PROTECTIVE FACTORS USED BY ACADEMICALLY RESILIENT ECONOMICALLY DISADVANTAGED ADULT STUDENTS

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Adults who lack a post-secondary degree or vocational certificate quite often will struggle to find a job that pays a livable wage, particularly in higher socioeconomic regions of the United States. Unfortunately, many nontraditional adult students who return to school end up not completing their degree or certification program. These students often face risk factors associated with low socio-economic status that impede their success. This study examined the risk and protective factors encountered by economically disadvantaged adult students. Fourteen academically resilient adult students participated in one-on-one, semi-structured interviews to share with the researcher risk and protective factors they encountered while in school. Conversations were recorded, transcribed and then coded utilizing the extensive previous research on resilience. To date, there is scant qualitative research focusing on the academic resilience of adult students who return to school and are successful. Therefore, the researcher believed it to be of the utmost importance to focus on this group of individuals. This study finds that work, financial stress, family obligations, and in some cases English language proficiency were the most prevalent risk factors faced by economically disadvantaged students. This study also found that personality traits, family support, and institutional supports were the most important protective factors that fostered academic resilience. Recommendations include providing economically disadvantaged students with a stipend to relieve financial
stress while attending classes, professional development for instructors to drive more self-directed learning, increasing course scheduling flexibility, and mandating counseling for all adult students.
DEDICATION

This work is dedicated to my incredible parents, Michael and Ellen Desmond. For as long as I can remember you both have stressed the importance of education and hard work. During my childhood both of you spent many nights helping me with assignments and projects, always encouraging me to do my best! I am forever grateful for the many sacrifices you both have made for me and continue to make. I hope the completion of this project brings both of you much pride and in some small way demonstrates my gratitude for a lifetime of love and support!
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CHAPTER 1

INTRODUCTION

It is a brisk evening in mid-December. Students begin to arrive to their final class of the semester. This final class is special, it represents the culmination of a semester of hard work and long hours fulfilling internship requirements. Students carry trays of food that will be shared with classmates and instructors at the conclusion of a pinning and graduation ceremony. Many students are also accompanied by family and loved ones, who have cards and balloons in hand. As the ceremony begins, it becomes evident that not all students have completed the necessary requirements. Some will complete makeup hours, whereas others have apparently given up. On the other hand, a few students win awards such as “highest overall GPA” or “best score on the clinical exam.” It is these students, the ones who excel in the face of obstacles and adversity, that form the sample for this study. It will examine the characteristics and/or resources possessed by these individuals that allow them to be successful adult learners.

Despite many societal advances, nontraditional adult students in the United States continue to face tremendous adversity, particularly those from disadvantaged backgrounds who are trying to attain a degree while supporting themselves financially. The economic crisis of 2008 disproportionately affected middle and low-income families (Hallet, 2012). The economy has since turned around for many, including the large corporations and highest income earners. Yet the median income for a typical middle-class household is 4% less than it was in 2000 (Pew Research Center, 2015). With wages stagnant and inflation rates continuing to rise, the adversity and daily stress experienced by today’s disadvantaged adult students continues to increase. Adults in low-income
working families worked on average 2,552 hours per year in 2006, the equivalent of almost one and a quarter full-time worker (Working Poor Families, 2008). In addition, forty-eight percent of low-income families are single-parent households (Working Poor Families, 2008). All of these factors culminate in an increased level of distress for the student. Living in a constant state of chronic stress affects all aspects of these students’ lives. Quite often, living under these conditions manifests itself in poor academic performance.

The importance of educating individuals with low socio-economic backgrounds has been recognized by government organizations for many years. Students failing to graduate from high school affect not only the individual but also all of society (Rumberger, 2011). Individuals who fail to obtain a high school diploma will have difficulty securing a well-paying job. It is likely they will lack the skills necessary to compete in today’s global economy. As a result, employers will find it increasingly difficult to grow and innovate (Goldstein & Brooks, 2006). According to Goldberger (as cited in Padron, Waxman, & Lee, 2012), “only 21% of eighth-grade students from the lowest socioeconomic status graduate high school prepared for college” (p. 265). In addition, Rumberger (2011) states, “reducing the number of dropouts has become a national policy concern both inside and outside the government” (p. 3).

In August 1964, the Economic Opportunity Act was signed (McElroy & Armesto, 1998). This act provided special programs for students from disadvantaged backgrounds. These programs have since become more commonly known as the TRIO programs (McElroy & Armesto, 1998). Today, eight programs fall under the umbrella of TRIO programs, including the Educational Opportunity Centers (EOCs) (TRIO Home Page,
n.d.). These centers partner with colleges and universities to help adults with disadvantaged backgrounds to enter or continue a postsecondary educational program (Hale & Chan, 2006). Nontraditional adult students attending them, who are traditionally underrepresented in postsecondary education, are provided with instruction and counselling services to develop academic and workforce skills.

Fortunately, not all students near or below the poverty line struggle academically. Many nontraditional adult students demonstrate strong academic resiliency. Despite the many hardships associated with low socioeconomic status, these students have managed to use various assets and resources to succeed and even flourish academically. The following study will identify specific protective factors used by both individual students and the educational institution to foster academic resilience in economically disadvantaged, nontraditional adult students.

**Purpose of the Study**

The purpose of this case study will be to explore the risk and protective factors faced by economically disadvantaged adult students. The study will provide a theoretical explanation for why certain adult students exhibit academic resilience, despite facing adversity. The research will identify protective assets and resources used by these students to attain success. Research findings will aid school administrators and policymakers to develop targeted interventions designed to minimize risk factors, promote protective factors, reduce dropout rates, and promote academic success.

A vast majority of the research on resiliency has focused on children and adolescents. This study seeks to expand on the limited research available that pertains to
academically resilient adult students from low socioeconomic backgrounds. Data were collected from economically disadvantaged students who exhibited academic resilience in their studies at a federally funded Educational Opportunity Center. According to their website, “the State University of New York’s Educational Opportunity Program (SUNYEOP) provides access, academic support and financial aid to students who show promise for succeeding in college but who may not have otherwise been offered admission” (para. 1). The SUNYEOP network is designed to provide educational services to economically disadvantaged individuals (Educational Opportunity Program, n.d.).

Much research exists demonstrating that poverty is associated with an educational disadvantage (Wang, Haertel, & Walberg, 1998). Economically disadvantaged students show persistent patterns of underachievement and social maladjustment, which leads to an increased dropout rate (McMillan & Reed, 1994). This study will shed light on the specific needs of these economically disadvantaged adult students. It will focus on the strengths and virtues of academically resilient adult learners, who succeed in school despite the numerous obstacles that accompany an economic disadvantaged living situation.

Research objectives can vary. As DeKovic (1999) states, “the long-term objective of studies on risk and protection is to devise implications for intervention” (p. 682). This study will provide specialized interventions that school leaders can use to strengthen the resilience of all students. Yet it will be specifically targeted towards nontraditional adult students who are economically disadvantaged and lack the protective aspects necessary to overcome the many risk factors associated with low economic status. The goal is to create a more supportive learning environment, in which all students can be successful.
The theoretical framework for this study is based on the ecological-transactional model of resilience (Casillas, 2008). The model was developed by Silas Casillas (2008) and later applied to further research on academic resilience by Andres Sandoval-Hernandez (2012). This framework has proven very useful in providing a sound theoretical basis to explain the processes related to academic resilience (Sandoval-Hernandez, 2012). Previously, it has been applied to analyze traditional students at the secondary level. This research study seeks to expand the range of the ecological-transactional model of resilience proposed by Silas Casillas (2008) to explain the process of academic resilience in economically disadvantaged adult students.

This research project will evaluate, through the theory of resilience, the risk factors faced and protective factors used by economically disadvantaged nontraditional adult students to overcome those obstacles, using Bronfenbrenner’s ecological systems framework as the lens through which to analyze the factors contributing to the participants’ resilience. According to Sandoval-Hernandez (2012), “in the model of resilience proposed by Silas Casillas, these actors and processes are grouped according to the dimensions of the Bronfenbrenner’s model, namely personal, family, school and community” (p. 2). Study participants have used protective factors to overcome multiple risk factors associated with economic disadvantage and to succeed academically at the Educational Opportunity Center.

Significance of the Study

According to the National Center for Educational Statistics, the adult student
population forms almost 42 percent of the United States student body (https://nces.ed.gov). In New York State, thirty-one percent of students come from low-income households (Working Poor Families, 2008). It is crucial that educational institutions catering to disadvantaged adult students understand the risk factors these individuals encounter. It is equally crucial that these organizations work to minimize these risk factors, while promoting the protective factors that increase resilience and lead to a greater chance of academic success. As the Federal Department of Education predicts, “workforce projections estimate that nearly 65 percent of all jobs in the economy will require postsecondary education and training beyond high school” (Maryville University, 2018). Adults without additional training or a post-secondary degree after high school will find it increasing difficult to find employment that pays a liveable wage.

Resilience in children and adolescents has been studied for almost 50 years (Goldstein & Brooks, 2006). A vast majority of the current research on educational resilience has focused principally on minority students from low-income families (Waxman, Gray, & Padron, 2003). Yet there is scant research focusing on economically disadvantaged adult students who have successfully returned to school to complete their degree. Rising home prices, inflation, and stagnant wages over the past decade have driven more individuals and their families towards the poverty line. Suburban areas that surround bustling cities in the northeastern U.S., such as Boston, New York, and Philadelphia, are notorious for having a very high cost of living. Individuals are forced to take extra shifts at work, get second jobs, or go without certain amenities. This set of circumstances increases the number of risk factors faced by economically disadvantaged students, which will reduce the likelihood of these students exhibiting academic
resilience. Failure to perform well academically will have lifelong consequences on the individual and on society in general.

This study will further theoretical understanding of how economically disadvantaged nontraditional adult students exhibit resilience. Not only will it identify strategies to develop academic resilience in adult students, but the results will facilitate discussions between school personnel and policymakers to implement targeted, resilience-building interventions.

**Research Questions**

The purpose of this study was to explore risk factors faced by economically disadvantaged adult students, both during their secondary years of schooling and currently as nontraditional adult students. The study also sought to identify protective factors used by the academically resilient research study participants. Considering the research deficits within the field of academically resilient adult students, the following three qualitative research questions were developed:

How has the previous educational experiences impacted economically disadvantaged, academically resilience adult learners?

What risk factors inhibit adult learners from succeeding academically?

What protective factors are used to foster academic resilience?

**Design and Methods**

A qualitative research design approach was used to gather data related to the research questions. The researcher conducted a descriptive case study. According to Merriam (2009), such a study seeks to “illuminate the reader’s understanding of the phenomenon under study” (p. 44). This research study seeks to explore the
phenomenon of academic resilience in nontraditional, economically disadvantaged adult students.

In-depth interviews were used to gather data from research participants. The interview consisted of a 13-question protocol that served as a template for the research, while allowing students to share their stories and experiences. Interviews were recorded using a password-protected iPhone 7. Voice files were then sent to Rev.com and transcribed. Transcribed interviews were carefully analyzed alongside the voice recording for accuracy. The transcription was then uploaded to NVivo, where the researcher began the coding process. The researcher then identified common themes and their implications for the research questions. Participants were purposively sampled based on their successful completion of either a high school equivalency preparation program, academic skills preparation program, or vocational training program at the Educational Opportunity Center.

**Definition of Terms**

**Academic/educational resilience:** “the capacity of students to attain academic and social success in school despite exposure to personal and environmental adversities” (Wang et al., 1998, p. 7).

**Nontraditional adult student:** typically, 25 or older, employed full-time, many times with a family or dependents. They are looking to enhance their professional lives or to switch careers and are typically more mature and independent than traditional students (“Who Are Adult Learners?”, n.d.).

**Andragogy:** the method and practice of teaching adult learners (Knowles, Holton, & Swanson, 2015).

**Economically disadvantaged/low socioeconomic status:** students who meet or
fall below the EOP economic eligibility guidelines set forth by New York State (Educational Opportunity Centers, n.d.).

**Educational Opportunity Centers projects**: “housed at two- or four-year colleges and universities and public or private agencies or organizations, receive funds from Educational Opportunity Centers Program to assist adults from disadvantaged backgrounds to enter or continue a postsecondary education program” (Hale & Chan, 2006).

**Resilience**: “The personal capacity to overcome adversities or risks, through a dynamic process in which internal and external factors to the individual are freely used. This implies an effective management of the will and the use of affective, social and communication competences, which allow us to recognize, face and modify the circumstance in the face of adversity” (Casillas, 2008, p. 1258).

**Risk factor**: A measurable characteristic in a group of individuals or their situation that predicts a negative outcome on specific outcome criteria (Goldstein & Brooks, 2006).

**Protective factor (asset)**: Quality of a person or context or their interaction that predicts better outcomes, particularly in situations of risk or adversity (Goldstein & Brooks, 2006).

**Protective factor (resource)**: A factor that lies outside the individual which contributes to the healthy development of that person (Zimmerman, 2013).
CHAPTER 2

REVIEW OF RELATED LITERATURE

Introduction

This research study will focus on personal and environmental risk factors faced by low-income adult students who have successfully returned to school to complete an academic preparation program or vocational program. Economically disadvantaged individuals face numerous challenges not experienced by their middle- and upper-class peers. This frequently results in their dropping out prior to completing high school (Rumberger, 2011). Adults who fail to complete high school will often lack the skills necessary to compete in today’s global economy.

Fortunately, many adults choose to return to school to complete or advance their education. As Wayman (2000) states, “high school dropouts who later gain high school diplomas or GEDs are educationally resilient in the sense that they have shown academic success by gaining a degree despite the adverse conditions presented by dropping out of school” (p. 4). Resilience is most currently defined by Masten (2007) as “a broad system construct, referring to the capacity of dynamic systems to withstand or recover from significant disturbances (p.923). Resilient students will use the protective resources and influences that surround them to overcome limitations and meet their needs (Wang et al., 1998). Academically resilient students will use personal traits, family support, school programs, and community support as protective factors to overcome the risk factors associated with low socioeconomic status.

The literature review for this study begins with an in-depth review of the
theoretical framework that forms the basis of the research project. The first section provides a thorough review of resiliency theory. It is followed by a discussion on academic resiliency which is a sub-category of resilience. Many of the seminal works on resilience and academic resilience have been conducted with children and adolescents as the research subjects. I postulate that many of the findings are applicable to adult students, based on my review of recent research studies. Furthermore, it highlights the significance of this study, in that it addresses an existing void in the research on academic resilience. The second section will explore the adult learner, specifically in terms of andragogy, which is the art and science of helping adults learn (Knowles et al., 2015).

Theoretical Framework

The theoretical framework for this study is based on the ecological–transactional model of resilience (Casillas, 2008). According to Sandoval-Hernandez (2012), “this research model was developed based on Bronfenbrenner’s Ecological Systems theory as the auxiliary knowledge needed to propose a theoretical explanation of academic resilience” (p. 3). It is therefore necessary and important to provide an overview of both resilience theory and Bronfenbrenner’s ecological systems theory.

Resilience Theory

Resilience research began in the 1970s with a pioneering group of psychologists and psychiatrists. These individuals began to deviate from the traditional, deficit-focused model of child development and to focus on a positive psychological approach (Masten, 2001). Early researchers used terms like competent, invulnerable or invincible to describe individuals who faced many or intense risk factors and yet ameliorate their circumstances
to develop into well-adjusted adults. Those terms were later discarded in favor of the term *resilient*. As Waxman et al. (2003) states, “Wolin and Wolin (1993) explained the term ‘resilient’ was adopted in lieu of earlier terms used to describe the phenomenon because of its recognition of the struggle involved in the process of becoming resilient” (p. 9).

Resilience has been studied extensively across many domains. The concept of resilience is necessarily and appropriately broad, as demonstrated by the numerous reviews of the topic (Rutter, 1999). According to Masten (2001), “Resilience refers to a class of phenomena characterized by good outcomes” (p. 228). More specifically, however, the term *resiliency* refers to those protective factors that limit negative behaviours associated with stress and result in positive adaptive outcomes (Waxman et al., 2003). Knowles et al. (2015) define a theory as “a comprehensive, coherent, and internally consistent system of ideas about a phenomena” (p. 11). Zimmerman (2013) describes resilience theory as “a conceptual framework focused on a strengths-based approach to understanding child and adolescent development and informing intervention design (p. 381). Hence, is a strengths-based or asset-focused lens though which to study an individual or group of people, rather than focusing on their deficits (Masten, 2007).

The goal of resilience theory is to identify the protective factors that exist within and around a high-risk student, which allows them to meet or exceed a particular benchmark. The resiliency paradigm directs the researcher and practitioner to focus on the positive factors surrounding an individual’s life, which become the strategies designed to enhance strengths (Zimmerman, 2013). The researcher examines outcomes that are typical of the general population and uses them to measure the successful
adaptation of the resilient individual (Hallet, 2012). This research study will focus specifically on academically resilient adult students. Therefore, resilient students will be defined as having attained a high level of academic achievement, despite the presence of significant risk factors associated with low socioeconomic status.

**Bronfenbrenner’s Ecological Systems Theory**

Bronfenbrenner’s ecological systems theory postulates that an individual develops within a transactional relationship with their ecology (Bronfenbrenner, 1979). Bronfenbrenner (1977) describes the ecological environment as “a topological nested arrangements of structures, each contained within the next” (p. 514). At the center of the nested arrangement is the person, who is then surrounded by four additional structures: the microsystem, mesosystem, exosystem, and macrosystem (Bronfenbrenner 1977, 1979). The microsystem is the individual’s immediate environment (Bronfenbrenner 1977, 1979). Bronfenbrenner (1977) describes the mesosystem as “the interrelations among major settings containing the developing person at a particular point in his or her life” (p. 515). The exosystem is an extension of the mesosystem, the difference being that an individual has limited control or influence on what takes place at this level (Bronfenbrenner 1977, 1979). The macrosystem is defined by Bronfenbrenner (1977) as “the overarching institutional patterns of the culture” (p. 515). Interestingly, Bronfenbrenner notes that “most macrosystems are informal and implicit, carried unwittingly in the minds of society’s members” (p. 515). Bronfenbrenner’s theory of transactional– ecological develop asserts that each structure within the person’s ecosystem can affect their development at any stage of their life cycle (Bronfenbrenner 1977, 1979).
Ecological Systems Theory

Figure 1. Ecological Systems Theory


Ecological–transactional Model of Resilience

Theoretical and conceptual work in the area of resiliency has proposed multiple factors that can be altered to facilitate resiliency among at-risk students (Waxman et al., 2003). The theoretical model developed by Casillas (2008) and Sandoval-Hernandez (2012) identified the factors contributing to academic resilience according to Bronfenbrenner’s model. They include personal, family, school, and community factors.
As illustrated in Figure 2, researchers have identified four main domains in a student’s life. Each of them can exist as either protective or risk factors, depending on whether they exert stress on the student or act as a supportive force. Resilience theory stresses the interconnection of the personal traits, with family, school, peer group, and community (Wang et al., 1998). The protective systems used by resilient individuals have the power to sustain robust development under adverse conditions (Masten &
Coatsworth, 1998). A resilient person will use the protective resources and influences surrounding them to overcome limitations and meet their needs (Wang et al., 1998). Research on resilience has provided valuable information on strategies used by individuals to deal with stress and non-optimal life circumstances when seeking to meet crucial developmental milestones (Wang et al., 1998).

It is important to note that both Casillas (2008) and Sandoval-Hernandez (2012) conducted their research on school-age students. The theoretical framework has not been applied previously to economically disadvantaged adult students. As Bronfenbrenner (1979) states, “[as] ecological transitions and interconnections between settings play a major role in affecting the direction and rate of development, then adulthood should be a period of dramatic shifts in psychological growth” (p. 232). The researcher asserts that this model is not only appropriate, but necessary to identify risk and protective factors in and around academically resilient adult students, with the goal of designing institutional and leadership policies that will foster a greater level of academic resilience within the economically disadvantaged adult student population.

**Theories Related to Adult Academic Motivation**

Many other researchers have used various theories and models to explain why certain adult students succeed academically and others do not. It is important to discuss them, as elements from each tend to overlap with the theoretical framework that drives this research study.

**Theories**

Self-directed learning is the central process associated with adult learning
Adult students can experience culture shock when first exposed to educational programs that require them to participate in planning (Knowles et al., 2015). According to Merriam and Bierema (2014), “self-directed learning as a process is an approach to learning controlled by the learner” (p. 63). Avolio and Gibbons (1989), as cited in Ford (2016), suggest that “self-directed learning was when adult learners worked through conflicts and various situations to accomplish a goal” (p. 18). Support by adherents of self-directed learning theory is crucial to the success of adult students.

Adult students must possess a sense of self-efficacy, which Bandura (1977) defined as the belief that one has the capability to succeed in specific situations or accomplish a task. Student having a low sense of self-efficacy are more likely to avoid difficult tasks (Bandura, 1977). Adult students need to be provided with authentic assignments and timely feedback to foster self-efficacy (Meriam & Bierema, 2014).

Self-determination theory (SDT) represents a broad framework for the study of human motivation, social development, and well-being (Ryan & Deci, 2000). Research demonstrates that autonomy and competence contribute to a self-determined mindset (Vallerand, 2001). Self-determination theory is intertwined with self-efficacy because as individuals feel more confident they become more determined to compete a task (Ryan & Deci, 2000).

Models

Various models have been proposed to explain student retention at the post-secondary level. The first model to gain wide acceptance was Spady’s (1970) Sociological Model of the Dropout Process. Spady tested his model using data he
collected from 683 students over four years at the College of Chicago. He found that academic performance was the dominant factor that accounted for student attrition (Spady, 1971). Spady encouraged future researchers to study how the students interacted with the ecology of the university.

Vincent Tinto (1975, 1993) built upon Spady’s model. Nash (2005), as cited in Lucey (2018), summarizes Tinto’s model as follows:

Student attributes and family background affect initial levels of commitment to goals and the institution. These in turn affect academic performance and interaction with peers and faculty, which in turn lead a student to be more or less “integrated” into the academic and social systems of the institution. Tinto proposed that a student who is more integrated is more likely to persist. (p.29)

Tinto’s work (1973, 1975) is widely regarded throughout the literature as the seminal research on student persistence (Lucey, 2018). Ashar and Skenes (1993) applied Tinto’s model of departure to nontraditional students. They found that the social environment in which the learning takes place is key for retaining adult students (Ashar & Skenes, 1993). Tinto (2002), as cited in Ford (2016), “suggested that students could meet educational goals if they have positive forces around them such as institutional support, academic integration, teacher and counseling support, social integration, family support and confidence” (p. 20).

Interest in the academic performance and retention of nontraditional students began in the 1980s, when Bean and Metzner (1985) observed a shift in the demographics of undergraduate students. These nontraditional students were older, were enrolled part-time, and tended to live off campus (Bean & Metzner, 1985). According to Lucey (2018),
“Bean and Metzner (1985) constructed their model of attrition using the previous work of Spady (1970) and Tinto (1975)” (p. 33). Bean and Metzner’s (1985) model, which focused on nontraditional students, identified three variables that contributed to student dropout: academic, background, and environmental (Lucey, 2018).

When adult education institutions understand how to apply student retention models and implement adult learning theories, they cultivate an environment that promotes academic success.

**Related Research**

**Various Definitions of Resilience**

The study of resilience arose from the study of risk, as pioneering investigators realized that certain individuals flourish in the midst of adversity (Masten & Coatsworth, 1998). As Masten (2001) states, “resilience refers to a class of phenomena characterized by good outcomes in spite of serious threats to adaptation or development” (p. 228). For an individual to be considered resilient, there has to have been some current or past obstacles to potentially derail normative development (Masten, 2001). Low socioeconomic status is a hazard to normative development, but it also comes with many other potential risk factors that are associated consistently with students of low socioeconomic status. Much controversy exists on who should define resilience and by what standards (Masten, 2001). The definition of resilience will be influenced by who is included in the study and by what the researcher defines as “good” development (Masten 2001). Resilience is most currently defined by Masten (2007) as “a broad system construct, referring to the capacity of dynamic systems to withstand or recover from significant disturbances” (p. 923).
Four Waves of Resilience Research

The study of resilience has advanced in four major waves over the past few decades. The first one began in the early 1970s and tended to focus on personal traits and characteristics. The initial work on resilience helped provide a good description of resilience phenomena, basic concepts, and methodologies focused on the individual (Wright & Masten, 2006). Richardson (2002) characterized this wave as the “phenomenological descriptions of resilient qualities of individuals and support systems that predict social and personal success” (p. 308). Research conducted during the “first wave” provided examples of assets and protective factors. Seminal works on resilience were completed by researchers such as Michael Rutter, Emmy Werner, and Norman Garmezy, who sought to identify correlates of resilience (Masten, 2007).

Michael Rutter’s seminal study compared children from the Isle of Wight to children living in a low socioeconomic borough in London (Rutter, 1979). Rutter (1979), as cited in Shean, 2015, found “the more risks children were exposed to, the more likely they were of experiencing a psychiatric disorder” and that “cumulative risks are linked to poorer outcomes for children at risk” (p. 5).

Halfway across the earth from Rutter, Emmy Werner’s longitudinal study of 698 infants born in 1955 on the island of Kauai, Hawaii was well underway. Werner published her findings in her 1982 book Vulnerable, but Invincible. According to Shean (2015), “Werner suggested targeting protective factors at the individual, family and community level. In 1989 Werner published a follow-up to the Kauai study to trace the long-term effects of protective factors and stressful events” (Werner, 1989 as cited in Shean, 2015, p.13). Werner concluded that resilient individuals regarded personal
competence and determination as important protective factors (Shean, 2015).

Norman Garmezy is often credited with being the founder of resilience research. His Project Competence compared two groups of children, one who had schizophrenic mothers and one that did not (Garmezy, 1987). According to Shean (2015), Garmezy (1987) determined that most children born to schizophrenic mothers were not abnormal in development and must possess unknown protective factors in order to thrive. Following the conclusion of additional research, “Garmezy concluded that resilience (or competence) was linked to a low number of risks and higher number of protective factors” (Shean, 2014, p. 10).

The second wave of research began adapting the language and principles of developmental systems theory. The focus for many of these studies was on the process that leads to resilience (Masten, 2007; Wright & Masten, 2006). A major conclusion of this research was the dynamic nature of resilience. The ecological, transactional systems approach marked a dramatic shift from the traditional approaches (Wright & Masten, 2006).

Suniya Luthar made significant contributions to the body of research on resilience. In 1991, Luthar studied underprivileged adolescents from the inner city. Luthar, Sawyer, and Brown (2006), address the fact that risk factors can function as protective factors and vice-versa. Luther et al. (2006) emphasize, as cited in Shean 2015, that “just because a factor appears high risk, it does not mean it is” (p. 15). Luthar’s work gave further credence to a view other researcher had previously proposed, “that resilience is not a personal trait but a product of the environment and the interaction between the individual and the environment” (Shean, 2015, p. 14).

A former student of Norman Garmezy and the current director of Project
Competence, Ann Masten has made significant contributions to the study of resilience. Masten (2001) states that “the great surprise of resilience research is the ordinariness of the phenomena. Resilience appears to be a common phenomenon that results in most cases from the operation of basic human adaptational systems” (p. 227). She referred to this phenomenon in resilience as “ordinary magic.” Masten was a strong advocate for a person-focused approach to studying resilience (Masten et al., 2009, Masten 2011, Masten, 2001 as cited in Shean, 2015). Shean (2015) defines a person-focused approach as one that can “identify resilient people and find how they are different from those who are not resilient” (p. 25).

Built on the findings from the previous two waves, the third wave of resilience research began in early 2000. It focused on creating resilience by preventative interventions (Wright & Masten, 2006). Many of the third-wave investigators were trained in various realms of psychology (Masten, 2007). Investigators were concerned with “promoting competence, wellness and prevention” (Masten, 2007, p. 923). Researchers looked at ways to alter the life course of a child potentially at risk due to an abundance of risk factors present in their development. Richardson (2002) states the purpose was to “discover and apply” motivational forces to “drive a person toward self-actualization and reintegrate from disruptions” (p. 308).

Michael Unger is the founder of the international Resilience Research Centre in Canada. Unger completed multiple studies across many different cultures (Ungar et al., 2007), Ungar sought to expand previous research findings and to test whether they apply universally across various populations (Shean, 2015). He identified protective factors within the individual, relationships, community, and culture (Shean, 2015).
The fourth and most recent wave of resilience research was spurred on by the enormous technological advances in the study of genetics and brain development (Masten, 2007). According to Masten (2007), “new frontiers of resilience” will focus on “plasticity in brain development and windows of opportunity for prevention and intervention” (p. 76). Recent advances in molecular genetics, brain imaging, statistical modeling, and computer science have ushered in a new era of resilience research. According to Masten (2007), “this wave uses a multilevel, multidisciplinary approach to resilience in development. It focuses on cumulative effects of multiple promotive factors across ecological domains to reflect the complex nature of influences on adolescent development” (p. 924). This wave will develop highly targeted interventions based on how gene expression affects brain development in response to the individual’s experiences (Masten, 2007).

**Models of Resiliency**

According to Hallet (2012), “over the past few decades, four models of resilience have emerged: Invincibility, Challenge, Compensatory, and Protective” (p. 14).

**Table 1. Models of Resiliency**

<table>
<thead>
<tr>
<th>Model</th>
<th>View of Resilience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invincibility</td>
<td>Invincible youth possess innate strength necessary to overcome obstacles that allow them to succeed when others fail.</td>
</tr>
<tr>
<td>Challenge</td>
<td>Exposure to risk is a continuum. Low levels pose a short-term negative effect. Moderate exposure builds strength in the individual. High levels are insurmountable.</td>
</tr>
<tr>
<td>Compensatory</td>
<td>The influence of protective and risk factors is added together to determine the influence on outcomes.</td>
</tr>
<tr>
<td>Protective</td>
<td>Protective factors interact with risk factors. This interaction may reduce or remove the negative influence of risks.</td>
</tr>
</tbody>
</table>

The invincibility model categorizes individuals into two categories, invincible or vulnerable (Hallet, 2012). Although this model is rarely ascribed to by scholars, invincible individuals are assumed to have an innate ability to overcome obstacles, while vulnerable individuals find similar situations insurmountable (Hallet, 2012). In this model, interventions would be useless (Hallet, 2012). The challenge model proposes that an individual can develop resilience through exposure to moderate risk (Hallet, 2012). As Zimmerman and Arunkumar (1994) state, “the challenge model of resiliency is one in which the stressor is treated as a potential enhancer of successful adaptation” (p. 6). This model proposes that risk itself can become a protective factor if coping strategies are developed to handle similar future events (Hallet, 2012). Low levels of risk may be beneficial because they allow youth the ability to practice coping skills or employ resources (Fergus & Zimmerman, 2005). Determining the point where a factor shifts from protective to risk has proven difficult, and thus this model has limited utility (Hallet, 2012). The compensatory model quantifies the influence of protective and risk factors (Hallet, 2012). This model involves a direct effect of a promotive factor on an outcome (Zimmerman & Arunkumar, 1994; Fergus & Zimmerman, 2005). The goal is to find protective factors that will offset the negative influence of existing risk factors (Hallet, 2012). This model has two limitations, according to Hallet (2012):
First, it does not account for the individual’s ability to learn from the presence of risk as supported by the challenge model. Secondly, it purports the two processes are held in isolation and only the outcomes change, failing to address the interactions between protective and risk factors. (p. 17)

The final resilience model, the protective one, is studied most frequently (Hallet, 2012; Zimmerman & Arunkumar, 1994). It argues that protective factors have the ability to mitigate or even eliminate the negative outcome associated with risk factors (Hallet, 2012). Protective factors may operate in a number of ways to influence outcomes (Fergus & Zimmerman, 2005). The protective factor model has two mechanisms: Protective factors function to mitigate the negative effects of a risk factor or to enhance the protective effects of other resources (Zimmerman & Arunkumar, 1994). The protective model is the most accepted one for two reasons. First, connections between risk and protective factors are easier to determine (Hallet, 2012); second, this model is the most useful for public policy and program development (Hallet, 2012).

**Risk Factors**

In the following section, the researcher will discuss various risk factors. According to Durlak (1998), “a risk factor is usually defined as a variable that increases the probability of a future negative outcome, and a protective factor as a variable that decreases such probability” (p. 512). Research on resilience reminds us that children face different risk factors and use different protective factors during their development (Masten & Coatsworth, 1998). Risk factors fall into two general categories, biological and environmental. Biological factors include ones emerging from the genetic and/or physical environment. An example of a genetic risk factor would be a student born with
an extra 21st chromosome, resulting in Down’s syndrome. A biological risk factor resulting from the physical environment would be a child of a drug-addicted mother who suffers physical or cognitive damage. Children may also face a number of environmental risk factors associated with poor outcomes. Children born healthy may become at risk due to poverty, family conflict, maltreatment, or abuse. Unfortunately, children typically face multiple risk factors of various intensities (Masten & Coatsworth, 1998).

**Protective Factors**

The resources or assets used to offset the risk factors faced by some students are referred to as protective factors in the literature. According to Wang et al. (1998), “several protective factors may work together to mitigate a particular adversity, or a single protective factor can mitigate against several adversities” (p. 18). The following section will discuss the four factors widely deemed by the research to be the most significant in the ecology of an adolescent student. It is important to state that any of these factors can exist as either protective or risk factors, depending on whether they act as an asset or a liability in the student’s life. For the purposes of this review, these factors will be described in the condition in which they function as assets.

**Personal**

A student’s personality traits are a critical protective factor in the face of adversity. Certain attributes of an individual’s personality will either contribute to or hinder their ability to exploit their environment (Wang et al., 1998). A strong ability to self-regulate has proven extremely important for the development of competence (Masten & Coatsworth, 1998). Peng et al. 1992 (as cited in McMillan & Reed, 1994) found that locus of control was higher in academically successful students. As Wang et
al. (1998) state, “resilient children exhibit high self-esteem, self-control, malleability, even temper, and openness to new experiences” (p. 11). McMillan and Reed (1994) found that “resilient students have clear, realistic goals and are optimistic about the future” (Para. 6).

Furthermore, academically resilient students were motivated by a desire to succeed, were self-starting, and were personally responsible for their achievements (McMillan & Reed, 1994). Resilient students are more likely to involve themselves in class discussion/activities and at least one extracurricular activity (McMillan & Reed, 1994). Involvement in extracurricular activities helps maintain positive school engagement. Unlike their non-resilient peers, resilient students acknowledge that a poor home environment can make things challenging, but they do not blame these factors for their performance (McMillan & Reed, 1994). Peer selection is an important component of academically resilient students’ characteristics. Peers are the second most important source of support, aside from family (Wang et al., 1998). Strong peer connections can protect against stress and promote healthy development in the midst of stress (Wang et al., 1998). A student’s peer group can have a significant effect on how the student feels about school, in terms of both the student’s academic competence and general attitude (Wang et al., 1998). A student’s peer group can act as a protective or risk factor, depending on the type of behavior they encourage (Dekovic, 1999). Deviant peers exert negative pressure and encourage negative behaviors (Dekovic, 1999). As Wang et al. (1998) observe, “the peer group can inhibit positive educational outcomes by pressuring children and youth to engage in misconduct, rather than in productive education” (p. 23).
Family

As Masten and Coatsworth (1998) state, “in the U.S. society, the combination of warm, structured child-rearing practices in parents with reasonably high expectations for competence is strongly tied to resilience among children at risk” (p. 215). This quote highlights two very distinct yet equally important characteristics of the family as a protective factor. The first characteristic is the importance of the child–parent relationship in fostering resilience. According to Wang et al. (1998), “children who experience positive child–parent relationships, family warmth, and cohesion, and an absence of discord in their homes are more resilient and protected against adversity in childhood and later life” (p. 19). Furthermore, students who established a close bond with at least one caregiver that gave them attention and support demonstrated a higher level of resilience (McMillan & Reed, 1994). Orthner, Jones-Sanpei, and Williamson (2004) identified the importance of family cohesion and the ability to pull together as resiliency-building characteristics. It is important to clarify that although a biological parent is preferable, any adult providing a close, supportive relationship can function as a protective factor. A coach, teacher, or community leader has acted as a protective factor for a resilient student on many occasions. Masten and Coatsworth (1998) found that “providing a well-structured routine and high expectations has been shown to be important for student academic success” (p. 215). McMillan and Reed (1994) also found that “parents of resilient students have higher expectations for their children’s education” (para. 10). Parental competence and parenting quality have been strongly associated with resilience (Masten, 2001). Activities such as assigned chores, caring for brothers and sisters, and contributing part-time work to support the family enhance self-esteem and foster
resilience. As cited in McMillan and Reed (1994), Peng et al. (1992) found students’ educational resilience to be related to the educational background of their parents. Empirical results suggest that parental involvement in specific learning strategies has a strong and positive effect on children’s academic performance (Lee, Bryk, and Smith [1993], as cited in Wang et al. [1998]).

**Schools, Teachers, and Curriculum/Instruction**

**Schools**

Taub and Pearrow (2006) assert that “schools are the largest system capable of impacting the majority of children and their families” (p. 359). Schools should make every effort promote a protective environment for students. It is widely acknowledged that middle school is a crucial time in the social-emotional develop of an adolescent. Masten (2007) found that “effective schools and positive school experiences have been implicated as protective factors in studies on resilience” (p. 78). Schools that build academic resilience share many common characteristics. According to Wang et al. (1998), “they are smaller, more nurturing, more inclusive, and more engaged with families and the community” (p. 30). As Masten (2007) states, “effective schools and teachers provide children on a daily basis with mastery experiences, opportunities to experience success and enjoy achievement that also serves to foster intrinsic motivation, self-efficacy, and persistence in the face of failure” (p. 79). According to Masten (2007), “teachers, school counselors, and other staff function directly as promotive and protective factors in the lives of high-risk children” (p. 79). When teachers see their students as individuals with the ability to make choices and acquire knowledge, they will promote educational resilience within the school (Wang et al., 1998).
Teacher

Caring Attitude

Individual teachers have a verifiable effect on building students’ resilience (Wang et al., 1998). McMillan and Reed (1994) also found that teachers have an integral part in the success of resilient students. When teachers were able to address the emotional and academic needs of their students, they can play a significant role in fostering resilience (Mather & Ofiesh, 2006). Teachers who are caring, listen, provide encouragement, and laugh foster resilience within their student. Teachers are provided with frequent opportunities to interact with their students during the school year. Daily interaction allows them to serve as confidantes and role models, thus strengthening a student’s sense of belonging (Wang et al., 1998). Wang et al. (1998) found that “effective resilience-promoting teachers frequently and actively demonstrate their caring by showing interest and concern for students, expressing respect, and holding their students to high expectations (p. 33).

High Expectations

For teachers to facilitate the development of academic resilience in their students, they must maintain high expectations for them, regardless of economic status. A teacher’s assumption about his or her students’ abilities can affect how they relate to that student, and even how they conduct class as a whole (Wang et al., 1998). If the teacher holds all students to a high standard and demonstrates faith that all students are capable of learning, student engagement and resilience will be promoted (Wang et al., 1998).

Instructional Practices

Teachers who just transmit knowledge are not nearly as effective as those who
function as facilitators of learning (Wang et al., 1998). Wang et al. (1998) found that “students benefit most from classrooms where teachers give students greater autonomy and facilitate their active engagement with learning” (p. 35). Personal responsibility, which is an attribute of academically resilient students, is fostered when students direct their own learning (Wang et al., 1998).

Curriculum

The school must provide a rich, rigorous, and student-centered curriculum to foster educational resilience. As Wang et al. (1998) found, “resilience-promoting programs provide challenging, relevant curricula and effective instruction that is tailored to students’ academic and cultural needs” (p. 40).

Community

Typically, disadvantaged communities lack a strong network of social organizations for youth (Wang et al., 1998). These may include sports clubs or facilities, boy and girl scouts, well-funded libraries, or strong faith-based organizations. Community organizations serve as protective factors for youth, and thus function to help foster academic resilience (Wang et al., 1998). Community organizations can provide both universal programs available to all and selective programs to target specific individuals or subgroups (Winslow, Sandler, & Wolchik, 2006). Social organizations within the community provide a mechanism to develop high expectations for good citizenship (Wang et al., 1998). Furthermore, Wang et al. (1998) found that “communities can promote educational resilience by frequently and explicitly reinforcing positive social values” (p. 26).
The Adult Learner

Introduction

Since the 1960s, multiple theorists across multiple domains of study have attempted to define learning. Gagne (as cited in Knowles et al., 2015), goes so far as to state that learning cannot be easily explained by any particular theory. Knowles et al. (2015) define learning as “the process of gaining knowledge and expertise” (p. 17). Although simplified to an extent, this is a workable definition to use when attempting to discuss adult learning, as it is the goal of many adult learners to gain knowledge and/or expertise in a particular area of study. It is important to make the distinction between learning and education. As stated in Knowles et al. (2015), “education emphasizes the educator, whereas learning emphasizes the person in whom the change occurs or is expected to occur” (p. 17).

Arguably, humans have used learning to survive and flourish more than any other species. It is impossible to determine when formalized adult learning began, but we know that the ancient Greek philosophers Plato and Aristotle had educational institutions (Ozuah, 2005). Other great civilizations, such as the ancient Chinese, and religions such as Judaism and Christianity have taught adults for the purposes of learning for many years (Merriam & Bierema, 2014). The modern era of research on adult learning began in Europe and the United States shortly after the end of World War I (Knowles et al., 2015). Through the work of Edward L. Thorndike and Herbert Sorenson, it was demonstrated that adults could learn, and that they had interests and abilities that differed from children (Knowles et al., 2015). In 1926, Eduard C. Lindeman’s The Meaning of Adult Education put forth several postulates that would become central to understanding the needs of adult
learners and form the basis for Knowles’s work.

Below is a “summary of Lindeman’s key assumptions about adult learners” (Knowles et al., 2015, p. 22).

1. “Adults are motivated to learn as they experience needs and interests that learning will satisfy” (Knowles et al., 2015, p. 22).
2. “Adults’ orientation to learning is life centered” (Knowles et al., 2015, p. 22).
3. “Experience is the richest source for adult’s learning” (Knowles et al., 2015, p. 22).
4. “Adults have a deep need to be self-directed” (Knowles et al., 2015, p. 22).
5. “Individual differences among people increase with age” (Knowles et al., 2015, p. 22).

A line of investigation begun by Cyril O. Houle in the 1950s, and continued later by Allen Tough, led to a deeper understanding of how adults learn (Knowles et al., 2015). Houle was interested in what motivated adult learners. Houle’s *The Inquiring Mind* was published in 1961. According to Merriam, “he found some were goal-orientated in that they had clear-cut objectives in their learning, some were activity-orientated where the primary motivation was human interaction, and others were learning-orientated wherein the adults seek knowledge for knowledge’s sake” (p. 45). Building on Houle’s work, Tough published *The Adult’s Learning Projects* in 1971. Houle conducted in-depth interviews with many continuing learners. As stated in Merriam, “he found that self-directed learners often spend hundreds of hours on their learning project, a project which they plan, implement, and evaluated on their own” (p. 45). Building on the work of Houle (1961), Tough (1967) developed the first self-directed learning model (Merriam & Bierema, 2017).
The current understanding of adult learning does not come exclusively from ancient times or the work of Lindeman, Houle, and Tough. Clinical psychology, behavioral research, and the social sciences have also made significant contributions to adult learning theory. According to Merriam (2014, p. 94), “these researchers focused on the individual learner, how that learner processes information, and how learning enables the individual to become more empowered and independent.” Abraham Maslow’s work on the importance of a safe learning environment and Carl Rogers’ work on the student-centered approach all contributed to contemporary theories on adult learning (Ozuah, 2005). In sum, a great deal of knowledge surrounding human behavior and psychological functions has contributed to our understanding of how adults learn best.

**Andragogy**

**History**

In recent decades, several theoretical approaches have been used to study adult learning theories (Ross-Gordon, 2011). “Andragogy is arguably the best known of these theoretical approaches” states Ross-Gordon (2011, p. 29). A Dutch adult educator traced the origins of the term *andragogy* back to a German grammar schoolteacher named Alexander Kapp (Knowles et al., 2015). In 1833, he used the word to describe the teaching method used by Plato with his adult students (Knowles et al., 2015). The term *andragogy* was made popular in the United States by Malcolm Knowles with the release of his book *The Modern Practice of Adult Education: Andragogy vs. Pedagogy* (Merriam & Bierema, 2017). Andragogy is the art and science of helping adults learn (Knowles et al., 2015). Knowles (1989) as cited in Merriam, 2014, calls andragogy “a model of assumptions about learning or a conceptual framework that serves as a basis for an emergent theory” (p. 57).
**Contrast with pedagogy**

Before discussing andragogy further, it is important to highlight how it differs from pedagogy. Knowles et al. (2015) himself states that “an explanation of the meaning of pedagogy is required to fully elaborate on the meaning of andragogy” (p. 40). The term “pedagogy” came into use beginning with the monasteries in the seventh century. The literal translation of pedagogy is the art and science of teaching children. The goal of pedagogical instruction was to prepare students for the priesthood (Merriam & Bierema, 2017). According to Knowles et al. (2015), “this model of education persisted through the ages and was the basis for the educational system in the USA” (p. 19). Pedagogy is based on several assumptions about the learner. The first one is that a pedagogical lesson is teacher-directed (Knowles et al., 2015; Ozuah, 2005). The teacher must take full responsibility for the learner’s needs. The second assumption is that learning must be subject specific. Both of these assumptions clash with the andragogical model, which states that students should be self-directed and take ownership for their learning needs, and that work should be problem oriented (Knowles et al., 2015; Ozuah, 2005). The third assumption focuses on student motivation. Pedagogy believes that students are motivated extrinsically, by grades or fear of punishment (Knowles et al., 2015; Ozuah, 2005). The final assumption is that prior experience is irrelevant to the learner. Again, both of these assumptions contradict the beliefs of andragogy. Andragogy recognizes the internal motivation of students to learn, as well as the importance of a learner’s previous experiences (Ozuah, 2005: Knowles et al., 2015). As early as the 1920s, adult educators and researchers began to acknowledge that teacher-directed pedagogical strategies were not optimal for adult learners (Knowles et al., 2015; Merriam, 2008).


**Knowles’ six assumptions of andragogy**

Based on these observations concerning the needs of adult learners, Knowles et al. (2015) identified six key assumptions on which his conception of andragogy is based:

1. **The need to know.** “Adults need to know why they need to learn something before undertaking to learn it” (p. 43). The adult learner’s motivation will be greater if they understand the value of what they are about to learn.

2. **The learners’ self-concept.** Adult learners possess an independence and self-direction not found in children. “They resent and resist situations in which they feel others are imposing their wills on them” (p. 44). Adult educators must assist students in transitioning from dependent to self-directed learners.

3. **The role of the learners’ experiences.** “Adults come into an educational activity with both a greater volume and a different quality of experience from that of youths” (p. 44). The adult educator must use these prior experiences to drive instruction and help the student develop their self-identity. An adult learner’s experiences, when connected with new concepts, will increase comprehension and relevance within the individual.

4. **Readiness to learn.** Adults maintain multiple social roles. Timing of the learning experience must be associated with the adult developmental task. Adults are more eager and willing when they believe the topic will assist them in navigating a real-life situation.

5. **Orientation to learning.** “Adults are problem-centered, not subject centered, and desire immediate, not postponed application of the knowledge learned”
(Merriam & Bierema, 2014, p. 53). “Adults are motivated to learn to the extent that they perceive that learning will help them perform tasks or deal with problems they confront in their life situations” (p. 46)

6. Motivation. “While adults are responsive to extrinsic motivation, they are most driven by internal pressure, motivation, and the desire for self-esteem and goal attainment” (Ozuah, 2005, p. 84)

The six assumptions of andragogy are based mostly in humanist philosophy whereby the individual is central, self-directed, and engaged in learning for self-fulfillment (Merriam & Bierema, 2014). The table below directly compares the basics assumption of each learning theory.

**Table 2. Comparison of the Core Principles of Pedagogy and Andragogy**

<table>
<thead>
<tr>
<th></th>
<th>Pedagogy</th>
<th>Andragogy</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Need to Know</td>
<td>A student’s need to know is limited to what is necessary to pass an exam, course, or grade level</td>
<td>Adults need to know the value of learning something prior to learning it</td>
</tr>
<tr>
<td>The Learner’s Self Concept</td>
<td>Students are dependent on the teacher</td>
<td>Adults are independent and self-directed</td>
</tr>
<tr>
<td>The Role of Experience</td>
<td>The teacher’s experience is more important than that of the student</td>
<td>An adult’s experiences play a valuable role in their learning</td>
</tr>
<tr>
<td>Readiness to Learn</td>
<td>A students’ readiness to learn is dictated by the teacher</td>
<td>Students are ready to learn when the topic has relevance to their lives</td>
</tr>
<tr>
<td>Orientation to Learning</td>
<td>Subject-centered</td>
<td>Problem-centered, life-centered, task-centered</td>
</tr>
<tr>
<td>Motivation</td>
<td>External</td>
<td>Internal</td>
</tr>
</tbody>
</table>
Table 2. The effect of motivation on student persistence in online higher education:

Andragogy in practice

“The pedagogical model is an ideological model that excludes the andragogical assumptions. The andragogical model is a system of assumptions that includes the pedagogical assumptions” states Knowles et al. (2015, p. 50). Merriam and Bierema (2014) describe Knowles assumptions, “He proposed thinking of andragogy as one end of a continuum; that is, there is a range between being totally teacher-directed as in pedagogy, to being totally student-directed as in andragogy (p. 57). It is at the discretion of the instructor to evaluate whether the learner knows too little about the subject and therefore when it is necessary for the instructor to take the lead. With that said, it is also the teacher’s responsibility to determine when students are informed enough to take ownership of their learning and proceed in a self-directed manner.

The andragogical instructor is responsible for preparing the procedures for involving the learners in advance (Knowles et al., 2015). “Andragogy is a process model that is concerned with providing procedures and resources for helping learners acquire information and skill” state Knowles et al. (2015, p. 51). Summarized in the table below are the process elements that should be used by the adult instructor while operating under the andragogical model of instruction:

Table 3. Process elements of andragogy

38
<table>
<thead>
<tr>
<th>Element</th>
<th>Andragogical approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Preparing learners</td>
<td>Provide information</td>
</tr>
<tr>
<td></td>
<td>Prepare for participation</td>
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<tr>
<td></td>
<td>Help develop realistic expectations</td>
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<td></td>
<td>Begin thinking about content</td>
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<tr>
<td>2. Climate</td>
<td>Relaxed, trusting</td>
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<tr>
<td></td>
<td>Mutually respectful</td>
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<tr>
<td></td>
<td>Informal, warm</td>
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<tr>
<td></td>
<td>Collaborative, supportive</td>
</tr>
<tr>
<td></td>
<td>Openness and authenticity</td>
</tr>
<tr>
<td></td>
<td>Humanness</td>
</tr>
<tr>
<td>3. Planning</td>
<td>Mechanism for mutual planning by learners and facilitator</td>
</tr>
<tr>
<td>4. Diagnosis of needs</td>
<td>Mutual assessment</td>
</tr>
<tr>
<td>5. Setting of objectives</td>
<td>Mutual negotiations</td>
</tr>
<tr>
<td>6. Designing learning plans</td>
<td>Sequenced by readiness</td>
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<tr>
<td></td>
<td>Problem units</td>
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<tr>
<td>7. Learning activities</td>
<td>Inquiry-based</td>
</tr>
<tr>
<td>8. Evaluation</td>
<td>Mutual re-diagnosis of needs</td>
</tr>
<tr>
<td></td>
<td>Mutual measurement of progress</td>
</tr>
</tbody>
</table>

Table 3: Adapted from “The Adult Learner,” by Malcolm S. Knowles, Elwood F. Holton III, and Richard A. Swanson. p. 52. Copyright 2015 Routledge

Knowles et al. (2015) suggest a three-part process for evaluating adult learners based on a framework of andragogy in practice and the six assumptions previously discussed.

1. Core principles provide a sound foundation for planning adult learning experiences.

2. Analysis and adjustments of the core principles are necessary and should be
anticipated.

3. The goals and purposes for the adult learning conducted should shape the learning experience.

**Summary and recommendations for adult learning**

Writing from the perspective of a physician who is training young residents, Ozuah (2005) synthesized the core principles of andragogy. Also included in his list of recommendations were key concepts derived from multiple bodies of work in the field. The recommendations outline optimal conditions for adult learning across multiple genres of study. According to Ozuah (2005, p. 86), adults learn best:

- When they want or need to learn something
- In a non-threatening environment
- When their individual learning style needs are met
- When their previous experience is valued and used
- When there are opportunities for them to have control over the learning process
- When there is active cognitive and psychomotor participation in the process
- When sufficient time is provided for assimilation of new information
- When there is an opportunity to practice and apply what they have learned
- When there is a focus on relevant problems and practical applications of concepts
- When there is feedback to assess progress towards their goals.

Ozuah (2005) provides a comprehensive summary of the principles of adult learning. Since 2005, advances in technology have led to the popularization of blended or
strictly online learning experiences. A growing body of research now focuses on the application and implications of adult learning theory to the ever-increasing virtual classrooms (Lucey, 2018).

**Criticism of adult learning theory and andragogy**

Despite having had a pervasive impact on adult learning theory, andragogy is not without its critics. Of the three main criticisms of andragogy, the first is that it is not completely separate from pedagogy. Knowles (1970), as cited in in Knowles et al. (2015) initially sought to establish andragogy as separate and apart from pedagogy. Jack London (1973), as cited in Davenport and Davenport (1985), stresses that andragogy is not opposed to pedagogy, but rather the concepts encompass a “oneness or unity of education” (p. 153). Knowles has responded to and incorporated this criticism into his ideas over the years. As Merriam (2002) states, “between 1970 and 1980, he moved from an andragogy versus pedagogy position to representing them as a continuum ranging from teacher-directed to student-directed learning” (p. 6). Educators have pointed out that Knowles’ six assumptions are situation-dependent and not always applicable to every adult learning situation. As Merriam and Bierema (2014) observe, “sometimes adults know so little about the subject that the teacher by necessity takes the lead” (p. 57). The contrary situation exists as well, where younger students are capable of being situationally self-directed in their approach to learning (Merriam & Bierema, 2014). As Merriam (2002) states, “this acknowledgement by Knowles resulted in andragogy being defined more by the learning situation than the learner” (p. 6). And Ozuah (2005) predicts that “practitioners of andragogy would gradually move the learner away from the dependency of pedagogy toward increasing autonomy and self-direction” (p. 84).
Critics have also maligned andragogy as not being clearly defined as a practice or a theory. Knowles may have contributed to this confusion, claiming in his early works that andragogy could be a unifying theory of adult education (Knowles et al., 2015). Cross (1981), as cited in Knowles (2015), concluded that “whether andragogy can serve as the foundation for a unifying theory of adult education remains to be seen” (p. 227). As a result, studies have produced mixed results and hence represent an “unstable theoretical foundation to prescribe practice” (Rachel, 2002, p. 224). As Merriam and Bierema (2014) add, “due to the characteristics of andragogy, definitive research on andragogy is difficult to do and inconclusive in results” (p. 60). For a theory to be accepted, it must be testable and the results repeatable. Currently, andragogy lacks a valid and reliable instrument to measure empirical data (Merriam & Bierema, 2014). Graded formative and summative assessments, designed by the teacher, are the most frequently used methods to determine learner achievement. Since these types of assessments run contrary to Knowles’ assumptions about adult learners, the issue highlighted by Rachal (2002) is how to gauge the reliability of learner achievement. Davenport and Davenport (1985) point out that Knowles himself softened his assertion about andragogy being a theory over the years, eventually describing it as more of a technique.

The debate over whether andragogy is a model of assumptions of learning or a theory of learning stems from its lack of empirical support, which has plagued andragogical research for decades (Davenport & Davenport, 1987; Merriam et al., 2007; Taylor & Kroth, 2009). Few studies have endeavored to undertake empirical investigations of andragogy (Merriam et al., 2007, as cited in Taylor and Kroth, 2009). As Davenport and Davenport (1985) state, “future discussions of andragogy should
include the growing empirical base” (p. 158). The problem that has plagued empirically based research on andragogy is a lack of cohesive research, including a standardized measure of the use and effectiveness Knowles’s six assumptions. Taylor and Kroth (2009) propose creating an instrument to “measure whether andragogical assumptions are being incorporated in instructional settings” (p. 8). Ekoto and Gaikwad (2015) address the concerns expressed by previous researchers in their article The Impact of Andragogy on Learning Satisfaction of Graduate Students. Ekoto and Gaikwad (2015) developed a 28-item, researcher developed, 5-point Likert-scale survey titled Perceptions, Experiences, and Learning Satisfaction of Knowles’ Andragogical Theory Questionnaire (PELSKATQ). According to them, the survey addressed all six of Knowles’s assumptions about adult learners.

Knowles et al. (2015), contend that “our view is that andragogy was never intended to be a theory of the discipline of adult education” and that “andragogy is a transactional model of adult learning that is designed to transcend specific applications and situations” (p. 74). To that extent, they encourage combining or embedding andragogy with other theories related to goals and purposes. They also stress that one should avoid a “one size fits all” approach to adult learning; andragogy should fit the purpose of the learning event (Knowles et al., 2015, p. 79). Merriam (2001) reiterates that “adult learning is a complex phenomenon that can never be reduced to a single, simple explanation” (p. 94).

**Conceptual Framework**

The conceptual framework for the study was influenced by the theoretical
framework proposed by Casillas (2008) and Sandoval-Hernandez (2012) and an extensive review of literature on resilience. Casillas (2008) and Sandoval-Hernandez (2012) proposed the *Ecological-transactional Model of Resilience*. Using Bronfenbrenner’s (1979) ecological-transactional model of human development, this theoretical framework identified four main domains which can exist as either risk factors or protective ones, depending on whether they support or inhibit the student’s academic performance. Masten (2001) characterizes resilience as when good outcomes are attained in spite of serious threats to the individual. The illustration below provides a visual representation of the conceptual framework of the study. It shows that when protective factors outweigh the risk factors the result will be resilience. The conceptual framework for this study postulates that when the protective factors apply more support than the risk factors exert stress on the adult learner, the result will be an academically resilient adult student.

![Conceptual Framework](image)

**Figure 3. Conceptual framework**

**Relationship Between Prior Research and Present Study**

Adult learning theory and resilience have been studied extensively for over forty
years. To date there is scant research that combines the two and applies these concepts to adult students returning to school. This study will identify protective factors used by academically resilient adult students. Findings from this study will contribute to the existing research on both concepts and act as a guide for educational institutions to help promote academic resilience in all students.
CHAPTER 3
INTRODUCTION

This researcher used a qualitative research design approach to gather data related to the research questions. The overall purpose of a qualitative research study is to understand how individuals interpret their experiences (Merriam, 2009). As Ungar (2003) states, “the use of qualitative methods can make a substantial contribution to our understanding of the construct of resilience” (p. 85). Case study served as the specific qualitative research design in this study. Creswell (2007), Creswell (2014), and Merriam (2009) suggest that case study will provide in-depth description, allow participants’ voices to be heard, and result in an ample account of the phenomenon. This study will identify risk factors, both past and present, faced by economically disadvantaged, nontraditional adult students. It will identify specific characteristics of academically resilient, low-income adult students who have successfully completed a post-secondary academic or vocational training course. The results will extend existing research on academic resilience and adult learning theory. Furthermore, it will provide insights for leaders of adult education institutions to foster improved methods to reduce the risk factors and the promote protective ones that inhabit the ecological surroundings of today’s economically disadvantaged adult student.

Methods and Procedures
Research Questions

The purpose of this qualitative and descriptive case study is to identify risk factors faced by economically disadvantaged adult students, as well as pertinent protective factors used by academically resilient adult students. As such, the researcher examined
three specific research questions:

1. How has the previous educational experiences impacted economically disadvantaged, academically resilience adult learners?

2. What risk factors inhibit adult learners from succeeding academically?

3. What protective factors are used to foster academic resilience?

Setting

According to Hale and Chan (2006), the Educational Opportunity Centers (EOC) Program was created to assist adults from disadvantaged backgrounds to enter or continue a postsecondary educational program. Created in 1972, the EOC program is one of eight TRIO programs (Hale & Chan, 2006). The latter focus on providing educational programs to students from disadvantaged backgrounds (McElroy & Armesto, 1998). The EOC specifically provides counseling and financial aid options to qualified low-income, first-generation college and minority adults who desire to complete a certificate or program of postsecondary education (McElroy & Armesto, 1998). Hale and Chan (2006) analyzed the nationwide student demographics from 2003–2004 and found the following:

- Approximately 75 percent of participants had low-incomes and were potentially first-generation;
- About 36 percent of participants were male, and almost 64 percent were female;
- Over 44 percent of EOC participants were 28 and older;
- Between 5 and 6 percent of participants had limited English proficiency.

The various center locations enroll about 16,000 students, with 60% of them receiving public assistance and the other 40% being disadvantaged workers (State University of New York Long Island Educational Opportunity Center, n.d.). The specific
research site used reported that 58 percent of the students were from low-income households. Students at the research site were 57 percent Hispanic, 25 percent African American, and 14 percent White.

Participants

Participants for this study were purposively sampled based on recommendations from the institutional director, college counselor, and classroom instructor. All of them have demonstrated academic resilience through the successful completion of either a High School Equivalency Preparation, vocational training, or Academic Skills Preparation program at the Educational Opportunity Center. The centers help nontraditional adult students to enter or continue a postsecondary education (Hale & Chan, 2006).

The sample consisted of 14 individuals ranging in age from 21 to 59 years old, with 7 males and 7 females. Twelve participants were currently in programs at the EOC, and two students were enrolled in courses at an affiliated State College. Research participants came from a diverse and varied background. Four of the students interviewed were new learners of English. They had recently immigrated to the United States and previously had not spoken English. All the adult students were economically disadvantaged. This status was determined by the guidelines set forth for all Educational Opportunity Centers in the State of New York. To be or have been enrolled in the EOC, all students must be deemed economically disadvantaged (Appendix E).

The following paragraphs provide more detailed descriptions of the research participants.

Beth. Beth is a 44-year old biracial female. She is articulate and dressed in casual business attire. Beth is a single mother of two girls. She is active in her church and
describes herself as both spiritual and a workaholic.

_Lynn._ Lynn is a 42-year-old multiracial single mother of two. Like Beth, Lynn also works two jobs to support her family. She describes herself as motivated and wants to excel to set a good example to her children.

_Nora._ Nora is a 34-year-old married, Latin American female. Like both Beth and Lynn, Nora has two children. Nora immigrated from Venezuela. She is a bright, hardworking woman who has already attained a degree from a university in her native country.

_Charles._ Charles is a 38-year-old Haitian immigrant. He immigrated approximately three years ago to join his wife in the United States. Charles has three children and describes himself as a dreamer.

_Emma._ Emma is a 27-year-old Bulgarian immigrant. She is single and has no children. She is very bright and has already earned a degree in her native Bulgaria. She reports being self-directed and having a need to learn.

_Kara._ Kara is a 32-year-old multiracial female. She describes herself as hardworking and compassionate. Kara is single and resides with her mother and sister. She reported being a good student in high school and is optimistic about attaining a college degree.

_James._ James is a 36-year-old male, who reported being Native American. He has lived in many places prior to coming back to New York. Currently, he lives with his Aunt. James is unmarried and has no children. He is motivated towards a degree to get a better paying job.

_Tom._ James is a 22-year-old male who recently immigrated from the Dominican
Republic. He currently lives with relatives and is single with no children. James reported always enjoying school and being encouraged by his mother to attend school from a young age.

Kate. Kate is a 59-year-old female who fled an abusive relationship many years ago in her native Trinidad. She is one of eleven children but does not have a close relationship with her family. Kate is a single mother of two older children. She had worked her way from an entry level position to a well-paying job but was struggling with the long commute.

Chris. Chris is a 28-year-old white male. He is not married and has no children. Chris has undergone a tremendous physical transformation by losing nearly 300 pounds. Chris is adopted and has a strained relationship with his adoptive parents.

Tim. Tim is a 29-year-old African American male. He is able to clearly express his thoughts and has a cordial manner. He is unmarried and has no children. Tim is very motivated to be successful. He has a very supportive girlfriend and father.

Dan. Also 29, Dan is in the same EMT class as Tim. Dan is Latin American and has attended college in the past but has not earned a degree. Throughout his interview he expresses concern for others and seems to be motivated by a desire to help people.

Mike. Mike is a 21-year-old Asian male. He is soft spoken, with above-average intelligence. He has very supportive parents who are highly educated. Mike experienced social issues in high school that impacted his educational attainment.

Phil. Phil is a personable, 34-year-old Caucasian male. He is unmarried and has no children. He returned to school after struggling initially and has been successful. Phil’s family is supportive of him attaining a degree.
Data Collection Procedures

According to Merriam (2009), “Qualitative case studies can be characterized as being particularistic, descriptive, and heuristic” (p. 43). The researcher selected a descriptive single case study for this study. Yin (2008), as cited in Merriam (2009), defines a case study as “an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (p. 18). This case study explores the risk and protective factors, both internal and external, as perceived by economically disadvantaged adult students who demonstrate academic resiliency. According to Merriam (2009), “the unit of analysis, not the topic of investigation, characterizes a case study” (p. 41). For this study, the unit of analysis was economically disadvantaged adult students who demonstrate academic resilience while participating in classes at an adult education institution. The phenomenon being studied is thus within a bounded system.

Data were collected in two rounds, with an identical protocol for each. Round one was completed after the researcher conducted the first ten interviews. Determining that additional data were necessary to assure validity and reliability, the researcher then conducted an additional four interviews. Data collection for this study included two components: one-one interviews and summary notes. Data were collected via a semi-structured interview with the research participants. It is important for a researcher to foster an atmosphere of trust, respect, and cooperation with interviewees (Fraenkel, Wallen, & Hyun, 2012). As Davies and Dodd (2002) state, “interviewing is social interaction and as such is a shared communication, not just one-way traffic of information from the respondent to researcher” (p. 283). The semi-structured interviews should have a
few open-ended questions to elicit beliefs and opinions from the participants (Creswell, 2014). The interview consisted of a 13-question protocol, which served as a template for the research while allowing students to share their stories and experiences. As stated by Merriam (2009), “qualitative inquiry, which focuses on meaning in context, requires a data collections instrument that is sensitive to underlying meaning when gathering and interpreting data” (p. 2).

Interviews were recorded using a voice record app on an iPhone 7 and then transcribed into text using Rev.com. The transcripts were then reviewed carefully for accuracy and uploaded to NVivo 12 to construct an electronic database. NVivo 12 allows the user to organize data, code the data, analyze data, and assist in determining emergent themes.

Research participants were purposively sampled. Merriam (2009) states that “purposeful sampling is based on the assumption that the investigator wants to discover, understand, and gain insight and therefore must select a sample from which the most can be learned” (p. 77). The selection of research participants was generously facilitated by the director of the EOC. The researcher was put in contact with instructors who could then recommend students who fit the research criteria. The researcher then visited the class and gave a brief presentation outlining the research study. Students willing to participate gave the researcher their name, cell phone number, and email. Students were then contacted, and a mutually convenient time and location for the interview was agreed upon by the participant and the researcher. All interviews were conducted in person. The advantages of face-to-face interviews included getting detailed responses, observing non-verbal cues during responses, and the collection of detailed summary notes. All
participants were asked to sign a consent form prior to their participation, which also acknowledged they were being recorded. Participants were provided a copy of the questions during the interview if they wanted. Interviews spanned from November 2018 to February 2019. Many of the interviews occurred in unoccupied space on the campuses of the EOC. This typically depended on which campus the student participant was attending at the time. Three of the fourteen interviews occurred at an off-campus location that was convenient for the participant.

The researcher also used recorded field notes in the form of observer comments during the interview. The observer comments are an important reflective component when conducting a qualitative research study (Merriam, 2009). The researcher recorded field notes that included important responses and key words and represented some preliminary data analysis that occurred during the interview process. Field notes were intentionally kept to a minimum to maintain eye contact, engage in bona fide listening, and provide a comfortable atmosphere for the participants.

**Trustworthiness of the Design**

Merriam (2009) states that “the trustworthiness of a qualitative study depends on the credibility of the researcher” (p. 234). It is ultimately the responsibility of the investigator to conduct the research in an ethical manner (Merriam, 2009). Credibility and trustworthiness were very important to the researcher. To establish trustworthiness, he used the following four strategies: reflexivity, member checking, prolonged engagement, and generating rich descriptions.

Reflexivity involves the researcher reflecting on how their personal background or experiences could potentially shape their interpretation of the data (Creswell, 2014).
Given the researcher’s role as an Adult Education Program Supervisor, he sought to analyze and report the findings with little to no bias. According to Merriam (2009), prior to interviewing those with direct experience of the phenomenon, the researcher should examine their own experiences and be cognizant of prejudices and assumptions. The researcher made every attempt to maintain the focus of the study on the students’ perceived risk and on protective factors associated with academic resilience.

Member checking or respondent validation is an important factor that contributes to the credibility of the data (Merriam, 2009; Lincoln & Guba, 1985). Member checks can be done informally during the interview (Lincoln & Guba, 1985). Participants were asked follow-up questions during the interview to clarify statements. In addition, they were offered the opportunity to check the summary notes and observations for accuracy at the conclusion of the interview. Lastly, all participants were offered the opportunity to review the researcher’s findings, but none of them took this opportunity.

Another method used by researchers conducting a qualitative study to enhance creditability and trustworthiness is to have them spend as much time in the field as possible before and during data collection. According to Creswell (2014), prolonged engagement assists the researcher in developing “an in-depth understanding of the phenomenon under study” and “lends credibility to the narrative account” (p. 202). The researcher is an Adult Education Evening Supervisor who has functioned in this capacity for five years. The researcher’s responsibility included, but was not limited to, the observation of adult education classes and mediation of student-student and student-teacher issues. Through his five years of supervisory experience, he has incorporated prolonged engagement in the field as a validation technique to enhance the
trustworthiness of this study. Prolonged engagement can also be established by developing trust and a rapport with participants (Lincoln & Guba, 1985). The researcher maintained a friendly, non-judgmental demeanour with participants. He made it a point to get to know them and made a genuine and distinctive effort to build trust and professional rapport.

According to Creswell (2014), “when qualitative researchers provide detailed descriptions” the “results become more realistic” (p. 202). A detailed description of the phenomenon being described within the case will increase the transferability of results (Merriam, 2009). When the phenomenon is described in sufficient detail, the conclusions drawn from the data are transferable to other settings and people (Lincoln & Guba, 1985). Today, the strategy of thick, rich description refers to a presentation of adequate evidence in the form of quotes from the participants and field notes (Merriam, 2009). The raw data includes approximately 30 pages of text, which contain numerous prominent quotes from the interviews that relate to both the research questions and findings.

**Research Ethics**

The intent of this study was to allow participants an opportunity to share their experiences as nontraditional adult students. Names of participants were not identified in the study. Pseudonyms were assigned to each one to protect their identity.

Students who agreed to participate in the study were provided a Participation Request Letter and Consent Form and a copy of the Interview Protocol (see Appendix C). Prior to starting any of the interviews, the researcher read an opening script detailing all ethical questions. Interview protocol question were selected to cause the participant no harm or discomfort. Participants were instructed that they could refuse to answer any
question or completely withdraw at any time. Internal Review Board approval was given by St. John’s University and the college that oversees the research site.

Participants received a ten-dollar gift card from 7/11 for their participation. On one occasion during an off-campus interview, the researcher purchased a cup of coffee for both himself and the participant.

**Data Analysis Approach**

After a comprehensive review of the literature pertaining to resilience, academic resilience, and andragogy, an interview protocol was developed prior to conducting the interviews. This protocol helped to ensure reliability as well as to protect against important issues being left out of the discussion. It provided a roadmap for the interviewer to use that allowed for deviation when appropriate. A thirteen-question interview protocol was used for this study. Additionally, the researcher asked follow-up questions and took detailed notes during the interview.

The data were analyzed through the procedure for case study analysis described by Creswell (2007). This was done in two rounds using an identical protocol for each. Round one was completed after the researcher conducted the first ten interviews. The researcher determined that additional data were necessary to assure validity and reliability, so he conducted an additional four interviews. All interviews were semi-structured and conducted face-to-face with participants. Semi-structured interviews provided an important skeleton to drive the conversation but allowed participants to share important life experiences with the researcher. The interview format allowed the interviewer and the participant to communicate both verbally and non-verbally, as the interviewer was able to pick up on non-verbal cues and document them in the field notes.
The researcher began the data analysis during the interviews. The first step used to analyze data was the collection of field or observational notes. Creswell (2007), states that “writing memos in the margins of field notes helps in the initial process of exploring the data” (p. 150). The researcher made notations identifying themes, patterns, and categories. He then used this raw data and compared it to new information as additional data were collected. Field notes were also consulted when coding transcripts both by hand and when using the NVivo software.

The second method of data analysis was the review and hand coding of interview transcripts. Recordings were sent to Rev.com for transcription within twenty-four hours of completing the interview. Transcribed interviews were analyzed carefully alongside the voice recording for accuracy. Agar (1980), as cited in Creswell (2007), suggests that the researcher “read the transcripts in their entirety several types to immerse yourself in the details” (p. 103). Individual transcripts were read multiple times, with the researcher making notes of emerging categories and themes. The coding by hand, whereby the researcher physically highlighted codes, built greater familiarity with the data and allowed the researcher to compare this round of coding to the later round using the qualitative platform NVivo 12.3

In the final method of data analysis, a computer software program was used to assist in organizing the codes. The transcription was then upload to NVivo 12.3, where the researcher began the coding process. The researcher used a “prefigured” coding scheme based on the extensive literature review and theoretical framework. Prefigured codes can limit analysis, so it is important for the researcher to be open to additional codes emerging (Creswell, 2007). Five initial nodes were created, based on the
ecological–transactional model of resilience (Casillas, 2008; Sandoval-Hernandez, 2012). According to Foster (2013), “the coding process requires the researcher to evaluate the usefulness of the data in answering the established research questions and to determine how significant the data is in telling the story of the phenomenon central to the study” (p. 72). During the coding process, three additional nodes emerged from the data.

**Researcher Role**

According to Creswell (2007), “the qualitative researcher collects the data themselves through examining documents, observing behaviour, and interviewing participants” (p. 38). Merriam (2009) echoes Creswell in stating that “the researcher is the primary instrument for data collection and analysis” (p. 15). As the primary research instrument, the researcher was able to use his experiences supervising adult education classes to understand the issues related to adult learning. Furthermore, the researcher is a school principal. He is adept at asking pointed questions, actively listening to others, and building a rapport with individuals. Hearing the stories of these students proved to be both informative and moving.

However, being the primary research instrument can have drawbacks. Personal bias can impact the study (Merriam, 2009). The researcher is not economically disadvantaged and therefore had to be aware of implicit biases that might arise in this regard. The researcher attempted to remain cognizant of all potential biases. Furthermore, the researcher listened actively to participants during the interview and made observational notes to be reviewed for instances of personal bias.

**Conclusion**

Chapter 4 will provide a discussion of the research study’s findings divided into
three sections based on each of the research questions. The researcher uses direct interview quotes throughout Chapter 4 to establish trustworthiness. The findings of this study indicate that economically disadvantaged, academically resilient adult students face numerous risk factors in their lives. They also reveal that these students rely heavily on numerous protective factors to overcome those risk factors.
CHAPTER 4

RESULTS

The purpose of this chapter is to report the findings from a comprehensive analysis of data collected during a single case study on academically resilient, economically disadvantaged adult students. The analysis of the study was completed using data from interviews and field notes. A thirteen-question interview protocol was used for this study. Results of the study are broken down by research question. The researcher used “prefigured” coding scheme based on the extensive literature review and theoretical framework. A summary of results is presented prior to the more in-depth discussion.

Table 4. Summary of Findings

<table>
<thead>
<tr>
<th>Risk Factors</th>
<th>Protective Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Asset - Proximal</td>
</tr>
<tr>
<td>Work</td>
<td>Financial stress</td>
</tr>
<tr>
<td></td>
<td>Self-motivated</td>
</tr>
<tr>
<td>Family</td>
<td>Hard-working</td>
</tr>
<tr>
<td>English new learner</td>
<td>Enjoys learning</td>
</tr>
<tr>
<td></td>
<td>Willingness to help others</td>
</tr>
</tbody>
</table>

The findings from this research study revealed economically disadvantaged, adult students faced several risk factors that will impede on their academic pursuits. Table 6 represents the frequency in which codes for risk factors were reported by participant. The researcher was also able to identify many protective factors utilized by academically
resilient students. Table 7 contains the most significant references to protective factors identified by the research participants.

**Research Question #1**

How has the previous educational experiences impacted economically disadvantaged, academically resilience adult learners?

**Previous Academic Experiences**

Many research participants stated that they were average students who enjoyed some subjects but struggled in others. Two study participants mentioned having perfect attendance. Dan recalled, “I was in West Babylon High School. Wasn’t really a top-class kid, but I did have perfect attendance K through 12.” Kara also shared, “I had perfect attendance.” She went on to further state, “I love learning so I’m always constantly looking forward to learn more. And I’ll continue to attain education even after I finish a degree.” Enjoymen and a love of learning was a theme reported by numerous participants. Kara shared “I never considered dropping out of high school. I’m pretty much an overachiever. My friends were there, I did a lot of school and clubs activities.” Many reflected fondly on their high school experiences. Beth declared “My grades were fair. Except for math, but other than that I was in the 85 to 90, 92 percentile.” Nora reiterated similar sentiments as well, “Overall, I was good. I struggled with certain things, but I was a good student.” Many were able to identify teachers who supported them. James shared, “My marksman teacher, Mr. Luckett. He really stuck out to me because he was the first person that actually kind of clinging to me. And then what he taught me in life, period, was it’s the best thing you could ever be in life is a student. So even going back to
his words, he was a teacher that will keep it very real with you.” Kate said, “I always liked school. That’s the thing about it. I believe in education, because I know that knowledge is power.”

**Risk Factors Present in Secondary School**

A vast majority of interviewees reflected fondly on their high school experiences, resulting in few risk factors being identified. The most prevalent one was negative peer pressure, often encouraging students to engage in deviant behavior involving using alcohol and partying. As James shared about his friends in high school, “We were supporting each other, but we were supporting the wrong habits. It was cool to cut school and smoke cigarettes, smoke a little joint, do what you do. Dude would get drunk, or whatever.” Phil also relayed that his social group in high school engaged in alcohol use and frequently would choose hanging out over academic pursuits. Other risk factors identified by study volunteers were special education identification and frequent changing of schools. Chris stated during his interview, “I was always in special education, I never felt that that was going to be an option for me. I had a lot of discouragement in those areas. I don’t know if I ever really truly believed it, but up until 6th grade, I always thought I was retarded for a long time. I had family members that kind of pushed that mindset, in some ways.” Tom reported that “My problem was I kept switching private school, public school, and then switching from town to town, I never really got the grasp how to really read correctly, and then how to really structure stuff correctly.” Housing stability is an issue for many low-income individuals. Having to change schools constantly results in a lack of continuity for the student and creates gaps
in the curriculum that is necessary for successful vertical articulation as the student moves up in grade levels.

**Post–High School Educational Experiences**

Eight participants reported that they attended college after high school but were unsuccessful. Phil relayed that he had unsuccessfully taken multiple classes at a local community college after graduating from high school. As Tim shared, “Well, during high school I was pretty much just a regular academic, math was never my strong point. And then you get that pressure in senior year what you’re going to do with your life. I went to Nassau for maybe two weeks. I was like, ‘You know what, this school is not for me.’ And then I went to Sanford-Brown Institute because I’m more of a hands-on kind of person.” Other individuals in the study shared similar experiences. As Lynn, a forty-two-year-old mother of two, stated, “Went to high school, I graduated on time. While in high school I attended LA Wilson Tech, I got a certificate for nursing. After that, I went to college. It was a four-year college; I did two and a half years.” Although Lynn was an average student in high school, she did not fare well after graduating.

**Research Question #2**

What risk factors inhibit adult students from succeeding academically?

Individuals interviewed for the research study described facing a number of risk factors that impeded their ability to be successful academically. Participants identified work, financial stress, housing, family, and English language proficiency as significant risk factors they faced while attending school as an adult learner with a low socioeconomic status.
Work

Multiple participants mentioned work as a prominent risk factor for them to perform well academically. Emma stated, “Yeah, I work a lot of hours. That’s the first thing stopping me.” Working long hours and multiple jobs was repeated often by research participants. Kate recalled “Always being a single parent, had to work one job, find a second job, working on weekends ‘cause we gotta pay the bills. You gotta put food on the table. You really was focused on yourself.” The higher cost of living in the area where participants reside, coupled with stagnant wage growth for lower-skilled labor, has forced many adult learners to work longer hours and often to take on a second job. As shared by Beth, “I’m working currently two jobs. My work schedule wasn’t permitting me to actually commit to it and so I wasn’t able to fulfill that, but I had a desire to do so. So when it presented itself and my schedule wasn’t I still forced myself to take it.” Beth was referring to a class that she had previously taken and had to drop, despite performing well academically in the class. Tim had a similar experience, “I actually had to push my work schedule back just a half an hour. Because it’s from 9:00 to 3:00, and I usually have to work at 3:00.” Lynn, a mother of two teenagers, shared “I work two jobs. Then it narrowed down to which one I could actually fit into my schedule, or which one I could maneuver some things to make fit into my schedule.” She has a situation similar to that of other interviewees and was only able to take the course because it was offered on Saturday morning.

Financial Stress

All of the research participants were of low socioeconomic status. In addition to working long hours for little pay, they also detailed the trouble they have making ends
meet. Kara stated, “It’s difficult to get a decent paying job on the island, ‘cause the island don’t pay.” The location of the study was in a suburban area, outside a major northeastern U.S. city. Real estate prices in the counties where all of the participants reside are far above the national average. This results in very high rent for those who cannot afford to buy. As Nora shared, “so here I was working hard in the beginning just to pay my rent.” Furthermore, goods and services are also priced higher than in other areas. All of these factors contribute to a heavy financial burden and increase stress on students from a low socioeconomic position. One student was enrolled in community college, after graduating from high school, but had to drop out because he could no longer afford to keep going. Emma was very honest: “financially, it’s a bad situation.” Multiple students interviewed highlighted how money has been an overwhelming risk factor they faced in returning to school. Kate shared how she had passed the LPN exam but did not have the money to pay for the registration fee and thus could not attend the classes and get her certification. She also shared a story of a classmate who had to drop out due to financial reasons, “One student dropped out because she had financial problems. She couldn’t get to school. She was intelligent and transportation-wise, money wise. Yeah, so she had difficulty at home.” Financial hardship was one constant throughout the research sample. It affected males and females alike. Tim shared how a lack of money hindered his ability to advance his career, “And when I seen they offered the program I was actually interested in, because of my job actually offered the EMT program, but you had to pay extremely out-of-pocket. The money is ridiculous. Even though I worked there, I didn’t get a discount. I found out this program is for your education based on your income and everything.” Navigating the financial aid process can be difficult for adult learners. As Chris stated, “students who get
lost in the whole system when they don’t have the money to just pay out of pocket to go to school.” Trying to survive on a low-paying job in an expensive region of the U.S. is very challenging. When asked if he has anything else to worry about Chris responded, “That’s my biggest concern, next step, keeping me in college is I need to save and figure something out living situation wise. It’s difficult because up until recently, I’d basically been living check to check.” Undoubtedly, money trouble and financial stress are major risk factors facing poor adult learners attempting to go back to school and succeed.

**Family**

Some resources can function as risk factors or protective factors, depending on whether they are helping that individual overcome adversity or contributing to the adversity the individual is facing. As prior research has demonstrated, the family is a resource that can function as either a risk factor or a protective one. Although many of the research participants indicated that family members functioned as protective factors, four participants said that their family situation actually exposes them to increased risk. As Beth stated, “when you’re a parent, you kind of need to put yourself last.” Lynn spoke of how having children reduces the amount of time she has to focus on school. Similarly, Charles spoke about how family obligations and having an unsupportive wife has created challenges for him in being successful in the program in which he is enrolled. Chris appeared to have the most contentious family situation: “My family is not the most supportive in some ways. They didn’t really push me to do well, so much as push me to do what they wanted.” Chris relayed to me during the interview that he does not have a good relationship with his parents. He currently resides with his grandfather, who
according to him, “has not been supportive in terms of my education.”

**English Proficiency**

Four interviewees are recent immigrants to the United States. These individuals faced a unique risk factor that non-immigrants did not face, an English-language proficiency deficit. Three of the four individuals who immigrated to the U.S. were successful students with degrees from universities outside the U.S. When they moved to the United States, those degrees had little to no value. Both Tom and Nora spoke of struggling in school because they did not have a strong grasp of English. Although Nora could read and write using basic English, when enrolled in classes she found the technical terminology and academic writing difficult. Charles conveyed to me that financial aid does not cover ESL classes. He had to save the money to pay for them first. As discussed earlier, low-income students struggle to pay for life’s basic necessities. Having to pay out of pocket for ESL classes is a tremendous risk factor that I believe may hinder many students similar to Charles from pursuing a degree or advanced job certification.

![Diagram of Risk Factors](image)

**Figure 4.** Prevalent risk factors faced by economically disadvantaged adult learners
Research Question #3

What protective factors are used to foster academic resilience?

Protective Factors

**Personal traits (assets)**

Previous research has found that successful adult learners perform better when immersed in a self-directed learning environment. In addition, resilient individuals have been identified as using personal traits as assets to overcome adversity, such as personal responsibility and desire to succeed. Across the board, all of the research participants expressed being driven, determined, and self-motivated. When participants were asked “How would describe yourself to someone that has never meet you before?” they all responded with personality traits that would function as an asset towards overcome adversity. In addition, participants were asked, “Who has been the most supportive during your time as a student?” This question was selected to identify external protective factors such as a family member or close friend. Although participants did share that certain people in lives functioned to support them, the interviewees overwhelmingly stated that they were the greatest source of support and motivation for themselves.

**Self- motivated/self-directed**

Lynn described herself as driven and intelligent. To the question of who motivates you, she responded “Nobody ... I kind of self-motivated myself.” When Nora was asked, “Who’s been the most supportive of you coming back to school?” she emphatically responded, “Me; it’s all me!” She added later as well that she treats herself like a business and is always working on herself, by herself. Kate, the eldest of all
research participants, is a mother of three. She has two children currently enrolled in college and another graduating from high school soon. When asked who is the most supportive of her, Kate responded, “I support myself. Me. Wanted to do it for me, because I believe in me.” When I asked James if they considered themselves self-motivated, they quickly nodded and said “yes.” They went on to state, “So, like, it really depends on yourself. Like, if you’re really motivated and if you’re really focused, you can get this.” Tom, who is one of four immigrants involved in the study, shared with me his experiences of going to school in the Dominican Republic. He stated, “I lived in the mountains, so I have to travel in a motorcycle like 15 kilometers, so, like 30 or 40 minutes to go and 30 or 40 minutes to go back.” When I asked if he ever thought about not taking the long trip, he replied, “So that’s something that you have to work yourself to get.” I asked him if he felt he was self-motivated, and he enthusiastically nodded his head in agreement, saying “Mm-hmm.” Charles faced obstacles both in his native country and also as a recent an immigrant to the United States. He communicated, “I’m really cool, so there is a word that you mentioned, people like easy-going. Yes, and then I’m determined. I’m determined because when I need to get something done, I go all over it. When you are determined, you will find obstacles like problems on your way. You need to go over them to work to reach your goal.” Chris, a single male from a broken home, also exhibited personality traits of being independent and self-driven. He stated, “Well, I don’t take orders from no one. I take orders from me. I’m the only person I take orders from.”

**Hard-working**

Interviewees came from a variety of backgrounds. Many of them had had a
challenging road to finally reach academic success. Many of the participants came from broken homes, had children young, or immigrated with limited resources. Many of them have been forced to work multiple jobs. As stated by Beth, “I’m a workaholic. I’ve pretty much always had, not always have, but two jobs and not because I needed to.” When asked to describe themselves to others, interviewees routinely alluded to their work ethic. Kara responded, “I would just say driven, hard-working, also compassionate, and also passionate about what I like to do.” This theme of being hardworking applied to many participants, and across both gender and ethnic lines. As Phil stated, “I would think that most of my peers at school think I’m very hardworking.”

**Enjoy education/learning**

Enjoyment of education and a love of learning was mentioned by many of the interviewees. Five participants explicitly stated that they loved school, while multiple others conveyed their enjoyment of education via their enthusiasm during the interview when asked about the program or their class. As Kate stated, “I always loved school. Even today, I love school.” Emma said, “I’m getting my energy from school.” She is a recent immigrant who works long hours at her job. For her, attending classes is not an additional burden, but a source of energy and motivation. She goes on to say, “So I’m the person like, I need to learn. Even three things a day, but I need to learn these two things a day or maybe more. That’s helped me actually through this and a lot of stuff. Like, when I learn something, I’m trying to do in my life.” Kara, who has taken multiple classes with the institution, stated, “I love learning so I’m always constantly looking forward to learn more. I like learning, especially if it’s a class I enjoy doing or pertains to me I like learning, especially if it’s a class I enjoy doing or pertains to me. I’m not the type of
person who likes to take a class ‘cause it had nothing to do with anything.’” Kara also mentioned earlier that she had perfect attendance in high school. Phil, who returned to school after a decades-long absence at age 34, commented as follows, “I also decided that I did love school, and I wanted to continue it. So originally it was for a job, and right now it’s just because I want to get a degree. I do like school.” Chris, who is slightly younger, shared a similar thought about school, “I’m very serious about what I want to do. This is something I’m enjoying; I enjoy education in general.” Both Chris and Phil completed initial classes successfully, which provided them with better job opportunities. Now they want to pursue a bachelor’s degree to further their education and job opportunities.

**Willingness to help others**

A somewhat surprising result was how many participants identified a willingness to help others, although not all of them stated this explicitly. Many indicated that they had sacrificed deeply for their families. Kara recalled how in high school she had attended a group for students in danger of dropping out with a friend, even though she had near perfect attendance and fine academic marks. When I asked why she continued to participate, she said that her friend really needed her. Kate fled an abusive relationship in her native country and came to the U.S. with her children and little else. She shared, “I would help. I would go out of my way to help. Yes. I would help. Yeah, and I wanna encourage. I wanna let you know that you can.” Tim stated, “I’m caring. I care. I think I might care too much sometimes. I care about other people more than I care about myself sometimes.” Tim has used his willingness to help others as a motivation to get good grades. He completed the EMT class successfully and works as a volunteer firefighter. Emma shared, “It’s like goals for me is gonna be helping other people. Whatever I have
experienced to show them the way, the destiny, maybe that can help them.” She also is motivated to do well in school to help her family and others.

**Family**

Family relationships coupled with family support proved to be a significant protective factor in the lives of low socioeconomic status, educationally resilient adult students. During the coding process, interviewees mentioned their families fifty-five times. This was second only to the number of times that personal characteristics were mentioned. Students involved in the study came from a variety of backgrounds and cultures. Most had good relationships with a few family members. Although only about half of the students’ parents had graduated from college, virtually all of the participants indicated that at least one parent had encouraged them to perform well in school and to seek out the highest degree possible.

**Parents**

During his interview, Phil declared “I have a very supportive family, and they’re kind of like my friends. My father really pushed me to go back to school.” When asked whether his family was supportive of him going to school, Tim could not hide his smile. He told me, “My dad especially because they migrated here from the Caribbean. They just wanted better for all of us. They didn’t want us to struggle like they did when they first came here. Because they didn’t really come with much. From living in a single bedroom apartment to now buying a house. It’s a huge achievement for them, so it was like, ‘We struggled for this, so you better make us proud.’” He continued to elaborate even further saying, “My dad ... he’s not a man of many words, but when he sees me get
up and throw my book bag on, he tells me, ‘Have a good day.’ I can see that he’s actually happy that I’m doing something rather than staying home and watching TV, or doing so and so. He’s like, ‘I’m proud of you.’” Tom, who immigrated from the Dominican Republic, shared about his experiences riding a motorcycle long distances in his native country to get to school. He shared that is mother worked very hard to pay for the gas he needed to get back and forth. She was very supportive of his education and would say “Get on that bike and go to school.” When he came to the United States, he lived with extended family. During the interview process, both Kara and Lynn cited their mother as being a very supportive individual. Many of the students interviewed also cited extended family such as cousins or aunts as protective factors in their lives. Kate shared that it was a cousin who told her she should sign up for classes and pursue his degree. Academically resilient students rely on a network of family support. Dan mentioned that his grandmother was instrumental in the successful completion of the EMT course. Chris echoed similar sentiments, “My grandmother was encouraging education. So she was always encouraging education. I’m sure if she was still alive, she would be encouraging my education as well. I love my grandmother very much, and she was extremely supportive in other ways. Been always a great.” When he was asked who had been the most supportive of him, James stated, “My aunt had told me. She didn’t want me sitting around the house all crazy. So I mean it was just like they kept hinting to me, like, ‘You’re in New York now. You can go to school for free. You can go to school for free.’” Be a good role model

Six out of the fourteen students interviewed indicated they had children. Four of those six indicated that they derive the motivation to succeed academically from their
children. Beth stated, “To my girls, I am like the best person ever.” She indicates that being a role model for them, particularly in the absence of a father, is very important to her. Lynn also indicates that being a role model for her children is important. She states, “more or less, just to show my kids, to give you a reason to finish what you’re doing, that you should continue your education.” Kate, who was the oldest participant in the group, recounted how she had to put her studies on hold to raise her children, but now that they are older and in college wants to succeed academically to motivate her children to perform academically.

**Spouse/Significant Other**

Only three members of the research group were married. Nora mentioned that her husband has been supportive but did not provide significant evidence of anything in particular. Tim did say, “What really motivated me was, I want to say, my girlfriend. Because she’s very supportive of anything that I do. I’ve been mentioning about the EMT program, and she’s like, ‘Just go for it. Just do it.’” Although not married, they have been in a long-term relationship and have two children together. It is difficult to determine whether a spouse or significant other plays a key role in fostering educational resilience when only a few participants are married.

**School**

**Cost**

It is no surprise that students cited cost as a protective factor for attending the school. The institute offers free classes, and students must submit a proof of income to enroll. All students who participated in this study were financially eligible to enroll
because they fit the low-income qualifications. As Beth said, “I saw a couple of advertisements for the school and I went onto the website one evening and I was impressed by the courses that they offered and it was actually at no cost, so it was a no-brainer for what I was attempting to obtain. I was able to do it at no cost.” Kara, who is a 32-year-old woman, also stated, “The program itself is great, it’s good to have a way to get classes when you can’t afford to go to school. It’s a great way to meet people.” This theme of being able to access educational classes for free continued with additional interviewees. Speaking about her decision to enroll and experience as a student Lynn, who is a single mother, commented “By offering the programs for people that can’t go to school long term, four-year college, or even do a consistent one year. I think it helps you financially for the people that are struggling, that can’t afford schooling, or financial aid doesn’t cover it.” Charles, who also has to support a family on a limited income, said “the point, but this school, the school, do good things in my life because I don’t have to worry about taking some class. I don’t have to worry about money, because they are free and then yeah

**Instructor**

In addition to appreciating the institution being free, research participants were very complimentary of the instructors, who were credited with providing quality instruction geared towards adult learners. As Beth stated of one instructor, “his leadership is very tailored to an adult and not micromanaging. It’s very rewarding to have that. I know what those assignments have to do, and I just proceed with it, because I’m looking for the end result and they know why I came.” She goes on to state, “think that he Ben was very curious about all of the students, in general, where we all have different
backgrounds, but most of us work multiple jobs interestingly. So tying it all in and I think that what he was bringing out, He showed an interest in getting to know you as a person and then also showed that he believed in you.” Instructors motivating and inspiring students was a common theme across many participants and a variety of course offerings. Phil relayed his experience with a specific instructor, “She motivated me and inspired me I would say. She was very passionate about teaching and educating.” Multiple students showed visible signs of happiness when asked about instructors they have had while enrolled in the institution. Tim described his experience quite positively, “I actually really enjoy the program. The instructions are pretty very ... I don’t even know how to say it. They’re very ... they’re into the subject. They’re very caring. Like Vinny, for example... you need anything, you need to ask him, and he said he’ll answer as soon as he can.” Students also spoke about how professors would provide leads and opportunities to students seeking jobs in the field. Beth stated, “I took the course with Dr. P and she was amazing in that she offered the students professional opportunities in addition where a lot of the students at that time were looking for jobs.” In was apparent in speaking with students and instructors that not all students took advantage of the opportunities provided by the institution. Kate, who received an award for her performance in class, shared, “Oh my god, I have to give it to those professors. I don’t know how they do it, but the class, they have a lot of patience number one. They encourage each and every one to do well, to do their best.”

**Flexible Scheduling**

One participant directly mentioned the flexibility of scheduling at the school, which offers day, evening, and weekend classes because of the students’ many jobs and
long hours. Having classes offered at variety of different times was a protective factor. It meant that students could balance the demands of their lives and still work towards attaining a certificate or degree. Transportation was an issue for many interviewees. Some had no car, while others shared with their family. The school offered classes at multiple locations, which provided greater access for students and removed a potential risk factor. Students also commented on the availability of instructors for questions. Talking about his instructor, Tim said, “His availability is ... I actually emailed him about the quiz, the questions. He emailed me within the next day.” Kara stated, “they give us their email, so they contact with us. One of our professors, he got us into this ITS website service. It allows us to work on our English and math for our tape exams.” Mike shared, “They have internet resources. They have a podcast you could listen to, and they have online posted schedules, and they have great counselor here. I found it really easy to reach out to persons that you can talk with, and to guide you through the registration process.”

Counselors

In addition to having certified, trained class instructors, the school provides a variety of counselors to assist students. They will help to align a student’s course selection with future degree qualifications. Chris spoke very highly of the program, saying:

The program is for kids who come from families where their parents didn’t have a college background. Also, low-income families, stuff like that. I see counsel on a regular basis, at least once a month. I think every other week; I try to see a counselor with them. Which has been extremely supportive, extremely helpful,
because I only hear the emotional supportive, but they also do program support.

No idea [what] they could do in terms of financial aid and stuff.

He also mentions the institution’s Assistant Director of College Readiness, saying, “I don’t think I would be in Farmingdale right now as a student if it wasn’t for her and their help there, for trying to get me in.”

**Peers**

Peers played an increasing role as a protective resource with younger participants, whereas older participants did not use them as such. Chris and Tim were referred to the program by their friends. Chris, a 28-year-old male states, “I have had a lot of friends that have encouraged me, a lot of close friends. I’m lucky in a lot of ways that I’ve developed a lot of close friends over the years.” When asked about his friends, Tim described them as follows: “Two of my friends, actually the correctional officer, and the one that went to the EMT program, they’re both very supportive of me. Because he told me about the program.” With the younger participants, peers not only told them and encouraged them to enroll, but in some cases provided financial support. As Kara told me, “Jackie paid the first $300 just to get me registered, so we are supportive in our own ways. Of course, I also support them in their education. I went to their graduations; I went out of state to go to their graduations.” Younger participants who did not have a spouse or children leaned on peers more than other participants. For example, James stated, “My friends do encourage for the school…. They do support. They always want to see progress. They love progression. My true best friends. I only got like two or three people that I count on.” Overall, peer support does not seem to be a strong protective factor in many of the
students’ lives. They seem too busy with work and school to afford the time to have meaningful friendships.

Community

Community organizations proved to be the least used protective factor for participants. Eleven participants responded that they were not involved in any sort of community organization, let alone one that functioned as a protective resource to promote academic resilience. In addition to working multiple jobs, many research participants had family obligations. Participants worked hard to juggle work, family, and school obligations. This left little opportunity to associate with peers, as previously discussed, and even less time to participate in community activities.

Four participants mentioned community organizations but did not indicate that those groups played any role in fostering their academic resiliency. Beth said had been a Eucharistic minister in her church for the past four years. But, as she explained, “That’s chasing the Holy Spirit and that’s completely two different entities.” Two participants indicated that they volunteered as Emergency Medical Technicians (EMTs). Neither of them indicated that volunteering as EMTs affected their academic resilience. Tim mentioned that he routinely attends music concerts: “But I wouldn’t exactly call it my specific community, because I like to visit and go enjoy myself. I’m not really there to work. I’m there to relax and see the music.” It can be inferred that these community groups provide some level of support as a protective factor, whether that be relaxation, spiritual fulfillment, or positive peer interaction. The data do not strongly indicate that community functions as an essential protective factor that can explain these students’
academic success, despite the many obstacles they face.

**Turning Point**

Participants did not indicate a particular “turning point”; rather, going back to school and earning a particular degree or certificate was something they wanted to do, and it was a matter of timing and resources. Beth bluntly stated, “I mean it was a factor because of timing. I mean too, my girls are older now. My oldest at the time when I had made the decision to leave school, she’s now 27 and she’s finishing up her masters. And so I have a younger one who is 20 and she’s working on her BA for Cartoon Administration. So they are very driven and so that was part of the reason why I made the decision essentially, was to give and cultivate what the blessings that was.” Many participants indicated that they had gotten to a place where it was now or never. In this context, Tim cited his longtime girlfriend: “Because she’s very supportive of anything that I do. I’ve been mentioning about the EMT program, and she’s like, ‘Just go for it. Just do it.’ And then we have two girls now.” He went on to comment further, “And then the opportunity presented itself, and then it was a go.” Phil indicated that for him it was a matter of maturity, “I would say it was really just that, maturing. I don’t know what made it different this time around, when I returned to school, that I was going to take it seriously, and I’m really going to put everything into it. But I think it was a mix of maturing, getting to a point in my life where I realized I had to start taking stuff seriously.” Two of the subjects mentioned that they were returning to school for their children. They wanted to be an example for their older ones and demonstrate the importance of education instead of just saying it to them.
Summary of Findings

The first research question sought to identify risk factors faced by adult learners with low socioeconomic backgrounds during their time in high school. Research participants stated they were average students and may have struggled in a subject or two. One half of the 14 participants reflected fondly on their experiences in high school. Risk factors identified by students included negative peer influence, special education classification, and transient living conditions. Three participants attended school after graduating from high school but did not have much success.

The second research question sought to identify risk factors faced by adult learners. Work schedule and lack of sufficient income emerged as the most prominent risk factors faced by adult learners with low socioeconomic status. Despite working long hours, participants are paid often low wages. Coupled with living in an expensive suburban area, this left them struggling to make ends meet. Four of the adult learners were immigrants to the U.S. They faced barriers similar to those of the native-born students, but also detailed how a lack of proficiency in English made attending school more difficult.

The third research question focused on protective factors that functioned to help foster academic resilience in adult students with low socioeconomic backgrounds. Protective factors exist in one of two categories: they can either be assets or resources. Personal traits such as being self-motivated, determined, and hard-working were identified as being assets by all of the research participants. All but two of the students interviewed referred to themselves directly as being the driving force behind their academic resiliency. Family was described as the most influential resource for resilient
adult learners. The participants cited their parents and being a good role model for their own children as the two greatest protective resources. Other protective factors detailed by students were the low cost of the school, its high-quality instruction, and its flexible scheduling.

Figure 5. Prevalent protective factors used by economically disadvantaged adult learners
CHAPTER 5
DISCUSSION

Implications of Findings

Findings from this study illustrate a number of risk and protective factors that inhabit the ecological surroundings of economically disadvantaged adult students enrolled in a local Educational Opportunity Center. Participants’ experiences were recorded through in-depth, semi-structured interviews and analyzed meticulously by the researcher. Findings include risk factors previously faced as a high school student, those currently faced as a student in the EOC, and protective ones used to foster educational resilience. Findings are reported as three conclusions that correlate to each of the research questions.

Research Question #1

How has the previous educational experiences impacted economically disadvantaged, academically resilience adult learners?

Conclusion: Data for this research question were scant and imprecise. Research participants were removed from high school an average of sixteen-years at the time of the study.

Most research participants reflected fondly on their high school experiences. Any conclusions regarding the first research question were inconsistent. Only four participants acknowledged facing risk factors, and all were male. Wang et al. (1998) point to peer selection as an important component of academic resilience. Two of the students stated that negative peer relationships were risk factors faced during their high school years.
Deviant peers exert negative pressure and encourage negative behaviors (Dekovic, 1999). One student cited housing instability as a risk factor, while the fourth student cited special education classification.

With limited data obtained from the research participants, any consistent conclusion would not be substantiated by the research data. Some of the participants were many years removed from high school. It is very likely that their many life experiences since that time could cause memory distortion. As an adult, with adult responsibilities, the risk factors faced during their high school years may now seem trivial. Although three of the fourteen participants shared that they continued their education post-high school, again, insufficient data were collected to draw a conclusion on any specific risk factors. Four of the participants had immigrated to the U.S. recently; they did not have an educational experience similar to that of the other research participants.

**Research Question #2**

What risk factors inhibit adult learners from succeeding academically?

*Conclusion:* Financial stress was the most prominent risk factor faced by low socioeconomic status adult learners.

Research participants spoke extensively about issues related to financial stress. Rutter, as cited in Shean (2014), points to the indirect effects of poverty and the associated lack of resources that typically exist alongside it. None of the participants had graduated with a four-year college degree. Thus, they were forced to take low-paying jobs and had to work long hours to afford life’s basic necessities. Long hours (and, in some cases, multiple jobs) negatively affected the participants’ ability to pursue and
successfully complete their certification or coursework. Financial hardship affected all but one of the participants; he was the youngest and was still being supported financially by his parents. Six of the participants had children. Although the children’s ages ranged from toddler to college age, participants noted that caring for their families added to their financial burden. Students reported not having money to pay registration fees or worrying about how to afford rent. According to Masten (2008), as cited in Shean (2014), resilience is connected to socioeconomic advantages. The lack of resources faced by economically disadvantaged adult students can tip the scales in favor of a plethora of risk factors that can be detrimental to a student’s academic resilience. The data were clear and abundant in demonstrating that financial stress was a critical risk factor for all but one of the research participants.

Four of the fourteen interviewees were non-native speakers of English. In addition to the same financial burden faced by other students, they reported an additional one of having to pay for ESL classes out of pocket. The lack of free ESL classes or financial aid for them places an additional burden on these students.

**Research Question #3**

What protective factors are used to foster academic resilience?

*Conclusion:* Educationally resilient adult students relied on a number of protective factors to succeed academically. Notable ones used by research participants included personality traits, school resources, and family relationships.

Research participants identified three protective factors that drove their academic resilience. Personality traits were the most prevalent protective factor identified by
academically resilient students. Knowles et al. (2015) identify adults’ motivation to learn as very important to the andragogical learning model. Students identified themselves as being self-motivated and self-directed. It seemed they had made up their minds about completing whatever program they enrolled in and were not going to be deterred by anyone or anything. These findings are consistent with the research of Werner (1989), who reported personal competence and determination as crucial protective factors used to promote resilience. Additionally, McMillan and Reed (1994) reported, “resilient students have clear, realistic goals and are optimistic about the future” (para. 6).

Previous research has identified a “turning point,” where an adult learner pivots from academic struggles to academic success. Although the participants could not identify a specific moment at which they decided to succeed academically, all indications point to a mental shift in the students. I got the impression that many of the interviewees had either come to a place where they finally had the time to go back to school or found career advancement necessary to improve their financial situation.

Family relationships proved to be a crucial protective factor for academically resilient adult students. Research participants recounted the various ways that parents, grandparents, and significant others supported and encouraged them to persevere, despite the obstacles. Six of the participants, all of them parents, highlighted how being a good role model to their children was a protective factor. These individuals drew inspiration from their children, and their goal was to model academic behavior for them.

The institution itself functioned as an important protective factor. Low costs and tuition assistance provided the students with accessibility to classes they could not typically have afforded. Adult students have multiple roles and commitments; therefore,
program flexibility increases the likelihood of completion (Ross-Gordon, 2011). The institution also offered flexible scheduling. Classes were held in different locations, which assisted students who lacked transportation. The school offered both weekend and evening classes, so students could attend despite their busy work schedules. Merriam and Bierema (2007) point to adult learners’ “readiness to learn” (p. 51). By providing financial support, proximal locations, and flexible scheduling, the institution mitigated the demands on the adult learner and created a “readiness to learn.” Lastly, the school offered intensive career and college counseling. According to Masten (2008), “teachers, school counselors, and other staff function directly as promotive and protective factors” (p. 79). One of the participants directly credited his success to the perseverance of his counselor. Counselors played a crucial role in supporting students, both socioemotionally and with financial aid information.

**Relationship to Prior Research**

A careful review of the prior literature on resiliency theory suggests multiple risk and protective factors within the ecology of a student from a low socioeconomic background. Protective factors can be either assets or resources. Assets that function as protective factors are found within the individual, and resources that function as protective factors exist outside of them. Findings in this study were consistent with those reported in previous literature.

Wang et al., 1998, Masten & Coatsworth, 1998, and McMillan & Reed, 1994, all reported that a student’s personality traits were a critical protective factor. Participants identified ones such as determination, being self-motivated, and being self-directed.
These personality assets were found to be prominent protective factors in previous research, as well as in the current study. Research participants described themselves as hard working, which corroborates the findings of previous research, including that of Werner (1989).

Participants in this study reported using a number of resources as protective factors. Family support and encouragement were identified as their most important resource. The findings of Jowkar, Kohoulat, and Zakeri (2011) emphasized that family communication and the relationship between parents and children can be an important protective factor. Luthar and Zigler (1991) also report that family serves as an important protective factor in adulthood. Peng et al. (1991), as cited in McMillan and Reed (1994), also emphasize the important role family support plays in fostering resilience. Multiple participants mentioned having a family member who supported and encouraged them.

In addition to the family as a protective factor, participants also spoke of the school, specifically the instructors. As Masten (2008) states, “teachers, school counselors, and other staff function directly as protective factors” (p. 79). Participants spoke about how the instructors showed an interest in them and were solicitous. Previous research (McMillan & Reed, 1994; Wang et al., 1998) discusses how individual teachers who have a caring attitude and high expectations for their students can promote academic resilience.

**Limitations of the Study**

This study potentially faces multiple limitations. First, Masten (2001) asserts that much controversy exists about who should define resilience and what standards should be
used. Luthar and Ziglar (1991) point out that although low socioeconomic status characteristically correlates to an individual facing higher risk factors than their non-low SES peers, that is not always the case. Luthar and Ziglar (1991) go on to state that knowledge of an individual’s SES in itself yields no information on the process of development that the individual has undergone.

A second potential limitation is using instructor recommendation and/or successful completion of a class as a means of identifying academic resilience. Although, studies often have used a single test or teacher recommendation as criteria for identifying an academically resilient student (Waxman et al., 2003). It would increase the level of trustworthiness of the study to incorporate multiple measures for determining academic resilience.

Although they have diverse backgrounds and ethnicities, participants in the research study are all students enrolled at the same EOC. There are ten Educational Opportunity Centers located throughout the state. All of the student participants lived in a densely populated suburban region. Findings of pervasive protective factors present in resilient students could vary, depending on the institution or its geographic location, or they could be limited, based on the type of community.

**Recommendations for Future Research**

This study examined risk and protective factors present in the lives of economically disadvantaged adult learners. A number of questions remain that would benefit from further research.

The sample used in this research study was very broad. It included participants
aged 22–59, with an equal number of male and female participants. It also included ENL students. It provided an excellent overview of the challenges faced by these individuals and the resources used to overcome them. Future research should expand on a particular subgroup within the sample to identify whether certain risk or protective factors exist to the degree they are reported in this study. For example, does family function as a risk factor more often with female adult students because of the traditional societal expectation that they care for the children? I would recommend a study that focused specifically on risk factors facing ENL students. Do these students face additional risk factors compared with their non-ENL counterparts? This study shed light on many common risk and protective factors, but it was not able to give a detailed view of subgroups within the sample. Furthermore, I would recommend that future research focus on students from other regions of the United States to assess additional risk or protective factors.

The second recommendation for further research would be to investigate the impact of andragogical principles on the academic resilience of adult learners. Neither the research questions nor the semi-structured interview questions sought great detail about the role played by adult learning theory in fostering academic resilience. Further research should examine more closely the extent to which Knowles’ andragogical model, self-directed learning, and transformation learning practices affect economically disadvantaged adult students.

**Recommendations for Future Practice**

**First Recommendation**

As stated by Luthar et al. (2006), resilience is not just a product of personal traits
but the interaction of an individual and their environment. Research participants faced numerous environmental risk factors, many of which are directly related to economic hardships. My first recommendation would be to minimize both the frequency and intensity of these socioeconomic risk factors. Many interviewees cited work and financial stress as obstacles to academic success. Government agencies need to work collaboratively to provide affordable housing in areas where the cost of living has risen faster than wages. Alleviating the burden of high rent would reduce the number of hours or number of jobs that struggling adult learners would be forced to take on to provide for life’s necessities. In addition to free or reduced tuition at the EOC, economically disadvantaged students should be provided with a stipend that would help alleviate work obligations and the financial stressors associated with returning to school.

**Second Recommendation**

The second recommendation would be the promotion of personal protective factors. Research participants cited personal traits such as being self-directed and hardworking as important protective factors. Institutions focused on adult learning need to take advantage of the adult’s desire to be a self-directed learner. Knowles (1975), as stated in Merriam and Bierema (2014), outlines the six steps towards self-directed learning: (1) fostering a climate of mutual respect and support; (2) diagnosing learner needs; (3) formulating learning goals; (4) identifying resources for learning; (5) choosing learning strategies; (6) evaluating learning outcomes (p. 63). If institutes of adult education can strive to implement a program of self-directed learning, they will promote important personal protective factors within the student. I would highly recommend a curriculum audit focused on moving students from a traditional, teacher-directed
instructional model towards a self-directed one. Professional development workshops that focus on andragogical teaching practices should be offered to instructors.

**Third Recommendation**

The third recommendation centers on changes the institution (or similar ones) can make to assist students. Many of them cited flexibility in scheduling as a protective factor that helped mitigate their busy work and family commitments. Institutions that serve economically disadvantaged adult students should endeavor to increase weekend course offerings. In addition, courses should continue to be offered during both daytime and evening. Many of the individuals interviewed work nontraditional hours. Having courses available to them would promote the likelihood of students attending and continuing towards a bachelor’s degree. It is highly recommended that institutions offer blended learning courses (i.e., taught partially in person and partially online). This paradigm would allow the greatest flexibility and reduce the burden of travel felt by some students whose transportation is limited.

I would also recommend that students have at least one mandatory one-on-one meeting with a counselor. Course selection for future degree requirements or navigating the financial process can be very complicated. I assert that many of those enrolled in the various programs do not even realize the programs they qualify for or that they are eligible for significant financial aid. Many research participants credited counselors and instructors with helping them navigate the complex transfer and financial aid process.

**Conclusion**

As the world economy continues to shift, and low-skilled jobs are relocated to
foreign countries, low-skilled workers will continue to struggle financially. It is imperative that government organizations continue to support educational institutions that provide academic and vocational training to adults. It is equally important that these institutions develop programs and promote services that foster academic resilience. Choosing to embrace practices that reduce risk factors and increase protective ones for economically disadvantaged adults will help alleviate both economic and societal hardships. Not only will these individuals benefit, but society and the economy of the United States will as well.
MEMO

Institutional Review Board
Federal Wide Assurance: FWA00009066

Date: October 17, 2018

To: Thomas Desmond

CC: Dr. Randall Clemens
    Dr. Rene Parmar
    Dr. Mary Beth Schaefer

Dr. Sandra Reznik
Acting Chair, Institutional Review Board
Tel 718-990-2634
rezniks@stjohns.edu

Dr. Marie Nitopi
IRB Coordinator
Tel 718-990-1440
nitopim@stjohns.edu

Protocol # 0818-050

Protocol Title: Protective Factors Used by Resilient Low-Income Suburban Adult Learners

Please be advised that conditions have been met and your human subjects’ protocol has been approved by the IRB. You may begin your study

IRB approval of research projects is valid for one year only from the original date of approval. This study expires on September 24, 2019. Approval of the continuation of the research is possible on a yearly basis. A new proposal must be submitted upon request for renewal.

You will not be permitted to collect data more than twelve months from the date of approval without an extension granted by the IRB. Mark your calendar today for August
25, 2019. You should submit your request for continuation on that date and no later.

It is imperative that you keep this memo and the email on file where it can easily be accessed. You will need to provide copies of this document when involved in further correspondence with the IRB.

Best wishes for successful pursuit of this research.
Office of the Institutional Review Board

DATE: October 4, 2018
TO: Thomas J. Desmond
FROM: Jennifer Gonder, Ph.D.
RE: Protective Factors Utilized By Resilient Low-Income Suburban Adult Learners

Farmingdale State College is deemed “not engaged” in the research Protective Factors Utilized By Resilient Low-Income Suburban Adult Learners as defined by the criteria set forth by the Office for Human Research Protections-OHRP (see below). Therefore, Farmingdale State College’s IRB does not need to conduct an independent review of this research.

Institutions Not Engaged in Research:
Institutions whose employees or agents:
• inform prospective subjects about the availability of the research;
• provide prospective subjects with information about the research (which may include a copy of the relevant informed consent document and other IRB approved materials) but do not obtain subjects’ consent for the research or act as representatives of the investigators;
• provide prospective subjects with information about contacting investigators for information or enrollment;
• seek or obtain the prospective subjects’ permission for investigators to contact them

Proceeding with this research at Farmingdale State College is contingent on the following criteria - all of which are deemed to have been satisfied:
• IRB approval submitted from St. John’s University (IRB of Record)
• Letter of agreement from the Long Island Educational Opportunity Center-LIEOC
• Institutional approval granted from Farmingdale State College’s Provost’s Office

Any changes or deviations to this research protocol that will alter this determination must be submitted to FSC’s IRB and approved prior to implementation. Please be aware that any adverse events or unanticipated problems relating to this protocol must be immediately reported to the IRB of Record.

If you have any questions regarding this decision, please contact the IRB Office at 631-420-2687.

Sincerely,

Jennifer Gonder, Ph.D.
Farmingdale State College

A Campus of The State University of New York
Farmingdale State College  2350 Broadhollow Road  Farmingdale, New York 11735-1021  631-420-2000  www.farmingdale.edu

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I - Student Interview Protocol:

Researcher opening script: Thank you for agreeing to help with my research project. My goal is to identify areas in a student’s life that have helped them be successful in school. Your background, experiences, and ideas are very important to me. To make sure that I hear everything you say, I am going to take some notes and record our interview. No one else will hear the recording. I will transcribe the recording and then I will have a written copy of everything we talk about during the interview. I’ll let you read the transcription when I’m finished, if you would like. Here is a copy of the questions that I’m going to ask, so you can follow along. I will be taking some notes on my copy here.

Remember, your information will be kept completely confidential. I will not mention LIEOC or any other specific thing that would connect specific people to my project. I won’t be using your name at all. I would like you to choose a pseudonym for me to use or I can assign a pseudonym to you, if you prefer.

Do you have any questions before we start?

Race/Ethnicity-
Gender-

Age-

General Introduction

1. To start, I please tell me about your experiences as a student before enrolling at LIEOC.
2. How did you hear about and become enrolled as a student at the LIEOC?
3. What motivated you to pursue a degree?

Internal Protective factors

Personal (Intellectual ability, easy temperament, autonomy, self-reliance, sociability/communication skills)

4. How would you describe yourself to someone that has never meet you before?
5. Do you like school? Is school easy for you?

External Protective factors

Family (warmth, cohesion, structure, positive styles of attachment, close bond with one caregiver)

6. Tell me about your family background?
   - How did that affect you as a student and your decision to enroll at LIEOC?
7. Who has been the most supportive during your time as a student at LIEOC?
   - Tell me more about that.

School (belonging, high expectations, teachers, and curriculum)

8. How would describe this school to a new student?
   - How does this school help students succeed? Are there things at school that
make success difficult?

9. What makes someone a great teacher?
   - Do you have a favorite teacher or counselor? What support do they provide that promotes student success?

**Peer** (strong connections, positive influence)

10. Tell me about your friends?

11. Do they support and encourage you to study and get good grades?

**Community** (citizenship, moral guidance, self-efficacy)

12. What type of activities are you involved in outside of school? Why do you feel they are important?

13. Is there anything in your community or neighborhood that makes it difficult to be successful in school?

Researcher Closing Script: That’s all of the questions that I have for now. Is there anything that you would like to add or change? Do you have any questions for me? I will be contacting you again in a few weeks so that we can review the transcription.

Thanks so much for sharing your observations and insights with me. I’ve enjoyed our visit.

*Some portions of opening and closing script taking from Foster - Piedmont dissertation.*
## APPENDIX D  DEMOGRAPHIC DATA OF PARTICIPANTS

<table>
<thead>
<tr>
<th>Pseudonym:</th>
<th>Age:</th>
<th>Gender:</th>
<th>Race:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant 1 - Beth</td>
<td>44</td>
<td>Female</td>
<td>Black/Puerto Rican</td>
</tr>
<tr>
<td>Participant 2 - Lynn</td>
<td>42</td>
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</tr>
<tr>
<td>Participant 3 ENL - Nora</td>
<td>34</td>
<td>Female</td>
<td>Hispanic</td>
</tr>
<tr>
<td>Participant 4 ENL - Charles</td>
<td>38</td>
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<td>Black</td>
</tr>
<tr>
<td>Participant 5 ENL - Emma</td>
<td>27</td>
<td>Female</td>
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</tr>
<tr>
<td>Participant 6 - Kara</td>
<td>32</td>
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<td>Multiracial</td>
</tr>
<tr>
<td>Participant 7 - James</td>
<td>36</td>
<td>Male</td>
<td>Native American</td>
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<tr>
<td>Participant 8 ENL - Tom</td>
<td>22</td>
<td>Male</td>
<td>Hispanic</td>
</tr>
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<td>Participant 9 - Kate</td>
<td>59</td>
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<td>Black</td>
</tr>
<tr>
<td>Participant 10 - Chris</td>
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<td>Multiracial</td>
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<td>Participant 11 - Tim</td>
<td>29</td>
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<td>Black</td>
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<tr>
<td>Participant 12 - Dan</td>
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<tr>
<td>Participant 13 - Mike</td>
<td>21</td>
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<td>Asian</td>
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<tr>
<td>Participant 14 - Phil</td>
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APPENDIX E  EDUCATIONAL OPPORTUNITY CENTER ECONOMIC

ELIGIBILITY GUIDELINES

<table>
<thead>
<tr>
<th>Household Size (including head of household)</th>
<th>Total Annual Income in 2017 Year</th>
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<tr>
<td>1</td>
<td>$22,459</td>
</tr>
<tr>
<td>2</td>
<td>$30,451</td>
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<td>6</td>
<td>$62,419</td>
</tr>
<tr>
<td>7</td>
<td>$70,411</td>
</tr>
<tr>
<td>8</td>
<td>$78,403</td>
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</table>

* For families/household with more than 8 persons, add $7,992 for each additional person.

* Table adapted from the LIEOC website (https://www.suny.edu/attend/academics/eop/)
## APPENDIX F  SUMMARY OF RISK FACTORS

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<tr>
<th>Word</th>
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<td>Schedule</td>
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APPENDIX G  SUMMARY OF PROTECTIVE FACTORS

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<td>Community</td>
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REFERENCES


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https://search.proquest.com/docview/1081785541?accountid 14068


SUNY. (n.d.). Educational Opportunity Program (EOP)
https://www.suny.edu/attend/academics/eop/


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<tr>
<td><strong>Name</strong></td>
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<tr>
<td><strong>Date Graduated</strong></td>
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<tr>
<td><strong>Other Degrees and Certificates</strong></td>
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<tr>
<td><strong>Date Graduated</strong></td>
</tr>
<tr>
<td><strong>Master of Science, Dowling College, Oakdale Major:</strong></td>
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<tr>
<td><strong>Date Graduated</strong></td>
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