

National Initiative on Mixed-Income Communities

Mixed-Income Communities Need Mixed-Income Early Care and Education

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Mixed-income communities, defined as those intentionally created to support and sustain families with a variety of income and educational levels living and working together, represent a public policy approach to reducing the negative outcomes associated with concentrated poverty. Mixed-income communities have improved housing quality, reduced crime, bolstered associated improvements in quality of life for returning residents, and produced physical and economic revitalization. However, the more human-centered goals of enhancing social cohesion and increasing the economic success of lower-income residents are harder to achieve. Instead, many mixed-income developments have "tended to reproduce marginalization and stigmatization by race and class rather than generate more inclusive environments of social connection."¹ Based on these findings, Mark Joseph has concluded that: (1) Improved housing conditions do not change educational or labor-market opportunities, (2) physical integration is not sufficient to build social ties across racial and income groups, (3) social mixing can lead to negative outcomes for racially or otherwise marginalized residents, (4) the market orientation of mixed-income projects may be a barrier to their social goals, and (5) programmatic and operational choices by project developers reduce the ability of low-income residents to return to these communities.²

These conclusions suggest it is time to put much more emphasis on increasing social cohesion among residents of mixed-income projects if this approach is to reduce the negative outcomes associated with concentrated poverty. This essay explores schools and early childhood care and education as mechanisms for doing so. As professional educators and educational system leaders, we wholeheartedly support the consideration of schools as key drivers of student success and community vitality in neighborhood initiatives. And we suggest that a focus on early care and education (ECE)—programs and services for children 0-5 years of age and their families—may be more direct and effective than focusing on schools alone to advance the goals of mixed-income community development, especially when complemented by school improvement efforts.

¹ Mark L. Joseph and Miyoung Yoon. "Mixed-Income Developments." In *The Wiley-Blackwell Encyclopedia of Urban and Regional Studies*. (Hoboken: Wiley-Blackwell, 2016)

² Mark L. Joseph, "Promoting Poverty Deconcentration and Racial Desegregation through Mixed-Income Development". In *Toward Solving Segregation: A Policy Agenda for Housing and Urban Neighborhoods* eds, Molly Metzger and Henry Webber, eds (Oxford: Oxford University Press, 2018).

The Key Role of Schools in Mixed-Income Communities

Citing growing interest in schools as a factor in sustaining mixed-income communities, Joseph and Feldman³ explored whether and how schools that serve the residents of a mixedincome community could serve as levers of physical, economic, and human-centered improvements. Schools have several ways to contribute to outcomes in mixed-income communities: by improving the academic and social-emotional development of low-income children, and their subsequent life outcomes; by providing a community amenity that attracts higher-income families and prevents out-migration of existing residents; by facilitating the interaction between families of differing socio-economic backgrounds for "meaningful and sustained contact," potentially facilitating the enhanced social cohesion required to break the social isolation of low-income families from the rest of society; by fostering a sense of shared interest through developing a school community with a common identity; and by acting as an institutional resource and public investment in the community.⁴ A demonstration of this theory in action is the Purpose Built Community (PBC) projects, modeled on the East Lake neighborhood of Atlanta, which seeks to create an educational pipeline in each community. Each of the 16 PBC projects includes a neighborhood school, either newly constructed or significantly refurbished, and often operating under a charter that increases school autonomy and local influence.⁵

However, although there is "theoretical promise" for these effects, barriers also exist: High-performing schools may have the unintended consequence of increasing local housing prices; class differences might generate internal disparities of influence and resource allocation; and there is not enough research on these proposed mechanisms to support their real-world effectiveness.⁶

The Role of Early Care and Education in Mixed-Income Communities

Public education and other fields of public policy are increasingly looking "upstream" to early childhood for solutions to racial-ethnic achievement gaps and other concerns that have proven so resistant to school improvement efforts. This more holistic approach to education also acknowledges the fact that children's brain development and learning are most rapid, and most sensitive to interventions, before they turn five years old. In mixed-income communities, the provision of high-quality ECE programs has the potential to improve the economic success of

³ Mark L. Joseph and Jessica Feldman, "Creating and Sustaining Successful Mixed-Income Communities: Conceptualizing the Role of Schools," *Education and Urban Society* 41, no. 6 (March 2009): 623-652.

⁴ Joseph and Feldman, "Creating and Sustaining"

⁵ "Education Pipeline," Purpose Built Communities. https://purposebuiltcommunities.org/our-approach/education-pipeline/

⁶ Joseph and Feldman, "Creating and Sustaining"

low-income residents and residents of color in three ways supported by research: by improving the academic and other life outcomes for children who are enrolled in the programs, by improving immediate economic prospects for their parents (and, consequently, families), and by improving the community's social cohesion.

Effects on Children's Outcomes. Extensive research has been conducted on the effects of high-quality ECE programs on children's academic, social-emotional, and life-course outcomes. Within this literature, evidence suggests that the impacts are greater for children from lowerincome families⁷ and for Black⁸ children.⁹ Perhaps the most impactful of these studies is the work of Professor James Heckman, a Nobel laureate in economics, on the HighScope Perry Preschool Program.⁷ This program served 123 low-income Black children who were assessed to be at high risk of school failure. Researchers randomly assigned 58 children to a program group that received a high-quality preschool program at ages 3 and 4 and 65 to another group that received no preschool program. Children who participated in the program were subsequently followed into their early 40s.¹⁰ Participation in the program resulted in increased school achievement and higher rates of employment, increased annual earnings and home and car ownership, and lower arrest and conviction rates and drug use. Subsequent return on investment analysis has suggested that each dollar invested in the program generated a return of seven to twelve dollars back to society through lower costs and higher tax receipts.¹¹ While economic analyses of Perry Preschool and similar programs¹² have had a tremendous impact on the public policy conversation around ECE, they have also been criticized as being based on small sample

⁷ Elliot M. Tucker-Drob, "Preschools Reduce Early Academic Achievement Gaps: A Longitudinal Twin Approach," *Psychol Sci* 23 no. 3. March 2012: 310–319. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3543777/#R14.

⁸ Editors' Note: We have recommended that essay authors use the term "African American" when referring specifically to descendants of enslaved people in the United States and the more inclusive term "Black" when referring broadly to members of the African diaspora, including African Americans, Caribbean Americans, and Africans. In this way, we seek to acknowledge the unique history and experience of descendants of enslaved people in the United States and also the diversity of backgrounds within the larger Black community. After considerable deliberation, we have also recommended the capitalization of Black and White. Though both are labels for socially-constructed racial categories, we join organizations like Race Forward and the Center for the Study of Social Policy in recognizing Black as a culture to be respected with capitalization and White and Whiteness as a social privilege to be called out. All references in this essay to Black/African-American, White, or Asian populations refer to non-Hispanic/Latinx individuals unless otherwise noted.

⁹ Daphna Bassok, "Do Black and Hispanic Children Benefit More From Preschool? Understanding Differences in Preschool Effects Across Racial Groups." *Child Development* 81 no. 6 (November/December 2010): 1828-1845.

¹⁰Lawrence J. Schweinhart et al. "The High/Scope Perry Preschool Study through age 40: Summary, Conclusions, and Frequently Asked Questions". http://nieer.org/wp-content/uploads/2014/09/specialsummary_rev2011_02_2.pdf, (2005).

¹¹ James J. Heckman et al., "A New Cost-Benefit and Rate of Return Analysis for the Perry Preschool Program: A Summary." IZA Policy Paper Number 17, University of Bonn, Bonn, Germany, July 2010.

¹² Gabriella Conti, James J. Heckman, and Rodrigo Pinto, "The Effects of Two Influential Early Childhood Interventions on Health and Healthy Behaviors." National Bureau of Economic Research Working Paper 21454, August 2015. http://www.nber.org/papers/w21454

sizes and dated studies that began in the 1960s and 1970s and so do not adequately capture the current landscape.¹³

In 2017, the <u>RAND Corporation</u> published an analysis of research findings on early childhood (prenatal to age 5) interventions that comprehensively answered the question of whether ECE interventions have beneficial outcomes for children.¹⁴ The study identified 115 program evaluations that met criteria for scientific rigor, encompassing a variety of program designs (e.g., preschool and formal playgroups, home visiting programs, parent education, cash transfers or in-kind benefits). Almost all of these programs were targeted to low-income families and most lasted less than one year (home visiting programs typically lasted longer). Of the 115 programs, 102 demonstrated a positive impact on at least one measured outcome, and positive impacts were found on 30 percent of outcomes across all interventions—a rate six times higher than expected by chance. Nineteen of the 25 studies that included benefit-cost analyses found positive returns, ranging from \$2-\$4 for each dollar invested, with increased earnings by the participating child later in life often being the largest benefit of the intervention.

Effects on Mothers and Families. In addition to the lifetime benefits that accrue to children enrolled in high-quality ECE programs, their mothers also experience an immediate benefit. A recent study found that maternal workforce participation in areas without access to child care ("child care deserts") is 3 percent lower than in areas with easier access to care, and the difference is even greater (4.7 percent) in Census tracts where family incomes fall below the national median.¹⁵ No such effect was found on labor force participation rates among men. This study also found that Hispanic/Latinx families are disproportionately more likely to live in child care deserts, an important finding given that a rapidly growing proportion of the nation's children, ages 0-5, live in Hispanic/Latinx families. While these results do not support the conclusion that a lack of access to child care causes decreased work force participation, a recent review of the literature concluded that "reduced out-of-pocket costs for ECE and increased availability of public ECE…has positive impacts on mothers' labor force participation and work hours," and the accompanying economic analysis found that a 10 percent decrease in the price of child care would lead to a 0.5-2.5 percent increase in maternal employment.¹⁶ Indeed, the costbenefit analyses of high-quality ECE programs cited earlier have determined that a significant

 $https://www.rand.org/pubs/research_reports/RR1993.html$

¹³ Heckman, "A New Cost-Benefit"

¹⁴ Jill S. Cannon et al. *Investing Early: Taking Stock of Outcomes and Economic Returns from Early Childhood Programs* (Santa Monica, CA: RAND Corporation, 2017),

¹⁵ Rasheed Malik and Katie Hamm, *Mapping America's Child Care Deserts*. (Washington, DC: Center for American Progress, 2017) https://www.americanprogress.org/issues/early-

childhood/reports/2017/08/30/437988/mapping-americas-child-care-deserts/

¹⁶ Taryn W. Morrissey, "Child Care and Parent Labor Force Participation: A Review of the Research Literature," *Review of Economics of the Household* 15 no.1 (March 2017): 1–24.

proportion of the return on investment generated by these programs is driven by increased earnings of the enrolled child's family when mothers who have access to high-quality child care return to work more quickly, work longer hours, or participate in education and training opportunities.

Effects on Community Cohesion. Access to high-quality ECE may increase social cohesion in a community by providing a shared core amenity that currently is lacking in many communities, including those where middle-income families live. In a 2015 Washington Post poll,¹⁷ 53 percent of all respondents, 54 percent of working mothers, and 56 percent of parents in families earning less than \$50,000 per year, agreed it was "somewhat" or "very" difficult to find high-quality, affordable child care. Similarly, 63 percent of respondents to a 2016 poll by National Public Radio, the Robert Wood Johnson Foundation, and the Harvard T.H. Chan School of Public Health¹⁸ stated that they had "just a few" or "only one" "realistic" option for child care. While this number was higher (79 percent) for families who report their household finances as "not strong," even among financially "strong" families" 63 percent reported limited child care options.

These responses are consistent with a 2017 finding that, in the 22 states studied, approximately half of residents live in "child care deserts."¹⁹ In this study, a child care desert was operationalized as a Census tract with at least 50 children under the age of five and either no licensed or registered child care provider or a greater than 3:1 ratio of children under the age of five to the cumulative child care capacity.²⁰ Across the 22 states included in this analysis, between 24 and 62 percent of residents lived in "child care deserts," with the highest rate in our home state of California. Recently, we performed a similar analysis for Santa Clara County, California, as part of the development of the county-wide Early Learning Master Plan.²¹ In Santa Clara County, one of the wealthiest regions in the country, 28 percent of children ages 0-5 live in Zip Codes that meet the criteria for a "child care desert"—and more than one third of these Zip Codes are in affluent cities.

Evidence suggests that middle-income families will enroll in ECE programs alongside low-income families. Examining enrollment in universal preschool programs in Oklahoma and

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¹⁷ Danielle Paquette and Peyton M. Craighill, "The Surprising Number of Parents Scaling Back at Work to Care for Kids." *Washington Post*. August 6, 2015. https://www.washingtonpost.com/page/2010-

¹⁸ Danielle Paquette and Peyton M. Craighill, "The Surprising Number of Parents Scaling Back at Work to Care for Kids." *Washington Post*. August 6, 2015. https://www.washingtonpost.com/page/2010-

¹⁹ Malik and Hamm, *Mapping America's Child Care Deserts*

²⁰ Malik and Hamm, *Mapping America's Child Care Deserts*

²¹ Jennifer Anthony et al., *Santa Clara County Early Learning Master Plan*, 2017 https://www.sccoe.org/elmp2017/2017%20ELMP/ELMP%20-%20Full%20Plan.pdf

Georgia, Cascio and Whitmore Schanzenbach²² find that "four or five out of every 10 public preschool enrollees whose mothers have at least some college education would otherwise have been enrolled in private preschools." Their analysis suggests that this take-up is, at least in part, due to a reduction in childcare expenses as middle-income families move from private, fee-paying, to publicly subsidized preschool—although it should be noted that this reduction is relatively small (\$450-500 in child care expenses for the nine-month academic year). Taken together, these findings suggest that middle-income families need access to ECE and will enroll their children in programs alongside low-income children if those programs are available. As a result, providing access could be a core amenity for low-income families <u>and</u> the middle-income families with children that Joseph and Feldman²³ suggest are so important to the success of a mixed-income community.

Effects on Middle-Income Children. While much of the evidence for the beneficial impacts of quality ECE has focused on low-income children and families, there is evidence that middle-income children benefit from these programs as well. A recent Century Foundation report²⁴ cites research²⁵ on the universal pre-kindergarten programs in Tulsa and Boston showing that middle-income children who attended these programs show increased learning outcomes compared with middle-income peers who did not attend. The same report also presents results from a longer-term outcomes study suggesting that participating in a high-quality ECE program leads to a 5 percent increase in lifetime earnings for children in families with incomes over 180 percent of the federal poverty level, compared with a 10 percent increase for children from families below this threshold. Most intriguingly, this report also presents data suggesting that "classrooms with a mix of lower- and higher-income children showed greater positive effects...than classrooms with similar average socioeconomic status (SES) but less income diversity. That means that it is a benefit to both middle- and low-income children to attend programs in which children of different economic backgrounds learn side by side."²⁶ Hence, creating mixed-income ECE programs not only provides middle-income families with access to preschool and child care but may also result in better outcomes for their children than attending more homogenous programs. Further analysis of this result indicates that this "effect appears to operate through direct peer interactions, not instructional quality or other aspects of quality in

²² Elizabeth U. Cascio and Diane Whitmore Schanzenbach. "The Impacts of Expanding Access to High-Quality Preschool Education." *Brookings Papers on Economic Activity* (Fall 2013). https://www.brookings.edu/bpeaarticles/the-impacts-of-expanding-access-to-high-quality-preschool-education/ ²³ Mark L. Joseph, "Promoting Poverty Deconcentration"

²⁴ Halley Potter and Julie Kashen. *Together From the Start: Expanding Early Childhood Investments for Middle-Class and Low-Income Families*. New York, NY: The Century Foundation, 2015

²⁵ Jeanne L. Reid. "Socioeconomic Diversity and Early Learning: The Missing Link in Policy for High-Quality Preschools." In *The Future of School Integration: Socioeconomic Diversity as an Education Reform Strategy*, ed. Richard D. Kahlenberg. (New York, NY: The Century Foundation, 2012), 67-125.

²⁶ Halley Potter and Julie Kashen. *Together From the Start*

preschool classrooms"—suggesting that it is the children's experience of diversity among their classmates that drives these improved outcomes.²⁷

Operationalizing a Focus on Early Care and Education in Mixed-Income Communities

Several existing practices and policies can support efforts to provide child care programs in mixed-income communities. These include:

- Including Child Care Programs among A Development's Resident Services. The National Initiative on Mixed-Income Communities (NIMC)'s State of the Field Scan #2 found²⁸ that approximately one-third of the mixed-income developments surveyed offer childcare and preschool among their resident services, with approximately half of those offering services on-site. The majority of projects that do provide child care services contract with local agencies, rather than operating as direct service providers. Unfortunately, child care services are the lowest rated by recipients when asked whether the services meet their needs. This may be because the most common household structure among respondents in the study was a single parent with children (60 percent of households) suggesting a very high demand for child care that may be difficult to meet. Interestingly, many of the Purpose Built Community projects (PBCs) that include schools as a center piece of their design also include ECE opportunities.²⁹
- Operating Mixed-Income Programs That Enroll "over-income" Children alongside Publicly Subsidized Students. Many ECE providers already do this to some extent. For example, Head Start allows up to 10 percent enrollment of "children who would benefit" but who are not eligible by virtue of family income, and up to 35 percent enrollment of children from families with incomes between 100 and 130 percent of the federal poverty level, provided that all interested children below the poverty level are being served.³⁰ Many providers who focus on low-income families also enroll fee-paying families to diversify their income stream and to fully utilize their classroom capacity, while providers who predominantly enroll higher-income children will often reserve a small number of "scholarship" slots for children from lower-income families. For example, some school districts³¹ in Santa Clara County

²⁷ Halley Potter and Julie Kashen. *Together From the Start*

²⁸ National Initiative on Mixed-Income Communities and The American City Coalition. *State of the Field Scan #2 Resident Services in Mixed-Income Developments Phase 1: Survey Findings and Analysis.* (Cleveland, OH: National Initiative on Mixed-Income Communities, 2015), https://case.edu/socialwork/nimc/sites/case.edu.nimc/files/2018-10/NIMC State-of-the-Field-Scan-2 Resident-Services-in-Mixed-Income-Developments.pdf

²⁹ "Education Pipeline," Purpose Built Communities. https://purposebuiltcommunities.org/our-approach/education-pipeline/

³⁰ "Sec. 645 Participation in Head Start Programs." Head Start Policy and Regulations.

https://eclkc.ohs.acf.hhs.gov/policy/head-start-act/sec-645-participation-head-start-programs

³¹ "Preschool and Early Learning," Campbell Union School District, https://www.campbellusd.org/preschool

offer fee-based and subsidized preschool spaces in the same classrooms. ECE providers are so well-versed in the financial and compliance complexities of enrolling and serving children funded through a variety of different means in their classrooms that the term "braided funding" has been coined to describe the practice.³²

- Including Licensable Space for ECE Programs in New Buildings Constructed or • Redesigned in Mixed-Income Communities. The lack of affordable, appropriate physical space is a significant barrier to expansion for many ECE providers. For example, a survey of ECE providers in Santa Clara County in 2013 found³³ that "rent/lease/purchase issues" and "finding a suitable property" were listed as the two most common problems in opening a new facility. One approach for developers of mixed-income communities is to build the shell of a preschool center with classrooms, restrooms, laundry and food handing spaces, and administrative offices that can be finished by the program provider. A key to this approach is to work with the ECE provider early in design development to ensure that licensing issues, such as meeting minimums for unencumbered floor space, access to secured outside play areas, and restroom design are understood and addressed. Several examples of this approach exist, including the HOPE SF mixed-income transformation initiative that will redevelop four public housing sites in San Francisco; it includes a commitment "to improving access to high-quality early care and education,"³⁴ beginning with a Head Start preschool in the Hunters View redevelopment.³⁵
- Building with the Needs of Family Child Care Home Providers (FCCH) in Mind. FCCH providers offer child care in their own homes and, in California, may be licensed or unlicensed depending on the number of children they care for and whether or not they are paid using public subsidies. Approximately one third of children ages 0-4 who are cared for by a non-relative are in FCCH care.³⁶ Many families prefer the smaller, more intimate, care that an FCCH arrangement can provide or choose them for cultural, convenience, or cost reasons. FCCH also provides a career option for (typically) women that allows them to work from home with comparatively low barriers to entry or education requirements. While licensing requirements for FCCH

³² Margie Wallen and Angela Hubbard. *Blending and Braiding Early Childhood Program Funding Streams Tools* (Chicago, IL: Ounce of Prevention Fund, 2013)

https://www.build initiative.org/Portals/0/Uploads/Documents/resource-center/community-systems-development/3E%202%20Blended-Funding-Toolkit.pdf

³³ Local Early Education Planning Council of Santa Clara County. *Community Needs Assessment Issue Brief Early Learning Facilities—Friend or Foe?* (Santa Clara, CA: Local Early Education Planning Council of Santa Clara County, 2013). https://www.sccoe.org/depts/students/lpc/Documents/2013-Assessment/Facilities-Issue-Brief.pdf
³⁴ "Child Care," HOPE SF. http://www.hope-sf.org/childcare.php

³⁵ "Hunters View". HOPE SF. http://www.hope-sf.org/hunters.php

³⁶ Kristin Anderson Moore et al. *Child Care: Indicators of Child and Youth Well-Being.* (Bethesda, MD: Child Trends Data Bank, 2016). https://www.childtrends.org/wp-content/uploads/2016/05/21_Child_Care-1.pdf

settings typically are less involved than those for centers, which serve more children, they can create barriers to operating these programs. One mixed-income development in Santa Clara County, Depot Commons in Morgan Hill, includes three buildings with 12 co-housing units and a fourth building that consists of a second-story, twobedroom unit for an FCCH with an additional 1,175 square feet of first floor space dedicated solely to the family child care business, which is licensed to serve 12 children³⁷ and has been in operation since the complex was constructed. Another example approach is the 12 "in-home child care" units serving 75 children across five sites owned by King County Housing Authority (KCHA). These units are designed to meet the state's child care licensing requirements, and KCHA has contracted with local organizations to provide culturally relevant professional development and technical assistance to help child care providers meet licensing requirements and quality standards.³⁸

Conclusions

Mixed-income communities need mixed-income early care and education options. Mixed-income communities are intentionally designed to improve outcomes for low-income families by providing them with surroundings and services that increase their likelihood of economic success and decrease their social isolation from higher-income families and communities. Including mixed-income ECE in these communities harnesses the demonstrated power of early childhood interventions to address both goals. Experience and expertise with ECE programs are emerging in the mixed-income development community; this, coupled with the demand for ECE among low- and middle-income households, suggests that ECE providers would find the opportunity to partner in mixed-income communities very attractive. Access to ECE should be considered as much of a public good as schools, roads, and parks and should be included in the design of every community.

Implications for Action

Implications for Policy.

• Include early care and education as a priority in city general plans to support a focus on ECE needs in long-range community planning documents and development reviews.

³⁷ Jan Stokley. *Linking Child Care Development and Housing Development: Tools for Child Care Providers and Advocates*. (Oakland, CA: National Economic Development & Law Center, 2002). http://www.buildingchildcare.net/uploads/pdfs/NEDLC-Linking-Hsg-CC.pdf

³⁸ Ted Dezember, personal communication, February 20, 2020

• Include ECE facilities as a community benefit in development agreements, and create template language that can be included in development agreements for mixed-income projects.

Implications for Research and Evaluation.

- Conduct research on the effects of mixed-income ECE within mixed-income developments to determine the relative socio-economic and racial heterogeneity of students in those programs, compared with publicly subsidized and fee-paying ECE programs in surrounding areas.
- Conduct research on program outcomes (e.g., school readiness) for ECE program graduates from mixed-income ECE programs within mixed-income developments, compared with publicly subsidized and fee-paying ECE programs in surrounding areas.
- Compare social integration and cohesion in mixed-income developments that include mixed-income ECE programs with those that do not.

Implications for Development and Investment.

- Facilitate connections among property developers, public agencies, financing authorities, and the local ECE community so that local networks of expertise are established before opportunities become available and project planning begins.
- Make technical assistance available to developers interested in including ECE facilities in their development plans, to support the design of licensable facilities.

Implications for Residents and Community Members.

- Raise awareness of the need for ECE in low-income communities and communities of color, and highlight access to ECE as a tool for improving educational and economic opportunities in the short and long term to support self-advocacy by residents.
- Publicize the inclusion of ECE facilities in the mixed-income project design as early as possible to encourage community support for the project.
- Highlight the benefits of racially and socio-economically diverse classrooms for young children's academic and social-emotional development.

About the Volume

This essay is published as part of a volume titled, *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, edited by Dr. Mark L. Joseph and Dr. Amy T. Khare, with developmental editing support provided by Leila Fiester. Production is led by the National Initiative on Mixed-Income Communities (NIMC) at the Jack, Joseph, and Morton Mandel School of Applied Social Sciences at Case Western Reserve University, with lead funding provided by The Kresge Foundation. The volume aims to equip a broad audience of policymakers, funders, practitioners, community activists, and researchers with the latest thinking and tools needed to achieve more inclusive and equitable mixed-income communities. This is the fifth volume in the Federal Reserve Bank of San Francisco's What Works series, which has sought to analyze a variety of key themes in urban development.

The views expressed in the essays reflect the authors' perspectives and do not necessarily represent the views of The Kresge Foundation, the Federal Reserve Bank of San Francisco or of the Federal Reserve System.

Readers can view this essay, the <u>framing paper</u> for the volume, and all currently posted essays on NIMC's <u>website</u> where new pieces are being uploaded every month. Essays will be compiled and released in a final print volume, with an anticipated release in 2020.

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