Literacy is integral to our lives. The effects of low literacy are far-reaching, and touch every aspect of our daily life. Because the needs of individuals vary, the ways in which low literacy affects them are varied, too. Here is a sampling of how low literacy affects us as individuals and as a community:

**Financial**

Financial literacy impacts upon income, employment, and financial well-being. A range of literacy skills are woven into basic and complex financial tasks and decision-making. Financial literacy requires the ability to use multiple literacies – prose, documents, numeracy – often simultaneously. For many, a lack of literacy skills combined with a lack of financial literacy compound the difficulty in pursuing a better life for themselves and their families.

**Poverty**

Many adults with low literacy levels and their families live in a cycle of poverty. Poverty is far-reaching, affecting health, security, housing, food, lifestyle, and the ability to access education and services to improve one’s situation. Many past jobs have disappeared due to new economic demands, leaving people unemployed, or part of the “working poor,” earning the lowest wages and without the skills to find other employment. Newly created, well-paying jobs often require strong literacy skills.

**Children**

Parents with low literacy tend not to read to their children, or model reading and writing for them, a factor that affects a child’s future literacy abilities. Children learn early literacy skills from their parents. By the time a child reaches school age, many of the early developmental stages that promote literacy have occurred, and the child who hasn’t experienced them within the family circle is at a disadvantage. Low literacy repeats itself throughout generations of families.

**Exclusion and Participation**

People with low literacy skills are often marginalized and disenfranchised. They are excluded from decision-making, literacy levels affecting their ability to participate in politics and other activities that influence the well-being of their families and communities. As a result, society misses out on engaging the talents of a large group of people who have experiences and skills to offer, and whose voices are not heard.

**Health and Safety**

Low literacy is a serious issue of health and safety, both at home and in the workplace. From reading the instructions for dosage on a medicine bottle, to interpreting blueprints and instructions, to understanding symbols and warnings for hazardous materials, to following maps and diagrams – the list goes on and on. Wherever the need exists to apply literacy, whether written language, numeracy, or diagrams and symbols, there are risks for adults with literacy challenges – and these risks can be life-threatening.