



# Oakland Promise Brilliant Baby

## *Investing in the Healthy Development of Babies*



The Brilliant Baby program of the Oakland Promise seeks to advance the healthy development of babies born into poverty by reducing parents' stress and increasing their optimism, confidence and engagement in preparing for their baby's bright future. Championed by the Oakland Mayor and City Council, OUSD Board of Education and Superintendent, and members of the Alameda County Board of Supervisors, the Oakland Promise is pursuing the vision that every child will graduate from high school with the expectation, skills and resources to complete college and be successful in the career of their choice.

Focusing on our most economically vulnerable and under-resourced families, Brilliant Baby helps parents raise healthy, thriving children during the first critical years of their babies' lives. *Brilliant Baby addresses the social determinants of health and school readiness by offering a supportive community, resources for parents designed to reduce financial stress and increase parenting bandwidth, and an early investment in a college savings account for baby that inspires deeper attention to parenting practices and promotes healthy development.*

### **Addressing the Social Determinants of Healthy Development**

Despite Oakland's growing economy, 30% of our children live in poverty and 35% live in households receiving some form of public assistance. Furthermore, more than four out of ten children are entering kindergarten without the skills needed to thrive in school. There is a growing body of research that points to the corrosive impact of poverty on health and educational achievement. Important insights from research show that:

- Low-income African-American babies born in West Oakland are expected to live 15 fewer years than white babies born in the more affluent Oakland Hills.
- The toxic stress of living in poverty can damage a child's body and brain, leading to detrimental chronic illnesses.
- Relentless financial stress hampers the executive functioning of adults and reduces their bandwidth for parenting.
- Children who grow up in poverty are less successful in school, less likely to graduate from high school, and have lower lifetime earnings than children who are not poor.

Indeed, doctors are starting to diagnose poverty as a disease. *With a focus on providing practical and financial support to economically vulnerable and under-resourced parents and guardians of new babies, Brilliant Baby seeks address the social determinants of healthy development by mitigating the stressors of poverty, reducing parental depression and strengthening the critical relationship between parents and their new babies.*

### **The Brilliant Baby Approach**

Drawing on best practices and resources from early childhood development, two generation anti-poverty strategies and the asset-building field, Brilliant Baby will offer the following opportunities to low-income families with new babies:

#### ***A college savings account for babies before their first birthday:***

Brilliant Baby establishes college savings accounts seeded with \$500 for babies born into low-income and under-resourced families. *The Brilliant Baby college savings account is a source of inspiration to parents, and a*

*concrete investment in their child's bright future.* While parents are encouraged to add to their child's college savings account as they can and over time, even if they add nothing, this initial investment will grow to approximately \$1,200 (at 5%) by the time their child is ready for post-secondary education.

Children from low-income families who have as little as \$500 in a college savings account in their name are three times more likely to attend college and four times more likely to graduate. A randomized control trial in Oklahoma found *that children who received a college savings account as a newborn achieved greater progress on measures of socio-emotional development than those who did not. The impact was most pronounced for babies in more disadvantaged families.*

***Support parents to improve their family's economic well-being:***

Brilliant Baby parents and guardians are offered the chance to participate in a Coaching & Savings Program designed to support them as they pursue their hopes and dreams for their family. A skilled and supportive financial coach helps parents set and pursue their financial goals. Parents engaged in the coaching program have the opportunity to earn, through stipends and a savings match, up to an additional \$500 to support their goals.

A recent study of financial coaching services by the Consumer Financial Protection Bureau found that financial coaching and the experience of taking practical steps in pursuit of concrete goals results in both tangible improvements in financial indicators as well as improved confidence and optimism about the future. *By supporting parents in this way and celebrating the start of their child's college savings account, Brilliant Baby will contribute to reduced parental stress and depression, and bolster parents' capacity to raise healthy, thriving babies.*

**Implementing the Brilliant Baby Program**

Launched in the summer of 2017, Brilliant Baby is offered to families through existing infant home visiting and pediatric medical care providers. The following organizations are implementing partners:

- Alameda County Public Health Department, Family Health Services Division
- UCSF Benioff Children's Hospital Oakland's Claremont Clinic and Special Start programs
- Oakland Human Services Agency's Early Head Start program
- Brighter Beginnings
- The Unity Council
- Fruitvale Academy/CalSafe
- First 5 Alameda County

A total of 1500 babies and their parents/guardians will benefit from Brilliant Baby during the first three years of the program. A formal, longitudinal evaluation led by NORC at the University of Chicago and the Center for Assets Education and Inclusion at the University of Michigan will track the impact of the program on the economic wellbeing of families and the healthy development of babies over time. The goal is to scale the program over several years and to eventually serve all babies born into poverty in Oakland and Alameda County.

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