



## Building Literacy Skills and Transforming Lives

By Cathay Reta and Mari Riddle

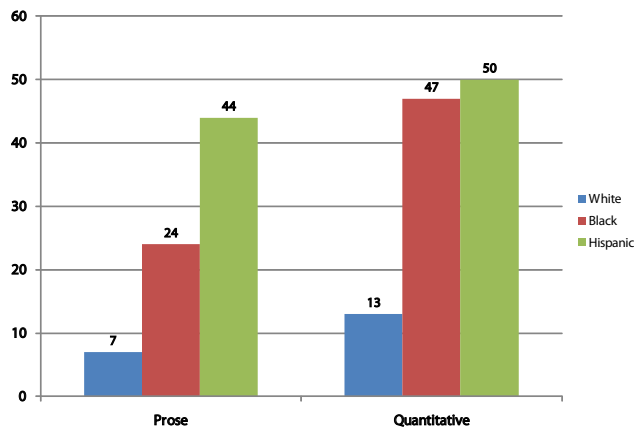
“You won’t believe what my mother did yesterday,” said Linda. “She bought a new refrigerator on credit. Do you know how much it’s going to cost by the time she finishes paying for it?” she exclaimed, pointing out that her mother would be paying 21 percent interest. Linda had read the terms of agreement for her mother’s new department store credit card, marking a significant personal achievement. Just five years ago, Linda couldn’t read at more than a 3rd grade level, much less understand the financial complexities of a credit agreement.

Linda used to be one of the 30 million adults in the United States who can’t read or write well enough to perform important daily tasks, such as reading food labels or filling out a job application. They may be individuals

who dropped out of school early or immigrants who had little formal education in their home countries. The constraints of limited educational attainment are worsened by a lack of literacy skills, creating significant economic and personal hardship for these adults and their families. Adult low literacy can be connected to almost every socio-economic issue in the United States: more than 60 percent of all state and federal corrections inmates can barely read and write; low health literacy costs \$73 billion each year in the U.S.; and low literacy’s effects cost the U.S. \$225 billion or more each year in non-productivity in the workforce, crime, and loss of tax revenue due to unemployment.<sup>1</sup> Low literacy is more prevalent among low-income and minority populations, with Blacks and Hispanics more than three times more likely than whites

to be below basic literacy proficiency (see Figure 1).<sup>2</sup> Additionally, 41 to 44 percent of U.S. adults in the lowest level on the literacy scale are living in poverty.<sup>3</sup>

**Figure 1. Percentage of Adults Below Basic Literacy Proficiency, by Race**



Source: National Center for Education Statistics, 2003 National Assessment of Adult Literacy

Note: Prose literacy relates to the skills required to search, comprehend, and use continuous texts. Quantitative literacy allows for the identification and performance of computations using numbers embedded in printed materials.

The statistics are staggering, but there are stories of hope and success, like Linda's. Adult learners are varied and unique, but their motivations are universal. They want to support their children's education. They want better jobs. They want to be more involved in their communities. The ability to read and write is a core foundational skill for each of those motivators.

"Being able to read, write, do basic math, and use a computer are critical building blocks that the 30 million Americans who function at below basic literacy levels are in need of in order to find and keep sustainable employment," says David C. Harvey, president and CEO of ProLiteracy, the oldest and largest nonprofit organization dedicated to advancing the cause of adult literacy and basic education. "Having access to literacy resources and literacy instruction contributes to these adults being able to find jobs, earn a living wage, and improve their health—all of which have far-reaching effects on our country's ability to compete globally," says Harvey.

The need for adult literacy education has never been greater. "Right now, millions of Americans are struggling to find work, and policymakers are emphasizing the need to create jobs and retrain our workforce. As part of that retraining, we must invest in adults who struggle with the simplest reading, writing, and math tasks. They are most in need of such investment to help them find and keep jobs," says Harvey. Even for those employed, American

businesses spend more than \$60 billion each year on employee training, much of that for remedial reading, writing and mathematics.<sup>4</sup>

This article demonstrates how advancements in adult literacy education can significantly improve the lives of individuals with low literacy skills, their families, and their communities. It also provides specific examples of integrated initiatives that aim to weave literacy instruction into broader skill building efforts, such as financial and health education.

## Transforming Families – Breaking the Cycle of Illiteracy

At Centro Latino for Literacy, a Los Angeles-based nonprofit organization and member of ProLiteracy, most of the students are in their 20s and 30s with young children, and they are motivated to break the intergenerational cycle of illiteracy. Consider the story of student Julia Rodríguez. "I'm from Guerrero, Mexico and I'm 34 years old. I was the oldest, and I had to help my parents take care of my younger siblings. We were very poor and there was no money for school. Over time, my siblings went to school, but I stayed working. Now I'm a mother of three and I'm very motivated to learn so that I can help my children succeed. They are my inspiration to learn."

Rodriguez is on the right track. According to an October 2010 report from the National Institute for Health, improving mothers' literacy skills may be the best way to boost children's achievement.<sup>5</sup> A mother's reading skill is the greatest determinant of her children's future academic success, even outweighing other factors such as neighborhood and family income. Adults who improve their literacy skills gain the ability to read with their children and support their schoolwork. They also become more effective role models. Jasmin, the 11 year old daughter of another Centro Latino student, said, "My mom really gives her all to learn to read . . . We help her so that she doesn't get discouraged. I tell her, 'You can do it, Mom!' I am so proud of her and she inspires me because she's always pushing forward." Young people like Jasmin show the transformative power of adult learning, where investments in education reach not only the adults, but their children as well.

## Health Literacy

"I tried to donate blood for my daughter who was ill with cancer. When they handed me medical history forms to complete, I ran out of the room because I couldn't fill out the forms. It was embarrassing," recounts an adult student in a San Diego County literacy program. She's not alone. Enrique Ramirez, another student, shares, "The nurses told me to take the elevator and go to where it says 'x-rays.' I took the elevator and I just went home because

I couldn't read the signs. It's a scary thing when you don't know the words."

The Community Health Improvement Partners (CHIP), a coalition of San Diego health care systems, is working to address the impact of low literacy skills on individuals' health and the cost to the health care system. Research shows that low health literacy skills among 90 million adults in the United States results in \$73 billion of potentially avoidable health care expenditures annually.<sup>6</sup> Many patients are unable to read basic health materials, comprehend directions for taking medications, or understand information on an appointment slip. In one California study, 65 percent of adults with low reading skills reported they avoid going to the doctor because of difficulties associated with completing the paperwork.<sup>7</sup> And, 75 percent of medical professionals answered they were aware of medical errors that were the product of low literacy levels.<sup>8</sup>

In 2007, CHIP and the San Diego Council on Literacy (SDCOL) formed a partnership to address health literacy challenges in San Diego County. Together, the organizations developed a plan which is now being implemented under the name of Health Literacy San Diego.<sup>9</sup> First, the agencies and their partners are training front and back office medical staff on how to identify and support low literate patients, especially those who are English speakers who read below the eighth grade level but do not disclose their difficulty with the paperwork. Focus groups revealed that medical staff members were aware of the needs, but they were frustrated by a lack of training in how to handle them. Jose Cruz, CEO of SDCOL, reports, "One technique that we teach trainees is to use the 'teach back' method with their patients. Patients, in turn, teach back to the staff what they heard from their doctor during their appointment." This helps to make sure patients understand their condition and what they need to do. Second, Health Literacy San Diego has developed curriculum to integrate health literacy topics and vocabulary into literacy lessons taught by its affiliated programs throughout the county. "We are addressing the cultural, language, and literacy barriers that impact health outcomes for adults with low literacy skills," says Cruz.

### Financial Literacy

As evidenced by the recent financial crisis, the U.S. financial system is highly complex and consumers often struggle to make sense of new products and regulations—low literacy adults are likely to struggle even more. Efforts that aim to improve functional literacy in conjunction with financial literacy can play a significant role in helping individuals achieve financial stability. Project Read, an adult literacy program of the South San Francisco Public Library, began a Financial Well-Being Project three years ago that

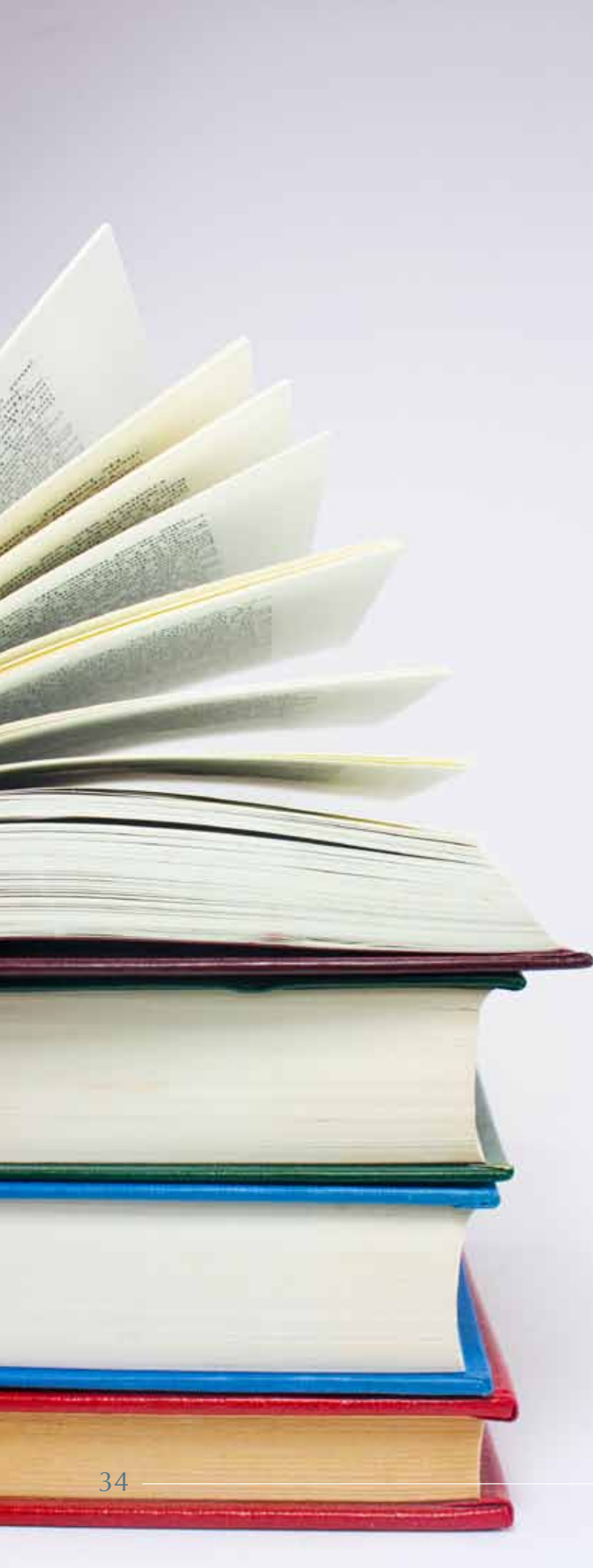
targets low-income individuals with low literacy skills. The program offers financial education and coaching which helps clients create spending plans, build emergency savings funds and plan strategies to build wealth. "Classes are fun, positive and as basic as possible," says Fernando Cordoba, Literacy Services Coordinator and instructor. The program has also helped to connect participants with Opportunity Fund, a non-profit social enterprise organization that provides microloans to low-income individuals looking to start or expand a small business.

Cordoba shares that it is difficult to bring about behavioral change. Students can easily gain financial knowledge in the classes, but they are reaching beyond that. "They [the adult students] already handle money and it's hard to change patterns," he says. Project Read uses incentives such as gift cards for completing assignments and raising credit scores. These are good motivators, but what really makes a difference is the personal, individual attention students receive, and the trust they have with Project Read. According to Cordoba, successes have come with students who have an ongoing relationship with the program. "They are looking for structure, and we provide that," he says. Along with that structure, students gain confidence and trust. "A lot of students tell us they are leery of financial institutions that seem to be more interested in 'selling them' something rather than helping them. They understand that our services are truly student-centered," says Cordoba.

### Addressing Native Language Literacy


The challenges connected to low English literacy skills are compounded for immigrant adults illiterate in their own native languages. It's common for non-literate Spanish speakers to enroll in English as a Second Language programs only to find them too difficult. After struggling to keep up, these students may drop out. There is a pressing need for native language literacy, as evidenced by a 2006 report, *The Integration of Immigrants in the Workplace*, which estimates that 32 percent of adults enrolled in ESL classes lack basic literacy skills in their native language, making them "slower in learning a second language than their literate counterparts."<sup>10</sup>

Centro Latino helps non-literate Spanish speakers to learn English and other vital skills by teaching them first to read and write in Spanish. This approach builds the foundational skills and confidence needed to learn English and pursue other goals. Centro Latino is located in the Westlake/Pico Union neighborhood immediately west of downtown Los Angeles and serves over 1,000 Spanish speakers each year in a county where almost 216,000 adult Spanish speakers cannot read or write in any language. The organization's clients have endured severe poverty and isolation in their youth and generally have had fewer than three years of formal education.



At Centro Latino, adults learn basic reading and writing skills in Spanish through Leamos™, a web-based literacy curriculum. Leamos is a self-paced application that allows students to progress through lessons at their own rate. As a result, most participants learn to read and write in approximately 100 - 150 hours (two to five months) at the computer. Leamos teaches Spanish-speaking youth and adults to read and write as a crucial first step in enabling them to learn English, overcome their fear of technology, improve job readiness, and access information and services. The web-based platform allows non-literate Spanish speaking adults to access the materials any place with internet access, such as the public library.

### Conclusion

As the United Nations Educational, Scientific and Cultural Organization (UNESCO) states in its literacy strategy, literacy is about empowerment - not what literacy can do for people but rather what people can do with literacy.<sup>11</sup> This is certainly true in the United States. Just ask Centro Latino student Ana Martínez, who says, “Before I could not read the names of the streets and my husband would have to direct me on how to get around. Since studying [at Centro Latino], I am able to read street names and get along on my own. I can now read story books to my granddaughter...I am now able to list and measure the clothes I make at the garment factory I work in. I learned how to create and monitor a budget. This has helped me to manage my income including monthly expenses. In the past, I would try to save but was not successful because I didn’t have a system.” And Ana is not alone. For every adult who becomes literate there is a story of newfound independence. The transformative power of literacy improves the economic, social, and physical health of individuals and their families for generations to come. 

**Cathay Reta** is a consultant who coordinates the ProLiteracy California Initiative, part of ProLiteracy, the world’s largest organization of adult literacy and basic education programs today. **Mari Riddle** is President and Chief Executive Officer of Centro Latino for Literacy, a Los Angeles-based nonprofit dedicated to teaching literacy and providing educational opportunities to Latino adult and youth who have not had the benefit of an education.



# Endnotes

6. Although economists would typically view the wages paid to a job as the best summary measure of the job's skill requirements, lay readers may take some assurance that wages as a skill measure are highly correlated with logical alternatives, such as education and experience. Moreover, the ranking of occupational skills based on either wage or educational levels is quite stable over time. Thus, the conclusions here are not sensitive to the skill measure (wages, education-experience) nor the choice of base year for skill ranking (here, 1980).
7. The reason for using a different data source and time period for this figure from the prior figure is that the Census data have large enough sample sizes to be useful for the occupation level exercise, but they are less than ideal for measuring hourly wages. I use the May/ORG data for hourly wages, which are a superior source.
8. Goos, M., Manning, A., & Salomons, A. (2009). Job Polarization in Europe. *American Economic Review*, 99 (2): 58-63. The choice of time period reflects the availability of consistent data (unavailable prior to 1993). The ranking of occupations by skill level is invariant across countries, as necessitated by data limitations. The authors report, however, that the ranking of occupations by wage level is highly correlated across EU countries.
9. Autor, D., Levy, F., & Murnane, R. (2003). The Skill Content of Recent Technological Change: An Empirical Exploration. *The Quarterly Economic Journal*, 118 (4): 1279-1333.
10. Adjusting for inflation using the Personal Consumption Expenditure deflator, the real minimum wage in constant 2008 dollars was \$7.50 in 1979, \$5.29 in 1989, \$6.41 in 1999, and \$5.47 in 2006, and \$6.53 in 2009. Thus, the real federal minimum wage declined dramatically between 1979 and 1989. It fluctuated modestly in real terms until 2006, when it rose sharply over three years.
11. Hamermesh, D. (2001). Changing Inequality for Workplace Amenities. *Quarterly Journal of Economics* 114 (4): 1085-1123. Pierce, B. (2001). Compensation Inequality. *Quarterly Journal of Economics* 116 (3): 1493-1525. Pierce, V. (2008). "Recent Trends in Compensation Inequality." Working Paper (Bureau of Labor Statistics).
12. Pierce, "Compensation Inequality," Pierce, "Recent Trends in Compensation Inequality."
13. Notably, the college completion rate for this group was higher in 1990 (29 percent) than in 2008 or 2008 (24 percent and 27 percent).

## CDFI Bond: Opportunity of a Decade

1. Opportunity Finance Network, Market Conditions Reports available online at <http://www.opportunityfinance.net/store/categories.asp?cid=29>
2. Speech by Chairman Ben Bernanke on April 29, 2011 at the Federal Reserve Community Affairs Research Conference in Arlington, Virginia. <http://www.federalreserve.gov/newsevents/speech/bernanke20110429a.htm>

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4. Pro Literacy. See note 1.
5. National Institutes of Health. (October 25, 2010). Improving Mothers' Literacy Skills May Be Best Way to Boost Children's Achievement. <http://www.nichd.nih.gov/news/releases/102510-reading-family-income.cfm>
6. Center on an Aging Society. Low Health Literacy Skills Increase Annual Health Care Expenditures by \$73 Billion. Georgetown University. <http://ihcrp.georgetown.edu/agingsociety/pubhtml/healthlit.html>
7. California Health Literacy Initiative. Low Literacy, High Risk: The Hidden Challenge Facing Health Care in California. <http://cahealthliteracy.org/pdf/files/allfourpageshealthlitreport.pdf>
8. Ibid.
9. Community Health Improvement Partners. When Words Get in the Way: A Collaborative Plan to Address Health Literacy in San Diego County. [http://www.literacysandiego.org/pdf/HealthLiteracyReport\\_FINAL.pdf](http://www.literacysandiego.org/pdf/HealthLiteracyReport_FINAL.pdf)
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