



REGISTRY OF VITAL RECORDS AND STATISTICS

Department of Public Health

Case Study: Saving for College Can Start with a Child's Birth Certificate

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Saving for college is not often on the mind of a new parent, holding their newborn for the first time. But when that parent fills out the hospital forms to obtain the baby's birth certificate, they will see a question about a Massachusetts program called BabySteps. Checking the box to enroll in BabySteps means that a free \$50 deposit will be made into their child's savings account. Every child who is a resident is eligible for this \$50 deposit within one year of their birth or adoption.

Daphna Gluck, Director of Program Evaluation in the Office of the Treasurer, helps manage the savings plan program, and she relies heavily on the Massachusetts Registry of Vital Records and Statistics to track progress and help as many families as possible to jump-start saving for their children's future education or vocational training.

The Registry collects and manages millions of residents' vital records, including births in Massachusetts by town, zip code and by race. Daphna reviews weekly and monthly reports of people who checked the BabySteps box on the hospital's parent form and the demographic information they provided.

"Annual birth data from the Registry is instrumental in helping us evaluate the program year to year, and more importantly, geographically," says Daphna. "Having birth data by zip code or town helps us assess how to increase uptake in communities with low- to-moderate income, and communities of color. We want to make sure every new parent is enrolling in this program."

In fact, state data on the disparity in uptake in lower income zip codes compared to higher income zip codes led to BabySteps getting \$500,000 from the Legislature to focus on lower income communities. These funds, matched with a private donation, are helping to boost parent participation in those low-income communities.

She says the particular data she gets from the Registry is critical.

"Our collaboration with the Registry, both in adding the BabySteps question to the parent worksheet, and in providing the records in a timely manner, is a crucial part of informing families about this savings program."

Children with college savings are more than 30 percent more likely to plan on attending college than children without college savings, and thanks to the state's Registry of Vital Records, the BabySteps program gets them started as early as possible.

Learn more at mass.gov/RVRS