Today's Investment in Tomorrow

The State of Early Childhood Programs and Services in Kent County First Steps Kent | January 2024

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Ready Kids Need a Ready Community

The question typically asked is "Are kids ready for kindergarten?" Rarely does anyone ask, "Is the **community** ready to ensure kids are ready for kindergarten?"

in place so:

- on track.

young children.

Kent County Early Childhood Landscape

This report focuses specifically on early childhood development programs that start prenatally and support children until their first day of school.

It is a follow-up to a 2017 report that analyzed gaps in early childhood services and funding in Kent County. The following pages will outline the progress that has been made, the gaps that remain, and the challenges and opportunities that lie ahead.

local research.



A "ready community" has policies, programs, and supports

• Babies are born healthy. • Children are healthy, thriving, and developmentally

• Children are ready to learn when they start school.

That requires dedicated resources to support families with

Data in this report comes from service provider partners, the 2022 Ready by Five Evaluation, and other national and



Vision for Kent County's Early Childhood System

Every young child in Kent County will enter kindergarten healthy and ready to succeed in school and life.

The Importance of the Earliest Years

Scientists and economists have identified the same formula to make that vision a reality: Invest in prevention and early intervention.

Investments that start prenatally and continue through the early years of a child's life will lead to better results for the child, the family, and the community.

THE CHILD AND FAMILY BENEFIT WITH:

- Healthier births
- **Better family relationships**
- **Greater success in school**
- Higher-paying jobs as an adult

EVERYONE BENEFITS WITH COSTS SAVINGS FROM:

- Reduced child abuse and neglect
- Reduced disparities in health outcomes
- Better trained workforce
- Less crime and incarceration

Brain Science

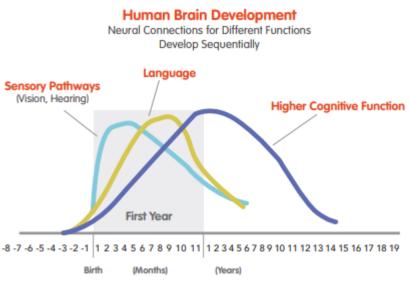
In the earliest years of life, genes and experiences work together to shape the developing brain. Responsive caregivers and nurturing experiences help build a strong foundation. Negative interactions and adverse experiences weaken the brain architecture. Neuroscientists have proven prevention and early intervention, rather than later remediation, build healthier brains.

Economics

Nobel Laureate Dr. James Heckman has proven the greatest economic return comes from the earliest investments, especially when focused on children in disadvantaged households. The return on investment of individual programs varies, but Heckman has found it can climb to \$13 for every \$1 spent when highquality programs are layered and focused. That is the approach in Kent County. Support begins prenatally followed by parenting education, developmental screenings, early learning, and other needed services.







Graph credit: Center on the Developing Child, Harvard University.

Return on Investment Economic impact of investing in early childhood learning. LEARN MORE AT HECKMANEQUATION ORG Prenatal Early childhood Preschool K-12 education Job training 0-3 y/o 4-5 y/o School age Post-school age

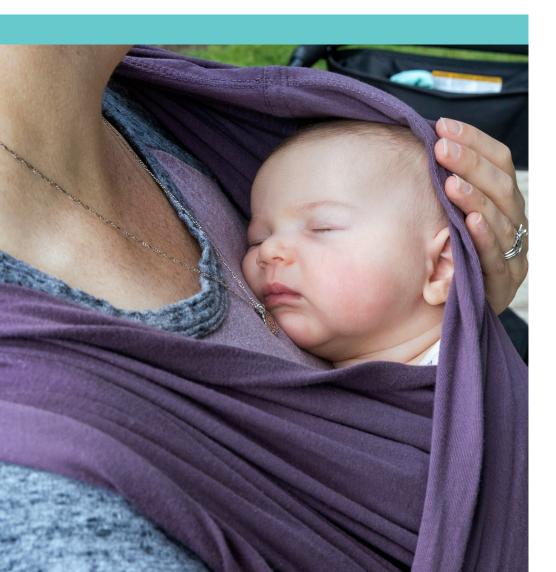
Children Under Age Five in Kent County

42,000 children¹

14,000 face economic disadvantages

(Defined as households with an annual income below 200% of the Federal Poverty Level, or less than \$60,000 for a family of four.)

1 https://data.census.gov/table/ACSST5Y2022.S0101?q=age%20and%20sex-&g=050XX00US26081





Inclusion and Equity

Families should be supported and empowered by an early childhood system that builds on their strengths and meets their unique needs. With a focus on equity, the community must address disparate outcomes for children who face economic disadvantages and children of color.

Children in Kent County are more racially and ethnically diverse than the overall population; quality early childhood services help account for historical inequities in access.

Social Determinants of Health

The Social Determinants of Health – defined by the Centers for Disease Control and Prevention (CDC) as the "economic and social conditions that influence the health of people and communities" – are largely outside the focus of this report but are critical to the well-being of children. They include food and housing security, living wages, thriving neighborhoods, and the elimination of racism and discrimination.

The Social Determinants of Health can be a primary source of family stress, even for young children. Early life stress and childhood trauma can have long-term consequences on health and well-being. In the near term, they can impact a child's social emotional development resulting in inadequate coping skills, difficulty regulating emptions, and reduced social functioning.¹

¹ https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/early-childhood-development-and-education

There are around 2,000 days between the birth of a baby and the first day of school. Today's kindergarteners born in 2017 or 2018 - experienced a very different 2,000 days than those who came before them.

The Last Five Years

The impact of the Covid-19 pandemic continues to be felt by young children. They spent key developmental years without home visits, play groups, and preschool. They delayed well-child visits, vaccinations, and the first trip to the dentist. They watched their families deal with loss – of a loved one, a job, or the feeling of security.

The needs of children are deeper and broader than they've been in the past. Early childhood professionals see it every day:

- Speech, language, and developmental delavs
- Behavioral challenges
- Family mental health issues
- Basic needs not being met¹

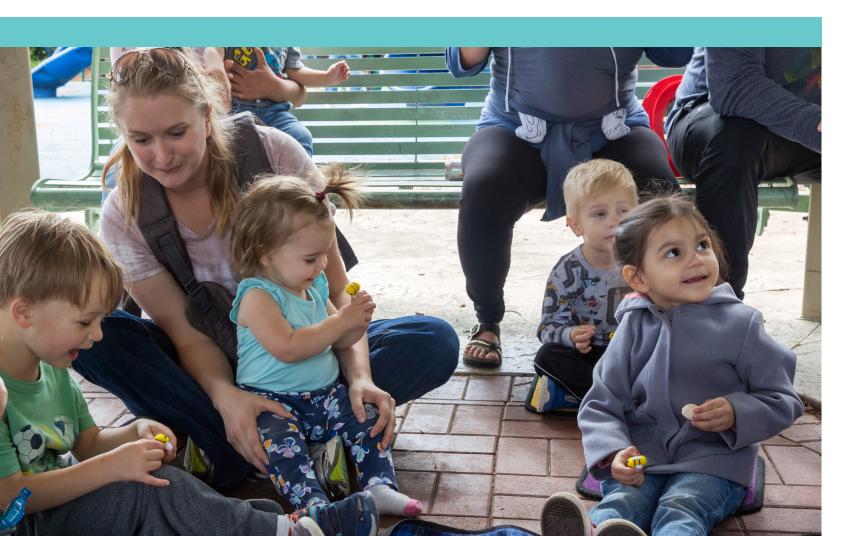
1 First Five Years Fund. Available at: https://www.ffyf.org/howhas-covid-19-impacted-infants-and-toddlers-social-development/

Early childhood development has lost more of **Ready by Five** its labor force than many other fields. Child care professionals left the business in droves early in Despite the challenges, young children in Kent County have an advantage their peers around the state do not have. In November 2018, voters approved the Ready by Five Early Childhood Millage, making Kent the first county in Michigan with public funding exclusively dedicated to the Michigan early educators with a health, development, and school readiness of bachelor's degree are paid 21.5 percent children ages five and younger.

the pandemic, and many never returned. The significant contributor to the shortage is low wages and benefits.

- less than their colleagues teaching elementary or middle school.
- The poverty rate for early educators in Michigan is nearly 19 percent, much higher than for all workers (10.8 percent)².

Ready by Five, which is administered by First There is a lack of skilled clinicians who Steps Kent, is delivering what was promised. specialize in early childhood, especially in the More than 12,000 children and families a year behavioral and mental health fields, even though are now engaging in millage-funded programs the need for them has never been greater. - programs that would not be available to them without Ready by Five. The investments 2 Center for the Study for Child Care Employment, 2020. Availare driven by evidence of effectiveness, best able at: https://cscce.berkeley.edu/workforce-index-2020/ practices, and local data. states/michigan/



The pandemic started just after the first round of funding allocations for Ready by Five, causing significant delays to program implementation. 2022 was the first full year of most services.



The Voice of Kent County Families

Parents know what works and what doesn't, making them the most important influence on Kent County's early childhood system. It is crucial that parents and caregivers inform decisions about community priorities, strategies, and how money is spent. Centering parents ensures all stakeholders understand the challenges families face, the opportunities they need, and their dreams for their children.

Understanding Parents' Needs

For the last few years, First Steps Kent has partnered with Stanford University's Center for Early Childhood to survey parents and caregivers with children under age five. More than 1,800 people in Kent County participated in the survey, known as RAPID.

Parents report experiencing material hardship

RAPID survey participants have repeatedly been asked if they face material hardship, defined as "having difficulty paying for at least one type of basic need." In 2023, more than 60 percent of all respondents reported experiencing material hardship – and more than 90 percent of Black and Latino/a parents.

Parents struggle to afford child care

RAPID survey respondents noted child care is a particular hardship, and, on average, they need an additional \$1,000 per month to pay for what they need.

Parents and children experience emotional distress

Since March 2020, approximately 30 percent of parents reported experiencing emotional distress. For the survey, emotional distress is measured as self-reported symptoms of depression, anxiety, stress. or loneliness



"Being a part of the Resident Review Board was lifechanging. It made me feel like an expert as a parent. It made me feel like I mattered, that there were people listening. They wanted to hear from parents to know what we need and what we don't need."

- Joslyn Ward, former member of the Ready by Five Resident Proposal Review Board, which decides how millage funds are allocated

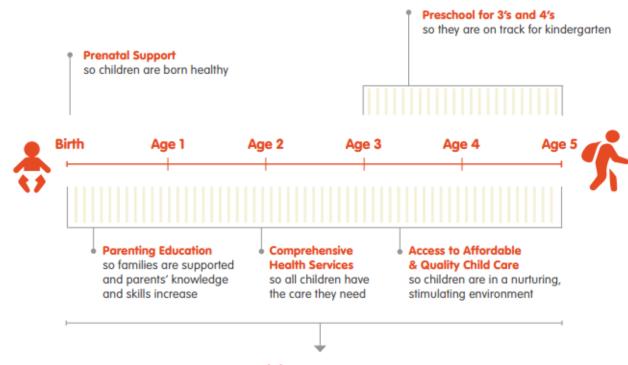
EARLY CHILDHOOD PROGRAMS

This section of the report highlights critical early childhood development programs in Kent County, changes in service levels since 2017, and the impact of the Ready by Five Millage.

Information about families and children served comes from service provider partners and the 2022 Ready by Five Evaluation.¹

"Goals" refer to ideal participation levels if sufficient funding was available and the community had an adequate supply of specialized and trained professionals. In most instances, goals are not attainable with current resources.

1 Evaluating the Implementation of the Ready by Five Early Childhood Millage: 2022 Report



Positive Outcomes

Outreach and Navigation

Ready by Five funding allowed for the creation of an Outreach and Navigation network. The outreach is a warm welcome to the early childhood system, offering families information about early childhood development and a screening to assess their needs. The navigation connects them to evidence-based early childhood programming; health services; and support for housing, food, and other essential needs.

Family Futures and Health Net of West Michigan provide most of the outreach and navigation in Kent County. The most common referrals were for home visiting, dental services, and support for housing and food.

	FAMILIES SERVED IN 2022	GOAL FOR FAMILIES SERVED	GAP IN FAMILIES SERVED
OUTREACH: INFO AND SCREENING ONLY	7,600	9,200	1,600
NAVIGATION: AT LEAST ONE REFERRAL	2,100	3,200	1,100

Prior to the approval of Ready by Five, there was no consistent, sustainable funding for Outreach and Navigation that supports the specific needs of parents who are expecting or have young children. Parents had long identified this as a gap in the system and helped develop pilot projects that serve as the basis for the Outreach and Navigation work today.

Research is beginning to emerge on the impact of screening and referral networks. While many families can benefit from these initiatives, cost savings are most significant when those with the greatest needs are served. "There are situations and scenarios that come up that are unfamiliar territory. To have someone to help navigate these resources in the community and direct you to the services you are looking for is important. It can be overwhelming to do this alone."

> - Maria Silguero-Mavis, Health Net of West Michigan navigator

> > ***The outreach goal is based on screening 50% of all families with newborns (approximately 4,200) and an additional 15% of families with children ages 1-4 (5,000). The navigation goal is to provide at least one referral for 35% of those screened.

Developmental Screenings

One in every six children has a developmental or behavioral disability, such as autism, a learning disorder, or a language delay.¹ Those conditions often go undetected until a child starts school, after the time when treatment would have been most effective. The CDC reports only 17 percent of young children with developmental delays receive early intervention.

Consistent developmental screenings identify potential delays and disabilities so children can get the help they need early and avoid more costly interventions, including special education, later. The American Academy of Pediatrics recommends developmental screenings for all young children, starting in infancy.

Screening tools – such as the Ages & Stages Questionnaire (ASQ) – can be used at home by parents and caregivers or in pediatric offices and early childhood programs. In Kent County, thousands of screenings completed by parents or with home visitors and early educators go through the Connections program (Family Futures), but many others are collected by health care providers, child care centers, and preschools.

There is no universal data base so it is difficult to know exactly how many children are being screened. However, information from Brookes Publishing Co., the publisher of the ASQ, shows how many total screenings have been conducted.

Total Screenings in Kent County in 2021: 10,750²

*2021 is the last year for which data is available *Children can have one screening a year or as many as six or seven, depending on age and participation level.

^{1 (}Cogswell ME, Coil E, Tian LH, Tinker SC, Ryerson AB, Maenner MJ, Rice CE, Peacock G. Health Needs and Use of Services Among Children with Developmental Disabilities—United States, 2014–2018. Morbidity and Mortality Weekly Report. 2022; 71(12):453–458) 2 https://public.tableau.com/app/profile/mark.woltman/viz/RankingASQZip/RankingDashboard)



"I think what I've really understood is how important the first five years are. My son was fortunate that because I was doing the ASQ's and because I was able to learn other things that I could do to support him, it was a really easy transition for him when he started kindergarten."

> - Danielle Guinsler, parent in Connections program

Home Visiting

A home visitor is a supportive and skilled professional who works one-on-one with families, usually in their home, to promote the healthy development and well-being of their young child. Home visiting provides extra support and training to parents, often starting during pregnancy.

Decades of research proves home visiting programs work. They help parents create a strong foundation for their baby, the benefits of which often extend through childhood and into adulthood. Recent studies show the impact of home visiting is often felt by a second generation, meaning adults who participated as young children become better parents themselves.

Home visiting programs vary in ages served, intensity, and focus. There is a coordinated approach in Kent County to ensure families are in the most appropriate program(s) without duplicating services.

Included in this report are six home visiting programs that receive Ready by Five funding, in addition to other public and private funding sources:

- Baby Scholars (Corewell)
- Bright Beginnings (Kent ISD)
- Healthy Families Kent County (Family Futures)
- Little Scholars (Vibrant Futures)
- MomsBloom
- Strong Beginnings (Corewell)

Two others programs that do not receive millage funds are also included:

- Maternal Infant Health Program (Cherry Health, Corewell, Kent County Health Department, and Trinity)
- Nurse Family Partnership (Kent County Health Department)

ALL HOME VISITING PROGRAMS (2022)			
TOTAL FUNDING	FEDERAL, STATE, COUNTY FUNDING	PHILANTHROPIC FUNDING	READY BY FIVE FUNDING
\$9.2 MILLION	\$6.7 MILLION	\$900,000	\$1.6 MILLION



ALL HOME VISITING	FAMILIES SERVED	GOAL FOR	GAP IN FAMILIES
	IN 2022	FAMILIES SERVED	SERVED
PROGRAMS	5,000	6,000	1,000

*The participation goal is 60% of families who are economically disadvantaged and are expecting or have an infant or 1-year-old. It also includes 1,000 families who have a child 2 or older or are not economically disadvantaged.

HOME VISITING PROGRAMS FUNDED BY	FAMILIES SERVED IN 2022	FAMILIES SERVED IN 2017	INCREASE IN FAMILIES SERVED
READY BY FIVE	2,700	1,950	750

*This table includes the six home visiting programs funded by the millage. Families served in 2017 indicates the number served prior to Ready by Five.

BEHAVIORAL HEALTH

Behavioral health refers to the actions and behaviors that impact overall physical and emotional well-being. Behavioral health services treat and prevent mental illness and help people deal with life stressors, crises, and potentially harmful thoughts and feelings.

Infant Mental Health

A child's mental health begins to develop in infancy. Babies need nurturing, responsive, and consistent care that makes them feel loved and safe. Infant Mental Health (IMH) services help parents better understand their child and deal with their own mental health, trauma, or loss.

The two programs included in this report are Early Childhood Attachment. (D.A. Blodgett - St. John's) and Infant Toddler **Development Services (Arbor Circle).**

Most funding comes from the state and federal governments and is distributed through Network 180. Prior to Ready by Five, only families enrolled in Medicaid were eligible for IMH. The millage has made services available to families with private or no insurance.

INFANT MENTAL HEALTH			
ALL FAMILIES SERVED IN 2022	FAMILIES SERVED WITH READY BY FIVE FUNDING	GOAL FOR FAMILIES SERVED	GAP IN FAMILIES SERVED
500	90	2,500	2,000

*The goal is 10% of all families with children ages 2 or younger and is based on estimates of the number of young parents with mental illness. Some of those families may currently engage in privately funded treatment.

Keep Early Education Positive

Ready by Five has restored another behavioral health program after a hiatus of more than 15 years. Keep Early Education Positive (KEEP, Arbor Circle) lost public funding years ago and is now back in operation thanks to millage resources.

KEEP is a prevention program offered primarily as a "push-in service" in child care and preschool. KEEP provides specialized clinical services for children with serious behavioral concerns and training and support for early educators and parents to deal with those behaviors, often related to trauma and/or poverty. KEEP helps young children thrive in early education and prevents expulsion or other disciplinary action.



There are more requests for KEEP than can be accommodated with current funding.

The national organization Zero to Three estimates 10-16% of young children experience mental health conditions, including PTSD and anxiety. That means at least 3,000 young children in Kent County go without the prevention and early intervention services they need.

- Inadequate funding Lack of skilled clinicians specializing in early childhood • Stigmas about mental health that prevent families from engaging • Families not wanting to admit they or their

- child are struggling

EARLY EDUCATION POSITIVE		
CHILDREN IN CENTERS/PRESCHOOLS	CENTERS/PRESCHOOLS SERVED IN 2017	
2,600	0	

Providers point to the following causes for the gap:

"I treat this like school because play is a kid's work."

Michael Brouri, father
who attends GRCC Play
and Learn with his son



PLAY AND LEARN GROUPS

Play is how children learn to think, problem solve, and create. It's how they develop language, literacy, and numeracy skills. It's how they learn to interact with others, share, and resolve conflicts.

Play and Learn Groups are facilitated by early childhood educators and provide a space for young children to play with each other and for parents and caregivers to build their skills. Play and Learn Groups provide:

- Information about child development, early reading strategies, and positive discipline.
- Developmentally-appropriate activities and fun ideas that parents can take home to enhance their child's early learning.

The curriculum is designed to prepare children for a successful start to school.

Four Play and Learn programs are included in this report:

- Bright Beginnings (Kent ISD)
- GRCC Play and Learn (Grand Rapids Community College)
- Little Learners (Vibrant Futures)
- Therapeutic Playgroups (Comprehensive Therapy Center)

Play and Learn Groups are a drop-in service for families to join as frequently as they desire. Prior to the Ready by Five Millage, Bright Beginnings provided the only large-scale Play and Learn Groups. GRCC's groups were funded as small pilot projects. The other two are new programs, thanks to millage funding.

PLAY AND LEARN	CHILDREN SERVED	GOAL FOR	GAP IN
	IN 2022	CHILDREN SERVED	CHILDREN SERVED
GROUPS	6,200	10,000	3,800

*Goal is based on 40% of children ages 1-3, although infants and 4- and 5-year-olds also participate.



Providers have a goal of increasing the number of play groups they offer and expanding to new locations so families in all areas of Kent County can easily get to them. That will require additional funding.

*Kent District Library and Grand Rapids Public Library also offer drop-in play groups and story times, free to participants.

VED	CHILDREN SERVED IN 2017	INCREASE IN CHILDREN SERVED
	800	5,400

ADDITIONAL SERVICES FUNDED BY READY BY FIVE

The Ready by Five Early Childhood Millage has expanded many other critical services, a few of which are highlighted here.

Environmental Health

The air young children breathe, the home where they live, and the yard where they play may all contain dangers that threaten their health, development, and learning.

Environmental hazards can lead to asthma, accidental injury, and lead poisoning. Four out of five homes in Grand Rapids and nearly three out of five in Kent County were built before 1978, the year lead was banned from paint. Deteriorating paint is the primary source of lead in homes.

With millage funding, the Healthy Homes Coalition and Kent County Health Department (KCHD) have increased the number of in-home screenings they conduct looking for lead, mold, dander, unsafe stairwells, and other dangers so they can be removed.

Millage funding has also allowed KCHD to double the number of sanitarians, from three to six. When a visual assessment finds potential for lead, a sanitarian does a thorough, intensive investigation to find the sources and prevalence so the lead can be remediated.



The need for services related to lead exposure is expected to increase in 2024, as a recent change in state law requires pediatricians to screen all 1- and 2-year-old children for lead.





Translation and Interpretation

More than 12 percent of families in Kent County speak a language other than English at home. To be responsive and relevant to all families, Ready by Five added translation and interpretation services in 2021. Programs used **translation services 97 times** in 2022, to make materials available in multiple languages. **Interpretation services were used more than 1,900 times**; the most common languages requested were Spanish, Kinyarwanda, and Swahili.

Widespread translation and interpretation are only available to Ready by Five-funded programs. **There is a gap in providing the services for all early childhood programs** in Kent County.

Reach Out and Read

Holding books, listening to stories, and talking about the pictures help babies grow to become strong readers. Reach Out and Read is an evidence-based early literacy program that partners with pediatricians, who are often among the most trusted advisors to new parents. During regular check-ups, clinicians talk to parents about the importance of reading aloud and provide developmentally appropriate books.

National results from this model show that parents are 250 percent more likely to read with their young children; and the children show improved language development by three to six months and continue to improve with consistent exposure to Reach Out and Read¹. Ready by Five greatly expanded the program in Kent County, resulting in 14,000 young children participating in 2022 and the distribution of 24,000 books. "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,
supervisor with Baby
Scholars at Corewell
Health



¹ https://reachoutandread.org/why-we-matter/the-evidence/

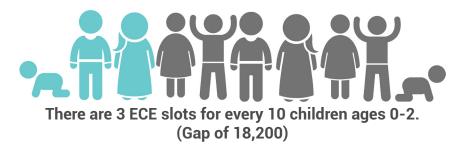
CHILD CARE

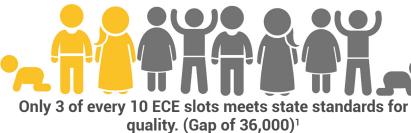
Child care is not currently funded by the Ready by Five Millage.

Child care is foundational to a thriving local economy - now and later. Without it, many parents are unable to participate in the workforce. A recent report from the U.S. Chamber of Commerce Foundation and the Grand Rapids Area Chamber found lack of quality child care costs Michigan's economy \$2.88 billion a year in lost revenue and productivity. Equally important is the workforce and economy of 20 or 30 years from now. Research clearly demonstrates high quality early care and education (ECE) can significantly influence young children's future success.

Child care is one of the largest expenses for families, often costing more than a housing payment or rent. Further complicating access is the lack of supply. Kent County does not have enough guality slots to meet the demand, in large part because chronically low wages and benefits keep people from the profession. The average pay for an early educator in the state is \$12.96 an hour.







1 IFF, Split by More Than the Grand River: How uneven access to affordable child care divides Kent County, October 2023



Estimated Annual Cost of Full-time Child Care in Kent County Infant/Toddler = \$10,816 Ages 3-5 = \$9,713 Infant & 4-year-old (2 children) = \$20,529¹ Median Household Income = \$76,247² ***U.S. Department of Health and Human Services**

defines child care as "affordable" if it costs no more than 7% of a family's income. That would be \$5,337. The gaps aren't evenly distributed across the county. They are most significant in economically disadvantaged neighborhoods of:

- Grand Rapids
- Kentwood
- Wyoming
- Gaines Township
- Rural townships

There are also significant gaps for a group IFF refers to as "the missing middle," families with incomes between 200-400 percent of the Federal Poverty Level. They typically have no public financial support for ECE until their child enters state-funded preschool at age four.

What would it cost to make high quality child care affordable for families and to have an adequate workforce of early childhood professionals? Likely in the range of \$100 million a year in Kent County. Filling that gap will require significant funding from the federal and state governments. However, there are investments on a local level that can improve accessibility and quality of ECE. Stakeholders are working to secure funding to advance that work.

¹IFF, Split by More Than the Grand River: How uneven access to affordable child care divides Kent County, October 2023 2 https://www.census.gov/quickfacts/fact/table/kentcountymichigan/IN-C110222#INC110222

PRESCHOOL

Preschool is not currently funded by the Ready by Five Millage.

Great Start Readiness Program

A child who is ready for kindergarten is excited about learning, plays well with others, communicates effectively, listens, can follow directions, and is resilient. Those are among the most important skills children develop in preschool.

The Great Start Readiness Program (GSRP) is Michigan's statefunded, tuition-free pre-K for four-year-olds and is ranked as one of the highest quality public preschool programs in the country¹

Accessibility to GSRP is increasing. Michigan's 2023-24 budget includes funding to expand GSRP to 5,000 additional children statewide and increases the income eligibility threshold from 250 percent of the Federal Poverty Level (FPL) to 300 percent, or approximately \$90,000 for a family of four. Governor Whitmer has set a goal of universal preschool for all four-year-olds, regardless of income, by the end of 2026, but funding has not been approved.

In Kent County, all children enrolled in GSRP attend for a full school day. Thousands of additional four-year-olds are in tuitionbased early care and education (ECE).

GREAT START READINESS PROGRAM

KENT COUNTY 2022-23 ENROLLMENT	2022-23 GOAL	2023-24 GOAL
3,000	3,000	3,700

*The goals are based on 80% of eligible 4-year-olds participating in GSRP. The higher goal in 2024-25 reflects the increase in the number of eligible children as established by the state.

1 https://nieer.org/wp-content/uploads/2023/05/YB2022_ExecutiveSummary.pdf

Head Start

Research shows the benefits of preschool increase when children are enrolled for two years, rather than one. The only publicly funded pre-K for three-year-olds is Head Start, a federal program restricted to those living below the poverty level, which is \$30,000 for a family of four.

Approximately 1,250 three-year-old children are in households below the FPL, however the federal government does not provide funding to offer Head Start to all eligible children, leaving them with no preschool option. Additionally, there is no publicly funded preschool for three-year-olds whose families are not in poverty but are unable to able to afford tuition-based ECE.





ALL KIDS HEALTHY, THRIVING, AND READY

Kent County continues to be a leader in providing the programming and support young children need to be healthy, thriving, and ready for kindergarten. The community has made considerable progress since the initial gap analysis in 2017. However, we are still missing opportunities to fully prepare our youngest children for future success.

High-quality child care that is affordable continues to be the largest gap in Kent County's early childhood system. Addressing the child care crisis is an urgent need that requires commitment from all levels of government, business, philanthropy, early childhood professionals, and other stakeholders.

However, child care is clearly not the only gap in the system. In almost all aspects, we have neither the funding nor the skilled workforce to serve all children and families in need of services.

Fully realizing the vision "Every young child will enter kindergarten healthy and ready to succeed in school and life" must be the priority of all of us - those who raise and love young children, those who work within the early childhood system, those who make policies, and those who have a stake in Kent County's future.

Thank you to the service providers who contributed to this report, the Jeff and Sheryl Baker Family Foundation and W.K. Kellogg Foundation for supporting it financially, and to those who shared their research and expertise with us.





Early Investment. Lifelong Success.

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