



“We invite current and future school librarians and those who prepare them to join in educating other stakeholders that the library profession is *the* most crucial profession of this era.”

On Systemic Digital Equity, Systemic Inclusion, and the Teacher Librarian in the Pandemic Era: Part II

ROBERT MCLAUGHLIN AND PAUL E. RESTA

In the first part of this two-part series, we explored digital divide challenges, both longstanding and those intensified by the pandemic.

We then considered recently launched initiatives to persuade and assist banks to provide funding, under the federal Community Reinvestment Act (CRA), to reduce digital divide barriers to educational and economic opportunity for low-income learners of all ages (Barton, 2016). In this article, we focus on ways school librarians can bring crucial leadership to digital equity efforts in the classroom, building, community, state, and school librarian preparation programs.

For years school librarians have stood ready to serve as educational leaders (e.g., the initiative led by the American Association of School Librarians [AASL] 2016–2017 president Audrey Church [ALA, 2017]), helping school administrators at the building and district levels to more deeply appreciate the crucial role librarians and library resources can play in student learning and engagement. As we considered in Part I, the pandemic has greatly intensified the costs to learners of being on the wrong side of the digital divide—learning for many students has become not only more difficult but literally impossible. At the same time, the pandemic has made it much more evident to a wide range of stakeholders that society must ensure equitable access at home to essential learning technology resources.

In addition, the National Collaborative for Digital Equity (NCDE) has just entered into an extraordinary partnership of a national leadership committee in school librarianship comprised of 15 past presidents of AASL. These leaders stand ready to assist NCDE in planning virtual state summits on systemic inclusion nationwide, help design pilot efforts to tap CRA funds to strengthen inclusive pathways into school librarianship, and respond to teacher librarians seeking resources to help them meet their students’ most pressing needs in the pandemic era.

Together, these groups are presented with an unparalleled opportunity to equip interested current and future school librarians with the resources and supports

they need to provide leadership for local “systemic inclusion” (see Figure 1). The NCDE (2020) Systemic Inclusion Framework calls for and provides supports for enabling low- and moderate-income (LMI) learners to achieve financial, economic, educational, and digital inclusion.

The Federal Deposit Insurance Company (FDIC, 2017) found that 43% of African American households and over half of Latinx households lack access to a checking account, and these unbanked families spend between 2.5% and 10% of their income on check-cashing fees. This brings to mind novelist James Baldwin’s (1961) insight, “Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor.”

Fortunately, the Cities for Financial Empowerment Fund (CFEF, 2020), launched in 2012, has set out to mobilize banking leaders nationwide to offer free “financial inclusion” resources for unbanked families, including free checking, financial literacy education, credit-repair counseling, asset-building mentoring, and either no or deeply discounted overdraft fees. CFEF now supports nearly 90 such local and statewide BankOn coalitions.

NCDE is working closely with CFEF, at this writing, to launch BankOn New Hampshire, both to build financial inclusion capacity in NCDE's home state and gain expertise in how best to spur awareness among school librarians and other educators nationwide about these invaluable financial inclusion resources. Significantly, bank CRA compliance officers nationwide know that they will receive credit toward meeting their annual CRA requirement when they invest in financial inclusion-related services, such as free courses and counseling relating to financial literacy and credit-rating repair.

The second dimension of the systemic inclusion framework concerns "economic inclusion," which entails

strengthening pathways for LMI learners into living-wage employment and self-employment (entrepreneurship). Where financial inclusion strives to ensure that all unbanked families gain affordable (usually free) access to banking services, economic inclusion strives to meet the non-trivial goal of assisting LMI learners and their families to generate living-wage income they can put into these bank accounts. Here, too, bank CRA compliance executives generally understand that they can receive credit toward their CRA mandate by making such investments, as outlined in *Engaging Workforce Development: A Framework for Meeting CRA Obligations* (Blum & Shepelwich, 2017). Of great relevance to educational admin-

istrators serving LMI learners at all levels, from P-12 to community college, adult basic and technical education, and postbaccalaureate education, banks can receive CRA credit for funding the removal of a very wide range of cost barriers to LMI learner participation (e.g., home access to broadband, subsidies for healthcare and childcare as learners transition from unemployment to part-time and then full-time employment, tuition, and stipends). Known as "learn and earn" (Blum & Shepelwich, 2017, p. 7), CRA policy gives interested banks the flexibility of funding what most educators regard as educational equity strategies but which they generally do not realize that CRA funding could support.

The third systemic inclusion dimension, "educational inclusion," emphasizes ensuring that LMI learners have ample opportunities to develop both the skills needed for in-demand living-wage occupations (including entrepreneurship) and the dispositions and skills of a self-confident lifelong learner able to adapt to the vicissitudes of economic opportunity (NCDE, 2020). Where financial inclusion seeks to ensure that LMI learners can access bank accounts and other banking services, and economic inclusion strives to open pathways to living-wage careers that enable them to put funding into these accounts, educational inclusion ensures that learners develop the skills and dispositions they need to earn and maintain living-wage employment.

Perhaps ironically, while NCDE began with a focus on fostering systemic digital equity, our ultimate aim has always been to remove digital divide barriers to economic and educational opportunity and self-determination. For NCDE, digital inclusion itself requires

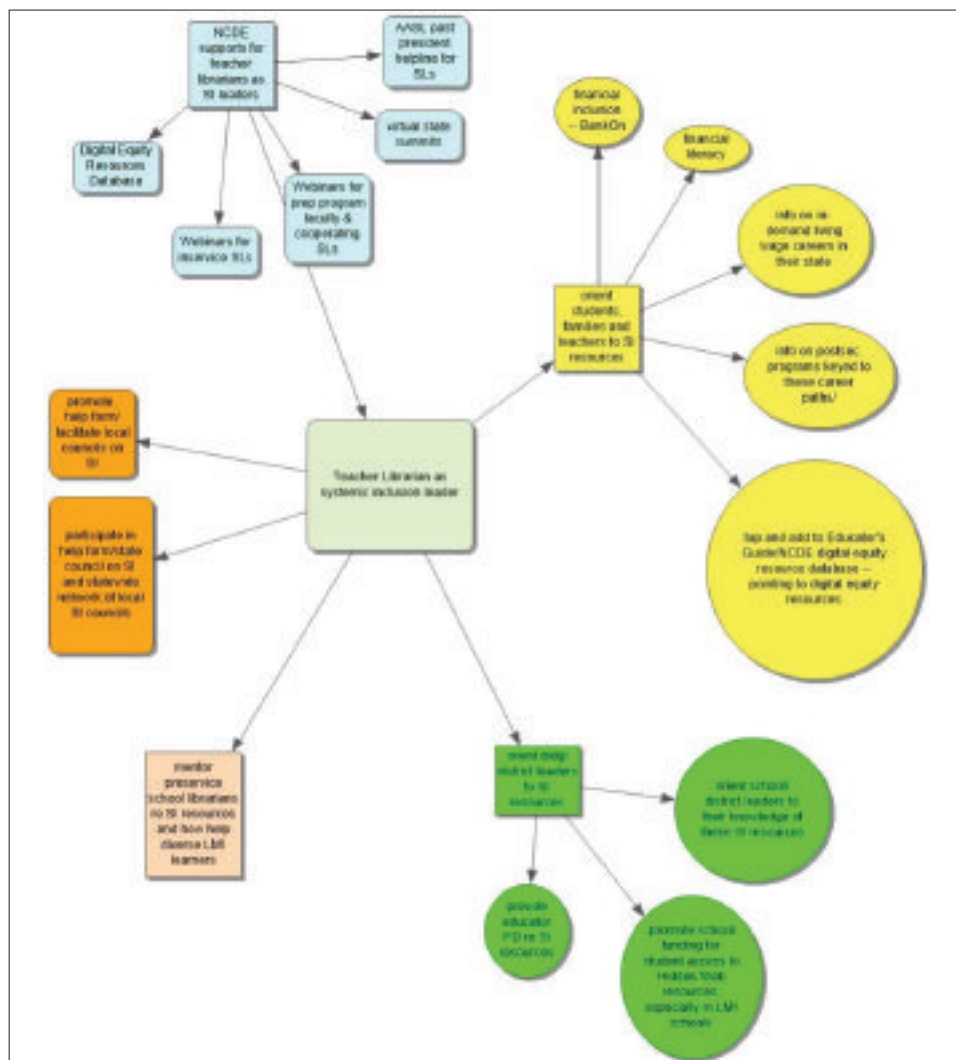


Figure 1. School librarians as systemic inclusion leaders

attention to several key dimensions of the digital divide, ensuring equitable LMI learner access at home, school, and in the community to broadband; computers with keyboards; tech support; hidden web and surface web digital educational resources for economic and financial inclusion; apps for learning, productivity, and collaboration; and, especially, to librarians who assist them to develop digital literacy, media literacy, cybersafety, and device and network addiction mitigation skills.

Banks can now receive CRA credit for investments in all four systemic inclusion dimensions. NCDE, the State Education Technology Directors Association (SETDA), and other partners have launched a national series of state summits on systemic inclusion (<https://www.digitalequity.us/events/upcoming-events/>). These summits will bring together state and local leaders from LMI communities in education, banking, philanthropy, and workforce development to spur sustained joint investments in systemic inclusion and lift LMI learners out of intergenerational poverty. Held virtually now due to the pandemic, the state summits strive to launch and mobilize sustained support for statewide networks of local partnerships, in which educational system, foundation, and banking CRA leaders in an LMI community codesign integrated investments that address poverty for LMI learners.

Until now, the nation's investments in economic and educational opportunity have been overwhelmingly siloed. Banks have spent over \$3 trillion for economic opportunity in LMI communities under CRA since this federal statute was passed in 1977 (FDIC, 2020a). Banks now spend \$480 billion in CRA funds for economic opportu-

nity each year (ABA, 2019). Yet, since its passage, the middle class has not grown, nor has upward economic mobility increased, and millions of LMI Americans suffer from inadequate access to living-wage employment, fresh food, transportation, affordable housing, and other essentials (Center for Economic Inclusion, 2020).

Over the same span, local and state educational agencies, federal and state education-related grant programs, and educational philanthropies, such as Grantmakers for Education, have invested untold billions of dollars to foster educational opportunity. Yet the vast majority of these investments have focused on helping educators address the *consequences* of poverty but not the root cause of poverty itself. Efforts to address disproportionality in school discipline and special education, the school-to-prison pipeline, trauma-sensitive classrooms, and schoolwide practices all address these challenges, with the very best of intentions. Oftentimes, there is solid empirical evidence that these investments make statistically significant differences in learning opportunities and outcomes (NASEM, 2019). Yet, over time, achievement gaps, disproportionality, the school-to-prison pipeline, and even resegregation of America's schools persist. Although it is a tad simplistic, we believe a primary reason these daunting challenges persist and at such scale is because their root cause is poverty, which educational resources are insufficient to tackle on their own.

Working as NCDE does at the intersection of education grantmakers, P-12 and postsecondary educational system leaders, and bank CRA compliance officers, we believe these stakeholder groups have much to gain

by combining their otherwise siloed efforts to jointly design systemic inclusion investments. Early in 2020, at the dawn of the pandemic era, NCDE launched the NH Council on Systemic Inclusion (<https://www.digitalequity.us/about/key-partners/nh-council-on-systemic-inclusion/>) to create and provide sustained support for a statewide network of leaders in LMI communities from education, banking, philanthropy, and workforce development to design joint local investments. In partnership with the NH Bankers Association, Community College System of New Hampshire, and state leaders in economic development and philanthropy, these partners have begun codesigning sustained investments in the diverse LMI community of Manchester, NH, starting with ensuring all P-12 LMI students have home broadband and computer access, and strengthening inclusive pathways for LMI middle and high school students of color and their parents into banking careers.

INVOLVEMENT OF THE SCHOOL LIBRARY PROFESSION

It is too soon to know if and to what statistically significant extent such systemic inclusion investments will measurably strengthen pathways for LMI students out of poverty, and by what means such outcomes can be optimized. What is already clear is that there is both a great need and unprecedented opportunity for school librarians to play a crucial leadership role in fostering systemic inclusion. Interested school librarians can point all their students and their families and educators to BankOn programs offering free checking; free high-quality,

curated digital resources for financial literacy skill development (there are numerous excellent programs such as FDIC's Money Smart curriculum (FDIC, 2020b); information on in-demand living-wage career pathways in that state; information about post-secondary programs leading to these careers and their cost through Awato's (2020) excellent toolset; and programs that offer free and deeply discounted digital equity resources, such as NCDE's new *Educator's Guide to Digital Equity Resources* (McLaughlin & Resta, 2020).

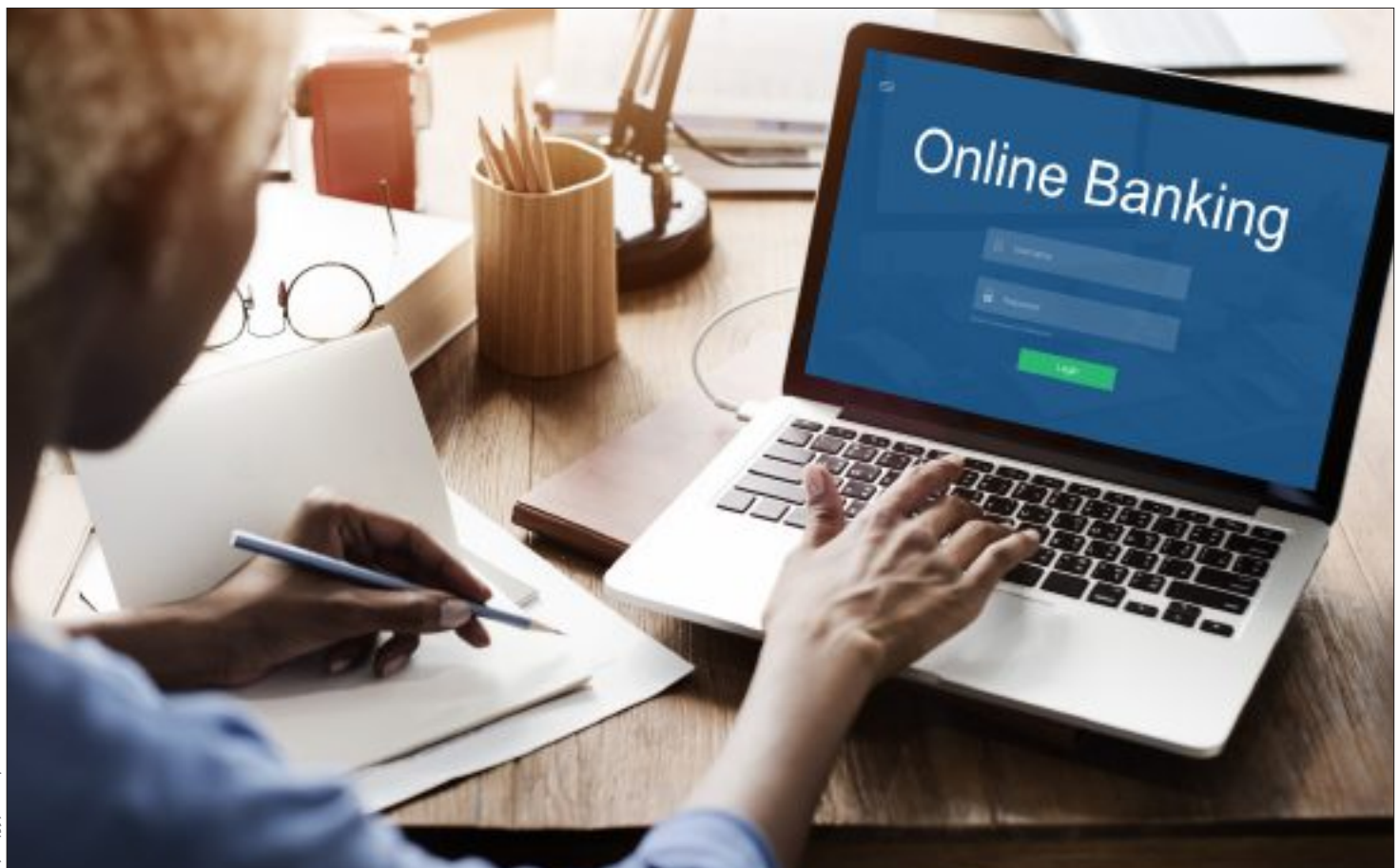
Equally, those committed to school librarians as learning leaders will embrace bringing these resources to building and district leaders, in terms of (1) ensuring the educational system leaders know of the availability and relevance of these resources to helping their LMI students climb out of

intergenerational poverty; (2) providing professional development to fellow educators about how to recognize and address students' digital divide barriers at home and school; and (3) advocating for budgeting sufficiently to ensure that all students, *especially* those from LMI households, enjoy equitable access to hidden digital educational resources and the support needed to learn about and tap them effectively.

At the school librarian preparation program level, school librarians can invaluablely share their familiarity with systemic inclusion resources and their value. Meanwhile, Plymouth State University's preparation program, NCDE, and the New England School Library Association six-state network of such programs have begun a pilot effort to teach candidates how to use chat tools that enable candidates to learn how to deliver synchronous and

asynchronous chat-based assistance to LMI P-12 learners and their educators and families on how to design effective searches of hidden web databases. While the pilot effort is neonatal and small scale at present, the partners feel it holds great promise for scalability and sustainability as a very low-cost strategy to engage candidates with diverse learners while meeting the needs of LMI learners for digital and media literacy skill development that have been intensified due to the pandemic and school closings.

Finally, as noted above, NCDE, SETDA, and their partners have launched a nationwide series of virtual state summits to foster statewide partnerships of leaders undertaking sustained local systemic inclusion investments in LMI communities. School librarians can and should, we believe, play a featured role in creating and par-



participating in local systemic inclusion partnerships. We invite current and future school librarians, and those who prepare them, to join in educating other stakeholders that the library profession is *the* most crucial profession of this era.

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Dr. Robert McLaughlin, cofounder and executive director of the National Collaborative for Digital Equity, conceived the effort to persuade federal policy makers to give federally insured banks credit toward meeting their Community Reinvestment Act requirement by investing in economic opportunity in low- and moderate-income communities. He brings to this work several decades of experience in education as a K–8 teacher, principal, and education dean. He also has experience in STEM educational reform, educational policy analysis and innovation, and designing and leading large-scale technical assistance initiatives. He also led a nine-state consortium of state and local educational leaders undertaking STEW educational reform and educational technology integration at

school and preparation program levels.

Dr. Paul E. Resta is cofounder and president of the National Collaborative for Digital Equity. He also holds the Ruth Knight Milliken Centennial Professorship of Learning Technology at the University of Texas at Austin. His current work focuses on digital equity and the research and development of web-based learning environments, computer-supported collaborative learning strategies and tools, and on-line teacher professional development. He served as president of the International Council of Computers in Education and is the founding president of the International Society for Technology in Education, the world's largest educational technology association. He recently served for eight years as president of the International Jury for the United Nations Educational, Scientific and Cultural Organization (UNESCO) King Hamad Bin Isa Al-Khalifa Prize for the Use of Information and Communication Technologies in Education.

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