



2021 IMPACT REPORT

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<p>Mission: To strengthen a coordinated and accountable early childhood system with policies, programs, and services that support and empower all families in Kent County, with a focus on eliminating disparate outcomes and closing inequitable gaps.</p> <p>Vision: Every young child in Kent County will enter kindergarten healthy and ready to succeed in school and life.</p>			
			
PAGE 3	Letter from the President	<h3>First Steps Kent Team</h3> <p>Annemarie T. Valdez President</p> <p>Heather Boswell Senior Director</p> <p>Cati Cortes Financial Accountant</p> <p>Shelby French Office Operations Manager</p> <p>Evan Hile Data and Outcomes Coordinator</p> <p>Kyle Johnson Funding Administrator</p> <p>Jill B. Salisbury Fund Development & Project Manager</p> <p>Kristen Sobolewski Project Director</p> <p>Megan Streng Communications Director</p> <p>Christine Timbol Larson Senior Funding Administrator</p> <p>Daniel VanderMolen Project Manager</p>	
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PAGE 18	Normal was Never Enough	<p>As we continue to live in the aftershocks of a global pandemic, we know more about the effects these cloudy days have had on our youngest children and their families.</p> <p>Parents are struggling with mental health, job loss, finding and affording quality child care, isolation, anxiety, hunger, and homelessness. These struggles are creating unimaginable outcomes. Despite these feelings of heaviness and uncertainty, First Steps Kent is spending time listening and working to advance equity for children. This is a real opportunity to improve outcomes. We will keep moving forward so that families have hope.</p> <p>By prioritizing child care providers during this difficult time, our Kent Shared Services Pilot Project continued to support providers with immediate needs while asking what is needed in the future. As needs pivoted from finding cleaning supplies and paper products to applying for stabilization grants and interpreting evolving safety guidelines, Shared Services worked to meet child care providers where they were at each moment of the pandemic.</p> <p>Addressing inequities in the early childhood system is the focus of the "Normal was Never Enough" campaign. While it's nice to talk about getting back to normal, we understand that normal is still inadequate for many of our youngest children. The campaign shows not only the problems we see, but also what we all can do to create a more just community. Another project aimed at dismantling racism and injustice is the video series "Equity Talks."</p>	
PAGE 22	Thank You	<p>These videos help teachers and parents talk with young children about differences in race, culture, language, and families. First Steps Kent is committed to building a brighter community where all children are happy, healthy, and living their best childhood.</p>  <p>The Ready by Five Early Childhood Millage services reached more than 11,000 individuals in 2021. Each year, more children all over the county participate in high-quality early childhood programs that haven't been available to them before, and because of this, we have hope. We know that these services make a difference in the development of our young children – our future workforce and the future leaders of our community.</p> <p>Moving forward may not look like it did before March 2020, but, we will work toward a future in which families have more opportunities so our community is a thriving place to have and raise a child. We thank our community partners and supporters who are moving forward with us. We look forward to seeing more rainbows in the sky.</p>  <p>Annemarie T. Valdez President, First Steps Kent</p>	

2021 Impact

First Steps Kent's collective impact work focuses on three areas that will ensure every child in Kent County is healthy and ready for kindergarten. Progress in each is measured by an indicator that helps us know if we are advancing the work at a community level. Each indicator is aligned with initiatives throughout Michigan and across the country.

- The first is CHILDREN ARE BORN HEALTHY. The weight of a baby at birth is a significant predictor of a child's health. Low birthweight is defined as a baby weighing less than five-and-a-half pounds. Newborns weighing less than that are at risk of poor developmental and health outcomes throughout life.¹ In 2019, 745 out of 8,176 babies born in Kent County had low birthweight. That was 9.1 percent of all births, up from 7.9 percent in 2018.² There are significant disparities by race and ethnicity within these numbers. Systemic racism, lack of trust, and lack of investment all impact the disparate birth outcomes. *Read about the work we're doing to promote equitable births on page 18.*
- The second is CHILDREN ARE HEALTHY AND DEVELOPMENTALLY ON TRACK. Early detection of developmental concerns is key to a child's later educational success. Across the state, less than one-third – only 29 percent – of children between the ages of nine months and 35 months receive developmental screenings.³ During 2020 and 2021, the top two concerns parents expressed about their children's development during the screenings were lagging communication and gross motor skills. We're working to track these

numbers through our Navigation and Outreach requests so that we can learn how the pandemic is impacting young children. Other areas of concern cited by parents include sleeping, social skills, fine motor skills, eating habits, and problem-solving⁴. Through the Ready by Five Millage, First Steps Kent has served more than twice as many children from 2020 to 2021. *Read more about the Ready by Five Millage on pages 12-17.*

- The last is CHILDREN HAVE ACCESS TO QUALITY EARLY LEARNING OPPORTUNITIES. Research shows when a child is in an environment that supports development through stimulating activities and has a positive relationship with a responsive caregiver, the benefits are maintained even after the child has left the program or provider's care. First Steps Kent is working to stabilize the child care industry which will alleviate stress on families and offer quality learning opportunities for kids. Together with a collaborative of community partners, Shared Services was able to help coordinate outreach efforts for the 2021 child care stabilization grants, resulting in nearly 90 percent participation among eligible providers.⁵ *Read more about child care on page 8 - 11.*

While we are making collective progress, there is more work to do in all three areas. First Steps Kent is doing that work with a renewed commitment to equity and substantive parental engagement. We continue to build a system that works for ALL young children and families in Kent County.

"This relief is coming not a moment too soon – the \$1.4 billion will be a lifeline to the child care providers who were struggling to make ends meet even before the pandemic. These funds will make it possible to stabilize not only the child care industry, but will help bring Michigan parents back into the workforce, which will in turn help alleviate pressures on our economy overall. Thanks to the Governor and State legislators for negotiating a deal that puts families first."

- Annemarie Valdez, First Steps Kent President



Public Policy Updates

One silver lining of the COVID-19 pandemic is that it prompted policy changes that benefit young children and their families. This is particularly true in the area of child care, where the fragility of the system was illuminated by the effects of the COVID-19 pandemic. Many child care providers closed the doors of their small business for good and we saw many parents leave the workforce citing a lack of quality child care.

Michigan is using federal COVID-relief funds to invest \$1.4 billion in early care and education (ECE). The state budget, approved with bi-partisan support in November, makes care more affordable for families, provides additional pay and

support to ECE providers, and expands eligibility for public subsidy to pay for ECE. The changes to the qualifications for subsidy mean 105,000 additional young children across the state can qualify for no- or low-cost child care.

While early childhood advocates celebrated the increased investments, they also cautioned it is one-time, temporary funding. A primary focus going forward will be on demonstrating the positive impact of the investments – to children, families, employers, and the economy – with the goal of creating long-term, sustainable policy changes.

1. Child Trends Data Bank.
2. www.vitalstats.michigan.gov
3. www.datacenter.kidscount.org
4. Partner report from KentISD and Family Futures
5. Partner report from Great Start to Quality



"Educators need to ask themselves 'what type of society do we want in the future? Do we want a society that avoids the topic of social identities or do we want open discussion?' The work that we do in our classrooms can directly affect the society that we grow old in. It is so easy to lose sight of the big picture when we deal with the everyday stressors that come in the classroom but reflecting on why we teach anti-bias curriculum can help motivate educators."

- GVSU Student after watching Equity Talks



View the videos by snapping this QR code with your phone.



Equity Talks



Babies' brains are wired to notice differences and similarities in people – how they look and how they talk. As young children get a little older, they start to notice differences in family makeup, or the foods kids eat, and the holidays they celebrate. What they learn about these differences matters. Even at a young age, children can start to appreciate diversity and build empathy or develop biases and a belief that "difference is bad."

Equity Talks is a series of videos intended to empower early childhood educators and parents to confront their own biases and teach children to celebrate those who are different from them. First Steps Kent teamed up with a diverse group of community leaders who share their own life experiences with the goal of helping adults become more comfortable and confident talking to young children about race, culture, and other issues that can feel taboo. Some of those interviewed reflected on childhood experiences including when they were the target of a racial slur on the playground or when other kids were curious about touching their hair or skin or why their family spoke a different language.

Faculty members from Aquinas College, Calvin University, Grand Rapids Community College, and Grand Valley State University have been involved in the project from the start and believe the videos will be a useful tool to spark meaningful

conversations amongst early childhood education students on their campuses and at other local colleges and universities. They can be used by caregivers and other service providers so they are better equipped to help young children and their families understand and appreciate differences. They also are available to parents, to strengthen their own understanding and help them navigate conversations they would rather avoid with their children.

The initial round of videos is largely focused on race. As the series continues to develop, it will move on to include topics such as LGBTQ+ families and differently-abled children.

First Steps Kent engaged in the project as part of its commitment to develop a stronger, more equitable, and inclusive early childhood system in Kent County.

"When you think of our role as a systems builder, this is crucial work," said Annemarie Valdez, President of First Steps Kent. "The videos are tangible and accessible tools that support quality improvement across all organizations that serve young children and will strengthen the next generation of educators and caregivers. By highlighting Kent County's local expertise and resources, we affirm our community's commitment to ensuring this is a place where all young children and their families thrive."

The Case for Child Care

When child care centers closed their doors at the start of the pandemic, America got an abrupt awakening about the critical role of early care and education in our society. While the fallout from COVID has put the industry on even shakier ground, lack of quality, affordable care for families, and low pay for early educators has been the reality for years.

First Steps Kent capitalized on the national conversation about child care to create more local awareness using a series of guest blog posts and social media graphics. We looked at the Case for Child Care from four different perspectives

The Case for the Economy: Without child care, parents can't go to work. Without parents in the workforce, the economy can't fully recover. This has been a challenge for decades but more so after the pandemic decimated many businesses, upended people's daily lives, and changed our relationship with work. We need to ensure child care is recognized as a vital component of our local economy and is supported with policies that guarantee its quality, affordability, and accessibility.

The Case for Families: Families need high-quality, affordable child care to support school readiness for early learners and sustainable employment for parents. However, annually, child care can cost more than a housing payment or college tuition. We need to ensure families have options that are affordable, meet their needs, and consistently provide quality care and education.

The Case for Educators: The work of the early education teacher is critical and requires a well-educated, creative, caring individual who can provide high-quality experiences that support brain development. However, early educators – who often hold college degrees – are among the lowest-paid workers in the country. We need to ensure early educators are compensated and respected as the highly-skilled professionals they are.

The Case for Children: Child care is early education. It supports healthy development and teaches fundamental skills that set children up for success in school and beyond. Whether a child is in an early education setting or at home with a parent or loved one, the quality of care and interactions will stay with the child for a lifetime. We need to ensure all young children are in a stimulating, responsive, and nurturing environment

Child care is the key to getting parents back to work after the pandemic. Shifting the way we think about the early education industry is necessary so the professionals who care for our youngest children can make a living wage and support their own families. Re-designing the system will reduce stress on families, employers, and our economy, and create a community in which everyone has the opportunity to contribute and thrive.

By the Numbers:

- The average annual cost for an infant and a four-year-old is \$18,802 in a child care center and \$13,621 for in-home care.
- The average salary range for elementary teachers in Michigan is \$50,000-\$71,000, preschool teachers \$22,000-\$27,000, and child care teachers \$18,500-\$23,000.
- More than 65 percent of families with young children have all available parents in the workforce.
- It is estimated that 25 percent of American households are headed by women who are the sole provider for their children.

"My heart hurts for families right now alongside my own. During the beginning of the pandemic, my position was terminated from a place where I was building my career. My income, along with my husband's, kept our family stabilized. I was able to find new employment, but the pay and the benefits were not comparable to my previous employment, which included a small child care discount."

- Rachele McKissick-Harris, parent





"I feel so lucky! I was able to use the recent funds to create "kits" for family engagement and to extend learning to home. Each enrolled family received paints, brushes, and developmentally appropriate toys...Kent County children are blessed to have this support, and licensed in-home child care providers appreciate all of your focused support for our programs."

-Dana Hokanson, In-Home Child Care Provider

CHILD CARE COLLABORATION

Shared Services

First Steps Kent and our partners are once again looking to the future to build back-end support to help child care providers sustain and grow their businesses. In 2019, First Steps Kent received a three-year grant to launch a Shared Services pilot project to coordinate services and support for child care centers and family homes in Kent County. The expenses and time associated with running a child care business force many providers out of the industry. Easing those burdens can help stabilize the pool of providers, which gives families more options.

Planning work for the Kent Shared Services Pilot Project came to a sudden halt in March 2020, as we pivoted from developing a Shared Services model to helping child care providers survive the pandemic. We focused on getting them paper products, cleaning essentials, food, and other supplies for the children who remained in their care.

Over the last year, Shared Services was able to shift from response mode back to planning mode. Kent County has nearly 650 providers, and through the Shared Services work, we have engaged with more than half of them – including centers, group homes, and family homes.

Needs changed for providers after the initial fall-out from the pandemic. To address this, Shared Services developed a Technical Assistance Model of Support designed to provide business assistance and resources

for providers. This included working with community partners and consultants to address key needs related to tax preparation, technology support, human resources, and help with applying for loans and grants. As a part of this model, Shared Services offered guidance on equitable practices such as translating documents, providing interpretation during presentations, and elevating provider voice in all areas of the decision-making process.

First Steps Kent was asked by Governor Gretchen Whitmer's office to participate in a statewide task force around the child care stabilization grants. Shared Services worked closely with the Michigan Early Childhood Collaborative and our local Great Start to Quality (GSQ) Kent Resource Center to support child care providers with grant applications. Kent County had more than 90 percent participation in grant applications, which can be attributed to the trust and collaboration among Kent County providers and partners.

The pandemic illuminated a fragile and broken child care system, but it also brought momentum to building a better, more sustainable child care system. First Steps Kent is part of this recovery, and we are grateful for the increased awareness of the need for change, and the correlating influx of stimulus dollars set aside to sustain and re-imagine child care.

MEETING FAMILIES
WHERE THEY ARE

Ready by Five

The Ready by Five Early Childhood millage successfully provides dedicated and stable funding for programs that improve the health, school readiness, and well-being of children under age five in Kent County.

Meeting families where they are is always a cornerstone of effective early childhood programs, but never more so than when families face constant uncertainty and disruption. Through the unprecedented challenges of the pandemic, Ready by Five service providers have continued to meet families where they are and provide the support required to address their unique needs.

The past year offered opportunities to return to a more typical style of service delivery, including in-person early learning and home visits. Providers also continued to develop new and innovative ways to connect with families remotely.

Since 2018, Ready by Five has added 20 partners to the Ready by Five Network and supported

more than 40 programs and services. Funding of more than \$5.7 million per year helps give young children the start they need to be successful throughout school and life. The Ready by Five Resident Proposal Review Board – composed of parents and community members – recommends which programs should receive funding and how much. The Kent County Board of Commissioners has final approval.

The partnership between Kent County, First Steps Kent, and service providers is recognized as a national model and provides the foundation for our community to leverage additional state and federal funding to support families with young children.

In fact, First Steps Kent presented about both the Ready by Five Early Childhood millage and Shared Services strategies for National League of Cities, National Association of Counties, and the Beeck Center for Social Impact & Innovation at Georgetown University.

Funded Services:

Service Categories	Programming
Outreach and Navigation	<ul style="list-style-type: none">• Outreach to families• Needs assessment/screening• Navigation
Healthy Development	<ul style="list-style-type: none">• Support for expectant and new parents• Developmental screenings and information• Healthy and safe home initiatives• Fetal Infant Mortality Review Network
Early Learning	<ul style="list-style-type: none">• Play and learn groups• Early literacy development
Parent Education and Support	<ul style="list-style-type: none">• Home visiting• Translation and interpretation• Child safety initiatives



"We are so proud of the impact the Ready by Five millage is having on our community. These funds are significantly advancing the work of First Steps Kent and local community organizations to ensure every Kent County child enters kindergarten thriving and ready to learn."
- Kent County Administrator, Al Vanderberg

Ready by Five

OPENING NEW DOORS

“No wrong door” has been a mantra of the early childhood system in Kent County for decades. Regardless of where families turn for help – which door they open – they should be able to get answers to their questions and connections to the resources they need. Ready by Five has allowed us to build more doors across the community and make them easier for families to find.

The Ready by Five Navigation and Outreach Network has grown to eight partners, all of whom have expertise in connecting parents with information about early childhood development and support services in the community. They reach out to families, to help understand their individual needs and get them to the right programs and supports. They also answer the call when other community partners send families their way. We are growing the visibility of the network, so everyone who interacts with young children – from doctors and nurses to early educators to faith communities – knows to direct families there.

One of the new “doors” built in 2021 is on the First Steps Kent website. Families can go to www.readybyfivekent.org to connect to navigation partners who will help them find child care, a pediatrician, play groups, baby supplies, rent assistance, or whatever else they need.

In 2021, 3,200 individuals were connected to community resources through Ready by Five navigation support. The most common requests included support with housing, child care, food access, baby supplies, and early intervention for developmental delays.



“I am proud to be part of a county that values early childhood education. It makes me feel like there are people out there who want to hear from the people they are affecting.”

- Joslyn O. Ward, parent leader

PARENT INVOLVEMENT

Joslyn Ward participated in several home visiting programs for her two young sons over the years. She loved having someone nearby who was relatable and knowledgeable. Joslyn is passionate about making sure support is available during early childhood and wants to help make the community a better place for her boys, now ages 4 and 6.

Joslyn was one of the first parents on First Steps Kent's Resident Proposal Review Board, which helps to determine how the Ready by Five Early Childhood Millage funding is allocated. She applied to sit on the committee and went through several rounds of interviews before being selected. Joslyn spoke up in Review Board meetings, used her voice, and shared her expertise as a parent.

“As a parent, you weren't considered less of a voice because you don't have letters behind your names. In my experience, they took our opinions even more seriously.”

“For us, it's essential to have parent voice,” said Annemarie Valdez, President of First Steps Kent. “Meaningful input from parents helps ensure the system is responsive to what families need and want and provides support in a way that is accessible and comfortable.”

“It's a beautiful thing to see professionals and politicians looking to parents for opinions and advice on how they felt the program was doing,” said Joslyn. “Our role is bringing our experience to the table and talking about whether a program really does what it says it does.”

Joslyn has since retired from the Review Board, but her voice and passion will continue to influence the work. She now serves on the First Steps Kent Board of Commissioners along with two other parent leaders.

"If we're going to open the door to serve more families and really be inclusive and provide equitable opportunities for families to help their kids become school ready, we need to focus on this piece."

— Tequia Adams, Baby Scholars



Ready by Five

TRANSLATION AND INTERPRETATION

Ready by Five added a new type of service in 2021: translation and interpretation. Families engaged in any millage-funded program can receive services in their preferred language. To date, that has included Spanish, Vietnamese, Arabic, Bosnian, Kinyarwanda, Burmese, Dinka, Karen, French, Nepali, Swahili, Congo Swahili, Dotyali, Amharic, Kunama, Rohingya, and Tigrinya.

Bethany Christian Services, Hispanic Center of West Michigan, and Liaison Linguistics were awarded \$105,000 to provide interpretation and translation services (in-person, telephone, and written) to families. First Steps Kent and our partners knew this service was critical to extend the reach of Ready by Five programming and meet the diverse needs of families.

What is the impact? For one family it has meant being able to enroll in a home visiting program that helps nurture parent-child bonding and early language development. Through that program, they were able to get support for their two-year-old's developmental delays. When a health concern arose, they immediately turned to the home visitor and translator and were quickly connected to the medical care they needed.

Ready by Five service providers say the translation and interpretation services are not only helping their staff meet their clients' linguistic needs, but are also providing them with a better understanding of cultural sensitivities.



By the Numbers:

Throughout 2020

- More than 3,500 individuals enrolled in regular programming
- Fewer than projected due to COVID-19 emergency response
- 1,800 received navigation support
- More than 1,200 children received COVID-19 early childhood resource kits
- Families in all areas of Kent County participated in programming both years

Throughout 2021

- More than 11,000 individuals enrolled in regular programming
- 80% children ages 0-5, 7% expectant parent, 12% other/unavailable
- 3,200 received navigation support
- More than 500 children received a blood screening to identify children at risk for high lead levels
- More than 850 individuals enrolled in home visiting services

2021 Most Requested Supports:

- Housing support
- Food access support
- Child care/early education
- Baby supplies
- Early intervention for developmental disability

"We have to realize that we all have to be moving in the direction of making sure everyone has access to prosperity and that opportunities are there for them. It's a heavy lift. I think today we have an understanding that we're not rowing in the same direction, and we have to be more deliberate about doing that."

- Dr. Juan Olivarez, First Steps Kent Board Member

Normal was Never Enough

When will things finally be normal again? It's a question just about everyone is asking, and understandably so. At a deeper level, though, there is a follow-up question: "Do we really want to get back to normal?"

First Steps Kent has been looking critically at what constitutes normal for Kent County's youngest children.

In our community, it's normal that one-third of all families – and nearly two-thirds of all Black families – struggle to pay for basic needs. It's normal that one in 46 children is homeless, including one in seven Black children. It's normal that we don't have enough high-quality child care for all families that need it, and what is available is too expensive for many families to afford. It's normal that women of color have more complications in pregnancy and childbirth than all women in the community.

Normal has been shaped by longstanding and persistent disparities that have only been exacerbated by the

COVID pandemic and further exposed by the nation's increased focus on racial justice.

First Steps Kent, KConnect, and other partners launched the awareness campaign "Normal Was Never Enough," to compare the community we have today to the community we want and to explore what we need to do differently to close the gap between the two. In Kent County, stakeholders in our Early Childhood System have envisioned a community in which:

- Babies are born healthy;
- Young children are healthy, thriving, and developmentally on track; and
- Children are ready to learn when they enter kindergarten.

Household economic security, good health, and school readiness are all important to a young child's long-term success, but data show Black and Latinx children face significant disadvantages compared to all children county-wide.

Kelsey Perdue, Kids Count Project Director with the Michigan League for

Public Policy and a member of the First Steps Kent Board of Commissioners, says that is the legacy of policies – many, especially historically, are intentionally racist and some unintentionally so – therefore created barriers for people of color.

"If you look at our nation's history, you would expect to see disparities," said Perdue. "Our kids are not starting from the same place. A level playing field does not exist. That is rooted in the reality that all families don't have access to the same opportunities, the same resources, and the same strong institutions."

"Normal Was Never Enough" is intended to provide a better understanding of the underlying causes behind the disparities, local strategies that are effectively attacking racial injustice, and policies that could create lasting and meaningful change.

Together we can build a normal where children are happy, healthy, and living their best childhoods. Learn how at www.normalwasneverenough.org.

We're all talking about getting back to normal.

NORMAL FOR WHOM?

In Kent County, Black and Latinx children are more than twice as likely as White children to start kindergarten without the language, math, and social skills they need to be successful in school.

Discrimination, lack of investment, and policies that lead to disparities have created a normal that does not provide equal opportunities for young children.

It's bigger than one person. One group. One system.

Together we can build a community where children are happy, healthy, and living their best childhoods.

NORMAL
WAS NEVER ENOUGH

Help us build a better normal at
NormalWasNeverEnough.org

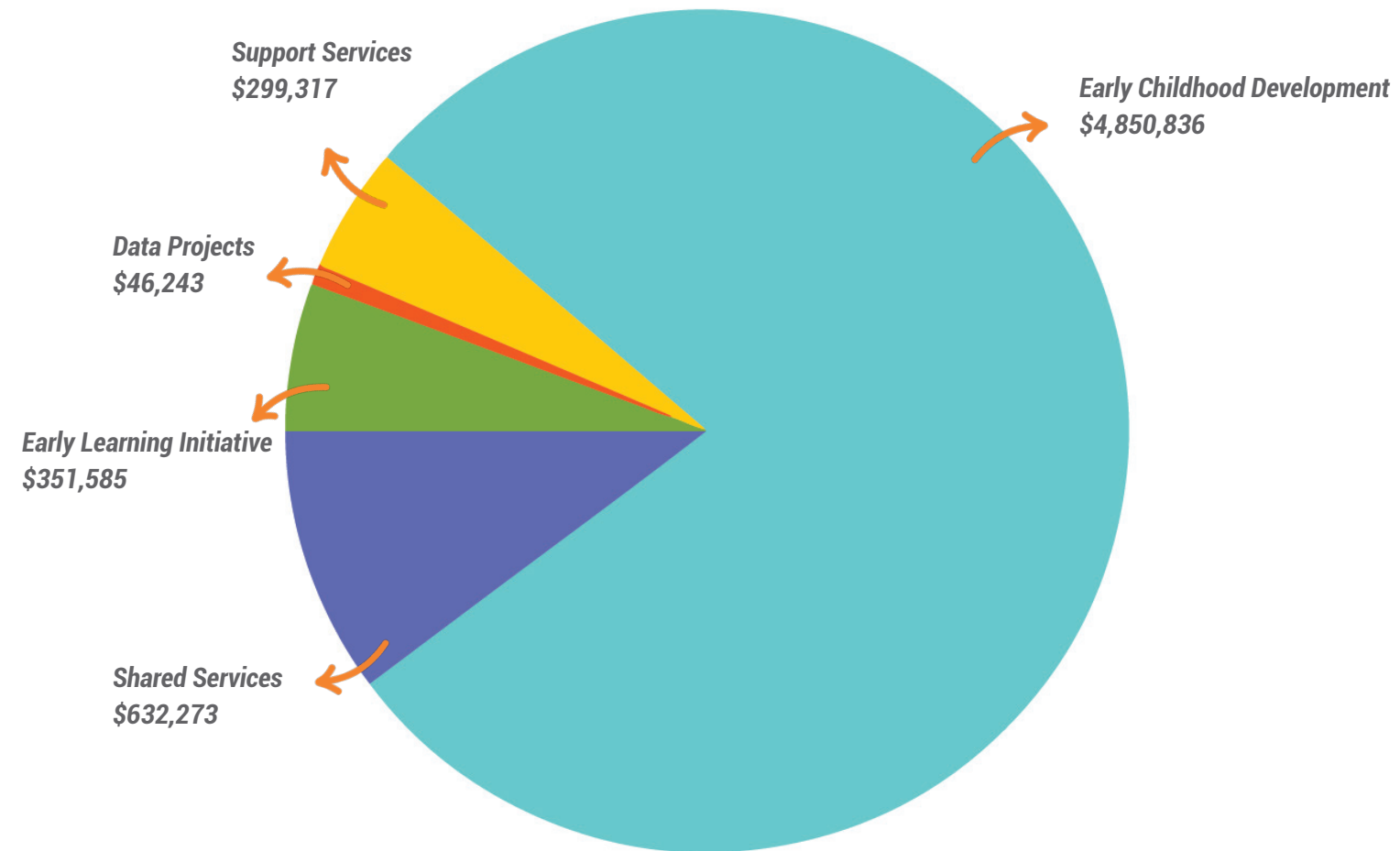
REVENUE AND SUPPORT*

TOTAL REVENUE, SUPPORT, AND NET ASSETS = \$6,363,440

EXPENSES*

TOTAL = \$6,180,254

* FINANCIALS REPRESENT THE 2020/2021 FISCAL YEAR FOR FIRST STEPS KENT



Acknowledgements

THANK YOU FOR BEING OUR RAINBOW

2021 was another difficult year, but First Steps Kent has a lot to be grateful for. Thank you to the child care and Ready by Five providers who have stepped up and done their best to support families. Thank you to parents and children for your resilience as you face new challenges each day. Thank you to our First Steps Kent Commission and Resident Proposal Review Board for guiding our work and leading thoughtful deliberations and decisions. Thank you to the community for supporting the providers, families, and one another in such meaningful ways. Thank you to our funders for being thoughtful, flexible, and equitable as we work and adjust to reflect the needs of young families in Kent County.



Photo Credit: All of the photos in this impact report, along with most of the images used on our website, feature Kent County children and families at community parks, play groups, homes, and early care settings. A special thanks to Terzes Photography, GRCC's Early Childhood Learning Laboratory, and all of the children families that participated in the photo shoot.



FUNDERS

We want to thank our generous funders for their support of First Steps Kent and their commitment to young children in our community.

- Frey Foundation
- Keller Foundation
- Kent County Administration
- KRW Foundation
- J.B. & M.K. Pritzker Family Foundation
- Steelcase Foundation
- Wege Foundation
- W.K. Kellogg Foundation

THE COMMISSION

The First Steps Kent Commission is committed to making Kent County a community in which all young children and their families can thrive. The Commission serves as our Board of Directors.

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Co-Chair,
KRW Foundation

Lew Chamberlin
Co-Chair,
West Michigan
Whitecaps

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Community Representative

Amanda Barbour
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Joslyn O. Ward
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Sean Welsh
PNC Bank

Doug DeVos
Emeritus



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