

Progress for Families, but Obstacles Remain

Research findings from New Mexico's efforts to expand child care access

Introduction and Context

New Mexico is a state with some of the nation's highest levels of childhood poverty and significant unmet need for family support services. In an effort to address these challenges, the state is making unprecedented investments in policies intended to support families' access to child care. This research, funded by the Robert Wood Johnson Foundation and conducted by the University of New Mexico Cradle to Career Policy Institute, examines data on the implementation and outcomes of those policies, using survey methods, interviews, and analysis of administrative data.

About New Mexico

New Mexico is a geographically large state, with several urban population centers as well as vast, sparsely populated rural and ranching areas. Its people include the nation's largest share of Hispanic population (50.1%), as well as 23 federally recognized tribal nations. Native Americans comprise about 10% of the population, which is higher than in all but two other states. New Mexico has made rich contributions to American culture, both as a hub for scientific discovery at the state's national laboratories, as an energy-producing state, and as a hub for the fine and performing arts. New Mexico has also been challenged for decades by high rates of childhood poverty and associated poor health and educational outcomes. The state consistently receives poor rankings for child wellbeing by the Annie E. Casey Foundation, and is currently rated 50th among the states.

New Mexico's Child Care Policies

New Mexico has invested significantly in policies to expand families' access to child care. This has been in response to the stated needs and challenges of New Mexico families,⁴ as well as an increasing body of national research highlighting the importance of access to quality child care for families' economic stability.⁵ New Mexico initially used federal COVID relief dollars to fund expansive child care policies, and has subsequently maintained these polices with funding from the state general fund, from an early childhood trust fund established in 2020, and from the state's land grant permanent fund. The land grant permanent fund is a unique state investment account, and disbursements from the account support New Mexico's public education system. New Mexico voters in 2022 voted overwhelmingly and on a bipartisan basis to increase the rate of disbursement from the permanent fund to create a recurring funding source for early childhood services, including child care assistance.⁶

Most notably, New Mexico since 2021 has:

- Expanded eligibility for child care subsidies to 400% of the federal poverty level (FPL), which is currently \$106,600 in annual income for a family of three. This expansion of eligibility to middle and higher income families was done in recognition of the fact that the high cost of child care strains families across the income spectrum. Previous eligibility caps created "cliff" effects for families who saw modest income increases and then lost their child care, becoming worse off financially as a result of modest raises.
- Waived child care assistance copayments for all families. States traditionally require families to pay a portion of their child care costs as a copayment, even if they receive a child care subsidy to reduce their costs. New Mexico has waived copayments for all families, making child care functionally free for all families with a subsidy while the waiver remains in place.
- Set provider reimbursement rates based on a cost model. The child care providers who care for children enrolled in the subsidy program have traditionally been reimbursed based on the market price of child care in their state or region. This methodology has been identified as flawed, in that it benchmarks reimbursement rates to the price that local families are able to pay, rather than



the true, higher cost of providing quality care. In recognition of this, New Mexico became the first state (after Washington, D.C.) to base rates on a model estimating the true costs of staffing and providing high-quality care for children of different ages in different settings.

Made a variety of investments in workforce development, including wage supplements that
increase based on educational attainment and full scholarships for early childhood professionals
going back to school. The state has also funded a professional media campaign focused on
workforce retention and recruitment and on raising community awareness of early childhood jobs
and their importance.

The Study

This study primarily examines the impacts of expanded family eligibility, waived copayments, and increased provider reimbursement rates. An additional study focused on the outcomes of workforce development policies is underway. This study examines the initial outcomes from New Mexico's child care access expansion policies, with a focus on identifying any successes, implementation challenges, and ongoing barriers to family child care access. The study design included an initial set of interviews with key policy stakeholders to inform the rest of the research, a survey of child care providers, follow-up interviews with child care providers, interviews with newly eligible families, and analysis of administrative data to examine trends in family enrollment and the provider supply. This brief reports findings from the provider survey and follow-up interviews, family interviews, and from the analysis of administrative data.

Findings from Families

Families Who Had Enrolled in Child Care Assistance

Interviews with 33 newly eligible families who had enrolled in child care assistance were held from January 2024 to June 2024. Among the 33 parents interviewed, 32 were enrolled at the time of their interview and one was not, but had used the program one year prior. About two-thirds of parents in the sample lived in an urban area, while the other one-third lived in a rural area. A large majority of the parents were married or living with a partner and all the families had one child below age five. Nearly all the parents were employed, while others were students and one parent who used the child care assistance program in the past was a stay at home caregiver. Families in the sample largely used center-based care, while some others used home-based non-relative care. Researchers used semi-structured interviews to explore families' experiences and perceptions about the child care assistance program, as well as any challenges or helpful supports they encountered as participants. Key findings from interviews with newly eligible families who enrolled in subsidies are:

 Many parents could not afford child care without the subsidy

Due to the high cost of child care—which is often equal to or greater than their housing costs, especially for those with multiple children—parents could not afford to enroll their children in formal child care settings without the assistance of the subsidy. Some parents noted that without the child care subsidy, they would have to rely on relatives for care or quit their jobs in order to stay home with their children.

"It has absolutely allowed my husband and I to be able to afford our mortgage.

Quite honestly, without the subsidy program, trying to pay for childcare out of our own pockets, we literally would have to be back in an apartment, which would be significantly less space than having an actual house with a yard for my kiddos to play in. It's a huge advantage for us."



Child care assistance enabled significant life changes in terms of work and education

Many parents enthusiastically noted the life changes made possible by the subsidy, including: returning to careers they had put on hold due to staying home with their children; changing careers; returning to full-time hours after reducing their hours because of a lack of child care; starting or expanding businesses; and returning to school.

"It's pretty life-changing for us. My wife was able to start her own business. It would've looked a lot different if we didn't have the child care assistance."

Child care assistance provided a variety of economic benefits for families

Receiving assistance to cover the high costs of child care freed up money for families to use in other important ways including: saving money for a down payment on a house; purchasing a new, more reliable car; starting a savings account for their children or for retirement; and providing extracurricular activities.

 Child care assistance reduced stress and improved mental health for parents

Parents were nearly unanimous in saying the assistance lessened their financial stress over meeting monthly expenses and enhanced their economic security, especially in the context of rising prices. Further, parents were able to work and take care of other responsibilities with peace of mind knowing their children were in safe, educational environments.

 Parents perceived that enrollment in formal child care benefitted their children in important ways

Enrollment in formal child care and education settings provided a variety of benefits to the children of the parents in the sample. These include: increased opportunities for socialization; being in structured learning environments; monitoring of developmental milestones; learning additional languages; and receiving support for speech therapy. Some participants also said the subsidy enabled access to a wider variety of quality care options that they otherwise could not afford.

Parents were concerned about the sustainability of child care assistance policies

Parents expressed concern about the sustainability of policies to expand child care access. Child care subsidies enabled changes to careers, hours of work, education, and care situations, and parents expressed concern about having to undo those changes if the current level of program support was not continued.

"I also was able to buy a new car, which I've never done in my entire life. So that's been great, to not have to rely on old used cars and their issues. It's created some financial space."

"Just peace of mind of knowing that my kids are safe, they're taken care of, they get snacks at the daycare center. They pick them up from school in the van and deliver them to the daycare center. It's so much peace of mind for me."

"My husband and I constantly talk about the benefits to her and how she just thrives. She's so happy and social there."

"We've been really concerned that if this goes away, what do we do? We have to change our budgets, and we have to probably not do some things we were going to do...It would really affect our plans and our future."



Parents experienced challenges securing child care that best fits their needs

Parents described barriers to child care access that remained even with subsidy support, including: lack of care available during summers, holidays, or non-traditional work hours; lack of child care providers and options in communities; and long wait lists at child care operations. As a result of limited access, families waited for long periods of time to receive care and chose care settings that did not fully meet their needs.

"I looked at so many in town that I just didn't have that peace... there were so many students and very small teacher-student ratio. Also, yeah, the waitlists. I waited two years or something for this center."

Families Who Had Not Enrolled in Child Care Assistance

To understand barriers to subsidy use, interviews with 14 newly eligible families who had never enrolled in child care assistance were completed from April 2024 to December 2024. The sample included slightly more families who lived in rural areas compared to those who lived in urban areas. A large majority of parents in the sample were married or living with a partner and all the families had one child below age five. Nearly half of the families did not use external child care and had a stay at home parent, while the remainder of the families were evenly split between those who used relative care, center-based child care, and PreK. Semi-structured interviews explored families' perceptions of the child care assistance program, their reasons for not enrolling in subsidized child care, and their interest in enrolling in the program. Key themes from interviews with newly eligible families who had never enrolled in the subsidy program are:

Many parents expressed interest in using formal child care but experienced barriers that limited their access

Parents who wanted to use formal child care faced access barriers including a lack of available slots at child care settings, a lack of child care providers in their communities, and a lack of part-time care options.

 Some parents preferred not to use formal child care

Parents who were not interested in using formal child care cited personal preferences for staying home with their children or using relative care. Some parents were concerned about the safety of formal child care settings due to perceived low quality and distrust of strangers.

 Awareness and knowledge of the child care assistance program was limited among parents

Many parents in the sample were unaware of the child care assistance program, while those who were aware had limited knowledge about the program. Although all parents in the sample were income-eligible for a subsidy, half of the parents did not perceive that they would qualify for the program. Those who thought of themselves as ineligible said that they earn too much money to qualify for benefits.

"They finally just told us that she was on a waitlist... There's only one facility here in town. We're so remote that the next place I think is Farmington which is like an hour and a half."

"I just would prefer to just be with my child 24/7... then I know that he's being cared for the way that I want to and also getting to see all those developmental turning points in his life as well."

"For benefits and things like that they don't take into consideration any bills. I do feel like we're a low-income household living check to check, but when it comes to applying for benefits, we don't qualify."



Parents predominantly had positive perceptions about the child care subsidy program

After being informed about child care assistance and policies to expand the program, parents expressed positivity and support for the program. Parents said that middle-income families often struggle to afford child care and other household expenses, and they expressed positivity about programming to benefit those families. Parents who had negative perceptions about the child care assistance program were concerned that subsidy-accepting providers may be lower quality than providers who do not accept the subsidy.

 Parents speculated that their families would be better off financially if they received child care assistance

Nearly all parents in the sample said receiving a child care assistance subsidy would improve their household finances by reducing their monthly child care expenses or enabling them to participate in the workforce.

 Parents perceived that their children would benefit from having access to formal child care settings

Parents speculated that receiving a child care subsidy would help them access formal child care settings where their children could learn and have opportunities for socialization. They perceived that a child care subsidy would enable them to access higher quality care options that they otherwise could not afford.

 Parents perceived that having reliable and affordable child care would reduce their stress and improve their wellbeing

Parents said having access to child care through a subsidy would likely reduce their stress in a variety of ways, including from not having to burden family members who provide care and being able to manage household needs knowing children were in safe care settings. Some parents worked from home and said that having access to child care would give them

uninterrupted time to focus on work without having to multitask.

"[Expanded income eligibility]
makes it seem that they're taking
into consideration the things that
I said like car payments and bills
that you have to have to survive
and work and have children."

"[Receiving a child care subsidy] would make me going back to work more of a reality which would help us in our long-term financial goals."

"The main reason we wanted to put my daughter in [care] was the social interaction part. Since she's never been in child care, she's very much an introvert. She likes to be around people. I think it would've really helped her development."

> "I think yes, it would be very beneficial because it would help me to be able to go to work better and easier knowing that my child is safe."



Findings from Providers

Provider Survey

The study team fielded a survey of child care providers, which was conducted from February 2023 to July 2023 and was designed to investigate provider demographics, experiences with child care subsidies and reimbursements, factors that are important for improving their businesses, and challenges to the success of their businesses. The survey was completed by 234 providers, with a response rate of 12%. The study sample was broadly reflective of New Mexico's overall provider population in terms of geography and rurality, and in terms of the care setting (e.g. home-based versus center-based). Detailed sample characteristics are available upon request. In general, providers reported that New Mexico's child care expansion policies have provided them with additional funds that they have invested in their businesses in a variety of ways. Providers expressed an ongoing need for additional supports, especially toward increasing staff wages for recruitment and retention, providing staff professional development, and financing capital improvements. Some key findings from the provider survey are:

- Providers reported they have used funding from increased child care subsidy reimbursement rates to invest in their businesses in multiple ways. Specifically, among the 86% of the total sample who accept child care subsidies:
 - » 63% have made improvements to facilities
 - » 59% have increased the quality of care
 - » 43% have increased educator wages
 - » 26% have increased the number of children in care
 - » 25% have hired more teaching staff
- Providers reported they were enrolling more families than they previously had in the newly eligible income range for subsidies (about \$64,000 to \$103,000 per year for a family of three at the time of interviews). Specifically:
 - » 62% report enrolling more families in the newly eligible income range.
 - » 40% say expansion policies have not impacted their slots available for lower income families. A minority of respondents (15%) report having fewer slots available for lower income families as higher income families increase their share of enrollment.
- Most providers (86%) perceived that New Mexico's child care subsidy expansion policies have been effective. Of those, 43% said they have been very effective or extremely effective. A minority of providers (14%) said the policies have not been effective.
- Providers were split on whether increased subsidy reimbursement rates adequately reflect the true costs of quality care. Of the sample, 37% said yes, 39% said no, and 22% were uncertain. After the survey had closed, reimbursement rates increased again, effective August 2023. This increase boosted the average per-child rate by 20-30% in an effort to offset inflation and support increased compensation for child care professionals.
- Nearly half of providers (45%) had not changed the prices they charge families who pay privately for care. Those who had changed their private pay rates were split as to whether their prices had increased (20%) or decreased (18%). The remainder of providers did not accept subsidies.



- Providers were asked to identify whether several possible state supports were important for the success of their business. The percentage of providers who identified each item as "important" are:
 - » 85% support for increasing staff wages
 - » 80% support for staff professional development
 - » 78% financial assistance for capital improvements
 - » 65% support for business development skills
 - » 64% help to attract new educators to profession
 - » 50% supports to achieve higher quality ratings

Provider Interviews

Providers who completed the survey were invited to participate in follow-up interviews, intended to collect richer and more detailed data about their perceptions and experiences. Semi-structured interviews were completed in August and September 2023 with 33 providers, of whom 19 were home-based providers and 14 were directors and other decisionmakers in child care centers. The sample included providers from urban and rural areas of New Mexico and represented a range of business sizes, from small home-based operations to centers with about 40 total employees. Providers varied widely in how much of their business model is funded with child care subsidy reimbursement. Five of 33 participants did not accept subsidies at all, while six of 33 said that all or nearly all of their families were funded with subsidies. The rest of the sample described serving a mix of subsidy-receiving families and those who pay privately for care. These interviews were coded and analyzed for key themes, resulting in these findings:

benefits from New Mexico's
expansion policies, most notably
that the policies have improved
the financial stability of their
businesses. Providers across care
settings said they are paid a higher
rate, and are paid more reliably, for
subsidy-receiving families than for
families who pay privately. More
subsidy-eligible families therefore

means a more stable revenue stream for child care businesses.

- Similarly, the copay waiver for families has contributed to financial stability for providers.
 Providers expressed relief at the enhanced stability of having full subsidy amounts paid reliably by the state, and not having to spend time and effort attempting to collect copays from families.
- Providers said they used the increased funding on personnel costs, and tried to sustain \$3 per hour raises that were funded temporarily with COVID relief dollars but then had to be either cut back or sustained with operational dollars. Multiple providers said the increased funds through subsidy reimbursement helped but were not enough to fully sustain the raises.

"...before [we] had a very small portion of families who chose our program that were on state assistance but now with the new income eligibility, that really has been a great resource. The majority of our families have been able to qualify and receive services through that."

"I love it. My goodness. The amount of time that you normally spent collecting copays. Not having that burden 'cause, again, being in an educational setting, we want to be about the education, the child."

"Considering that salaries are our largest cost, that's where most of our additional income is going to is to retain these teachers."



- Providers also said they used the increased revenue on non-recurring infrastructure costs
 including playground and equipment upgrades and purchase of new learning materials.
- Interacting with state systems posed administrative challenges for providers, who experienced long wait times and difficulty getting into contact with state workers when they had administrative questions related to the subsidy. Providers also experienced long wait times for the state to complete employee background checks during the hiring process, which exacerbated workforce challenges.
- More than half of providers indicated they had challenges recruiting and retaining early childhood professionals. These challenges were largely attributed to low wages in the child care field, competition from other employers that offer higher pay for easier work, and difficulty finding qualified, dedicated candidates. These challenges were raised both for center-based providers and for home-based providers who struggled to hire and retain support staff. Providers stressed the importance of fair wages for the high level of responsibility and commitment involved in child care work
- Providers who accepted the subsidy largely said that subsidy reimbursement rates still fell short of what they needed to meet rising costs and pay competitive wages.

"Recently we've been facing a challenge where we can't get ahold of anybody.

That's been very frustrating... it can take a long time, couple weeks. That's reaching out all the time. Through the phone and then an email."

"I feel like we've got a pretty solid base of people who really do believe in early childhood education and want to stay in the field. It is the lack of pay. They can work at Target and make more money, typically than they would here."

"We saw our first increase with our reimbursement a couple of days ago. It was in hopes that we would keep that extra \$3.00 an hour [from temporary COVID relief dollars], but the rate that we got there's no way that we could keep that and maintain."

Findings from the Data

Administrative data from New Mexico's Early Childhood Education and Care Department were analyzed for three separate five-month periods to examine changes in subsidy program usage and availability of child care. Data from August through December of 2019 were used to establish a pre-COVID baseline, while data from January through May of 2022 reflect conditions after initial implementation of expansion policies. These initial policy changes included raising entry eligibility for child care subsidies to 350% FPL, with continuing eligibility to 400%, and waiving copays for those with incomes at 200% FPL or lower. Data from January through May of 2023 reflect conditions later in the economic recovery from COVID-19, and reflect the implementation of further expansion policies. For this time period, initial income eligibility for child care subsidies was further raised to 400% FPL with continuing eligibility to 425% FPL. Additionally, copays for all eligible families were waived during this period. This brief presents an overview of family-level findings. For more detailed, child-level findings, see our related data brief⁷ and substate supplement.⁸



Table 1: Average monthly number of families and children served by time period and subgroup

	Fall 2019 (Pre-COVID, 200% FPL entry, income- based copays)	Spring 2022 (350% FPL entry, partial copay waiver)	Spring 2023 (400% FPL entry, copays waived for all families)	% Change, Fall '19- Spring '23
Families served	12,005	12,382	17,189	43%
Qualifying via work	9,868	10,620	14,869	51%
Qualifying via school	1,323	781	902	-32%
Qualifying via work and school	566	461	576	2%
Qualifying via job search	-	-	150	
Single parent household	10,780	10,726	13,703	27%
2+ adults household	1,225	1,656	3,486	185%
English-speaking	10,643	10,731	14,944	40%
Spanish-speaking	721	854	1,109	54%
English/Spanish (bilingual)	571	759	1,086	90%
Other language	69	38	51	-26%
0-50% FPL	2,059	1,912	2,289	11%
51-100% FPL	3,748	2,999	3,070	-18%
101-150% FPL	4,027	3,684	4,173	4%
151-200% FPL	1,977	2,361	2,967	50%
200%+ FPL	194	1,426	4,690	2315%
Large Metro	5,752	6,048	8,502	48%
Small Metro	3,452	3,534	4,720	37%
Large Town Rural	2,575	2,581	3,669	42%
Small Town Rural	200	191	267	33%
Children served	19,366	20,009	26,941	39%
Children birth-2	6,020	5,833	7,960	32%
Children 3-5	7,167	7,323	9,996	39%
Children 6-12	6,092	6,760	8,877	46%
Children 13+	83	92	107	28%

Table 1 shows that the average number of families and children enrolled in child care assistance has grown over time. Gains were experienced by nearly all subgroups, and were concentrated in the year between Spring 2022 and Spring 2023. This growth followed initial declines from 2019 to 2022 that occurred due to the substantial disruptions of COVID-19. Specifically, the data show that:

- Significantly more families and children are being served. About 43% more families and 39% more children were served in 2023 compared to 2019. More than 90% of this increase happened between 2022 and 2023.
- The gains are largely shared in terms of urban and rural settings. Rural areas (large and small towns) saw on average 38% more families enrolled in the child care subsidy program, while metro areas saw on average 42% more families enrolled.
- Increased eligibility has allowed two-parent households and other households headed by multiple adults to access benefits at far greater rates. About 185% more families in households headed by multiple adults were served in 2023 compared to 2019.
- Newly eligible higher income families have seen the greatest increases in enrollment (a >2000% increase since Fall 2019), but lower income families have gained, too. Although gains are concentrated among newly eligible families, the program still primarily serves families with incomes below 200% FPL, who comprise nearly three-quarters of enrolled families.



Table 2: Average capacity and number of providers by time period, with detail

	Fall 2019 (Pre-COVID, 200% FPL entry, income- based copays)	Spring 2022 (350% FPL entry, partial copay waiver)	Spring 2023 (400% FPL entry, copays waived for all families)	% Change, Fall '19- Spring '23
Total capacity	71,289	66,335	69,169	-3.0%
Large Metro total capacity	33,363	32,674	34,593	3.7%
Small Metro total capacity	17,637	16,262	16,436	-6.8%
Large Town Rural total capacity	18,297	15,601	16,189	-11.5%
Small Town Rural total capacity	1,894	1,792	1,946	2.7%
Licensed capacity	58,523	59,274	62,922	7.5%
Base licensed quality capacity (2-STAR)	18,533	16,535	15,067	-18.7%
Higher quality licensed capacity (2-STAR+ - 5-STAR)	38,789	41,945	46,744	20.5%
Capacity for children under 2	10,112	10,620	11,096	9.7%
Capacity for children over 2	49,021	49,301	52,171	6.4%
Licensed-exempt home capacity	12,766	7,061	6,248	-51.1%
Capacity for children under 2	3,133	2,358	2,085	-33.5%
Capacity for children over 2	9,351	7,047	6,199	-33.7%
Providers active	2,523	2,096	2,010	-20.3%
Licensed centers	731	716	755	3.3%
Licensed homes	229	215	224	-1.8%
License-exempt homes	1563	1165	1030	-34.1%
Providers with 1+ subsidized child	1,218	1,081	1,167	-4.2%
% of providers with subsidized placements	48.3%	51.6%	58.1%	9.8%

Table 2 shows trends in the supply of licensed and license-exempt child care in New Mexico, using the same time points as the previous analysis. The table displays the average count of available child care slots (capacity) and number of providers across time. Declines in the provider supply mostly occur during the COVID-impacted years between 2019 and 2022, with increases concentrated between Spring 2022 and Spring 2023. The data show that licensed child care capacity in New Mexico has grown, with growth concentrated in child care centers with quality ratings above basic licensure requirements. Declines in the sector are concentrated among home-based providers and especially license-exempt providers, who are the least formal part of the New Mexico child care sector. This mirrors national trends⁹ and reflects a broader need for supports to these small businesses that are crucial to the sector, especially in rural areas and for families working non-traditional hours. Overall in New Mexico:

- Licensed child care capacity is up 7.5% over pre-COVID numbers.
- The number of licensed centers has increased modestly (3.3%) over pre-COVID numbers.
- There are 20% more slots in programs with quality ratings that exceed basic licensure requirements. This suggests a shift in New Mexico's overall child care supply toward licensed slots with higher quality ratings.
- Although the total number of providers serving children receiving child care subsidies is down since before COVID, a higher percentage of providers (almost 10% more) are serving subsidyreceiving children than before.
- The state has seen a precipitous drop in the number of license-exempt home-based child care providers, which mirrors national trends.



Conclusion

New Mexico has been recognized as a national leader in child care access, due in part to the state's early policy moves on expanded subsidy eligibility and provider reimbursement based on a cost model. These policies have been made possible through the combined effects of a favorable state revenue environment, a new funding stream passed with bipartisan support from voters, the use of federal COVID relief dollars, and state leadership that has prioritized child care access as a core priority. Preliminary findings from this study suggest that substantially more families in New Mexico now have access to subsidized child care than previously, and that the economic benefits have been transformative for many enrolled families. Child care providers report that new investments have stabilized their businesses, but also that they still struggle to offer the competitive wages needed to recruit and retain high-quality professionals. Additionally, both families and providers describe apprehension about whether New Mexico's investments in child care will be sustained. This affects whether providers feel they can count on these policies when planning for the future and whether families can count on them when making plans for their careers, schooling, housing, or other aspects of their economic stability.

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