FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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The Literacy Crisis

Recently I came across this stunning statistic: About 54% of U.S. adults (ages 16-74) — roughly 130 million people — read below a 6th-grade level. What? Holy cow! How is that even possible?

While researching this problem, I came across this article that includes these shocking statistics:

In 2023, 28% of U.S. adults scored at or below Level 1 literacy, indicating significant difficulty with everyday reading tasks; 29% scored at Level 2 (basic reading proficiency but challenges with complex texts). Approximately 21% of U.S. adults (45 million) are functionally illiterate, reading below a fifth-grade level and unable to complete basic reading tasks. The average American reads at a 7th- to 8th-grade level. U.S. adults scoring in the lowest literacy levels (Level 1 or below) increased by 9 percentage points between 2017 and 2023.

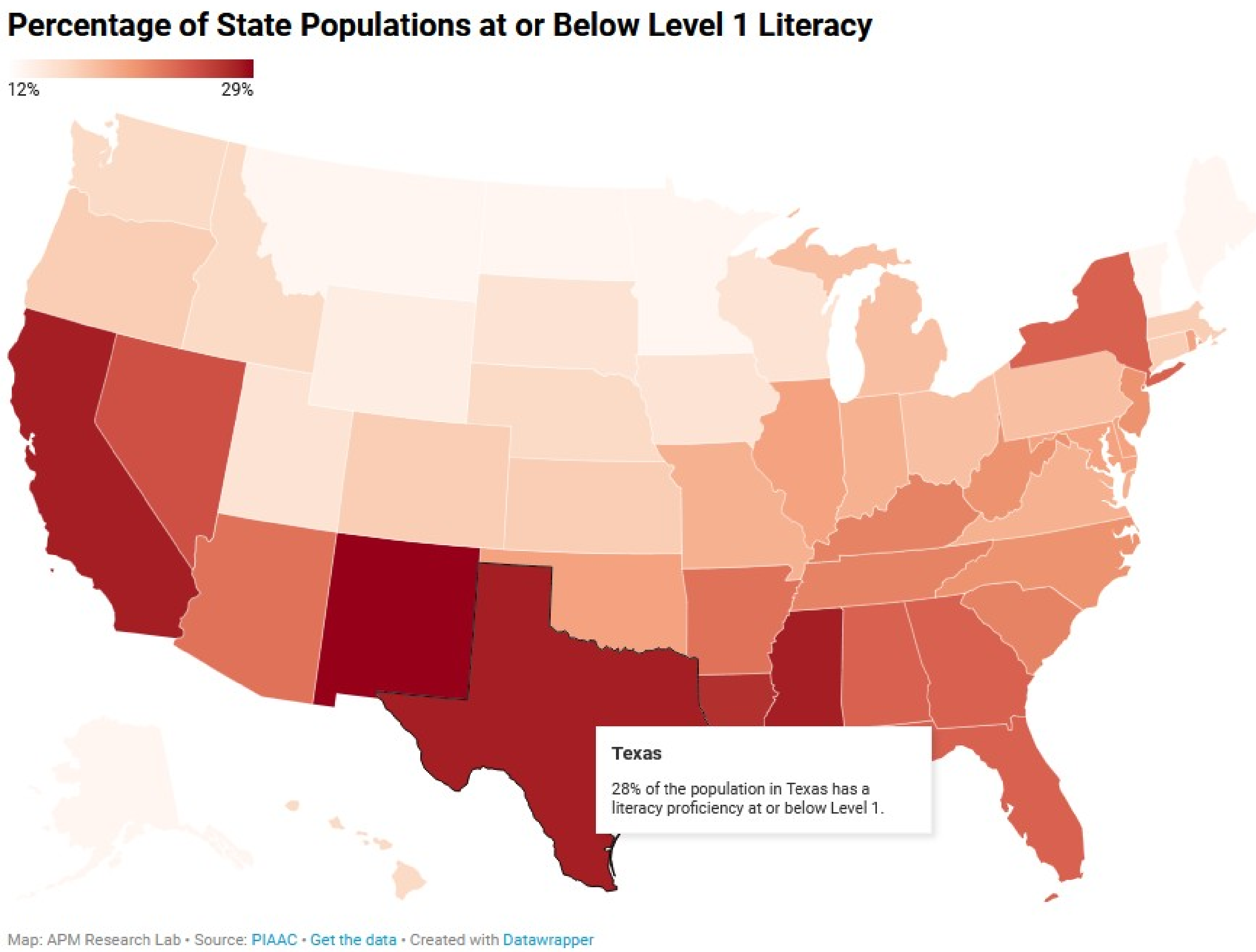
Two-thirds of U.S. adults with low literacy skills are U.S.-born, while 34% are foreign-born. Only 53% of U.S. immigrants are proficient English speakers. White and Hispanic adults represent the largest segments of those with low literacy skills, at 35% and 34%, respectively.

Seventy-five percent of prisoners did not complete high school or are classified as low literate, while 75% of welfare recipients have the lowest two levels of literacy. Half of the unemployed between ages 16 and 21 are functionally literate. Nearly 80% of those who live in poverty read at Level 2 or below.

Children surrounded by adults with low literacy rates are 72% more likely to have a low reading level in school. A mother's reading skill is the greatest determinant of her children's future academic success, outweighing other factors such as neighborhood and family income.

The gap between the highest- and lowest-performing adults widened between 2017 and 2023, with top scorers remaining steady while low scorers increased. And finally, 44% of American adults do not read a book in a year (so they must not have a tsundoku or an annual bookshelf).

Literacy rates vary greatly by state, with the lowest levels stretching from California through the South, plus New York.



Of course this is an alarming and disastrous situation for America that makes the country ripe for dysfunction at best and collapse or conquest at worst.

Being illiterate must be similar to being blind or deaf because it makes so much of the world unavailable to you. Think of all of the things you can't do: navigate the Internet (including email), read text messages, pass a driving test, read a letter, make a grocery list, read the news, understand instructions, know your rights, learn about history, practice a religion, learn how to improve your health, wealth and personal effectiveness, understand warning alerts, know what the laws are, earn a diploma or degree, complete an application for a job, bank account or credit card, sign a lease, mortgage or other contract, understand an insurance policy, etc.

How did we get here? The website above notes that "The pandemic is considered a major reason for recent declines in literacy rates, as students lost significant instructional time." Sure, but I think you could also blame government schools and lazy or incompetent teachers, far shorter attention spans due to the rise of television, computers, video games, the Internet and cell phones, the breakup of the nuclear family (less time, energy and money available for books and spending time together as a family by reading together), the exploitation of addictive substances and activities such as drugs, social media and sports betting, the dumbing down of our society and culture, and the importation of tens of millions of illiterate, uneducated and low IQ people from Third World nations.

If we can't find a way to pull ourselves out of this educational death spiral, we will face a new Dark Ages going forward.

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