

Recent Developments

- Housing and House Furnishings
- Child Care
- Welfare Reform

Housing and House Furnishings

The following are two news releases from the U.S. Bureau of the Census. For more information regarding the reports mention, contact the Public Information Office:

301-457-3030/301-457-3670 (fax), 301-457-4067 (TDD), e-mail: pio@census.gov

Housing Affordability Addressed in Census Bureau Report

The ability of the 40 million renters in the United States in 1993 to purchase a modestly priced home is the focus of a new report by the U.S. Census Bureau. "Lower interest rates, smaller down-payments, and down-payment subsidies are traditionally considered key factors in the ability to buy a modestly priced home," said Howard Savage author of "Who Can Afford to Buy a House in 1993?" H121-97-1. A modestly priced home is one priced so that 25 percent of all owner-occupied homes in an area are below the price and 75 percent are above it. Interest rates, down-payments and subsidies had varying effects on the number of renters that could qualify for a mortgage:

- **Lower interest rates.** A decrease of less than 3 percentage points, compared with the 1993 interest rate of 7.17 percent, had no significant effect on the number of renters who qualified for a mortgage on a modestly priced home. This is because renters typically have more than one obstacle to buying a house. They still may lack the cash for a down-payment or have outstanding debts.
- **Smaller down-payments.** A decrease from a 5 percent to a 2.5 percent down-payment increases the number of renters who qualify for a mortgage by 1 percentage point. While a smaller down payment lowers the amount of cash required for purchase, it increases the amount of income needed as a result of the increased mortgage payment.

- **Down-payment subsidies.** The report found that renters could increase their chances of owning a modestly priced home by 14 percentage points if they were to receive a subsidy of \$5,000. A subsidy of \$7,500 resulted in a 21 percentage point increase in the number of renters qualifying for a mortgage and a \$10,000 subsidy would have increased the number of qualified renters by 25 percentage points. The subsidy can be used to lower the amount of mortgage required to pay for closing costs or to pay off excess debt.

The report combines financial considerations with demographic characteristics such as age, race, sex, income, marital status and region of the country.

Data are from the Survey of Income and Program Participation. As in all surveys, the data are subject to sampling variability and other sources of error.

Selected tables provide historical data from 1988-1993. Tables are available on the Internet at <http://www.census.gov/hhes/www/hsgaffrd.html>. Copies of the report are available from the Public Information Office's 24-hour Fax-on-Demand service on 1-888-206-6463, request Document Number 1242; or call 301-457-3030.

Foreign-Born Citizens As Likely To Own Homes as Native-Born Census Bureau Finds

The homeownership rate for foreign-born citizens was virtually the same last year--about 67 percent--as for persons born in the United States, according to a first-time report released by the Commerce Department's Census Bureau. The report shows that 33 percent of non-citizens owned their own homes.

"While you might expect that the homeownership rate for non-citizens would be significantly lower than for U.S. citizens, these data help demonstrate that immigrants who become permanent citizens have the same success in owning a home as native-born citizens," said Robert Callis, author of "Moving to America--Moving to Homeownership," H121-97-2.

Highlights from the report include:

- Foreign-born citizens were more likely than native-born citizens to own their own homes in the Midwest and the West. However, in the Northeast native-born citizens were more likely than foreign-born citizens to own their own homes. In the South, there was no significant difference between the two groups.
- Being married improves the chances of homeownership regardless of citizenship status. In 1996, the homeownership rate for married couple families was 83 percent for native-born citizens, 78 percent for foreign-born citizens and 42 percent for non-citizens.

- The homeownership rate for native-born and foreign-born citizens was highest among 55-64 year-olds (82 percent and 79 percent) and lowest for the age group 35 years old and under (41 percent and 39 percent).
- Foreign-born citizens of Hispanic origin were more likely to own a home than native-born citizens of Hispanic origin in 1996 (57 percent versus 48 percent).
- Foreign-born citizens who entered this country before 1970 had a higher rate of homeownership, (77 percent), compared with a foreign-born citizens who entered in 1970 or later, (57 percent).
- Among noncitizens, those who entered this country before 1970 also had a higher rate of homeownership (61 percent), compared with noncitizens who entered in 1970 or later, (29 percent).

The report includes data on homeownership by citizenship, age of householder, family type, race and ethnicity, region and year of entry into the United States from 1994 to 1996. Data in the report are from the Current Population Survey. As in all surveys, the data are subject to sampling variability and other sources of error.

The report can be found on the Census Bureau's web site at <http://www.census.gov/hhes/www/homeown.html>. Copies of the report are available from the Public Information Office's 24-hour Fax-on-Demand service on 1-888-206-6463, request Document Number 1244; or call 301-457-3030.

Contributed by: Sarah D. Kirby Ph.D., Housing Specialist.

Child Care

The preschools in Reggio Emilia, Italy, have been described as among the best in the world. Many early childhood educators are learning how we can use the Reggio concepts to improve early childhood education in the United States.

The internationally acclaimed program that supports and challenges American notions of appropriate early education is the municipal early childhood program in Reggio Emilia, Italy. For the past 25 years, this affluent northern Italian community has committed 12 percent of the town budget to the provision of high quality child care for children six years and under. Today the community boasts 22 pre-primary schools and 14 infant-toddler centers serving about half of the city's young children.

Reggio Emilia, a town of 130,000 has a tradition of community support for families with young children. They view children as the collective responsibility of the state. In Reggio Emilia, the infant/toddler and pre-primary program is a vital part of the community, as reflected in the high level of financial support. Community involvement is also apparent in citizen membership in La Consulta, a school committee that has significant influence over local government policy.

The parents' role mirrors the community's, at both the schoolwide and the classroom level. Parents are expected to take part in discussions about school policy, child development concerns, and curriculum planning and evaluation.

From the beginning of their unique school program, the educators in Reggio Emilia have been avid readers of John Dewey and have studied Piaget and Vygotsky, among others, to keep abreast of the latest research in child development. There are fundamental and tightly connected ideas about children's development that include:

- The child has innate curiosity, potential, and interest in constructing learning and in engaging in social interaction to negotiate everything the environment brings to them.
- Education must focus on each child--not in isolation--but in relation with other children, family and teachers, the environment of the school, the community, and wider society. All these systems are reciprocal and interrelated.
- For children to learn, their well-being has to be guaranteed. That well-being is connected to the well-being of the parents and teachers. Children have a right to high-quality care and education.
- Parent participation is essential and parents are an active part of the child's learning.
- The space and arrangement of the school are critical in facilitating communication and relationships.
- Children's own sense of time and personal rhythm are considered in planning with sufficient time allowed for project completion. Teachers know each child's personal timeclocks because children remain with the same teacher and same peer group for three-year cycles (infancy to three years and three to six years). The environment may change, but the teachers are constant.
- Teachers listen to and observe children closely. Teachers consider themselves partners in their child's learning and enjoy discovering together.

- Schools do not have a director on premises. A team of teachers working in pairs as equal colleagues are supported by a *pedagogisti* who guides the work of three of four schools.
- The curriculum is not established in advance. Teachers express general goals and make hypotheses about direction but the curriculum emerges and the process is flexible.
- A teacher who is trained in the visual arts (Atelierista) works closely with teachers and children to allow a great portion of learning to be expressed through media--not separate from the curriculum but woven into daily learning.
- A great portion of the teacher's work is spent in documentation of learning to share with parents as well as to study children's learning. New projects often evolve out of documentation related to children's abilities, needs, interests or fears.

There is much to be learned from the Reggio Emilia studies of children's early learning. A few web sites that may be interesting if you want additional information are:

- <http://ericps.ed.uiuc.edu/eccc/reggio.html>
- <http://www.nauticom.net/www/cokids/reggio.html>
- <http://www.earlychildhoodnews.com/explore.htm>

References

Gandini, L. (1993). Fundamentals of the Reggio Emilia approach to early childhood education. *Young Children*, 49 (1), pp. 4-9.

Hendrick, J. (Ed.) (1997). *First steps toward teaching the Reggio way*. Columbus:Prentice Hall.

Contributed by: Karen DeBord, Ph.D., Child Development Specialist.

Welfare Reform

WorkFront - HomeFront: A report on Work First participant work family balance.
April, 1997 Executive Summary

Through a partnership developed between North Carolina Cooperative Extension Service and North Carolina Department of Social Services Human Resources Economic Independence unit, 31 people who had been receiving welfare benefits and who were enrolled in the North Carolina

Work First program were interviewed by telephone. The purpose was to explore their perceptions about their new work situation, the transition to working, their assessment of how they balance work and family responsibilities, and to listen for suggestions of ways to provide information to communities interested in assisting in the welfare reform movement and in helping families become self-sufficient.

In addition to added income and medical benefits, respondents noted positive feelings of esteem and belongingness evolving out of a supportive work environment. Negative perceptions focused on difficulty with transportation and child care in addition to lacking time to accomplish household and family responsibilities and difficulty adjusting to unfamiliar work culture expectations.

In order to be successful with their work, respondents agreed that adequate job preparation, which includes communication skills and how to be a part of a work team, is essential. Personally strong internal motivation and drive join emotional support from family, co-workers, and the Department of Social Services as critical aspects to success. Accessing resources such as transportation and child care in addition to training opportunities and community-based services provide additional support to enable workers to manage their lives.

The full report provides multiple recommendations based on Work First responses as well as the North Carolina Cooperative Extension Service Human Development unit's contribution to the state plan for self-sufficiency. The full report will be posted online in November, 1997.

Karen DeBord, Ph.D.

D. Wayne Matthews, Ph.D.

Rebekah F. Canu

Pamela L. S. Parris