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Heart of Missouri United Way

www.uwheartmo.org

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The connection between literacy and poverty

According to the US Department of Education and the National Institute of Literacy, approximately 32 million adults in the United States are illiterate. Millions more struggle with basic literacy skills. While this issue and recognizing the challenges behind it are nothing new, literacy is connected now more than ever to one's income, quality of work, financial position, health and social capital. To many, literacy is the ability to read and write. It's no secret that those who can read and write will do better academically. Children who are better readers are better equipped to pay attention to what is being taught in class. However, the term "literacy" has grown to encompass much more than just academic success. It allows individuals to participate fully in their commu-

nity and actively engage in society. It's a competency that requires much more than reading and writing at a basic level.

Many of those living in our community may not have the tools they need to de-

velop themselves into people who can thrive today. In other words, they fall short in several forms of literacy. Consider the various forms of literacy that are required in today's world: health, financial, on the job/specialized skills, and every day "life ready" literacy. There is

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One might ask why United Way is devoting time and resources to this topic. The answer is found in the direct link between literacy skills and poverty. When a child lives in poverty, reading and literacy skills suffer. We can see this represented locally through the most

recent data on Columbia Public Schools with the percentage of third and sixth grade students scoring proficient or advanced on the Missouri Assessment Program (MAP) English Language Arts. In 2018, only 41.3% of our third graders and 26.3% of our sixth graders who participated in the free and reduced lunch program (a proxy for poverty) scored at proficient or advanced levels. This is compared to 58.9% of all 3rd graders and 52.9% of all sixth graders. This is a challenge that our schools are tackling head on and while our teachers are devoted to making sure every child succeeds, there must be support for strengthening reading and literacy skills outside of the classroom. That's where United Way comes in.

We see proof locally that when United Way works

with agencies in advancing outcomes connected to literacy components, people are better off. United Way supports 47 programs at 33 agencies under our impact focus areas of Education, Financial Stability, Health and Basic Needs to help individuals who live in or on the fringes of poverty. In reporting on the most recent local results from United Way funded programs:

83% of 3rd grade children enrolled in United Way funded reading/tutoring programs scored proficient or advanced in MAP English Language Arts

89% of youth graduated high school on time

79,000 hours of tutoring were provided during the last academic year

943 individuals benefited from Financial Stability programs, including financial literacy, education and job skills training

93% of children and adults learned tactics to avoid or reduce risky health behaviors, such as drug use and substance use disorders

The results above suggest that members of our community participating in United Way funded programs achieve higher rates of success than those who don't. Additionally, positive results show United Way programs advance literacy skills while also equipping our community with the knowledge to help minimize, reduce and alleviate poverty in our community.

We also know that one of the pathways to getting out of poverty is through better jobs with higher earnings. Higher earnings are correlated to educational attainment. More education increases comprehension, willingness to explore solutions and creative thinking-



ANDREW GRABAU

EXECUTIVE DIRECTOR / CPO
HEART OF MISSOURI UNITED WAY

essential mental capacity tools for employment in complex workplaces. Based on the American Community Survey 5-year Estimates, earnings with only a high school diploma average \$16,987 per year whereas an individual with a college degree earns on average \$39,649. The connection between poverty and employment is obvious but remains an important indicator to consider when looking at the importance of literacy in our community.

Finally, as we move forward recognizing the link between literacy and achievement, we must be mindful of investments that contribute to stronger literacy skills. In doing so, United Way has kicked off a "Stop Drop and Read" initiative that focuses on how to advance literacy outside of the classroom. Stop Drop and Read encourages reading for twenty minutes a day. I encourage everyone, not just kids, to give it a try for one-month. Doing so may help in creating a community where everyone can achieve academic success, financial stability and civic engagement through literacy. Devoting time and resources to the topic of literacy must be prioritized as we fight to improve lives in our community.



Financial well-being for every age

Banking experts often emphasize the importance of financial stability, and that's for good reason. With financial stability comes less stress, more peace of mind and greater chance to enjoy your day-to-day life. At Landmark, we like to focus on our clients' financial well-being, what we view as their ability not only to meet their current and ongoing financial obligations but also to dream forward and plan ahead enough to feel good about their financial futures. Because financial well-being takes into account what's happening today and in the future, it can look vastly different depending on the person, their age and where they are in life.

Consider students, for example. Young people in their early 20s are most likely concerned with student debt and the cost of living once they graduate from college and/or start their first job. Managing

credit card debt is a big one for this group because that first job often doesn't pay as much as they expected it to once living expenses are taken into account. Maintaining/building a good credit score will be increasingly important in the years to come, so those habits are best established now. By keeping debt low and paying off cards every month, they also get a better sense of what it truly means to live within their means as they learn to budget.

As those students transition into their first jobs and beyond, other factors gain importance in their journeys to financial well-being. At this point, building a generous savings account should be top of mind (most financial experts recommend saving six months' salary to cover unforeseen circumstances such as job loss). Saving for a down payment on a home might come into play, too. Landmark, and many other lending

institutions, do offer special programs for first-time homebuyers, which helps alleviate some of the pressure to save while balancing a modest income, but implementing a personal practice to save a bit of every paycheck will pay dividends in the future, whether it's used for a down payment or not. This is also the point when I like to start talking to clients about retirement. Although not everyone will begin a retirement fund this early (particularly if their employer doesn't already provide one), it should definitely be on their radar. The earlier you start saving, the greater your potential is for financial stability in later years.

Financial well-being for adults in their 30s and 40s begins to focus less on paying off their own student loans and more on planning for their children's education. If retirement plans are already in place, this might be the time to open a col-

lege savings account. Keep in mind that planning for your own retirement should be the first priority. Incomes have often increased by this point in individuals' careers, so it's helpful to take a look back at your budget to ensure you're optimizing your saving and spending behaviors, both current spending and future spending. Have you always dreamed of taking a family vacation every year? Something as simple as adding a vacation savings fund to your monthly budget will allow you to save for the trip gradually as your means allow while giving you peace of mind that you won't come home with mountains of debt.

By your 50s and 60s, retirement accounts should be established and growing, but there's still time to do more to secure your financial well-being in retirement. Health savings accounts (HSAs) are a type of tax-advantaged account to which eligible employees may con-

tribute up to \$3,400 per year. After earning interest like an investment, HSA contributions can be withdrawn tax-free and used for approved medical expenses. They're a great option for those nearing retirement age who expect to have high health care costs in a given year.

By age 70+, another shift occurs among many of our customers in terms of planning for the upcoming years. Although estate planning should occur decades beforehand in terms of working with a financial planner to establish a will and/or living trust, now's a good time to revisit those plans and ensure they've been updated to reflect your current financial and personal situation. In fact, this should be done annually to keep everything up to date.

Although this is just the tip of the iceberg when it comes to financial decision making in your 20s, 30s, 40s and beyond, they are



MATT WILLIAMS

REGIONAL PRESIDENT
LANDMARK BANK

good checkmarks to keep in mind on the road to financial stability. It's also always helpful to speak with your banker or financial expert as you navigate these topics. And if you don't have a banker you go to for help, get one! Their advice and knowledge of the industry can make all the difference when it comes to creating a budget, building savings and planning for retirement. Financial well-being is in reach for everyone — sometimes you just need a push in the right direction.

MISSION

The Heart of Missouri United Way fights to improve lives in our community.

Text "LiveUnited" to 91999 to give a donation.

VISION

Our community wins by Living United: By responding to changing community needs. By forging strategic partnerships and fostering effective solutions to tackle local issues. By harnessing the best resources and inspiring others to join the fight in defeating barriers to basic needs, health, education and financial stability.

VALUE STATEMENT

Heart of Missouri United Way

- Secures community dollars
- Raises awareness of community issues
- Builds organizational capacity for the nonprofit sector

Literacy: Embracing our differences in understanding

When I was asked to write about literacy for this article, I had a stream of consciousness that took me in different directions. My first inclination was specifically about reading as the focus of literacy. From there, I started to think about the way both of my children have enjoyed books since before they could read. I vividly pictured my son Zach, now almost a teenager, as a young toddler. Zach would sit on the floor surrounded by board books. After he selected one, Zach would thoughtfully look at each page with great interest. It appeared as though he was reading every word as his eyes moved from

left to right. Zach would turn the page and repeat this again and again, seemingly enthralled with the book. When he reached the last page, Zach rotated the book 180 degrees and then started the process again. Now the words were upside-down, yet he gave the same intense focus so it might seem like he was reading if you did not look closely. Perhaps that was simply his understanding of how to read a book, but Zach seemed to enjoy the book no matter which direction it was turned. It worked for him, and I thought it was adorable and fun to watch him stay so absorbed in the book even without understanding a single word on

the page.

If I think about some of my own experiences as an adult, I may sometimes have the appearance of having an understanding or literacy in a situation when I might be closer to reading the book upside-down. If someone were to ask me “Did you get a chance to read the email I sent about the AC?”, I might assume I know what AC refers to and respond from my level of understanding. At one point I would likely have assumed that I received an email about air conditioning which needed a reply. However, as I complete my practicum placement at Heart of Missouri United Way during my final semester as a MSW stu-

dent, I would be more likely to guess this hypothetical email was about the Advisory Council.

It is possible that there might be various levels of acronym literacy. I think about how many are used just internally at Heart of Missouri United Way to refer to various committees and forms. Just to name a few, CAAPA, CIC, and SIA are included on this list along with AC. It would be unfair for me to expect anyone to understand what these mean if they have never been in a situation that either exposed them to the information or made understanding these acronyms necessary. When I searched online, a website that provided potential defi-

nitions of the acronym AC listed three hundred possible meanings. It makes sense that our level of understanding would vary, particularly if our initial expectation for an acronym takes us to two (or three hundred) very different subjects. For example, when I used the acronym MSW earlier, I do not expect everyone to know that I used it to stand for Master of Social Work. I can imagine it would likely mean something else in other fields.

In certain situations, it seems like there is an expectation of literacy on a topic. Have you ever been speaking to someone that works in a different field that is telling a story using many acronyms? While some portions might be understood, it is possible that some comprehension is lost because of the use of acronyms. However, if they are talking to a colleague, the two individuals likely have a strong level of literacy in that content, including many acronyms which are commonly used. As we each have our own level of understanding, the literacy we have in a situation could vary based on various circumstances and content. I would argue that providing a supportive environment where anyone feels comfortable in sharing their level of understanding can help all of us gain literacy both with acronyms and across differ-



GINA JENKINS
INTERN
COMMUNITY IMPACT INTERN

ent subject areas.

Much like it would be unreasonable for me to expect Zach to truly read rather than enjoy the books upside-down before he was two, I would hope that there is not the expectation that everyone should have the same understanding of any particular subject as others. There are many things to learn in this world, with many concepts that are unique to a certain subject or industry.

As an aside, I asked Zach for permission to share the story about him because I only like to tell stories about him when he is comfortable with me embarrassing him. He gave his approval and thinks it was funny. Alternately, my daughter Madeline gave me permission to mention her even though I hadn't mentioned doing so. I have a great story that would surely embarrass her that is best left for sharing another time.



Collective commitment to develop community literacy

When did you learn to speak? To read? To write? Who fostered that learning? What resources did you access to foster that learning? When you consider different time periods and contexts in your life, how do your answers to these questions change? In other words, how did your literacies develop as you pursued different educational or professional opportunities over time? Imagine a Columbia in which every resident develops the literacies needed to pursue and reach their potential.

As I interact with Mizzou undergraduate and graduate students as well as my own children, I am reminded that different jobs and professions require different literacies. My son recently learned Python, a programming language, and will continue to learn new literacies as he transitions throughout his career. Literacy education is not limited to children.

The nature of evolving technology not only influences the development of new literacies, it impacts how people learn. For example, Professor Betsy Baker in the MU College of Education conducted a research study exploring how speech recognition technologies (e.g., Siri, Alexa) can support students who struggle to read. My granddaughter will have access to tools that

I did not have as a child and that have not yet been developed.

A vibrant and inclusive Columbia will require a commitment to ensure every resident has access and opportunities to develop literacies in homes, schools, libraries, businesses, or other settings. This challenge cannot be limited to schools alone, as many literacies develop outside of formal learning environments. What will it take for everyone in Columbia to commit to this goal?

1 Recognize the root problem: Access.

Throughout my career, I have taught in hundreds of K-12 classrooms in our country. In some cases, these schools were resource poor, meaning teachers were not provided with sufficient materials. In contrast, I also taught in some of the wealthiest school districts. These experiences opened my eyes to persistent educational disparities. I recently heard a renowned alum of the Mizzou School of Journalism share that his parents had publications in his home for him to read as a child (for example, Time Magazine, New York Times, U.S. News and World Report). He shared how reading those publications influenced his reading, writing, thinking, and ultimately, his

career. I thought to myself, “Wow, I provided books for my children in our home, but I did not provide those types of reading options for them.” It made me think as well about the reality that while many children today have access to various technologies at home, others

for reading as she had an emotional connection with the main character. For my older son, it was Lord of the Rings. Both of these books were gifts from family members, a small, but sure sign of their investment in my children's literacy development.

your efforts. I recently observed a young man, about 30-years-old, ask a Mizzou student to teach him to code so he could open his world to new opportunities. I found great joy witnessing the humility of one young man as he pursued new literacies and the generosity of the Mizzou student's response.



DR. KATHRYN CHVAL
DEAN OF EDUCATION
UNIVERSITY OF MISSOURI
COLLEGE OF EDUCATION

they have the necessary space and personnel to thrive.

4 Give shout outs often.

A special round of gratitude to all of our prek-16 teachers, media specialists, librarians, counselors, researchers, and educators in our community who do this work every day. We need to encourage those who work to advance literacy in our community as often as possible.

5 Partner up.

Different organizations and members in our community are committed to advancing literacy. For example, a group of Mizzou faculty is in the early stages of conceptualizing the Center for Transformative Approaches to Language and Literacies. Columbia will need a coordinated and sustained effort where partners work together to develop resources and build equitable access.

Together, our collective commitment to develop every Columbia resident's potential through literacy will set a new gold standard. This dedication will move beyond imagination and build the Columbia we know can exist: a community where literacy and life-long learning are neighbors.

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rely on their local schools, libraries, or restaurants for internet access to read, complete homework, or access information that facilitates literacies of all kinds.

2 Invest time.

Recognizing the list is endless, here are a few practical ways we can make this investment today.

- Read with a child – notice the subtle difference between “with a child” versus “to a child.” Select reading materials that connect with the child and engagement will follow. My daughter noted that the first Harry Potter book was the book that sparked her love

- Ask a child or young person about what they are observing, hearing, reading, or writing. At the age of three, my youngest child loved to carry VHS tape boxes and copy the words from them on paper. We spent time together talking about his work, which encouraged his early writing development.

- Encourage children to read and discuss texts or literature that are new to them. Incredible teachers at Rock Bridge High School introduced my three children to literature I never read. As a result, my children's engagements with texts that originated from other countries enhanced their lives in ways I never anticipated as a young mother.

- Ask others to support



What is health literacy?

To answer this question, let's start with a story.

For this story, our main character is a woman, somewhere between 65 and 70 years of age. We'll call her Rose. She has a medical appointment today. Rose lives with high blood pressure and diabetes, and her regular doctor told her she needs to go see a specialist for some tests. It was something about her kidneys – Rose doesn't remember exactly.

The specialist's office is in the big hospital in town. Rose isn't sure exactly where in the large, sprawling hospital building the office is. The signs aren't clear, and she has to ask a few different people for directions after making a wrong turn. Rose doesn't want to be late, and being in a rush is causing her some stress.

After she finally finds the office, Rose writes her name on the check-in sheet, and a nurse hands her a clipboard with a form to fill out. The form has a lot of tiny boxes to write in, and it's not clear

to Rose which box goes with which question. She does her best, but worries that she has filled the form out wrong.

After a while, a nurse takes Rose to the exam

room, where she sits and waits some more. Finally, the doctor comes in. She introduces herself and asks a few questions. The doctor seems nice, though hurried, and it seems to Rose that the doctor spends most of her time looking at the computer that's in the exam room.

She hands Rose a brochure about eating better, says "Nice meeting you," and leaves. Next, a nurse comes in and asks Rose to push up her sleeve. After taking a little vial full of Rose's blood

for testing, the nurse shows Rose back out of the office, and tells her to have a nice day.

When Rose gets home, she has a look at the brochure the doctor gave her, but the words are really small and it's hard to read. She sets it back down on the coffee table.

Later, as she takes her evening high blood pressure pills and gets ready for bed, Rose is feeling confused

and a little uneasy from her experience today. Should she change anything? What comes next?

Rose's story is fictional, but it serves to illustrate a lot of what health literacy is all about. At the most basic level, health literacy is about communication. Health care professionals (such as doctors and nurses) and health care systems (such as hospitals) must communicate clearly and effectively with patients and caregivers so they know what's going on with their health, and how to make the best decisions moving forward.

When health care professionals give patients information or instructions that aren't easy to understand, such as how to take a medicine properly, it can be confusing, and even dangerous. When documents such as forms or bills are hard to figure out, it can cause mistakes that take time to fix.

Health literacy affects patients and caregivers, too. Almost 9 out of 10 adults have trouble finding, understanding, and using health

Almost 9 out of 10 adults have trouble finding, understanding, and using health information to help them make decisions about their health.



CHRISTOPHER CASEY
COMMUNICATION COORDINATOR
HEALTH LITERACY MEDIA



CATINA O'LEARY
PRESIDENT AND CEO
HEALTH LITERACY MEDIA



information to help them make decisions about their health. Sometimes that's because people struggle with reading, but anyone can have trouble finding health information, particularly if they are under stress due to a scary diagnosis.

Have you had any experiences with health care that are similar to Rose's story?

- Rose wasn't exactly sure why she needed to see a specialist doctor
- The hospital was hard to navigate, and Rose was rushed and felt stressed
- Rose encountered documents that were hard to read and use
- The doctor was also rushed - doctors often have 20 or more patients to see in a day, on top of paperwork for insurance, and other tasks
- The doctor and nurses didn't offer much detail about what would happen next

Health literacy offers tools and techniques to help with all of these challenges. In fact, you can take steps now to better understand your health. Here are some tips to help you take control of your health:

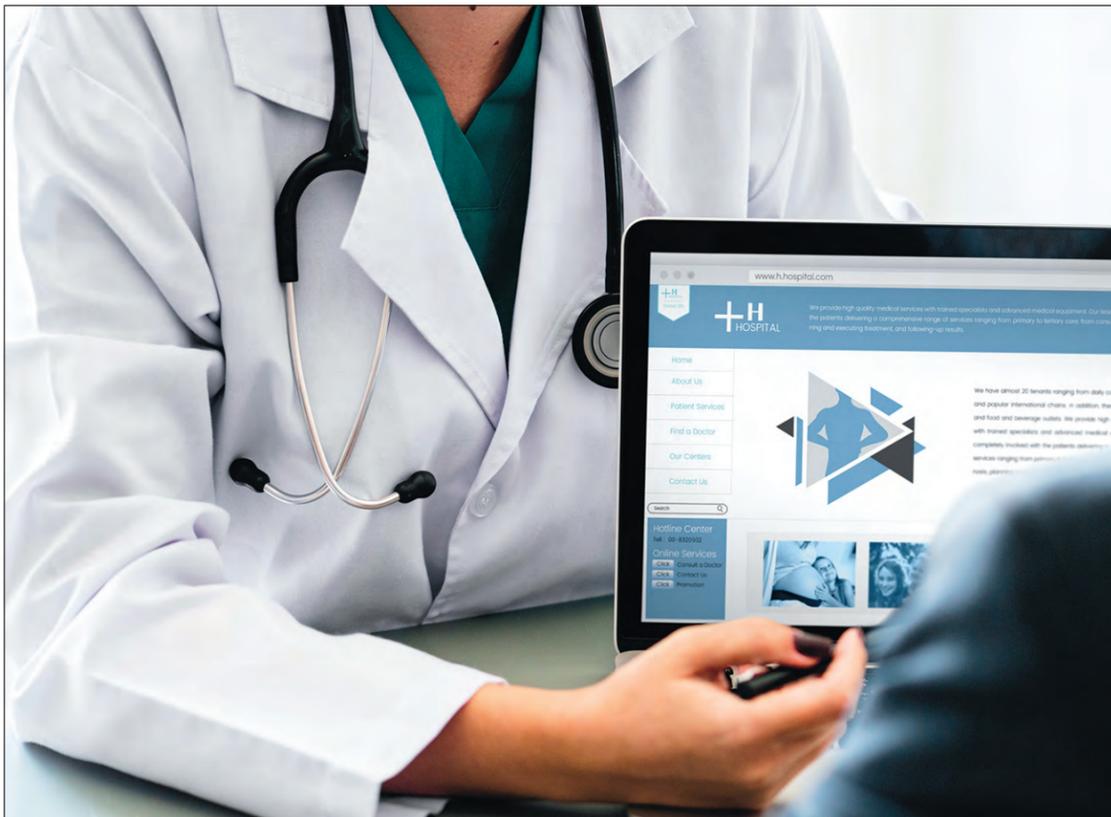
• Find trusted health information: Trusted health information comes from credible sources and is usually written or updated in the last five years. Credible sources include government agencies like the National Institutes of Health, professional and nonprofit organizations like the American Heart Association and colleges and universities.

• Ask your doctor questions: To better understand your health and how to stay healthy, you can ask three questions: "What is my main health problem?" "What do I need to do?" and "Why is it important for me to do this?" Ask questions until you understand what your doctor said.

• Prepare for your doctor visits: Write down the questions you have for the visit, bring your medicines with you, and ask a friend or family member to come along.

• Repeat information back to your doctor: Explain things back to your doctor in your own words to make sure you understood.

Health Literacy Media is a nonprofit health communication company located in St. Louis, MO.



UPCOMING EVENT DATES

May 23, 2019 5-7pm

United Way Stakeholders Networking Event
ADULT DAY CONNECTION • OPEN TO THE PUBLIC

June 13, 2019 5-7pm

Rock Paper Scissors Tournament Logboat Brewery

September 6, 2019

Campaign Kick-off and Day of Caring

October 19, 2019

United Way Party at the Station OPEN TO THE PUBLIC

October 23, 2019

Community Summit OPEN TO THE PUBLIC

November 21, 2019

LIVE UNITED Day

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Certified Agencies

Community Impact : Education - Health - Financial Stability - Basic Needs

ADULT DAY CONNECTION

ALZHEIMERS ASSOCIATION OF GREATER MISSOURI

AMERICAN RED CROSS EASTERN MISSOURI REGION

BIG BROTHERS BIG SISTERS OF CENTRAL MISSOURI*

BOONSLICK HEARTLAND YMCA – COOPER COUNTY*

BOYS & GIRLS CLUBS OF THE COLUMBIA AREA*

BOY SCOUTS OF AMERICA - GREAT RIVERS COUNCIL

CENTRAL MISSOURI AREA AGENCY ON AGING

CENTRAL MISSOURI COMMUNITY ACTION

CENTRAL MISSOURI FOSTER CARE AND ADOPTION ASSOCIATION*

CHILD CARE AWARE

CITY OF REFUGE*

COLUMBIA CENTER FOR URBAN AGRICULTURE*

COLUMBIA HOUSING AUTHORITY LOW-INCOME SERVICES*

COMO YOUTH WORKS

DEFENSE AGAINST DIABETES

EASTERSEALS MIDWEST

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FAMILY HEALTH CENTER*

FIRST CHANCE FOR CHILDREN*

FUN CITY YOUTH ACADEMY*

GIRLS ON THE RUN

GIRL SCOUTS OF THE MISSOURI HEARTLAND

GRADE A PLUS, INC.*

GREAT CIRCLE*

HARRISBURG EARLY LEARNING CENTER*

HARVEST HOUSE – COOPER COUNTY*

HEART OF MISSOURI CASA*

IN2ACTION

JABBERWOCKY STUDIOS*

JOB POINT*

LIFE NETWORK OF CENTRAL MISSOURI

LOVE INC*

LUTHERAN FAMILY & CHILDREN'S SERVICES*

MARY LEE JOHNSTON COMMUNITY LEARNING CENTER*

MEALS ON WHEELS

MID-MISSOURI LEGAL SERVICES CORP.*

NORA STEWART EARLY LEARNING CENTER*

PEDNET COALITION, INC.

PHOENIX HEALTH PROGRAMS*

RAINBOW HOUSE*

RILEY EQUINE CENTER

ROCK THE COMMUNITY

SERVICES FOR INDEPENDENT LIVING (SIL)*

SOUTHERN BOONE AREA YMCA

ST. RAYMOND'S SOCIETY

THE BLUFFS

THE FOOD BANK FOR CENTRAL & NORTHEAST MISSOURI*

THE SALVATION ARMY*

TRUE NORTH*

TURNING POINT*

UNITED CEREBRAL PALSY HEARTLAND CHILD DEVELOPMENT CENTER

UNITED COMMUNITY BUILDERS*

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VOLUNTARY ACTION CENTER*

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