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TO: The Honorable Detroit City Council

FROM: David Whitaker, Director 
Legislative Policy Division

DATE: February 28, 2024

RE: Baby Bond Programs

City Council Member Coleman A. Young, II has requested the Legislative Policy Division (LPD) provide a report on “Baby Bond” programs in municipalities of comparable size to Detroit.

The utilization of Baby Bonds as a means to help shrink the economic wealth gap in America has gained significant support in recent years. Legislatures in Connecticut, New Jersey, and other states, as well as, the cities of Washington D.C. and New York have all adopted some measures to establish “Baby Bond” programs.

However, the concept has only recently been introduced as mainstream public policy and actual legislation. The design and funding mechanisms for these programs vary widely across states and cities and generally the benefits are not received by the targeted recipients until at least 18 years after they are initially identified. For these reasons, in these very early stages with initiatives still in the infancy phase, it is extremely difficult to assess the effectiveness of any program.

We have attached a copy of our report dated July 5, 2022. If we can be of further assistance, please contact our office.