



To manage effectively in today's society, a sound grasp of concepts and skills in practical literacy numeracy areas such as financial and health literacy are also vital.

We know that there are many people who experience difficulties managing their finances, balancing a budget, saving for a special event or planning for retirement. These difficulties relate to poor financial literacy. Some groups are over-represented in surveys on financial literacy. *The ANZ Survey of Adult Financial Literacy in Australia* in 2011 found problems were more common amongst younger people, those with low household incomes, those who work in blue collar jobs and those who had no formal post-secondary education.

Libraries are in an ideal position to provide meaningful, appropriate support to users who have low levels of financial literacy. It is important that this support is provided in a way which is respectful of adult learning needs and is designed to complement existing supports within the community.

Collections can grow and adapt with current community needs. For example, in an area with forthcoming high unemployment issues there might be a higher need for financial literacy titles related to planning for change, shopping on a budget, altering savings plans or coping emotionally with changing financial circumstances. In an area with many newly arrived Australians, financial literacy titles might focus more on how to access government services, starting a new business, opening a bank account or understanding tax returns.

LITERACY FOR SURVIVAL

Public libraries have long recognised the need for collections which support literacy needs for adolescent and adult users. Titles in literacy collections provide valuable support to users with lower reading skill levels, such as newly arrived Australians and those with a reading disability or cognitive impairment. But for many library users, literacy skills go hand in hand with another important but often neglected area – numeracy.

THE MODERN WORLD IS BECOMING INCREASINGLY CHALLENGING TO NAVIGATE SUCCESSFULLY.

A lack of literacy skills makes daily life in the adult world highly challenging for many people. Imagine how it would affect your own life if you were unable to read a news article online, use a map to get from one place to another, follow the steps in a recipe book, record the address and email of a potential employer, read and understand the directions on a medication packet, or write down the details of a specialist health appointment. Sadly, this is the daily reality of far too many adult Australians.

Public libraries are the ideal source of support to help them build critical literacy and numeracy skills which encompass far more than just written and spoken English language literacy.

Health literacy is a lesser known area of skill, but one which is increasingly becoming a focus of governments around the world as health systems become more costly to operate and the needs of system users become more complex.

Health literacy refers to the ability to effectively manage health information and make effective health choices. Health literacy can be as simple as reading the directions on a bottle of children's pain relief medication and following them accurately, or as complex as making informed decisions about treatment for a health condition, based on discussions with a doctor and information contained in pamphlets and fact sheets.

The consequences of poor health literacy can be significant, and can result in dosing errors with medication, poor choices regarding treatment options or an inability to respond to an emergency medical situation.

SUPPORTING USERS WITH LOW FINANCIAL LITERACY SKILLS

- Check existing collection for titles related to financial management, budgeting, shopping skills, getting out of debt, completing a tax return and saving for retirement.
- Check existing titles for currency and relevance, particularly in areas such as tax and financial planning as these may become out of date.
- Add new resources which are written in plain English, are designed for an Australian audience and which allow borrowers to read and learn at their own pace.
- Invite visiting speakers from local financial support organisations to provide workshops or seminars on topics relevant to your community, with additional language support and translations provided as required.

SUPPORTING USERS WITH LOW HEALTH LITERACY SKILLS

- Include in your collection mental health supports and guides, such as managing depression and anxiety or establishing workplace supports for people with a mental health condition.
- Acquire practical books to build numeracy skills related to health, such as reading labels, understanding and following directions, asking questions, writing down information at a doctor's visit, being confident and assertive when dealing with health professionals.
- Look for simple, easy to read titles for parents about specific health conditions and disabilities which affect children, such as cerebral palsy, epilepsy, autism spectrum disorder or ADHD.
- Select books written in easy to read formats which are able to be read and understood by borrowers with lower reading levels.

A 2006 survey by the Australian Commission on Safety and Quality in Health Care found that almost 60% of Australian adults had poor levels of individual health literacy, meaning they were less able to make informed choices when making health care decisions compared with adults with higher health literacy skills.

Libraries are also perfect places for users to build their health literacy skills, ideally targeting both adult users and adolescents who are just beginning to make their own independent health choices.

The modern world is becoming increasingly challenging to navigate successfully, and adolescents and adults with low literacy and numeracy skills experience many challenges when functioning within that world. Libraries which provide free, accessible and relevant resources to support developing areas of need across literacy and numeracy areas are fulfilling a vital community service.

ANNE VIZE
annevize@gmail.com

Anne Vize is an Australian author who has written extensively in the area of literacy, numeracy and disability support. Her titles include *Real World Maths – Building Skills for Diverse Learners*. Her next book, *Money Skills in the Real World*, is a resource book to support teen and adult readers with developing financial literacy skills. It is due for release in early 2015.



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maxus@maxus.net.au www.maxus.net.au