

# Literacy

May 2021

## Executive Summary

The Junior League of Chicago believes that improving the literacy of Chicago's citizens is key to improving equity and quality of life across our city. Critical social issues are impacted by low literacy, including poverty, racial equality, gender equality, earnings gaps, and health disparities. When individuals learn how to read, write, do basic math, use computers, and manage personal finances, they have increased opportunities to escape poverty, lower health care costs, find and keep employment, and improve life for themselves, their families, and future generations.

As a league, we are committed to partnering with existing organizations working towards these goals and advocating on behalf of these issues. This will improve the quality of living for Chicagoans and reduce societal impacts resulting from these issues.

## Who are the target populations/demographics the JLC hopes to serve?

Over 20% of Illinois adults have low literacy, and 36% of Illinois fourth graders are below basic reading level (Barbara Bush Foundation for Family Literacy, NAEP). The Junior League of Chicago promotes helping Illinois children and adults develop the literacy skills necessary to access and effectively use information resources to navigate daily life, succeed at work, and develop personal knowledge and potential. This broad set of essential skills includes reading, writing, using technology and computers, and managing personal finances.

## Background: Factors Contributing to Literacy Inequality

Individuals living in poverty, incarcerated individuals, individuals with disabilities or health conditions, and individuals who are minorities, immigrants, or non-native English speakers all face additional barriers to accessing the skills and resources they need to learn to read and write proficiently. These disparities are evident in the results of the 2017 International Assessment of Adult Competencies (PIACC) Survey of Adult Skills, which surveyed 16-65-year-olds across the U.S. and found:

- 36% of Black respondents and 31% of Hispanic respondents scored at or below the lowest defined literacy level, as compared to 12% of White respondents
- 16% of respondents born in the U.S. scored at the lowest defined literacy level compared to 33% of respondents born outside of the U.S.
- Both the literacy and numeracy levels of the U.S. adult incarcerated population were significantly lower than that of the non-incarcerated U.S. population. Higher rates of recidivism are also correlated with lower literacy levels.

- Respondents that reported they were in fair or poor health were 2.4 times more likely to score at the lowest defined literacy level than respondents that reported being in good health.

The American Library Association considers literacy a social justice issue. It states: "The correlation between literacy and income inequality, health outcomes, and rates of incarceration, among other issues of social and economic justice, underscores how literacy intersects with equity, access, and inclusion." The JLC acknowledges these inequalities and prioritizes working with community partners that serve Chicagoans most at risk of illiteracy and most at risk of encountering challenges gaining the education and resources they need.

### **Basic Literacy**

Basic literacy refers to reading, writing, and performing basic arithmetic. Acquiring minimum proficiency in these skills enables individuals to fully participate and succeed in their daily lives, careers, and broader communities. Developing and retaining literacy skills involves a lifelong continuum of learning. Therefore, it is essential to invest in the varied needs of both children and adults.

### **Childhood Literacy Education**

Early childhood education programs emphasizing reading and writing can impact the trajectory of a child's entire life. Children that receive quality early education before age five are up to 25% more likely to graduate High School, four times more likely to complete postsecondary education, and earn 25% higher wages. Researchers estimate that for every dollar invested in early childhood educational programs, society yields a net \$6.30 in return. Despite substantial evidence demonstrating the importance of these programs, a large proportion of U.S. children under the age of five do not have access to quality childcare, Pre-Kindergarten, and/or basic early learning resources.

It is critical to support reading comprehension and writing skills for a child's entire academic career from elementary through high school. 39% of Chicago's public school students do not meet or exceed reading standards. While 25% and 18% of White and Asian Illinois fourth graders respectively do not read at grade level, this percentage jumps to 45% for Latinx and Hispanic students and 54% for Black and African American students. There are insufficient special and remedial education teachers and resources available to help these children catch up. Additionally, educators are concerned that extended school closures during the 2020 pandemic may have led to significant student "learning loss" and, furthermore, may have exacerbated learning gap disparities for the most at-risk students.

## Adult Literacy Education

Nationally, there is a critical need for adult education services. 19% of U.S. adults ages 16-65 were performing at or below the lowest defined literacy level in 2017. In Chicago, an estimated 30% of adults (882,000 individuals) were found to have low basic literacy skills. Adult literacy and education services provide skills needed to improve quality of life, including:

- Expanded career opportunities
- Ability to access services including healthcare, disability, and unemployment benefits
- Ability to manage personal finances (ex. reading bills, paying taxes, applying for loans/credits/grants)

Illiteracy is often intergenerational, meaning that children of parents with low literacy skills are more likely to struggle with literacy themselves. In low literacy counties in Illinois, 15.3% of adults do not have a high school diploma compared with only 10% of adults in all other counties. Children of parents with low literacy skills who do not receive intensive academic intervention in pre-kindergarten are 60% more likely to require costly special and remedial education. Early intervention and robust educational support programs for both children and adults can break this cycle.

In addition to improving the quality of life for individuals, increased literacy benefits our nation and economy more broadly. A 2020 study by Gallup and the Barbara Bush Foundation for Family Literacy found that the U.S. could generate an additional 2.2 trillion dollars of annual income if we invested in raising the literacy of all adults to the equivalent of at least a sixth grade reading level. The study also found that these gains would be highest in major metropolitan areas like Chicago, which could increase its GDP by 10% if all adult Chicagoans were brought to at least sixth grade reading level.

## Digital Literacy

The American Library Association defines digital literacy as the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills. The need for digital literacy has become increasingly important in recent decades as print media circulation continues to decline. Moreover, the COVID-19 pandemic has accelerated the widespread adoption of working and learning virtually online, making digital literacy even more critical.

- Broadband Internet Access, Chicago Connected
  - One in Five Black or Latino children under the age of 18 lack access to broadband internet in their homes which equates to ~110,000 kids
- Cybersecurity basics
- Net Neutrality
- Understanding How to Navigate the Internet

- Learning to consider the sources and discerning false information, and finding reliable sources

## **Financial Literacy**

Financial literacy is defined as the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. 3.8 million adult American women possess literacy skills below a basic level (U.S. Dept of Education).

Women make 0.82 cents for every dollar a man makes - this gender pay gap widens even further with comparing black and Hispanic women to men (U.S. Census). It is estimated that gender pay parity will not be reached until 2059. Women make up the majority of caregivers in society which is often unpaid (or underpaid work), and they are three times more likely to quit their jobs in order to care for a family member rather than men.

While women are making less money at work, they also invest less than their male counterparts leading them to be unprepared or underprepared for retirement. Women focus on priorities other than saving and investing, like supporting extended families, children, and rent. IRA and 401(k) balances fall short in women (especially single women) from ages 44 to 64. The powers of investing and compound interest can allow women to create more wealth. In general, women begin saving for retirement later. They tend to hold more cash than their male peer, which means they end up losing out on tens to hundreds of thousands of dollars in a lifetime.

Lack of financial literacy after a divorce is also a cause of poverty. One in five women falls into poverty due to divorce. Three out of four divorced mothers do not receive full child support payments, making it hard for women to pay their bills, let alone save for an emergency fund or invest.

Steps can be made to obtain financial literacy, including but not limited to: setting a budget, obtaining a credit score/report, tracking personal debt and work to pay off high-interest debt, opening a savings account/emergency fund, and investing for retirement.

## **English as a Second Language**

One-third of students in Chicago Public Schools have been classified as English Learners at some point during their schooling. 90% of students who enter Kindergarten as English Learners are Latinos and speak Spanish as their first language. In 2016, the E.L. programming in CPS schools was audited, and it was found that 71% of schools were not providing the services mandated by the state for English learners. Most students (~75%) who did begin their CPS career at Kindergarten were able to achieve proficiency by fifth grade. The quarter of English learners who did not gain proficiency by fifth grade were unlikely to do so by high school.

## Opportunities for Involvement

The most recent JLC Strategic Plan was passed in 2019 and included updates to better align the League's Signature Issues with the greatest needs of Chicagoland. The Community & Project Development committees will continue to evaluate & explore current and potential partnerships to ensure our partners, programs, and projects align with meeting essential needs.

Within the JLC, we will work to enhance coordination between committees, including Advocacy, Marketing, Strategy, Project Development, and Community, enabling us to collaborate internally and with our external partners to offer resources and necessary support.

The JLC currently partners with the following literacy-focused community organizations:

- Teen Exodus and Girls' All-Star League (GALS)
  - Volunteers provide a safe, supportive environment for middle and high schoolers after school and on weekends. They assist with school work and promote learning and academic success
- Mad Hatters
  - Volunteers inspire interest in reading through fun performances of storybooks at Chicago Public Library locations across the city
- Kids First Chicago
  - Volunteer
  - Help their policy agenda (access to quality education, increase digital literacy and access)
- CARE (Credit Abuse Resistance Education) Chicago
  - Volunteer
  - Presentations on Credit Cards, Debt, Student Loans aimed at high schoolers
- Illinois Adult Learning Hotline
  - Opening for tutors - they offer ESL, Citizenship, Digital Literacy, Reading and Workforce Prep courses for adults

## Closing

The Junior League of Chicago is committed to addressing various literacy challenges across Chicagoland to improve equity, quality of life, and economic opportunity for its citizens. By partnering with local organizations and expanding program offerings, we hope to address the literacy issues Chicagoland children and adults face by providing tools, resources, and programming to combat the multifaceted adverse effects of low literacy levels.

## Relevant Legislation

### A. H.R.8486 - Student Empowerment and Financial Literacy Act

Introduced: October 01, 2020

Sponsor: Rep. Mike Gallagher (WI)

Committees: House - Education and Labor

Latest Action: House - 10/01/2020 Referred to the House Committee on Education and Labor.

Summary: This bill directs the Department of Education to award competitive grants to eligible entities to promote financial literacy in elementary and secondary schools. An eligible entity is an entity with demonstrated expertise in the development of strategies that are designed to improve understanding of personal finance topics (e.g., bank and credit union accounts, student loans, debt management, and saving) among elementary and secondary school students.

Link: <https://www.congress.gov/bill/116th-congress/house-bill/8486?r=18&s=1>

### B. Illinois - HB157 SCH CD-FINANCIAL LITERACY

Introduced: January 22, 2021

Sponsors: Rep. Daniel Didech

Committee: Rules Committee

Summary: Amends the School Code. Provides that, beginning with the 2021-2022 school year, each school district maintaining any of grades 6 through 8 must include in its curriculum and require students in those grades to take a unit of instruction on financial literacy. Provides that the purpose of the instruction is to provide students with the basic financial literacy necessary for sound financial decision making and the instruction must include, but is not limited to, age-appropriate instruction on budgeting, savings, credit, debt, insurance, investments, and any other issues associated with personal financial responsibility. Requires the State Board of Education to prepare and make available to school boards instructional materials that may be used as guidelines for developing the unit of instruction. Effective immediately.



Last Action: House - 1/22/2021 Referred to the Rules Committee

Link: <https://www.ilga.gov/legislation/BillStatus.asp?DocNum=157&GAID=16&DocTypeID=HB&LegID=127992&SessionID=110&GA=102&SpecSess=0>

### **C. Illinois – HB 234 SCH CD-MEDIA LITERACY**

Introduced: January 22, 2021

Sponsors: Rep. Barbara Hernandez, Rep. Stephanie A. Kifowit,

Committees: Elementary & Secondary Education: School Curriculum & Policies Committee; Rules Committee

Summary: Amends the School Code. Provides that, beginning with the 2021-2022 school year, every public high school may include in its curriculum a unit of instruction on media literacy; defines "media literacy." Provides requirements for the unit of instruction. Provides that the State Superintendent of Education may prepare and make available to school boards instructional materials that may be used as guidelines for the unit of instruction. Effective immediately.

Latest Action: House - 3/24/2021 House Committee Amendment No. 1 adopted in Elementary & Secondary Education: School Curriculum & Policies Committee; Short debate; Do Pass as amended.

Link: <https://www.ilga.gov/legislation/BillStatus.asp?DocNum=234&GAID=16&DocTypeID=HB&LegId=128188&SessionID=110&GA=102>

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