



**FamilyWise**

THE HOME OF PREVENT  
CHILD ABUSE MINNESOTA

**MINNESOTA  
FAMILY  
WELLBEING  
INDEX**



**2023**  
EDITION

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# Letter from the CEO



Parenting is hard, even in the best of circumstances. All families need the support of their communities in order to thrive, from affordable and accessible housing opportunities to friends and neighbors that can help parents by babysitting, offering words of encouragement, or shoveling snow.

Our first Family Wellbeing Index, published last year, showed that there is ample data about barriers to family stability, like inaccessible health insurance and childcare resources. This year we further explore data around concrete (formal) supports for families, including paid family leave and mental health services. In the wake of the pandemic, these supports are more important than ever, and present an opportunity to improve the wellbeing of families.

Last year, the way we presented the data showed inequities in our state between White and Black, Indigenous and People of Color (BIPOC) families. This year we provide a fuller picture, disaggregating data by race to show that access to fundamental sources of family wellbeing is disproportionately out of reach for American Indian and Black households due to past and present systemic racism. Every child should have the support they need to thrive. To achieve this, we need to address the social problems, unfair practices, and unjust conditions that stem from systemic racism. These impacts of racism undermine the healthy development of children and families.

At FamilyWise, core to our approach is the belief that natural (informal) supports, such as family, friends and neighbors, are what sustains the stability and wellbeing of families. Last year our Family Wellbeing Index illustrated that it is hard to find statewide data about factors that lead to safe and strong families. In this year's report, we share our own efforts to better understand the barriers and levers for effectively building families' natural support networks.

This report is being published in April in recognition of Child Abuse Prevention Month, with the hope of contributing to the conversation about how all of us, both personally and professionally, can support the wellbeing of Minnesota children and families.

With gratitude,



**Ann Gaasch**  
Chief Executive Officer



# Introduction



The 2023 Family Wellbeing Index Report compiles statewide population data from large scale data sets. While last year's report provided a pre-pandemic baseline, this year's report highlights newly released data and gives readers a first look into how families fared as they began to recover from the COVID-19 pandemic.

We explore data disaggregated by race, ethnicity, gender and income in order to illustrate longstanding inequalities in our state. It is only when we name and understand these inequalities that we can begin to take action to dismantle them. These inequalities are the result of systemic racism, longstanding policies that disadvantage indigenous people and communities of color, and not because of a lack of strengths in these communities.

This report is formatted in two sections – indicators of concrete supports and indicators of natural supports. By presenting information on both types of support, which are each essential to family wellbeing, we aim to understand the ways in which Minnesota families are strong, and to highlight our community's most pressing needs.

## Defining Concrete and Natural Supports

**Concrete (or formal) supports** are care which individuals receive through institutionalized systems, often geared toward helping individuals meet their basic needs. Concrete supports may be services administered by professionals; they often come from people who are paid to provide care and support. Examples include state-subsidized resources such as healthcare or childcare.

**Natural (or informal) supports** are care and support which individuals receive from their friends, family and community, rather than from institutionalized systems. Examples include sustainable connections between community members, or casual arrangements to share babysitting responsibilities. Natural supports can also include paid helpers like teachers and others who go beyond their formal role to provide mentorship and support.

# Indicators of Concrete Supports



## ECONOMIC STABILITY

A family-sustaining wage that supports basic needs, housing, childcare and healthcare is integral to wellbeing. Median income lags below the statewide average cost of living, which the Minnesota Department of Employment and Economic Development estimates at \$90,252 per year for a family of four. Broken down by race and ethnicity, 2021 American Community Survey data shows that only median Asian and Pacific Islander households exceed this threshold, followed closely by White households; however, there are marked disparities between these groups and American Indian and Black households, whose median incomes were approximately 40% less than White households (fig.1).

A living wage alone cannot support family wellbeing when one's income is vulnerable to loss due to illness or caring for a family member. Access to paid family and medical leave has shown a multitude of personal and societal benefits, including improved infant and maternal health, increased likelihood to access preventive care and improved quality of life for older adults.<sup>1</sup>

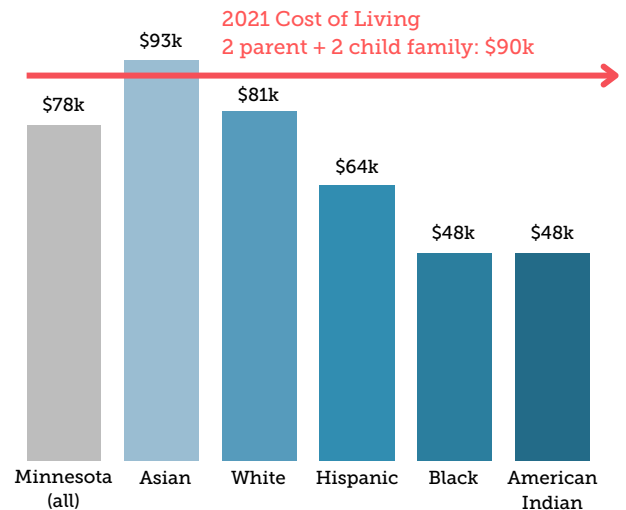
**Those without access to paid leave—disproportionately low wage and part-time workers and people of color—are the most likely to be impacted by health disparities and least likely to recover from loss of income.<sup>2</sup>**

Data from the Minnesota Pregnancy Risk Assessment Monitoring System shows the stratification along racial and socioeconomic lines in parental leave-taking; on average, White mothers took nearly twice as much leave as other groups, with 10.6 weeks compared to 5-5.8 for Hispanic, Black and American Indian mothers. Mothers with incomes below 200% of the federal poverty level took half the amount of leave as those with incomes of 200% poverty or higher (fig.2).

**Figure 1: Minnesota Families with Children Struggle to Afford the Basics**

Median family income compared to cost of living

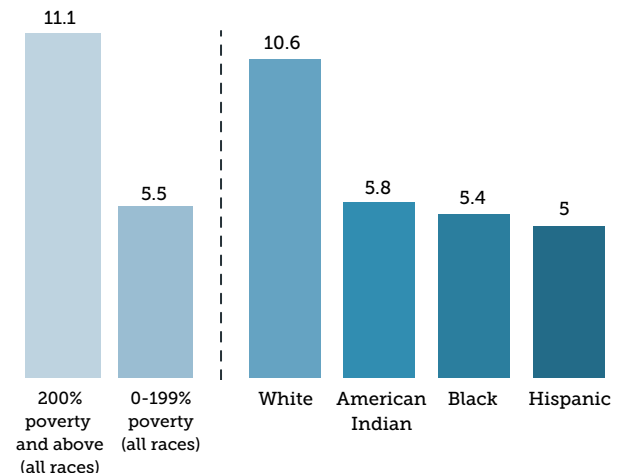
Source: American Community Survey, 2021



**Figure 2: Leave After Childbirth Varies by Income & Race/Ethnicity**

Median weeks of leave taken

Source: Minnesota Department of Health, Pregnancy Risk Assessment Monitoring System, 2016 - 2020

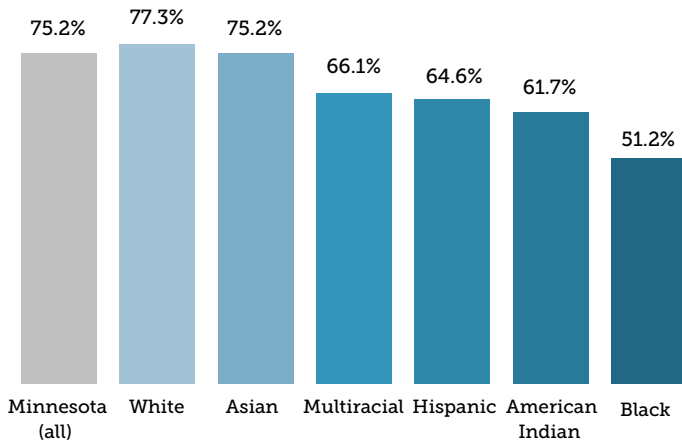


## HOUSING

### Figure 3: Many Minnesotans Struggle to Afford Housing

Percent of Minnesotans who are affordably housed

Source: American Community Survey 2016-2020



Having a stable, affordable place to call home contributes to healthy development for children and peace of mind for families.<sup>3</sup> While 75.2% of Minnesotans are affordably housed, there are significant disparities by race and ethnicity between White and Asian households (at 77.3% and 75.2%, respectively), and other groups (fig.3). Black households are particularly impacted by high costs, with just over half (51.2%) affordably housed.

The Twin Cities Metro area has the largest Black-White home ownership gap in the country, due to systemic and intentional housing policies that disrupted, displaced and preyed upon Black communities.<sup>4</sup>

### Figure 4: Minnesota Housing Wage

Housing wage is the salary needed to affordably rent a two bedroom apartment at Fair Market Rent.

State Housing Wage:  
\$22.41 / hr



Housing Wage for Twin Cities:  
\$25.56 / hr

Source: National Low Income Housing Coalition

Housing cost-burden is particularly pronounced for renters. Forty-three percent of all Minnesota renters live in cost-burdened housing, and 58% of Black renters are cost-burdened.<sup>5</sup> In order to afford an average Fair Market Rent for a two-bedroom apartment in Minnesota without paying more than 30% of income, an individual must make at least \$22.41 an hour working fulltime. When looking at the Twin Cities metro area, that housing wage increases to \$25.56 (fig.4).

# HEALTHCARE

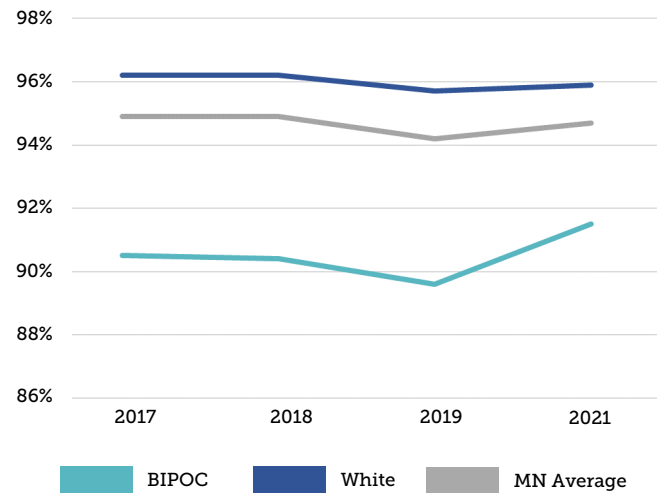
With an average of 94.7% insured, Minnesota consistently outperforms the national average in the rate of the population with health insurance, but disparities between White people and Black, Indigenous and People of Color (BIPOC) remain. For instance, a five-year trend of the rate of insured adults showed that between 95.7% and 96.2% of White Minnesotans had health insurance, compared to 89.6% to 91.5% of BIPOC Minnesotans (fig.5). There was a slight increase in insured rate between 2019 and 2021—and with it a narrowing of disparities—perhaps due to pandemic response policies.

Simply having health insurance is not a guarantee of access to healthcare, however. Research has shown that people on high deductible health plans are discouraged from getting routine care, and more likely to end up utilizing emergency services for preventable issues, negatively impacting their health.<sup>6,7</sup> When examining five-year trend data of the percentage of Minnesotans who reported not seeing a doctor when needed due to cost, there is a glimmer of hope. While Hispanic and Black adults are significantly more likely than White adults to delay care due to cost, this has been declining across all racial and ethnic groups, with the sharpest decline occurring in 2020 (fig.6). **This suggests that perhaps during the pandemic, increased public health supports or a shift in attitudes around health contributed to increased access.**

**Figure 5: BIPOC Minnesotans Remain Underinsured**

Percent of Minnesotans with health insurance

Source: American Community Survey, 2017-2021

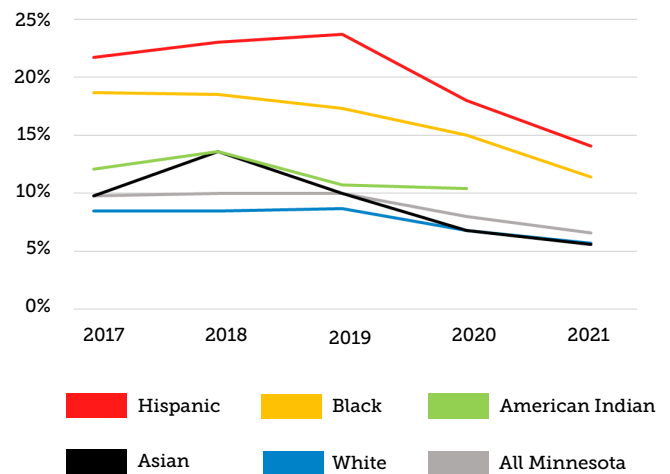


Note: Insufficient data collected for 2020 due to pandemic-related constraints

**Figure 6: High Costs Lead to Delayed Care**

Percent of Minnesotans who didn't see the doctor when needed due to cost in the last 12 months

Source: Behavioral Risk Factor Surveillance System, 2017-2021



Note: Insufficient data collected for American Indian in 2021

# CHILDCARE

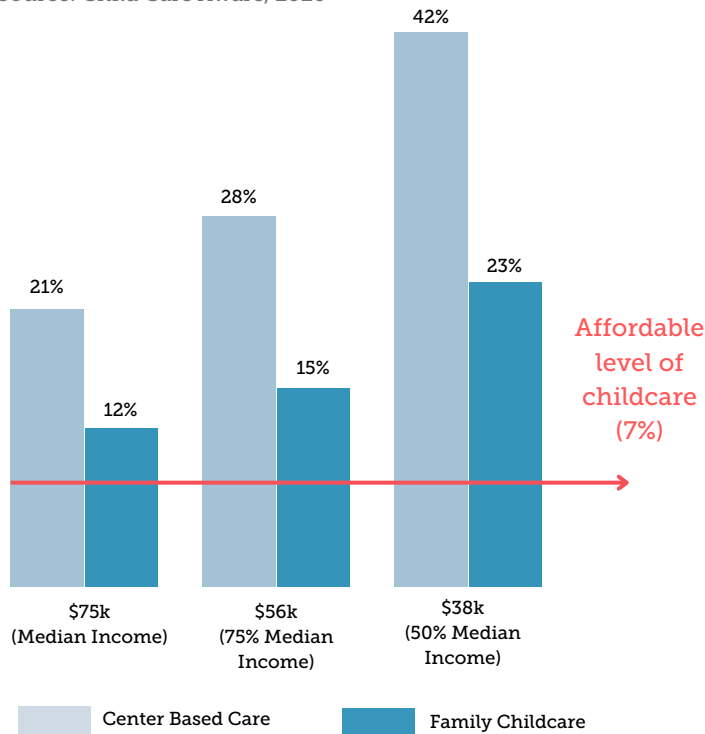
Quality, accessible childcare provides a foundation for the whole family. It allows children to gain skills that set them up for success in school and life, and parents and caregivers are able to work or go to school to contribute to their family’s financial wellbeing. Despite some relief due to pandemic-related childcare stabilization grants, Minnesota continues to face issues of both childcare access and affordability. According to the U.S. Department of Health and Human Services, childcare is considered affordable if it costs no more than 7% of the family’s income. **Instead, center-based childcare costs an average of \$15,888 per year in Minnesota, representing 21% of the median income for families with children under 6 (fig.7).**<sup>8</sup>

While thousands of families benefit from the Child Care Assistance Program each month, demand for these services significantly outweighs supply, leading to waiting lists to receive assistance. Even those who can afford childcare may not be able to access it. First Children’s Finance has reported a statewide shortage of nearly 100,000 childcare openings for each of the last three years.<sup>9</sup>

**Figure 7: Childcare is a Financial Burden for Many Minnesotans**

Share of family income compared to average cost of infant care

Source: Child Care Aware, 2020



**99,922**  
estimated shortage of  
childcare openings  
statewide in 2022



# Mental Health: A Deeper Look



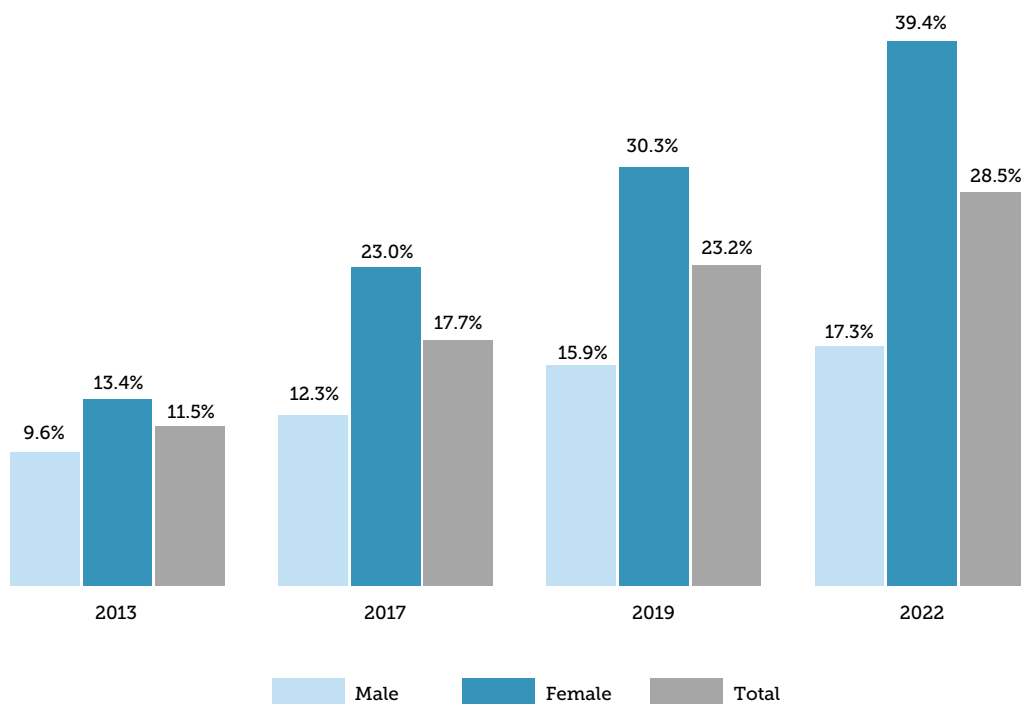
According to U.S. Census Data compiled by MN Compass, nearly one in three Minnesota adults regularly experienced depression or anxiety symptoms between May 2020 and January 2023.<sup>10</sup> Although the share of Minnesotans experiencing depression or anxiety symptoms has fallen from a high of 43.5% in early 2021, the 29.7% of Minnesota adults reporting these symptoms in January 2023 is still concerning high.

**But adults are not alone; Minnesota youth are struggling with mental health at an alarming rate.** Recently released data from the 2022 Minnesota Student Survey shows that youth mental health has worsened significantly and consistently over the past ten years. During this period the number of youth reporting long term mental health problems more than doubled, from 11.5% in 2013 to 28.5% in 2022. The percent of female students experiencing long term mental health problems rose to 39.4%, a roughly threefold increase between 2013 and 2022 (fig.8).

## Figure 8: Young Minnesotans are Struggling with Mental Health

Percent of youth reporting long-term mental health problems

Source: Minnesota Student Survey: 2013 - 2022, Analysis by EpiCog LLC



**“Mental health is our number one concern,” shares Tasha Moulton, Senior Program Manager of Lutheran Social Services’ The REACH Resource Center in Mankato.** The REACH supports homeless youth ages 16-24 through a variety of services that empower and enhance their sense of self-reliance and community connection. “Prior to COVID we were noticing a significant increase in mental health challenges among the youth we serve. Through COVID, 80% of the youth we served were being referred to mental health services.... For kids who were already anxious, COVID threw them into a spin. For kids who were normally happy, now they don’t know how to engage,” said Tasha.

The increased demand for mental health services has led to long waiting lists. **Hospital mental health workers are in short supply, with 80% of Minnesota counties designated as areas with a mental health shortage.**<sup>11</sup> Waiting lists for crucial mental health services can cause people to lose momentum in caring for their mental health needs and can put those in crisis at risk of worse outcomes.

In the wake of COVID, Tasha has seen increases in drug overdoses and suicide in Mankato and other towns. “The issue is that there aren’t enough mental health practitioners for the need. The particular youth we work with are homeless—they can’t wait three to six months to talk to someone—they’re in crisis. This is very difficult on our youth.”

Beyond the shortage of mental health workers, there are additional barriers to access for the youth that The REACH serves. “What’s difficult in rural areas – you can’t get on a bus and go somewhere. Some kids are an hour away from services.” Even if youth can get access to virtual mental health services, it can be difficult for transient youth to have the technology needed and a safe and private location to participate in mental health services.

**One cause for hope is that the increase in youth reporting mental health struggles may also point to a reduced stigma around mental health.** Tasha has seen this change firsthand. “I have really seen a shift in the narrative around mental health in our high schools. Students have started to come together and have done mental health campaigns with the goal of normalizing mental health issues.... Kids will come into the resource center and say that they’re feeling anxious. Kids didn’t know what to call it 10 years ago.”

In the absence of immediate access to mental health services needed, youth and their families must rely on other sources of support in their communities. “The most beneficial thing that I’ve seen with the youth we serve is building their sense of belonging and connection,” says Tasha. “I would like to see average community members step up. Just make eye contact and talk to the kids in your own life—a niece, a nephew, a grandchild. We’re living in an age when people don’t know how to talk to each other. And when you’re not talking, there’s not a connection.”

# Indicators of Natural Supports



## CARING COMMUNITIES

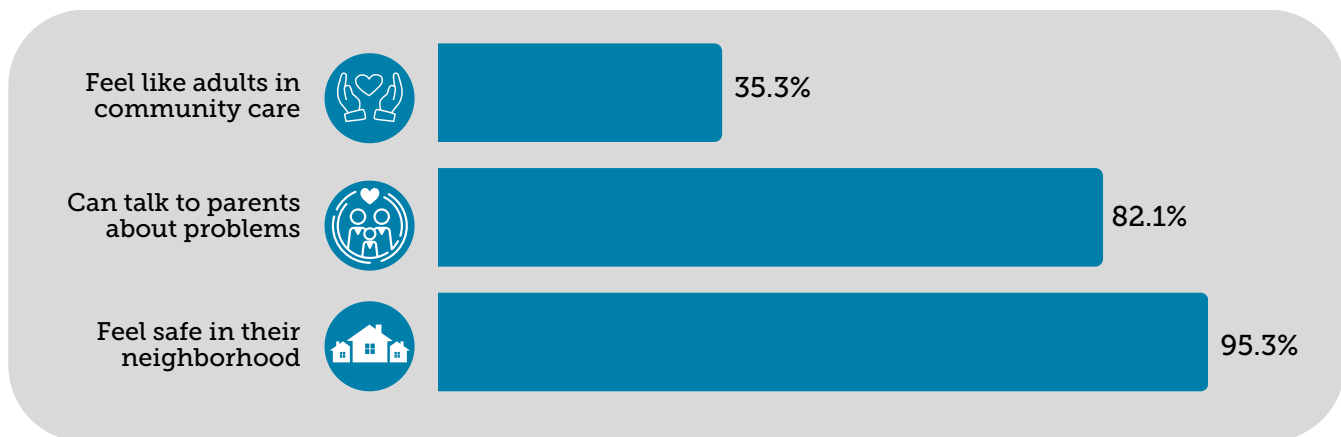
Given that concrete supports like affordable housing, childcare and mental health services are not readily available for all Minnesota families, natural support networks play a critical role in both the short-term and long-term stability of families.

If a young person is on a waiting list for mental health services, having a robust support network – such as mentorship from a family or community member and involvement in community sports or cultural activities – can help support the youth and their family.

As it stands, the Minnesota Student Survey is one of the best tools we have to assess the attitudes and wellbeing of Minnesota’s youth, especially as it relates to the presence of natural supports. Data from the 2022 Minnesota Student Survey show that 95% of youth feel safe in their neighborhoods and 82% of youth can talk to their parents about their problems, but only 35% of youth reported feeling like adults in their community care about them (fig.9). This data shows that we can all do more to demonstrate to youth in our communities that we care about their wellbeing.

Figure 9: Youth Perception of Family & Community Supports

Source: Minnesota Student Survey 2022, Analysis by EpiCog LLC



# UNDERSTANDING NATURAL SUPPORT SYSTEMS

Last year's Family Wellbeing Index showed that beyond Minnesota Student Survey data, there is little statewide data available about protective factors that help keep Minnesota families safe and strong. From our experience working with families and communities, we know that an informal support network of friends, family, neighbors and mentors can be a powerful protective factor, helping sustain the wellbeing of parents and children through challenging circumstances.

To better understand how natural support systems contribute to the wellbeing of families, and to learn how we as service providers can help families build and strengthen their natural supports, we set out to develop a natural supports evaluation at FamilyWise. We were supported in this endeavor by partnerships with the Administration of Children and Families, Mathematica, and Sauer Family Foundation.

Through conversations across our Parenting Support Services, Wraparound and Evaluation departments, FamilyWise developed a **“Natural Supports Toolkit”** for staff to use in partnership with families. The toolkit includes activities that help families:

**Identify strengths and gaps in their existing natural support network**

*(i.e. I have a lot of emotional supports and I need a short-notice babysitter)*

**Consider how they could better leverage existing supports in their network**

*(i.e. I have a new neighbor with young kids who might be able to help me with child care)*

**Brainstorm how to expand their natural support networks**

*(i.e. Who could I connect with through my neighborhood, cultural, or religious communities?)*

**Identify skills they'd like to work on to help them build strong and healthy support networks**

*(i.e. I struggle with asking for help and setting boundaries)*

FamilyWise will begin piloting the Natural Supports Toolkit in 2023 and we hope to have new insights to share next year. We encourage other family-serving organizations to explore ways to help participants identify and strengthen their natural support networks, and to consider opportunities for evaluating how natural supports are contributing to the wellbeing of families.

# Conclusion



Families are the building blocks of our community. When families are safe and strong, communities are supportive and resilient. Families need supportive communities to thrive, including access to robust concrete and natural supports.

Concrete supports continue to be inaccessible to many Minnesota families due to lack of availability or affordability. We urge people to learn more and get involved in advocacy for policies that make these supports more accessible to all families. To reach the goal of safe and strong families and communities, we need to work to end institutionalized racism by taking a targeted approach to ensuring concrete supports for American Indian and Black families.

Emerging from the pandemic, we are seeing that government aid did provide a boost to some families in terms of concrete supports like healthcare; however, we're also seeing that adults and especially youth have increased need for critical mental health services that are not being met due to a number of barriers, including a shortage of mental health workers, transportation and technology.


Beyond concrete supports, natural supports are important for sustaining families in the long-term. Because little statewide data exists about protective factors for families, FamilyWise is piloting a toolkit to better understand the impact of natural supports and to help families identify, leverage, and strengthen their natural support systems.

The information presented across this report calls all of us, as community members, to take actions that contribute to the stability and wellbeing of families. Whether you offer an afternoon of child care to a new parent, volunteer as a mentor or coach, educate yourself and others about anti-racism, or talk to your legislator about the need for affordable housing for families – all of these actions have the power to strengthen families in our community.





# Support Family Wellbeing





There are many actions that we can all take to contribute to the wellbeing of families in our community.  
Click the  to learn more.


## Individuals can...

Advocate for policies that ensure families have access to concrete supports like paid family leave and affordable health care, housing, and child care. 

Create supportive environments for families by asking parents and children if they need help, knowing it can be hard to ask for help. 


Show a parent or child that you value and care for them by naming their strengths, offering a friendly ear, providing a meal or activity, etc. 


Educate yourself and others about anti-racism. Anti-racism is a process of actively identifying policies and practices that create or widen racial inequalities, and then taking action to change them to be just. 


Volunteer or donate to organizations in your community that are supporting families. 


Visit [FamilyWiseServices.org](https://FamilyWiseServices.org) to learn about and help support the wellbeing of families. 

## Communities can...

Invest in more accessible and affordable supports for families including high-quality child care, housing, and healthcare (including mental health care) for families. 

Combat racism and increase cultural competence in your organization by utilizing racial equity trainings and resources. 

Engage parents as leaders in decision-making that affects families (their own and other families locally or statewide) and resources. 

Learn from and partner with organizations that are empowering families with the tools and resources to establish stability, grow, and thrive. 



# Acknowledgements



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This report would not be possible without the support of our sponsors:



Delta Dental of Minnesota



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<sup>3</sup> Masten, Carrie, Joan Lombardi, and Philip Fisher. Center on Budget and Policy Priorities. "Helping Families Meet Basic Needs Enables Parents to Promote Children's Healthy Growth, Development" 2021. <https://www.cbpp.org/research/poverty-and-inequality/helping-families-meet-basic-needs-enables-parents-to-promote>

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<sup>9</sup> First Children's Finance, 2022. "Minnesota Data Resources - Child Care Need Summary". <https://www.ruralchildcare.org/data>

<sup>10</sup> MN Compass, 2023. "People experiencing depression or anxiety symptoms more than half of days"

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FamilyWise is the Minnesota Chapter of Prevent Child Abuse America and the National Circle of Parents

