THE EXPERIENCES IN PROCESSING POLICIES AND CONTRACTS BY ADULT ESL READERS

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ABSTRACT

The present study describes the experiences of adult English as a Second Language (ESL) readers in processing legal texts prior to entering a financial agreement. A preliminary survey was conducted to determine the commonly read policies and contracts of adult ESL reader-consumers, which revealed those of banks and life-insurance companies; hence, these two were used as instruments of the study. A bank policy and a life-insurance contract were used as samples of legal texts, which were read by eight adult ESL readers from several cities in Metro Manila. Triangulation was employed to capture the essence of the experiences of the adult ESL readers. The participants' accounts were subjected to qualitative data analysis of transcribing, highlighting statements, clustering related themes, reducing related themes to core themes, and describing the essence of the participants' experience. The study found that the experiences of the adult ESL readers in making sense of legal texts were influenced by processing strategies. The essence of the participants' experiences lies in their challenging, yet meaningful reading experience. The challenges rest on the complexity of legal texts and on the limited understanding of these readers. Despite these challenges, they recognized the implications of their reading experience to their future financial transactions.

Keywords: Adult ESL Readers, Legal Texts, Policies, Contracts, Processing Strategies.

INTRODUCTION

Basic literacy, which was defined during the 1900s as a person's ability to read, write, speak, and listen (Bransford, et al., 1999), encompasses essential life skills. Daily activities, such as those in the workplace, involve the use of basic skills in reading, writing, speaking, and listening to perform tasks. However, the definition of basic literacy in the 21st century poses a greater challenge. According to the National Literacy Act of 1991, apart from reading, writing, speaking, and listening, basic literacy encompasses one's ability to compute and solve problems necessary to perform one's role in the job and in the society (enGauge 21st Century Skills, 2003).

Among adults, basic literacy is measured in three scales – prose, document, and quantitative (National Center for Adult Literacy, 2002). These three scales assess adults' everyday undertaking around literacy tasks. Prose literacy tasks include understanding and using information from editorials, newspaper articles, poems, and short stories, locating and using information from job application documents. Bus schedule maps, payroll form, indexes, and tables, however, are document literacy tasks. Quantitative literacy tasks include performing arithmetic operations on forms, such as loan application, bank deposit slips, check books, among other forms (The Condition of Education Statistics, 2003). Apart from the skills in understanding prose, locating information from documents, and carrying out arithmetic operations, adults must also possess the ability to make sound decisions in life like when engaging in financial transactions; and thus, they must be economically literate. According to Minneapolis Former Fed President, Gary Stern, it is fundamental to be economically literate because it is influential to the quality of life an individual (Johnson, 2013). Hence, as consumers, adults must acquire the ability to make informed choices based on their knowledge and evaluation of costs, benefits, limitations of resources, and

consequences of changes in public policies as this serves as their advantage to dealing with the financial demands of everyday living.

The personal and professional independence of adults provide them with the autonomy to venture on new investments, big or small. Taking calculated risks is a life-changing act that could either make or break the life that adults have established through the years. Exploring these possibilities therefore necessitates their wise decision in making new investments and in understanding the coverage of their financial transactions, such as when opening a bank account or availing of an insurance. Thus, to weigh the benefits against risks, as well as to secure a potential investment is to find legal texts, such as policies and contracts, readable.

While current studies have investigated on the processing strategies of students and teachers in reading academic texts, no local study has been recently published on the processing strategies of adult ESL readers in comprehending legal texts specific to policies and contracts. Reading legal texts, such as policies and contracts, is what adults need to contend with as this undertaking is involved in their financial transactions. This concern then brings to the attempt to describe the experience of adult ESL readers in processing legal texts which are specific to policies and contracts. The dearth of literature on the processing of legal texts intensified the need to understand this phenomenon. The results of this study intended to contribute to ESL readers' improved comprehension of legal texts, such as policies and contracts, which may benefit them in their future financial transactions.

1. Literature Review

Reading, as one of the basic communication skills (National Literacy Act, 1991) is not as simple as it seems. From birth to adulthood, a child grows physically, mentally, emotionally, among others. As a child continues to grow, he /she also acquires the ability to perform varied tasks. With regard to reading abilities, when a child starts to speak his /her mother tongue and recognizes printed symbols, (known as Reading Readiness Stage at age 0-1; Chall, 1983) he /she manifests the inclination to reading. With the

help of the environment (e.g. people, home, school), the child gains the ability and opportunity to develop as a reader. Hence, as the child develops his /her speech abilities (Oral Language Development), he /she is expected to develop eventually his /her reading capacity. Thus, the reader must not stop at the stage, where he learns to speak and read; rather, he /she must continue to read for him /her to learn new and meaningful information. Then, as the child becomes an adult, he /she is expected to reach the stage by which he /she can formulate his own meaning to the text, as well as analyze, synthesize, and apply what he /has learned, known as Construction and Reconstruction Stage [age 18 and beyond] (Chall, 1983).

The stages that a reader has to go through to achieve reading proficiency justify that reading should not be viewed only as a simple skill of correctly sounding out the words, phrases, clauses, or sentences (decoding). More than decoding, a reader must give his attention to comprehending a text, for "no comprehension means no reading" (Hermosa, 2002).

The reading act, among other literacy skills, is not confined with a single subskill such as comprehension. The reader must also put into good use what one has understood in order to help an individual function effectively in his everyday endeavors. While understanding and applying the knowledge gained in meaningful situations, the reader is concurrently utilizing the product of his mental processes, called cognition (Brandimonte, Bruno, and Collina, 2006).

While people are given the ability to think and acquire knowledge, not everyone has the awareness of one's mental processes. The awareness of the mental processes is known as metacognition (Flavell, 1979 as cited in Dawson, 2008) which includes both metacognitive knowledge and metacognitive experience. Metacognitive knowledge refers to the awareness of a learner on how to process information; whereas, metacognitive experience refers to the application of strategies for processing information. Research says that the awareness of the mental processes begins during childhood and is linked with the cognitive development; thus, those who are conscious of how they could best understand the information and learn them are the metacognitive individuals (Tei and Stewart, 1985). Some

reading encounters are not as smooth and pleasurable. Academic reading, which includes technical and field-specific texts, more often than not, poses some challenges to the readers. While the challenge can be attributed to the reader's comprehension level and reading purpose, some reading encounters seem perplexing because the reader encounters an ambiguous text. Readers, however, can adjust to this type of texts by using "fix up" strategies (Armbruster et al., 1983) to settle comprehension difficulty.

Apart from processing information, the complex process involved in reading is linked with the problem solving process. This process involves the manner of making sense of a text by questioning its content. Seen this way, reading is not simply an act of turning the page and barking at print; rather, it is a complex process of continues questioning and answering, addressing inadequacies in reading strategies, until comprehension is achieved. Problem solving process in reading also encompasses decision making. Hence, it is logical to say that persistent questioning and answering, and equipped problem-solving strategies lead to more intelligent decisions. An adult for instance, who is thinking whether or not to enter into a financial transaction as a major investment, must be able to address the concern of understanding legal texts so as to arrive at a sound decision.

Strategic reading is one of the basic reading skills a person needs to enhance in order to understand multiple texts. With various types of texts to read, reading has become an overwhelming task. Moreover, there are field-specific, technical, and complex texts which make the reading act even more challenging. Utmost consideration should therefore be given to adolescent literacy for its demand becomes higher as academic content becomes heavier (Biancarosa and Snow, 2003; Ilustre, 2011). This situation also applies to college and adult readers. In reading complex texts, it is vital that the reader is well equipped with reading strategies, which will be helpful to improve his reading performance. Students who recognize their strategies in reading (metacognition) are those who relate strategic reading in their every encounter with printed words. It should be noted that strategic reading, where teachers familiarize students when, why, and how they would make use of reading strategies (Grabe and Stoller,

2011), is paramount to achieve reading success.

2. Language of Legal Texts

Two of the functions of the law are to 'order human relations and restore social order when it breaks down' (Danet, 1980, 1985 as cited in Trosborg, 1991). For the law to perform its rightful duties, it must recognize the critical role of language for its legal purpose. By virtue, the law is non-existent without the language. Thus, language in legal discourse must be used deliberately. Policies and contracts were devised for the purpose of influencing one party (e.g. consumer, insurer, policyholder) to enter in an agreement with the other party (e.g. service provider, insurer, agent). Policies and contracts, just like other legal texts, are written using formal language. Likewise, these two legal texts must also be written clearly, comprehensibly, and logically.

Despite the provision of the law to construct policies and contracts using understandable format, these legal documents seem far from being plausible. Such is the case of health insurance contracts in the United States of America which scored 15.45 according to Kinkaid Formula. The readability score of health insurance contracts in the state is suitable for fifteenth grade level or those in junior in college. This score did not match the comprehension level of the majority of adult readers, particularly in Rhode Island State, which was only at sixth grade level and below.

Cogan (2010) also argued that what contributes to the incomprehensibility of contracts is its complexity. Majority of people never read their insurance contracts and even if they read them, they did not understand the content (Appleman and Appleman, 1981 as cited in Cogan, 2010). This is brought by the intricacy of these documents.

Tiersma (1999 as cited in Lintao, 2015) recognized several characteristics of legal writing which are contributory to its complexity. These are 1) complex and long sentences, 2) formal and uncommon words, 3) impersonal construction, 4) modal verbs, 5) multiple negation, 6) overuse of nominalization and passives, 7) poor organization, and 8) wordiness and redundancy.

3. Legal Texts Readability

According to Dr. Pikulski (2002), readability is "the level of ease or difficulty with which text material can be

understood by a reader who is reading the text for a specific purpose." In Connecticut, the definition of readable language of policies refers to the one that is free from "unnecessary long, complicated, or obscure words, sentences, paragraphs, or constructions." Insurance policies in many states in America, for instance, should pass the Flesch Reading Ease test, where the number of syllables in words is analyzed for its comprehensibility by grade level. However, it appears that the language of policies and contracts does not meet the readability standards. "A lot of language in policies is vague and difficult (Hunter, 2011 as cited in Hawkins, 2011)."

John Couture (as cited in Hawkins, 2011), a State Farm Insurance agent in Gray, Maine says, "If you don't read them through completely, you may not realize that something isn't covered." Hence, policyholders encounter problems with their insurance policy due to their inability to read the entire detail. The degree of readability in today's generation includes not only those that can be measured, but also those that cannot be measured by readability formulas. Readability also covers the reader's willingness to read, his familiarity with the text, as well as his reading level, among others (Pikulski, 2002). With this consideration, a number of readability formulas, both text-based and reader-based, were devised to determine how difficult or easy texts are. Such formulas are also used as a tool to determine whether or not the readability of a text matches the grade level of the readers who will use the reading material. Readability formulas also provide a helpful guide to schools and institutions in choosing reference and supplementary materials for their students.

4. Research Problems

The study aimed to investigate the experience of adult ESL readers in processing legal texts.

Specifically, the study sought to:

1. Describe the experience of adult ESL readers in processing policies and contracts.

2. Develop a model towards comprehension of legal texts.

5. Conceptual Framework

The study centered on describing the experience of adult ESL readers in processing legal texts specific to policies and contracts. Entering into a legal binding agreement with financial institutions necessitates that the consumer reads and signifies his intention to avail of financial services or products. Thus, this situation calls for one's skill to comprehend legal texts which are involved in financial transactions.

As shown in Figure 1, the conduct of the study was guided by 1) Phenomenology (Husserl, 1970; Moustakas, 1994), 2) Constructivism (Bruner), and 3) Transactional Theory (Rosenblatt, 1978). These three theoretical lenses of the study were represented by three triangular figures surrounding the central triangle. These three lenses recognize the active formulation of knowledge, as the reader makes a meaningful connection with the text. The transactional process occurs through the interaction between the text and the reader, which results in meaning. The study gives due importance to the meaning-making process; thus, it arrived at the meaning of the phenomenon as it was experienced by the readers themselves. Consequently, this qualitative phenomenological study described the experience of adult ESL readers in processing legal texts according to six core themes: 1) Seeking Assistance, 2) Striving to Make Sense, 3) Realizing its Worth, 4) Thinking Through, 5) Using Practical Approach, and 6) Making Adjustments.

6. Methodology

As a qualitative study, it intended to give contribution to reading education by describing the experiences of adult
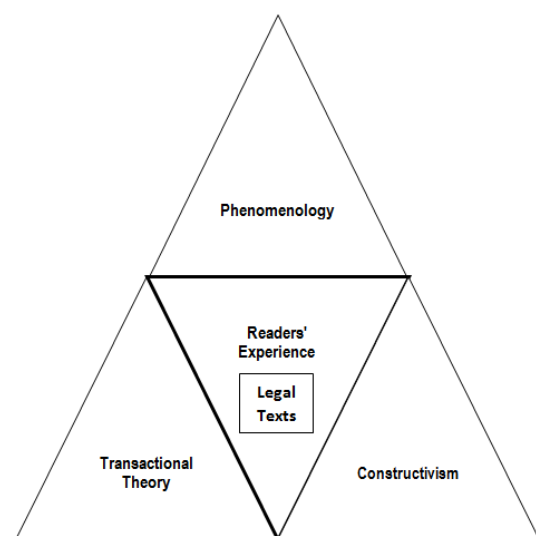

Figure 1. Conceptual Framework

ESL readers in processing legal texts. This fundamental research undertaking was instigated by a reading phenomenon as people change their perceptions and practices in reading under certain conditions. This study then anticipated that its findings would lead to the understanding of adult readers' experiences in processing legal texts.

Phenomenological study describes and interprets an experience by determining the meaning of an experience as perceived by the people who have participated in it (Ary et al., 2010). Its purpose is to "reduce individual experiences with a phenomenon to a description of a universal essence" (Van Manen, 1980, p. 177 as cited in Creswell, 2006). The goal of this research design was not to explain nor to analyze, but to describe the very nature of a phenomenon as experienced by several individuals (Moustakas, 1994).

Prior to the actual data collection procedure, the study first identified the commonly entered into financial services by adults through a preliminary survey. The results revealed that two of the commonly entered into financial services were those in a bank and in an insurance company. Hence, the results of the preliminary survey became the basis of the selection of legal texts as reading stimulus. The data were collected using three qualitative sources: 1) think-aloud protocol; 2) structured interview; and 3) Focus Group Discussion (FGD). The use of multiple data collection methods, however, did not invalidate the statements because of their inconsistencies; rather, the presence of triangulation serves as an avenue in discovering the validity of the conclusions made (Hammersley and Atkinson, 1995, p. 232 as cited in Scott, 2010).

The whole reading, think-aloud, interview, and focus group discussion were audiotaped for later transcription of the responses. After the transcription of the participants' responses, the study proceeded to the analysis and interpretation of the findings following Moustakas' (1994) Horizonalization in phenomenology.

6.1 The Participants

Purposive sampling was used to determine the participants of the study. In this form of non-probability sampling, the researcher takes into account the capacity, as well as the readiness of the individuals to participate in the study (Oliver, 2006). As this study centers on policies and contracts that are entered into by adults in their financial transactions, the study sought the participation of adult ESL readers in Marikina, Las Piňas, and Manila who were prospective consumers of financial services in a bank or in an insurance company.

6.2 Data Collection

The data collection procedure was guided by Moustakas' (1994) transcendental phenomenological approach as shown in Figure 2. Its approach involves several systematic steps.

6.3 Data Analysis

Figure 3 shows Moustakas' (1994) Horizonalization, which was used to analyze the participants' accounts. These were subjected to the qualitative data analysis of transcribing, highlighting statements, clustering related themes, reducing related themes to core themes, and describing the essence of the participants' experience.

7. Results and Discussion

7.1 A Textural Description of the Experiences of Adult ESL Readers in Processing Legal Texts

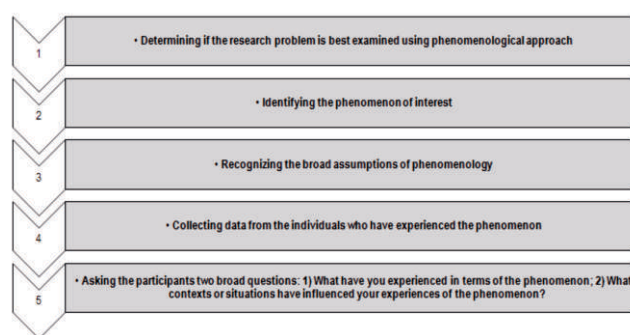Every encounter, every course of action is unique, just as

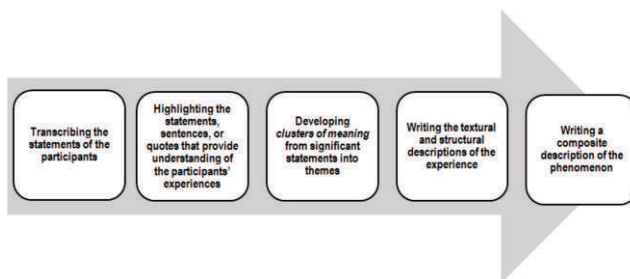Figure 2. Data Collection Method by Moustakas' (1994) Transcendental Phenomenological Approach

Figure 3. Data Analysis Procedure by Moustaka's (1994) Horizonalization

much in reading. Every reading experience is different. Every page brings a reader a whole new reading experience. The experience of reading narrative texts is different from the experience of reading expository texts. Hence, it can be construed that the experience of reading a legal text is also different from the experience of reading other types of text. Likewise, two people reading the same text may pose different reading experience. It is because the text, the reader, and background knowledge among other components all make up a new reading experience.

Despite reading similar bank policy and a life insurance contract, adult ESL readers have varying experiences in processing legal texts. The statements of the participants were labelled, clustered into related themes, and narrowed down into core themes. From the clustering of related themes, six core themes emerged, namely: 1) Seeking Assistance; 2) Striving to Make Sense; 3) Realizing its Worth; 4) Thinking Through; 5) Using Practical Approach; and 6) Making Adjustments.

Table 1 shows the bracketing of themes of the reader's experiences from the basic themes (participants' statements), organizing themes (related themes), to the global themes (core themes).

7.2 A Structural Description of the Experience of Adult ESL Readers in Processing Legal Texts

The experiences of adult ESL readers in processing legal texts were found to be influenced by their processing strategies. Hence, their reading experience can be fully understood through their processing strategies which were classified into several core themes: Thinking Through; Using Practical Approach, and Making Adjustments. These three categories of adult ESL readers' processing strategies are reflective of the mental abilities of adults to process legal texts consciously (metacognition), and strategically (strategic reading). The awareness and application of metacognitive reading strategies were found to improve the online reading skills of students (Zarrabi, 2015). The present study similarly reveals that adult ESL readers showed awareness and application of their processing strategies in reading legal texts.

The classification made in the study for the processing strategies of adult ESL readers are indicative of the

Basic Themes	Organizing Themes	Global Themes
Using a Dictionary Getting support from knowledgeable people	Support System	Seeking Assistance
Modifying the format and terms used Adding text examples More time to read Adding a Filipino translation	Developments	
Recurrent words Implicitness Confusing terms	Perplexity	Striving to Make Sense
Uncommon terms Formal construction	Unfamiliarity	
Lengthy text Small font Field-specific terms	Readability	
For emergency cases For the education of the children	Preparedness	Realizing Its Worth
Devoting time to read Knowing one's responsibility	Accountability	
A matter of format Capitalizing on previous experience Using an effective strategy for better understanding Motivational Enlightening	Insights	

Table 1. Bracketing of Themes of the Readers' Experience

metacognitive strategies of Mokhtari and Sheorey (2001). Thinking Through refers to global strategies, which are strategies that describe their knowledge and reading purpose. Using Practical Approach refers to support strategies, which make use of available and useful resources to comprehend a text. Making adjustments refers to problem-solving strategies, which assist a reader to adapt to the difficulty of the text.

Table 2 shows the bracketing of themes of adult ESL readers' processing strategies from the basic themes (participants' statements), organizing themes (related themes), to the global themes (core themes).

7.3 The Essence of the Experience

The central themes are indicative of adult readers' challenging encounter with legal texts. They struggled to understand legal texts because of the complexity of these texts. This caused them to suggest measures to address the inadequacies in reading legal texts. Despite the hurdles in

Basic Themes	Organizing Themes	Global Themes
One's understanding of bank policies	Self-Check	Thinking Through
One-'s understanding of insurance information		
Similarities among legal texts	Making Connections	
Using prior knowledge		
Past experience		
Identifying what is known	Monitoring Comprehension	
Identifying what is not known		
Somebody to explain the section of the text	Predicting	
Company discretion		
Following the policies set by the company	Drawing Conclusions	
Showing accountability		
Company's non-liability		
Performing one's obligation		
Tuning	Self-Correcting	
Restructuring		
Questioning the location of the information	Questioning	Using Practical Approach
Questioning the meaning of the information		
Questioning the conse-quences of one's action		
Knowledgeable people	Consulting Other Sources	
Using a dictionary		
Better than silent reading	Read Aloud	
Understanding technical terms		
A paragraph to one-sentence summary	Summarizing	
Specific sections of the text	Identifying Difficult Points	
Unfamiliar terms		
Words	Rereading	
Sections of the text		
English to Filipino	Using Translation	
For knowledge and understanding	Intensive Reading	Making Adjustments
For accountability		
Providing own example for better understanding	Exemplification	
Adjusting reading rate for better understanding	Reading Slowly	

Table 2. Bracketing of Themes of the Processing Strategies

reading legal texts, adult ESL readers thought of approaches to achieve better understanding of these texts. It is also important to note that because they do not have full grasp of legal texts, they need to make use of "fix up" strategies (Armbruster et al., 1983) to adjust to text difficulty.

In the context of reading legal texts, the participants independently relied only on themselves to reach comprehension. Their self-regulated (McCombs, 1989) approach was brought by their awareness of their knowledge and abilities as readers. Most importantly, their experience reveals that despite the challenge in processing legal texts, adult ESL readers generally sees the importance of reading them. For them, reading legal texts does not only make them more responsible consumers, but also more prepared adults who think of their future.

Metacognition as the 'regulatory system' (Flavell, 1979; Dawson, 2008) consists of four components: 1) knowledge, 2) experience, 3) goals, and 4) strategies. These four components of metacognition have been found as existent in the process of reading legal texts. Consequently, the reading experience of adult ESL readers is a conglomeration of their background knowledge, reading purpose and life goals, as well as their processing strategies. All these components show how adult ESL readers became cognitively aware of their reading purpose, their knowledge of the text, as well as their strategies towards comprehension. Knowing that legal texts are said to have the feature of complexity because of their standard terminologies, organization, formality level among others, adult ESL readers made an effort to adapt to the complexity of texts by employing processing strategies. To make sense of these texts, adult ESL readers used their ability to analyse the different features of the text by relating them to their existing knowledge and experience. Also, adult ESL readers used an array of processing strategies when they feel that comprehension has not been fully reached. They also showed awareness in connecting their existing knowledge with new knowledge. This was shown, when in various instances, the readers associated new information from legal texts with their existing knowledge and past encounters with this type of text.

The essence of the experience of adult ESL readers in processing legal texts lies in their unique reading experience. There were varied processing strategies used by the participants in comprehending legal texts, but these strategies lead them towards a common understanding of legal texts. Furthermore, adult ESL readers' experience of processing legal texts may not be thought of as easy nor ordinary, yet it was deemed meaningful. It was in their brief

yet meaningful encounter with legal texts that they get to acknowledge its substance. Majority of the participants expressed their appreciation towards reading legal texts. Reading legal texts has made them more prepared, aware, responsible, and more knowledgeable adults.

7.4 A Descriptive Model toward the Comprehension of Legal Texts

The Processing Model of Legal Texts for ESL Readers, as shown in Figure 4 shows the relationships among variables, leads to the process of making sense of legal texts. It gives emphasis to the transaction of meaning that happens between the reader and the legal text as the reader carries with him the metacognitive components which are integrated with the new reading context.

This model illustrates four incorporable circles, which show their relationships to one another. Inside the innermost circle are the readers of legal texts, who would process these texts for financial purposes. To process legal texts, ESL readers must capitalize on metacognitive components, which they have acquired as ESL readers. These metacognitive components, as shown in the second circle, comprise of the readers' knowledge, purpose, strategies, and experience. The 'regulatory system' towards understanding legal texts involves the systematic interplay of these four components. First, before attempting to read a legal text, the goal should be made clear. It may encompass several goals such as to gain information, to understand legal writing, and to use information for future

financial transactions. Secondly, the reader's background knowledge (schema), previous experience, and known strategies must be integrated with new knowledge, reading experience, and appropriate strategies to be able to regulate his own understanding. Incorporating old and new knowledge, experience, and strategies activates the processing skills of ESL readers which is believed to be paramount in attaining success in reading legal texts. This process of fusing the metacognitive components and the processing skills of ESL readers is shown in the third circle, which highlights the processing strategies which influenced them in comprehending legal texts.

Based on the experience of adult ESL readers in processing legal texts, the process towards understanding legal texts did not come easily. It was a challenge for adult ESL readers to process legal texts with only themselves to rely on. Thus, their processing strategies, as reflected in the themes Thinking Through, Using Practical Approach, and Making Adjustments, were also found influential to reaching comprehension. The skills of adult ESL readers in processing legal texts were characterized by their reading purpose, strategies, the use of available resources for reading legal texts, and the use of helpful strategies in adapting to the difficulty of legal texts. These processing strategies made it possible for these readers to make sense of such texts.

The outermost circle, however, shows the bigger picture of the experience of adult ESL readers in processing legal texts. The overall experience of processing legal texts was influenced by the smaller circles which both depict their metacognitive components and processing strategies. Placed closer to the central circle, these all emanate from adult ESL readers as composite elements towards comprehension. The biggest and outermost circle describes adult ESL readers' experience of processing legal texts in the other three themes, Seeking Assistance, Striving to Make Sense, and Realizing its Worth. These three themes describe the propositions, challenges, and realizations of adult ESL readers in processing legal texts.

As revealed in the study, despite their reading experience of processing other complex texts, adult ESL readers still described their experience with legal texts as challenging. This revelation, however, may pose a greater challenge to younger readers of legal texts. The greater challenge lies
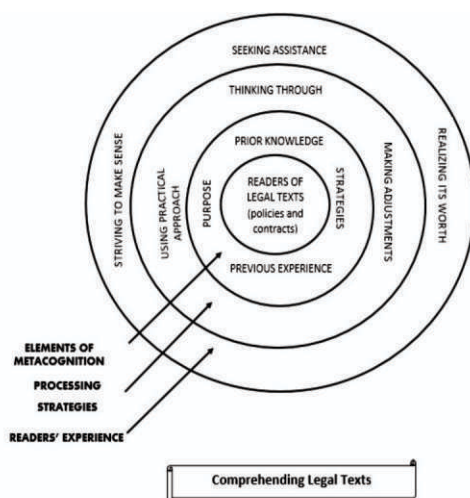

Figure 4. Processing Model of Legal Texts for ESL Readers

not only in their awareness of their knowledge, strategies, and experience, but also in their ability to integrate all these to new knowledge and experience as the process of reading takes place. Furthermore, prior to reading, the reader must have the readiness to deal with complex legal texts. This may come when the reader is ready for comprehensive reading, as well as skilled to monitor his /her own comprehension. Hence, in the context of reading education, this study believes that it is vital to prepare and train young ESL readers such as college students, especially those affiliated with the field of law, business and marketing, and accountancy, to process legal texts with proper mediation of the instructor /professor. Consequently, the Processing Model of Legal Texts for ESL Readers is not only designed for readers of legal texts, but also for teachers. This model is likewise deemed useful for instrumental and conceptual utilization (Estrabooks, 1999, 2001; as cited in Sandelowski, 2004), whereby teachers of English for Specific Purposes (ESP) may use this model as a guide to shape younger readers to be strategic learners and active readers of legal texts.

Conclusion

Reading in itself is a complex process, but what makes it even more complex is the type of text that a reader has to process. In its attempt to discover what it is to experience reading complex texts such as legal texts, this study found that despite the difficulty level of legal texts, adult ESL readers managed to process these texts using processing strategies as reflected in the themes 1) Thinking Through, 2) Using Practical Approach, and 3) Making Adjustments. Adult ESL readers employed a variety of processing strategies, which enabled them to monitor their comprehension while using other helpful strategies. They monitored their comprehension by asking themselves questions while reading, relating what they are reading to what they already know, rereading the sections of legal texts for clarity, and summarizing what they read, among others. The findings shows that the adult ESL readers are strategic readers, who can make sense of a legal text by adjusting to its complexity through the use of processing strategies.

The findings of the study, as highlighted in the processing model, may then be used for conceptual utilization

(Estrabooks, 1999, 2001; as cited in Sandelowski, 2004) toward ESL readers' active involvement in processing legal texts as well as in making informed financial choices.

Recommendations

In accordance with the findings and conclusion of this study, the following are possible avenues for future work.

1. Even outside the reading class, tertiary students, especially those taking political science, business and marketing, and accountancy courses may expose themselves to an array of legal texts to increase their knowledge and mental capacity to process these texts.

2. As this study has found that the adult ESL readers manifested processing strategies in reading legal texts, efforts can be made by educators teaching English for Specific Purposes (ESP) to facilitate in shaping tertiary students to be strategic and self-regulated learners by including the reading of legal texts in the reading class. This is deemed helpful to their survival and success in the academe and in the workplace.

3. As this study revealed that the challenges encountered by adult ESL readers in processing legal texts, its findings may be used as an additional tool to promote simplification of legal texts.

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