



FIRST
CHILDREN'S
FINANCE

RURAL CHILD CARE INNOVATION PROGRAM

COMMUNITY SOLUTION ACTION PLAN FOR CHILD CARE

WADENA COUNTY, MINNESOTA MARCH 25, 2020

The Rural Child Care Innovation Program is possible due to generous funding from the Minnesota Department of Human Services.



DEPARTMENT OF
HUMAN SERVICES



This Community Solution Action Plan is designed to be a deep dive into the **Rural Child Care Innovation Program**.

You will step through every stage of the community engagement process from solution development to implementation.

Please visit www.ruralchildcare.org for continued updates on community progress.

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“If employees can’t find quality care for their children, they won’t work for you. They won’t move to your community, or they’ll be forced to move away, or they might have to consider quitting their job to stay home with their children because **they have no other option.**”

Kris Bevell

Editor
Prairie Business Magazine

EXECUTIVE SUMMARY

The Rural Child Care Innovation Program (RCCIP), is a community engagement process designed to develop right-sized solutions to address the needs of early care and education in Minnesota's rural communities. The goal of RCCIP is to help communities identify the scope and size of their child care challenges, and to empower and support communities to develop solutions to address these challenges.

The Community Solution Action Plan for Wadena County intends to outline the child care challenges identified in the community, and the proposed solutions to improve the state of child care in the area. A Core Team from Wadena County, with the support of First Children's Finance, conducted a thorough investigation and analysis to uncover the factors creating the child care shortage in the area through focus groups, individual interviews, and surveys with a multitude of stakeholders in the community.

To understand the potential need of child care in Wadena County, First Children's Finance conducted a Supply Demand Gap Analysis and community surveys, which showed a child care shortage of up to 503 slots. The analysis revealed that it's very difficult to be a child care provider due to numerous rules and regulations, low pay and no benefits, long hours, and high operating costs. Staffing is a significant expense for many child care programs, resulting in 60-80% of overall expenses. This heavily influences the ability of child care providers to sustain their child care operations.

The analysis revealed that the child care shortage has severely impacted parents living in Wadena County. Nearly 34% of survey respondents declined employment or withdrew from the workforce due to child care issues. Absence from work (when a provider is closed for the day), inability to work a flexible schedule, inability to work different shifts, and tardiness to work hinders the ability of parents to advance in their careers.

Some of the major factors contributing to the child care shortage in Wadena County as shared by the survey respondents include; cost of care, cost of starting programs, and regulations on providers. Furthermore, there is a lack of qualified staff in the area to fulfill openings.

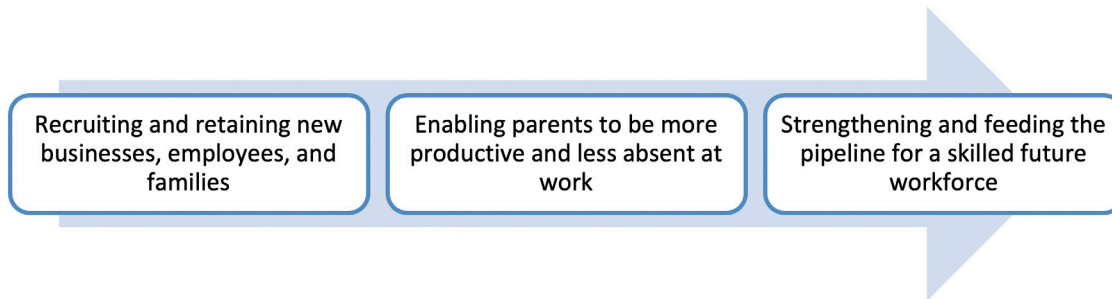
Through the RCCIP, Wadena County has identified four goals to address the child care challenges. These goals include:

- Develop a resource roadmap and guide to successful licensing.
- Create a space where providers, both new and existing, can share resources, experiences and ideas.
- Develop recognition and awareness activities on the topic of child care.
- Create a network of community resources who are willing to support new and existing child care businesses to increase the supply of child care.

In implementing these goals, Wadena County will improve the state of child care, empower local child care providers through continuous community support, provide parents with more care options, and extend to providers a network of available resources to run and operate their child care business. In the next 12-18 months, First Children's Finance will support the core team in implementing these goals and measuring outcomes of their efforts.

THE IMPORTANCE OF HIGH QUALITY CHILD CARE IN COMMUNITIES

In rural communities, ebbs and flows of the local economy greatly influence the sustainability of a community's child care supply, and vice versa. That is why the Rural Child Care Innovation Program addresses child care and early education challenges through a framework of regional economic development. A robust supply of high quality child care fosters community growth through:



The connection is clear: when our children thrive, so do our communities. Investing in early care and education is not only the right thing to do for our youngest citizens, but the best thing to do for our economic growth and prosperity.

INTRODUCING THE RURAL CHILD CARE INNOVATIVE PROGRAM

Child care is an economic driver for rural communities across the United States but many communities are facing shortages of high quality child care. The Rural Child Care Innovation Program is based on the fundamental idea that rural communities are greater than their size in numbers and greater than their current challenges. By mobilizing and empowering rural communities, the landscape of early care and education is changing in rural America.

PROGRAM FOCUS

Children living in rural areas are more likely to come from low-income households than children in urban areas, and are more likely to be living in poverty for longer periods of time. Many rural areas struggle to attract and retain a young, educated workforce, while others lack the resources to keep up with their own growth and success. Although rural communities face many challenges, they are also resilient. They have the innovation it takes to develop nimble, creative solutions that will be effective in rural areas. The Rural Child Care Innovation Program leverages communities' independent, can-do attitudes to address early care and education in Greater Minnesota.

PROGRAM ACTIVITIES & GENERAL TIMELINE

APPLICATION PHASE		
ACTIVITIES	TIMING	DETAILS
Webinar	August 6, 2019	Learn about RCCIP, expectations, and ask questions
Application Opens	July 22, 2019	Send the application, post on website
Application Deadline	August 21, 2019	Due by 5:00pm
Follow Up Questions For Applicants	September 6, 2019	FCF will connect by phone or email
Final Awards Made	September 13, 2019	FCF will notify via email
PLANNING PHASE		
ACTIVITIES	TIMING	DETAILS
Core Team Lead Orientation	September 25, 2019	Webinar with Core team leaders to set expectations
Core Team Orientation Retreat (6 hrs)	October 25, 2019	Face-to-face meeting to discuss RCCIP details and expectations
Core Team Planning Meeting (2 hrs)	November 8, 2019	Face-to-face meeting to map out community engagement activities and fully develop the timeline
Data Gathering & Community Engagement Activities	November 2019	Core Team engages community in gathering data and makes community aware of their work
Child Care Appreciation Dinner	January 9, 2020	Dinner is organized to recognize and appreciate providers in the community
Synthesize Data	January 2019	FCF synthesizes data into useful info for town hall meeting
Planning Meeting for Town Hall (1 hr)	December 2019	Core Team planning for the town hall meeting
Child Care Provider Recruitment	On-going	Recruit providers to participate business trainings and one-on-one consultation conducted by FCF
Business Cohort	FCC - Spring 2020 CCC - Summer 2020	Series of business trainings and one-on-one consultation conducted by FCF
Town Hall Event	January 27, 2020	Community wide event to identify and develop projects
IMPLEMENTATION PHASE		
ACTIVITIES	TIMING	DETAILS
Organization of Town Hall Ideas	February 2020	FCF staff organizes Town Hall ideas into a workable format
Implementation Planning Retreat (4 hrs)	February 21, 2020	Face-to-face meeting to prioritize goals; develop SMART goals and map out implementation activities, Plan for the Community Launch
Core Team Lead Meeting	March 16, 2020	Webinar with core team leads from this year's RCCIP communities to network and share town hall outcomes
Community Solution Action Plan (CSAP)	April 2020	FCF creates report detailing community data, types of solutions, and community identified projects
Community Launch of CSAP	TBD	Press release to share the CSAP
Regular Core Team Meetings	June 2020-May 2021	Updates from project teams to the core team; frequency determined by core team; facilitated by Core team lead
Quarterly Updates	June 2020-May 2021	Core team lead provides written quarterly updates to FCF
Regular Project Team Meetings	June 2020-May 2021	Project teams meet to implement community solutions; facilitated by project team lead
Technical Assistance Support	June 2020-May 2021	FCF provides Technical Assistance when needed
Final Report	June 2021	Core Team leader submits final written report to FCF
Celebration	June 2021	Core Team celebrates its success



EXPECTED OUTCOMES AND IMPACT

The Rural Child Care Innovation Program is designed to support fundamental change in the overall conditions for child care in the areas that it is delivered. This is accomplished through various methods that include:

- A thorough analysis of the current child care supply and demand, and evaluation of community factors impacting the local child care supply.
- Events that educate community members about the link between quality child care, rural economic development and viable communities.
- A Community Solution Action Plan that includes innovative solutions generated through a facilitated Town Hall process.
- Support and business improvement services to existing family child care providers and child care centers.
- First Children's Finance's expertise, resources and tools; including research and financial modeling.
- Links to other communities working on similar issues.

Measurements of success are determined through a tactical project management grid that provides guidance to the Core Team about the involved participants and their projected steps and progress towards project completion.

ABOUT WADENA COUNTY

Wadena County is a rural community in Central Minnesota with approximately 13,600 people covering 543 square miles. There are five primary cities within the county; Menahga, Sebeka, Staples (part), Wadena and Verndale; two smaller communities, Aldrich and Nimrod, and several townships. Education is important with three of the four school district passing referendums in recent years. Poverty is also an important factor impacting the communities of Wadena County. According to MN Compass, 39% of households in the county earn less than \$35,000 per year.



LOCAL CORE TEAM REPRESENTATION

The Core Team was identified locally and asked to commit to investigating the child care challenges in Wadena County. The Core Team has and will continue to support development of solutions to sustain a high quality and sustainable child care infrastructure in the local area

- Katie Heppner, The Economic Alliance, Core Team Lead
- Donna Anderson, University of MN Extension Educator
- Rebakah Berndt, Penmac Staffing
- Dani Bettermann, Mason Brothers Wholesale Grocery Rep
- Jed Brazier, Wadena Area Chamber of Commerce
- Sadie Christiansen, Tri County Health Care
- George Deiss, City of Wadena
- Emily Farniok, Leaf River Ag Services
- Roland Gilbert, Mason Brothers Wholesale Grocery
- Cheryl Hahn, City of Sebeka
- Beth and Ed Heltunen, Rosehaven Assisted Living
- Darla Hoemberg, CareerForce Wadena
- Renee House, Verndale Area Christian Academy
- Chuck Horsager, Wadena County Commissioner
- Mary Ives, Timberlake Lodge Hotel
- Randy Jahnke, Friendly Rider Transportation
- Rachel Johnson, City Council Member - Staples
- Teresa Johnson, Tri County Health Care
- Curt Kreklau, City of Menahga
- Emily Kreklau, Volunteer Sebeka
- Tanya Leskey, Wadena County
- Nate Loer, Immanuel Lutheran Church Wadena
- Raye Ludovissie, Mayor City of Verndale
- Matthew Lunde, Timber Roots
- Craig Nathan, Rural MN CEP
- Liz Olson, Menahga C&C
- Katie Polman, Tri County Health Care
- Melissa Radermacher, City of Staples
- Rick Soder, Stern Rubber Company
- Bill Stearns, Wadena County Commissioner
- Michelle Tauges, Sourcewell
- Dean Uselman, City of Wadena

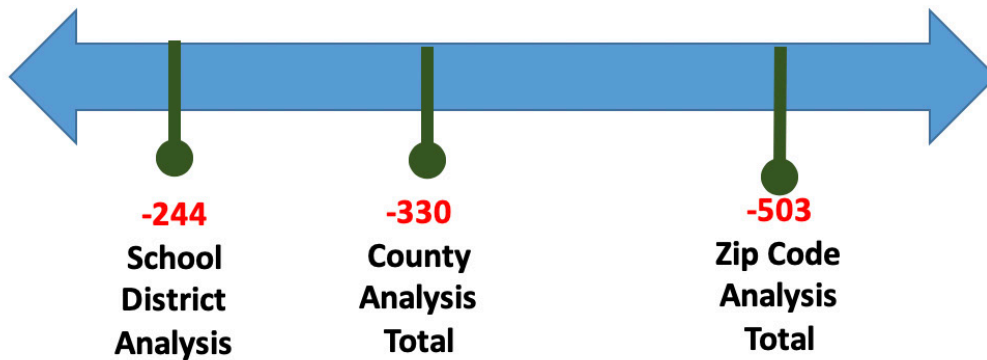
CHILD CARE DATA AND EARLY EDUCATION TRENDS

As part of the Rural Child Care Innovation Program, the local community was provided with various forms of data to understand the contributing factors for the child care challenges. First Children's Finance leveraged different data sources to pull together an illustrative picture of the impact of child care in the local area. These data sources include US Census Information, MN Child Care Licensing Records, Minnesota Department of Education, MN DEED, School District Census information and other internal research tools including First Children's Finance data.

POTENTIAL NEED OVERVIEW

First Children's Finance conducted a Supply Demand Gap Analysis which provided a view of potential child care needs.

When analyzing the data we look at a range of slots, this gives us the best picture of need in the community. The Supply Demand Gap Analysis for Wadena County dated October 1, 2019 shows a shortage range of 244 - 503 slots for children birth to five with all available parents in the workforce. Narrowing that down even further, that data shows that roughly 30% of the slots needed are for infants and toddlers.



October 2019

When asked about how long providers plan to stay in business 15% of family providers said they are planning on staying in business less than 3 years, while 31% said they are planning on staying in business for 3-5 years. The survey indicated that 8% of providers are planning on staying in business 6-9 years, while 46% said they are planning on staying for 10 plus years. It is important for Wadena County to think about ways to retain family child care providers as well as building more slots within the community.



FAMILY CHILD CARE - BY THE NUMBERS

First Children’s Finance evaluated the current supply of family child care to identify trends that needed further examination.

- The average length of service is lower than the state average which indicates a population of providers with shorter lengths of service.
- Providers with less than 5 years of service and those with more than 20 years of service are most at risk for turnover in an industry that already sees tremendous employment turn-over rates.

	LOCAL	STATE
TOTAL FAMILY CHILD CARE PROVIDERS	37	7,715
AVERAGE LENGTH OF SERVICE	8.6 years	13 Years
LESS THAN 5 YEARS / SERVICE	16 / 43.3%	2209 / 28.6%
MORE THAN 20 YEARS / SERVICE	6 / 16.2%	2256 / 29.3%
NON-OWNER OCCUPIED	1 / 2.7%	222 / 2.9%
NON-RESIDENTIAL DWELLING	0 / 0%	53 / 0.7%

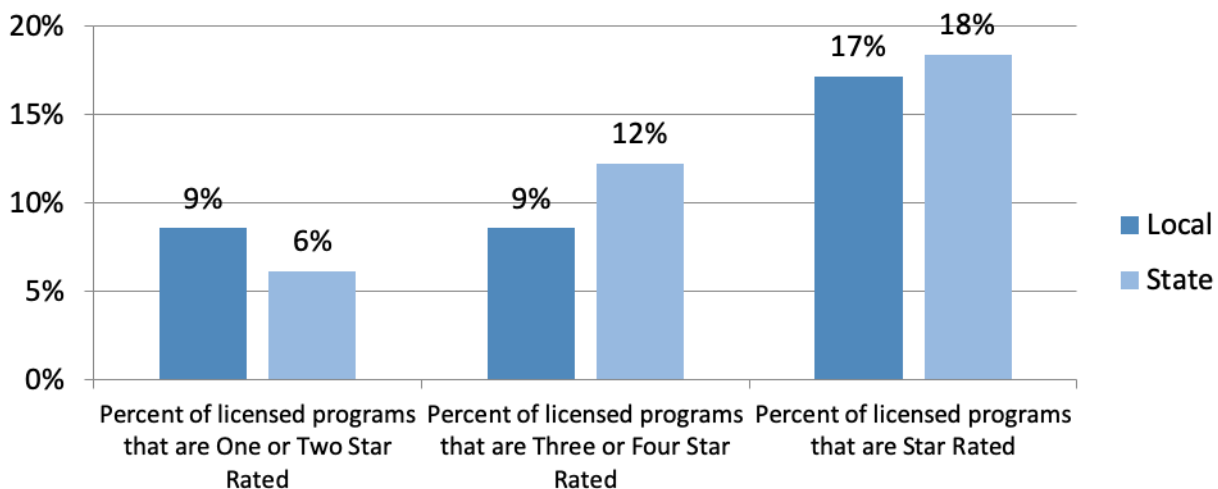
-June 2019 DHS Licensing



QUALITY CHILD CARE OVERVIEW

First Children’s Finance examined state-wide information about the number of child care programs that are participating in the Parent Aware program.

Parent Aware is Minnesota’s Quality Rating and Improvement System that identifies programs that go above and beyond the general licensing requirements to obtain higher quality in their child care programs.



The chart above demonstrates that child care providers in Wadena County are slightly behind the state average when it comes to Parent Aware enrollment. This shows with the limited number of providers they are working toward quality.



AVERAGE COST OF CHILD CARE

Child care is a large investment for families with children. A market rate survey of child care providers was accessed as part of the RCCIP to provide information about parents' child care investments in the area.

The following chart shows the average cost of child care investment on a weekly basis at the 75th percentile for each age group in both a center and family child care setting. This number means 25% of child care programs charge more than this number and 75% of child care programs charge less.

Area Market Rates – Wadena County

AGE GROUP - CHILD CARE CENTER	WEEKLY RATE	ANNUAL TOTAL
75TH PERCENTILE - INFANT WEEKLY	\$195	\$10,140
75TH PERCENTILE - TODDLER WEEKLY	\$170	\$8,840
75TH PERCENTILE - PRESCHOOL WEEKLY	\$160	\$8,320
75TH PERCENTILE - SCHOOL AGE WEEKLY	\$162.50	\$8,450

AGE GROUP - FAMILY CHILD CARE	WEEKLY RATE	ANNUAL TOTAL
75TH PERCENTILE - INFANT WEEKLY	\$125	\$6,500
75TH PERCENTILE - TODDLER WEEKLY	\$120	\$6,240
75TH PERCENTILE - PRESCHOOL WEEKLY	\$120	\$6,240
75TH PERCENTILE - SCHOOL AGE WEEKLY	\$112.50	\$5,850

Results of the DHS 2018 Child Care Market Rate Survey: Minnesota Child Care Provider Business Update

While rates of investment for child care are high for families, many child care operations run on very slim margins due to the high cost of quality staffing and care. Staffing is a significant expense for many child care center programs at 60-80% of overall expenses.

Family Child Care providers invest significant portions of tuition revenue back into their operations leaving providers with less than minimum wage for compensation, according to research by First Children's Finance in 2016.



OTHER LOCAL SUPPORTING DATA

As part of the overall collection and review of data, First Children’s Finance highlighted additional data outcomes that can impact third grade reading levels and local graduation rates. There are multiple studies indicate a link between early education and school readiness with third-grade reading levels and high school graduation rates. Lower achievement levels can be an early indicator of future challenges in high school, engagement in higher education, and teen pregnancy rates.

Third Grade Reading Levels

DISTRICT	2018 PROFICIENCY RATE
Wadena - Deer Creek #2155	59.2%
Sebeka #820	48.5%
Menahga #821	62.50%
Verndale #818	60.4%
Statewide	56.2%

Minnesota Department of Education Report Card

Local Graduation Rates

DISTRICT	2018 PROFICIENCY RATE
Wadena - Deer Creek #2155	82.2%
Sebeka #820	96.9%
Menahga #821	98.0%
Verndale #818	87.5%
Statewide	83.2%

Minnesota Department of Education Report Card



ABILITY TO PAY FOR CHILD CARE

Many families working on the lower end of the wage spectrum have difficulty paying for child care. The following charts provide an overview of local economic factors that can further impact child care:

Local Poverty Information – Wadena County

Total Population Living Below Poverty Threshold in Last 12 Months	15%
Related Children Under Age 18 Living with Income Below Poverty Threshold	16.9%
Families With Related Children Under Age 5 Living Below Poverty Threshold	22.3

U.S Census Bureau 2020 Website

Household Income – Wadena County

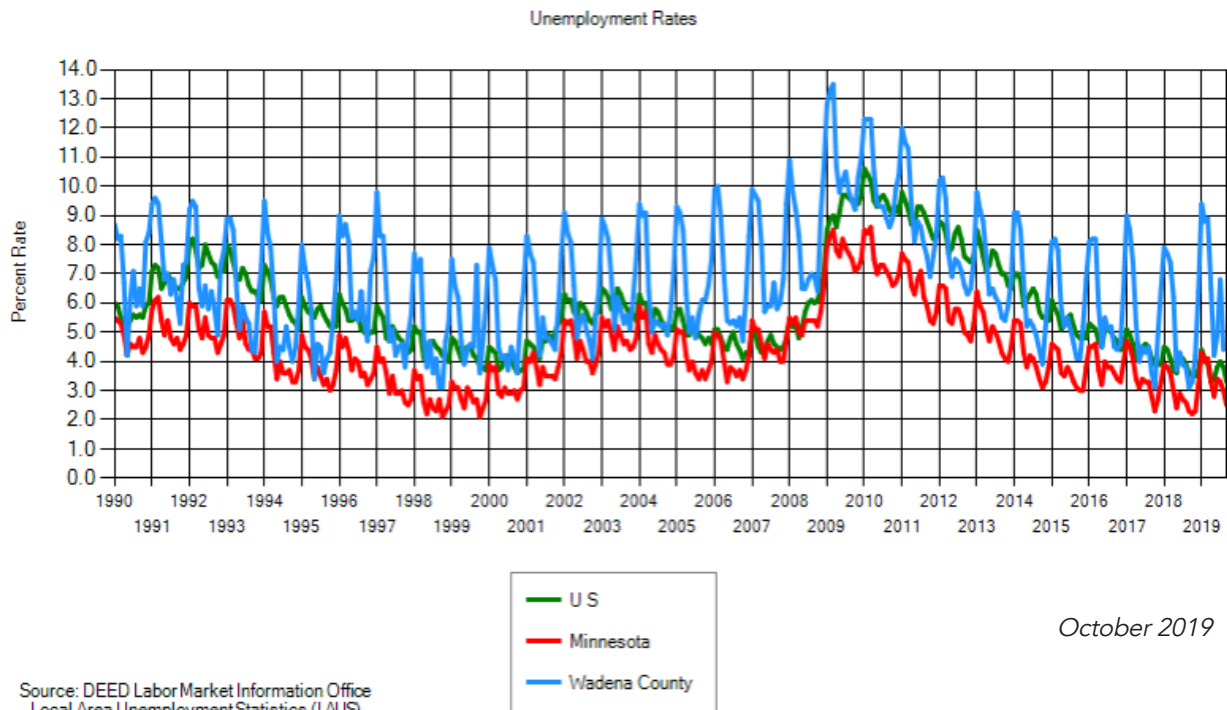
TOTAL HOUSEHOLDS ACS WADENA COUNTY ESTIMATE		3,572
TOTAL HOUSEHOLD INCOME & BENEFITS (2017 INFLATION-ADJUSTED DOLLARS)	# OF HOUSEHOLDS	%
Less than \$10,000	98	2.7%
\$10,000 to \$14,999	172	4.8%
\$15,000 to \$24,999	285	8.0%
\$25,000 to \$34,999	337	9.4%
\$35,000 to \$49,999	682	19.1%
\$50,000 to \$74,999	790	22.1%
\$75,000 to \$99,999	520	14.6%
\$100,000 to \$149,999	446	12.5%
\$150,000 to \$199,999	143	4.0%
\$200,000 or more	99	2.8%
MEDIAN HOUSEHOLD INCOME	\$55,516	

LOCAL EMPLOYMENT CONDITIONS

Employment data was considered as it can be an indicator that additional child care is needed to support the employment needs of the community since there are more two-parent families employed.

Unemployment Rates – Wadena County

4.4% Unemployment Rate



Source: DEED Labor Market Information Office
Local Area Unemployment Statistics (LAUS)

Top Local Industries – Wadena County

The largest employers were invited to participate in the child care conversation since they are impacted by absenteeism and less productivity when child care is a challenge.

Industry: Educational Services, and Health Care a & Social Assistance	1,467	24.2%
Industry: Manufacturing	1058	17.5%
Industry: Retail Trade	773	12.8%

www.ruraldataportal.org

COMMUNITY INSIGHTS

Extensive outreach was conducted by the Core Team to engage the community about child care. This work included one-on-one stakeholder meetings with various community leaders, electronic surveys of parents, providers, and employers, focus groups, and presentations about child care. Through these various inputs, the Core Team was able to better understand the underlying causes of local child care challenges.

FOCUS GROUPS



ONE ON ONE MEETINGS



SURVEYS



PRESENTATIONS

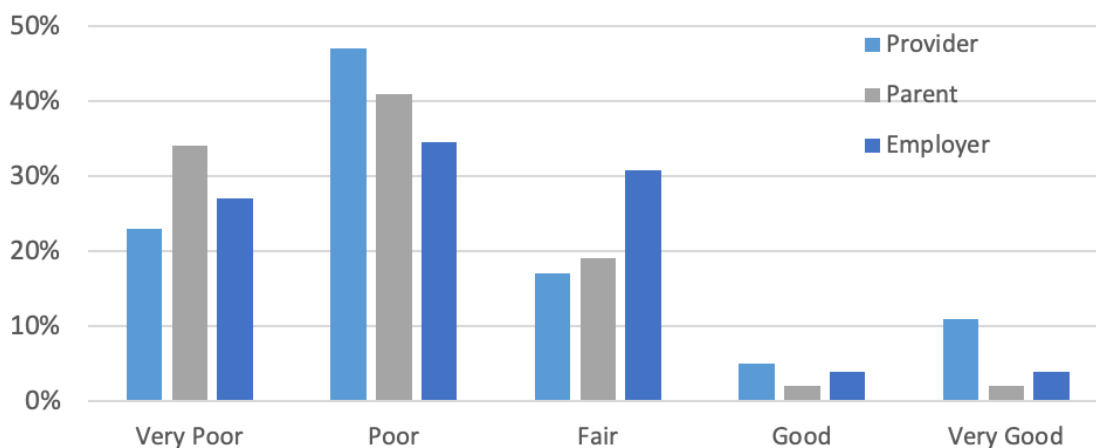


COMMUNITY SURVEYS – SELECTED PERSPECTIVES

The general community was invited to participate in a comprehensive survey about child care in the local Wadena County, MN. Over 100 individuals participated in the community survey with specific questions developed for parents, employees, and child care providers.

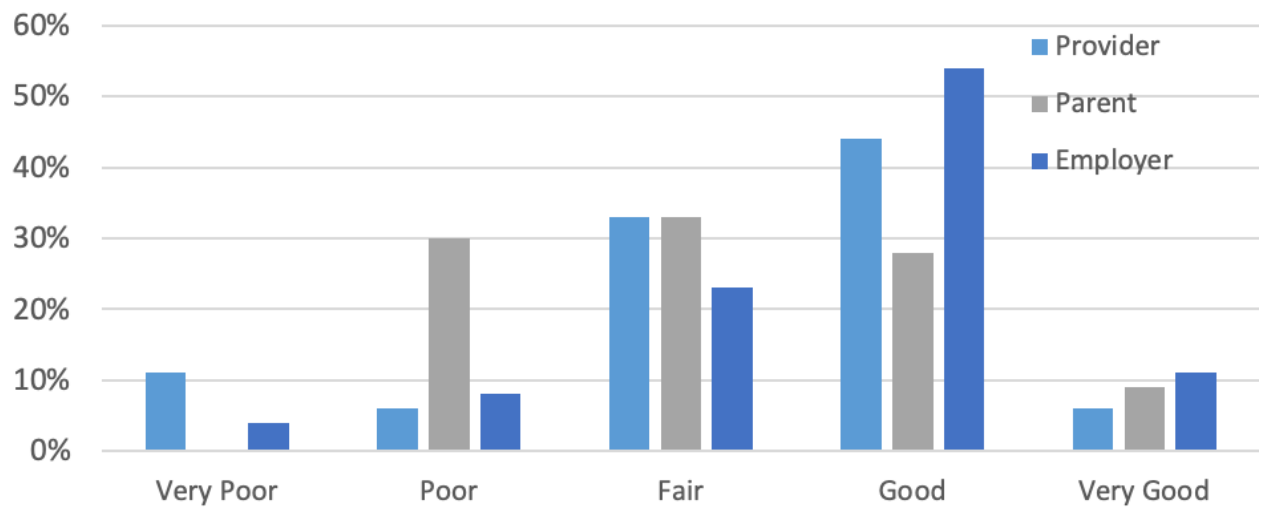
The following charts represent some highlighted perspectives within the community:

Perceptions: Availability of Child Care in the Local Area



Survey respondents indicated that they were traveling great distances to find appropriate child care. Nearly 26% of parents indicated that they were traveling more than 11 miles for child care.

Perceptions: Quality of Available Child Care in the Local Area

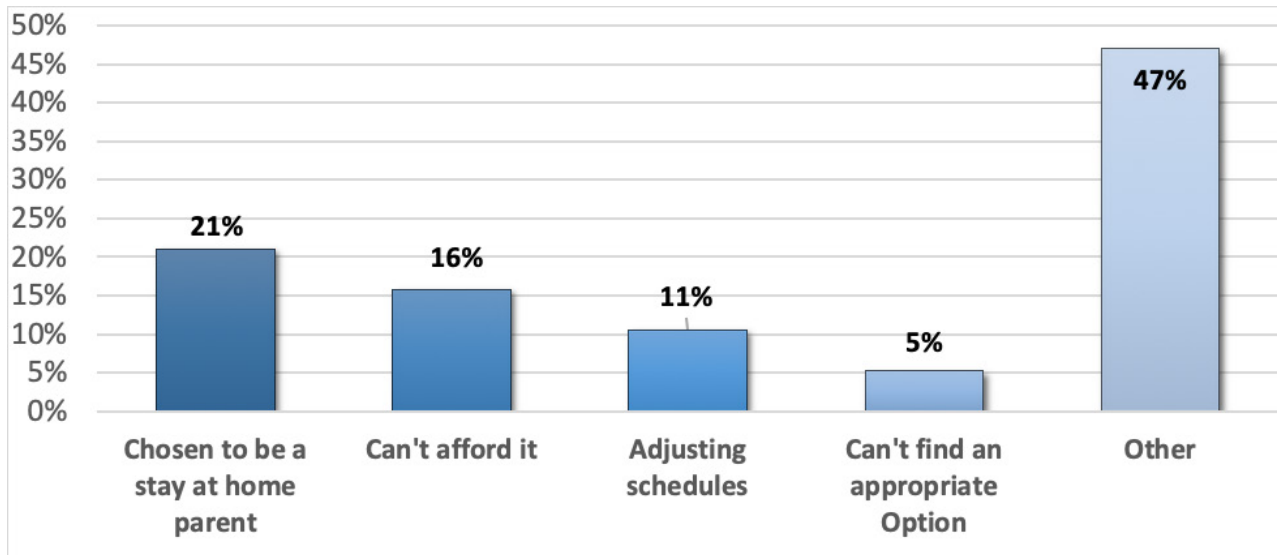


While specific questions about quality were not part of this survey, it was noted that there is disconnect between child care providers and the local community on the availability of high quality child care in the area. When survey participants were asked about what is important for them in a child care program, they ranked their preferences as follows (1 being the most important):

1. Safe and healthy environment
2. Licensed by DHS
3. Conveniently located
4. Education curriculum
5. Provider has high level of education
6. Provider is Parent Aware Rated
7. Provider is someone I know



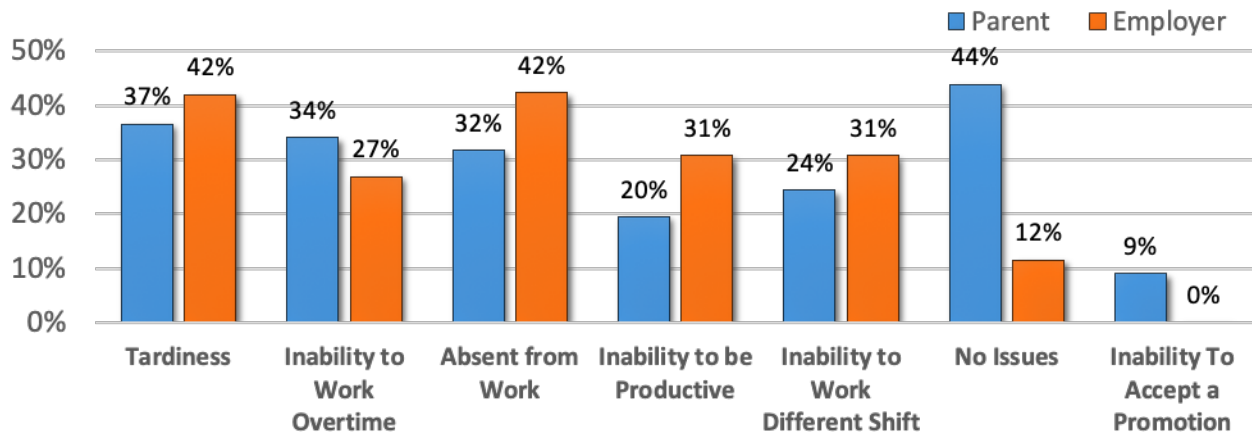
Reasons for Not Enrolling in Preferred Care



Community and Business Impacts of the Child Care Issue

Beyond families and children, the greater community and local businesses can also be impacted by child care challenges and issues. Child care is often framed as an economic development issue by communities facing declining populations or challenges with the work force. These issues can compound and further extend into the business community by causing loss of workers due to unavailable child care or by businesses relocating to environments with better availability of care.

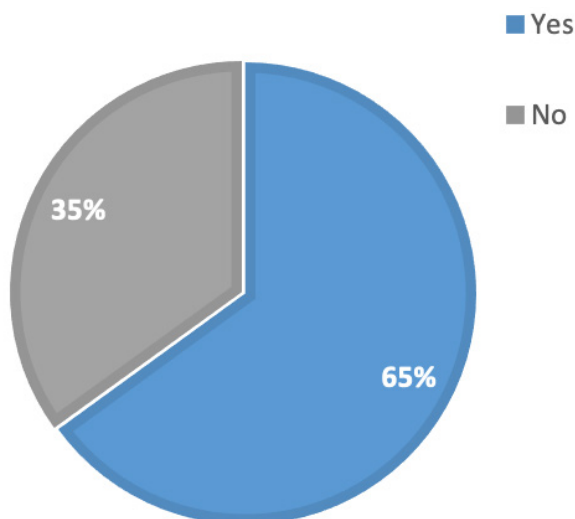
Work Issues Occurred Due to Child Care Arrangements in the Last 12 Months



Normal work environments can be adversely impacted when child care is a challenge for employers and workers. As illustrated, the biggest impact of child care limitations include absence from work (when a provider is closed for the day), inability to work a flexible schedule or work different shifts, and tardiness to work. From the employer survey 38% of employers responded that the lack of child care impacted their ability to attract employees and 35% stated that it has an impact on retaining employees. A study in 2004 showed the national impact of child care issues in the economy, and it was valued at over \$3 billion dollars annually.

Impact on Family Planning – Wadena County

Has the availability of your preferred child care option impacted your decision to have another child and/or limit the size of your family?



In addition to the impact on family planning child care shortages can also impact the local employment environment. In the survey, nearly 40% of parents had declined employment or withdrawn from the workforce due to child care issues.



UNDERSTANDING THE UNDERLYING CHALLENGES

The Core Team in Wadena County spent several months investigating the underlying reasons for the local child care challenges. This work involved engaging with many members of the local area to determine the underlying causes for the identified shortage of care.

The Core Team identified the following factors impacting the child care system in Wadena County:

IT IS CHALLENGING TO BE A CHILD CARE PROVIDER

- Parents want high quality care, but they can't pay enough to highly compensate providers.
- A child care business is expensive to start and the first year may not have a positive cash flow.
- Centers can't find and keep good quality workers.
- Parents know providers need vacation, but it is expensive to pay for child care when not using it and they have a hard time finding replacement care during that vacation time.
- No benefits: such as health insurance, retirement savings, or PTO for provider.

QUALITY AND REGULATIONS: TWO SIDES OF ONE COIN

- Need for low cost, local training to increase quality care.
- Providers are exhausted by the regulations.
- Experienced providers fear the impact of new regulations and fines.
- Community wide frustration with paperwork and rules.
- Ratios for numbers of children in younger age groups, reduce the number of infants and toddlers a provider can care for.
- Cost of equipment and licensing fee.

"I think it is a demanding job with maybe a lot of regulations and high risk responsibilities with not as much of a financial reward."
- Local Resident

HIGH COST AND LOW AVAILABILITY OF CARE

- Some families make too much for child care assistance but not enough to pay for care, plus bills.
- Parents are trying to line up infant care in early pregnancy, but some are on waiting lists for up to 1 year.
- Parents are taking longer maternity/paternity leave because of a lack of openings for infants.

"I'm about to have a baby and I work full time. Trying to find infant care was impossible...I was lucky family stepped in..."
- Local Resident

TOWN HALL MEETING

The Town Hall meeting is designed to provide an opportunity for the Core Team and the community to interact and understand the findings of the extensive focus groups and surveys. Participants shared ideas about how to address the child care challenges in the local community.

COMMUNITY DEVELOPED SOLUTIONS

PROVIDER RECOGNITION

- Host a social event for providers, with speaker or training
- Feature article in the local paper highlighting providers
- Invite providers to join the Chamber and be recognized as a business by local development organizations

LICENSING AND REGULATION

- Make regulation changes that are necessary to make it easier to start daycares
- Make it easier to increase the number of children
- Additional slots for current providers helps give more immediate relief of need and increase flexibility providers have, PT staff during increased activity time, (meal times)

START-UP LICENSING SUPPORT

- Step by step manual for licensing
- Funding for licensing

TRAINING AND NETWORKING

- Mentoring programs - getting started is expensive, gives exposure before commitment
- Workforce Development

BUSINESS SUPPORTS

- Business, church, community, and school awareness of the needs
- Providers feel like they don't have support for their business

FUNDING

- Forming a providers group and offer benefits to providers at group rates by developing a Wadena County Childcare Coop

IMPLEMENTATION PROJECTS

The Town Hall meeting is an opportunity to leverage multiple view points and ideas related to addressing the local child care challenge. After the Town Hall meeting, the Core Team met to discuss all ideas and formulated an action plan to move forward. The following SMART goals were developed.

SMART Goal One

Develop a Resource Roadmap and Guide to Running a Successful Child Care Business

Expected Outcomes and Impact

Through development of a resource guide, providers will have easier access to the information needed to start and run a child care business. Increase the awareness of our local and state elected officials of our regional child care issues and advocate for ordinance and policy changes as appropriate.

Core Team Lead – Chuck Horsager

SMART Goal Two

Create a Space Where Providers, Both New and Existing, Can Share Resources, Experiences and Ideas

Expected Outcomes and Impact

Providers will have a space that they can use to reach out to one another to share resources, information and connect with community members who may have resources to share. This will help providers access the licensing support and business support they are looking for.

Core Team Lead – Darla Hoemberg

SMART Goal Three

Develop Recognition and Awareness Activities on the Topic of Child Care

Expected Outcomes and Impact

To bring awareness to all county residents, the exemplary work and service of child care providers, as well as opportunities in choosing a child care career.

Core Team Lead – Dean Uselman

SMART Goal Four

Create a Network of Community Resources Who are Willing to Support New and Existing Child Care Businesses to Increase the Supply of Child Care

Expected Outcomes and Impact

Business and other community resources to support childcare will be explored and a list of those who are willing to support expansion of slots and funding of child care will be developed, a budget for projects and resources to support all goals will be developed.

Core Team Lead – Katie Heppner



FIRST CHILDREN'S FINANCE

Founded in 1991, First Children's Finance is a national nonprofit organization based in Minneapolis, Minnesota with regional offices in Iowa and Michigan. First Children's Finance works to stabilize, improve and expand high-quality child care businesses serving low- and moderate-income families.

First Children's Finance provides financing, child care business training and consulting, and build partnerships that connect child care businesses with the resources and expertise of the public and private sectors.

First Children's Finance understands the issues and challenges child care businesses face in today's world. We have industry-specific expertise and a shared commitment to the success of child care.

In addition, First Children's Finance aligns its work with child care leaders, businesses and regional initiatives that are committed to quality. We define quality as the creation of environments that support healthy brain development for young children to enhance early learning. First Children's Finance brings a unique perspective, approach, and experience to providing business, planning and financial assistance to our child care and economic development partners.

For more information about First Children's Finance visit www.firstchildrensfinance.org