacy scales in the NALS/IALS. For given adults, then, they might not take well to the idea that their literacy was fixed at some static, lower "level." Rather, they might think of themselves as quite capable given that they can sometimes perform very difficult tasks well above their assigned level. Perhaps that is one of the reasons two-thirds of the adults at Level 1 of the NALS said they read well or very well, and why millions and millions have not come running for help to our adult literacy programs.

In trying to use the NALS/IALS levels to evaluate advancement in literacy, a program might actually increase people's skills within a level but not enough to move the person up to the next level (a level has about 50 scale points in it). So considerable horizontal (within a level) growth might not show up as any vertical growth (up to a new level). It is also conceivable that some adults might not improve at all in the numbers and "levels" of tasks that can be performed, but that they might become more efficient in performing the tasks they can already do, but too slowly. Such an increase in efficiency is also likely to escape notice using the "levels" metaphor as a basis for judging advancement.

Research by colleagues and myself some 25 years ago showed that adults with specialized knowledge in the areas of automobile and shop information who read at the "fifth grade level" on a standardized reading test could nonetheless perform on an automobile mechanics job-related reading task test as though they had reading skills one to two grades higher in general literacy (Sticht, T. G. (1975) *Reading for*

*continued on next page*

## Critiquing "Accountability"

*continued from previous page*

*working: a functional literacy anthology.* Alexandria, VA: Human Resources Research Organization, pp. 43-45). Thus, while their "general" literacy "level" was fifth grade, their "job-related literacy" "level" was sixth or seventh grade.

The military services use for selection and job assignment purposes a ten-part test called the Armed Services Vocational Aptitude Battery (ASVAB) that provides both general verbal and mathematics knowledge measures, and several other knowledge tests such as automotive and shop information, general science, electricity, etc. These tests are used to produce profiles of knowledge and skills such that a person low in verbal ability might still be accepted for service if he or she has higher knowledge in one or more of the special knowledge domains. This is an example of the use of both "levels" and "profiles" in combination to characterize several different aspects of people's literacy (all tests in the ASVAB are written tests).

These sorts of data raise the question of just how literacy ability should be represented. Is it well represented as "levels," like an onion with a core and successive layers of growth out to some current "level?" Or perhaps as "levels" in geological strata? Or would it be more useful to think in terms of networks of specialized domains of knowledge interrelated by the use of common vocabulary words (and, but, the, over, etc.) and a limited set of syntactical rules for selecting and sequencing parts of words into new words (e.g., test, tested) or words into sentences. In this type of representation, growth of any amount in any direction in the knowledge network would count as improvement for accountability purposes. All knowledge that a person possesses or develops could accrue to the person's "accountability account" (perhaps in a portfolio).

Presently, the dominant metaphor seems to encourage the "banking" metaphor criticized by Paulo Freire. The adult's head is considered as a bucket and, using our dipsticks (tests) we determine that the head is filled, say, to the 3rd grade level. The educator's job then is to pour in more cognitive "fluid" to raise the level up to the 9th grade and eventually the GED level as measured by our cognitive dipsticks.

At the very least, it seems to me that some attention should be given to the pervasive use of the "levels" metaphor in attempts to characterize adults' literacy abilities. Much more attention to such fundamental matters should be given before anyone espouses the use of our present stock of "literacy dipsticks" to hold programs and their learners accountable for "continuous improvements" in learning.

### Accountability in Adult Literacy Education II: There Are No Adult Literacy Levels To Be Directly Assessed

...[E]stablishing...performance indicators of adult literacy education is, to say the least, problematic. A case study in the difficulty of developing quantifiable measures of adult

literacy ability is given by the National Adult Literacy Survey (NALS) of 1992. The National Center for Education Statistics survey design report stated that the National Adult Literacy Survey would "describe the levels of literacy demonstrated by the total adult population as well as by adults comprising various subgroups, including those targeted as 'at risk.'"

As straightforward as this quote seems, it is actually misleading because, in actuality, there are no "literacy levels" to be "described" in the adult populations of nations. Instead, there are various ways of conceptualizing the nature of literacy and different procedures of measurement that can lead to the construction of alternative representations of adult literacy in society.

When discussed as a form of human cognitive ability, as both the NALS and International Adult Literacy Surveys (IALS) do, literacy is a psychological construct and therefore literacy cannot be directly "described." In fact, in the United States over the last 75 years, different representations of adult literacy have been constructed. For instance, the National Assessment of Educational Progress of 1970-71 assessed adult literacy using the same "academic" tasks that were used with school children, such as knowledge of word meanings (vocabulary), using visual aids, following written directions, using reference materials, locating significant facts, getting the main idea from materials, drawing inferences, and critical reading. At the time, there was no particular difficulty expressed by adult educators or anyone else in using these sorts of "school oriented" items to represent adult literacy.

The Young Adult Literacy Survey (YALS) of 1985, the NALS of 1993 and the IALS of 1995 are the most recent representations of adult literacy at national levels. These surveys represented adult literacy using "tasks that simulate the literacy demands that adults encounter in their daily lives." Similar "real world" tasks were used earlier in the "Survival Literacy" survey by Louis Harris Associates in 1970, the Adult Functional Reading Study of 1973, the Adult Performance Level Study of 1975, and the contemporary Comprehensive Adult Student Assessment System (CASAS).

The fact that assessments of adult literacy over the decades have constructed various representations of adult literacy ("academic," "real world") raises important questions. How should the literacy abilities of adults be represented? Are all representations equally valid? If so, how should we choose the one(s) among the many to use?

A recent U. S. General Accounting Office reported that one expert on adult literacy research stated that functional literacy tests made up of "real world" tasks like those of the CASAS, NALS, and IALS may lack validity because they are not derived from theoretical models of ability but from everyday literacy tasks. Because of the complex nature of such tasks, it is not clear what implications can be drawn from the test performance.

*continued on next page*

---

## Critiquing "Accountability"

*continued from previous page*

This problem was illustrated in a manual for item writing produced by CASAS. The manual notes that the use of complex, "real world" tasks as items "generally tests the use of two or more skills. Therefore, this context is not appropriate in itself for diagnosing weaknesses in specific skills since it is difficult to determine which skill was performed incorrectly."

In the absence of a clearly specified theory of "literacy" as a psychological construct (as in the NALS/IALS), it is not possible to know how to develop assessments that measure the component knowledge and skills considered to make-up the ability or abilities that constitute "literacy." Without knowing what specific knowledge or skills are being assessed in "real world" tasks, it is not clear to what extent test performance reflects literacy ability or some other abilities, such as problem solving, reasoning, language comprehension, vocabulary knowledge, management of test-taking anxiety, interpersonal skills, or some complex, interactive combination of all these or whatever.

This problem of interpretation of what is being measured may not be so important for those who perform well

and can therefore be assumed to possess whatever knowledge and skill is called for in performing the "complex information processing" (literacy?) tasks. The problem becomes critical when the focus of concern is on understanding why it is that those who do not perform well do not perform well. What kinds of services should be provided to help them improve their ability to perform these kinds of tasks?

If government contracting agencies cannot inform adult literacy education programs with some precision about what it is they should be teaching based on the types of measurements the government develops or otherwise promotes to construct particular representations of adults' literacy abilities, should these same government agencies then turn around and use performance on such measures to give or withhold funding for programs that fail to teach and improve whatever it is that the tests measure? It seems to me that a socially oriented litigation organization could find the basis for a solid class-action case of "mal-literacy practice" here!

(*Reference:* Citations to quotes used herein are given in: Sticht, T. (1999, April). *Using Telephone and Mail Surveys as a Supplement or Alternative to Door-to-Door Surveys in the Assessment of Adult Literacy*. Washington, DC: U. S. Dept. of Education, National Center for Education Statistics.)

## Adult Literacy Resource Institute

989 Commonwealth Avenue  
Boston, MA 02215

*Massachusetts  
Readers: Please  
Open Promptly—  
March  
Announcements  
of Upcoming  
Staff Development  
Activities at the  
A.L.R.I. Enclosed*