



FamilyWise

THE HOME OF PREVENT
CHILD ABUSE MINNESOTA

MINNESOTA FAMILY WELLBEING INDEX

2024
EDITION

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Letter from the CEO



At FamilyWise, we walk alongside families and communities as they work to do better for themselves, for each other, and for future generations.

Over the past year, our staff have been working more intensively with families to help them gain stability in the face of deep challenges. We have increasingly seen families in crisis waitlisted for critical supports like childcare assistance and mental health services.

Our 2024 Family Wellbeing Index examines these and other issues affecting families using a combination of statewide data and stories from the experience of our participants, staff, and partners. The data show that despite policy improvements, fundamental sources of family wellbeing continue to be out of reach for many Minnesota families, and disproportionately so for American Indian and Black households due to past and present systemic racism.

These problems present opportunities – there is more that we can all do, personally and professionally, to support the wellbeing of families in our communities.

This report is an invitation to learn more about factors that contribute to thriving families and how you can help families in your community. When families are safe and strong, communities are healthy and resilient. Together we can create supportive communities and improve the lives of all Minnesota families.

With gratitude,



Ann Gaasch
Chief Executive Officer



Introduction



The 2024 Family Wellbeing Index Report compiles statewide population data from large scale data sets. We explore data disaggregated by race, ethnicity, gender, and income to illustrate longstanding inequalities in our state. It is only when we name and understand these inequalities that we can begin to dismantle them. These inequalities are the result of systemic racism, the impacts of which undermine the healthy development of children and families.

The report also includes the perspectives of individuals who have direct experience navigating family service systems – as parents, peer supports for parents, or family service providers. These stories offer unique contexts and personal insights as a complement to statewide population data.

This report is formatted in five sections, each focusing on a different source of family wellbeing: Economic Stability, Safe and Stable Housing, Accessible Healthcare, Affordable Childcare, and Supportive Social Connections. Each of these factors are essential to family wellbeing.

While most statewide population data available highlight our community's most pressing needs, a continued goal of this report is to lift up the strengths and protective factors that contribute to family wellbeing. This year our Supportive Social Connections section demonstrates the power of reciprocal, supportive relationships for keeping families safe and strong.

Economic Stability

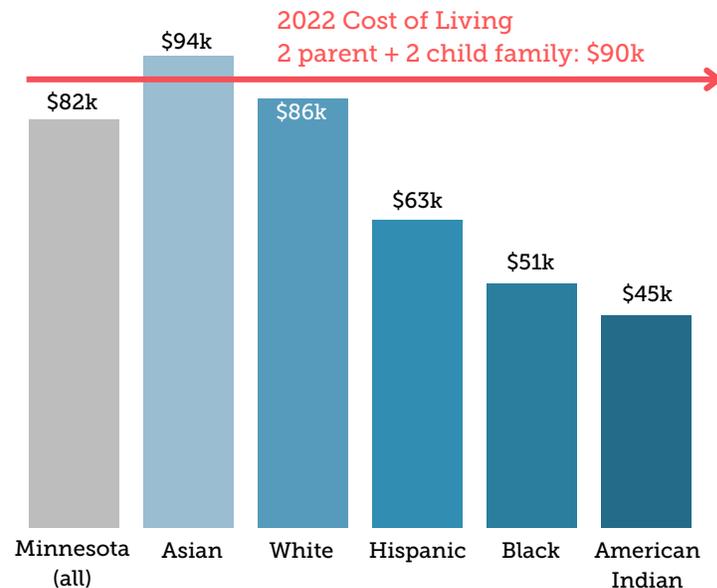


A family-sustaining wage that supports basic needs, housing, childcare and healthcare is integral to wellbeing. **Median income lags below the statewide average cost of living**, which the Minnesota Department of Employment and Economic Development estimates at \$90,252 per year for a family of four. Broken down by race and ethnicity, 2022 American Community Survey data shows that only median Asian and Pacific Islander households exceed this threshold, with a median household income of \$93,773. This is followed by White households, with a median of \$85,844. **There are marked disparities** between these groups and American Indian and Black households. The median Black household makes 40% less than the median White household, while the median American Indian family makes 47% less (fig 1).

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

Median family income compared to cost of living

Source: American Community Survey, 2018-2022 estimates via MN Compass



Child Tax Credit

Parents succeed when they have sufficient resources to support their families. Material hardships increase the risk of involvement with the child welfare system, and economic stability is a crucial dimension of family wellbeing.

The federal Child Tax Credit (CTC) is a tax break for parents with qualifying children ages 17 and under. A recent report from Chapin Hall indicates that the 2021 CTC reduced child poverty by nearly 30%¹, and national survey data suggests CTC expansion was associated with a 13% decrease in anxiety-related symptoms among low-income parents.²

In short, the CTC is a targeted and effective way to support parents and make it easier for them to meet their basic needs. **An expanded CTC could lift hundreds of thousands of children above the poverty line, including nearly 200,000 in Minnesota³**, and is currently being debated at the federal level.

Safe and Stable Housing



Having a stable, affordable place to call home contributes to healthy development for children and peace of mind for families.⁴ Housing is considered affordable when it costs less than 30% of household income—more than that and a family is at risk of sacrificing food, healthcare and other basic needs. While 74.6% of Minnesotans are affordably housed, there are significant disparities between White and Asian households (at 76.7 and 75.2%, respectively) and other groups. Black households are particularly impacted by high costs, with just over half (52.7%) affordably housed (fig 2). Similarly, **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.⁵

Affordable housing is out of reach for many working Minnesotans, as **housing cost increases outpace wages**.⁶ Analysis by Minnesota Housing Partnership found that of the five most in-demand jobs in Minnesota, none met the salary threshold to comfortably afford a median-priced home, and only one met the threshold to afford a two-bedroom apartment (fig 3).⁷

Figure 2: Rate of Affordable Housing Varies by Race/Ethnicity

Percentage of Minnesotans that are affordably housed

Source: American Community Survey 2018-2022 estimates via MN Compass

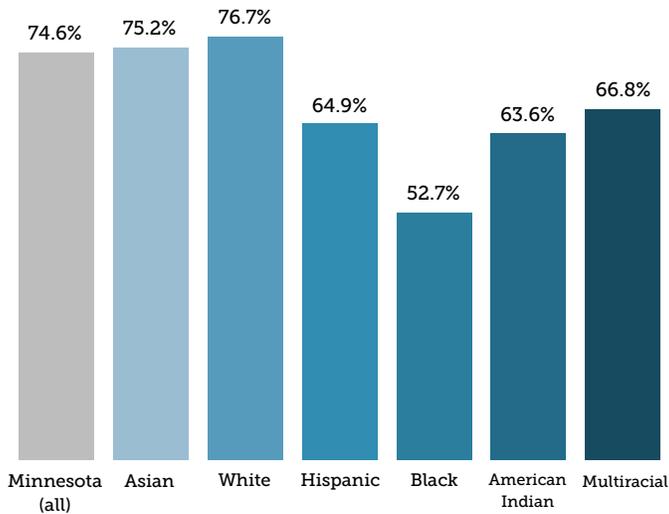
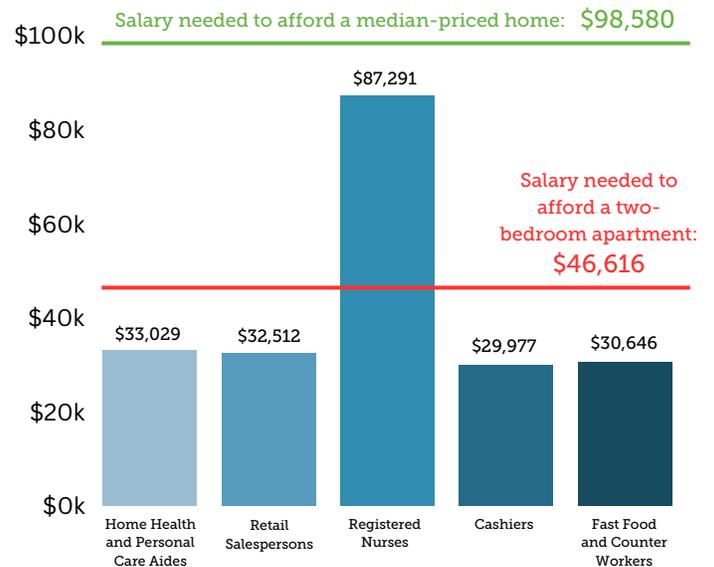


Figure 3: High-Demand Jobs' Wages are Falling Short

Average annual salaries compared to cost of housing

Source: Minnesota Housing Partnership



From left: Minnesota's ranked 1-5 most in-demand jobs 2023, MN DEED

Partner Spotlight: *Anoka County Housing Resource Team*

In a 2023 survey of FamilyWise’s direct service programs, participants identified access to affordable housing as having the greatest potential impact on their family’s wellbeing. To understand this issue from a provider perspective, we asked our partners at the **Anoka County Housing Resource Team, a collaboration of over 60 service providers working together to share resources and stay up to date on housing trends**, about how affordable housing contributes to family wellbeing.



“Safe and stable housing is the foundation that allows individuals and families to focus on their wellbeing. If there isn’t a consistent, safe place for a household to be, it impacts all other areas of life. How can they maintain their employment, make sure healthcare and public assistance programs remain in good standing (typically requiring mailing address to receive updates timely), ensure consistent school participation or complete tasks needed for day-to-day life, when they need to put time and energy each day into coordinating where they are staying?”

The team also shared a story about how securing housing made it possible for a family fleeing domestic violence to gain stability:

“The head of household had such heightened mental health symptoms from the trauma they experienced that when we first met, they couldn’t slow down enough to have a conversation. Combined with working multiple jobs, they couldn’t manage applying for housing on top of finding a place to stay every few nights.

After having a safe and consistent place to live in a hotel shelter for an extended amount of time, they were able to secure housing that fit their safety needs using their housing choice voucher. The household connected with ongoing supports for their mental health and [the head of household] was promoted to full-time employment, enabling them to leave the two other jobs they previously held. The children were able to continue to attend their schools with help of McKinney-Vento transportation until enrolling with their new home’s schools.”

Accessible 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 remain. For instance, in 2022 96.1% of White non-Hispanic Minnesotans had health insurance, compared to 84.8% of American Indian and 83.3% of Hispanic Minnesotans (fig 4). **It follows that a greater share of Hispanic, American Indian and Black Minnesotans reported not seeing a doctor due to cost in the last 12 months than White, non-Hispanic Minnesotans (fig 5).⁸**

Legislative Snapshot

As a result of the policies passed during the 2023 Minnesota legislative session:

- Children eligible for Medical Assistance will receive at least 12 months of continuous coverage, benefitting almost 600,000 kids
- Former foster care youth from other states can access public health insurance up to age 26
- Undocumented immigrants will be eligible for MinnesotaCare starting in 2025

Figure 4: Rate of Insurance Varies by Race/Ethnicity

Percentage of Minnesotans under 65 with health insurance

Source: American Community Survey, 2018-2022 estimates via MN Compass

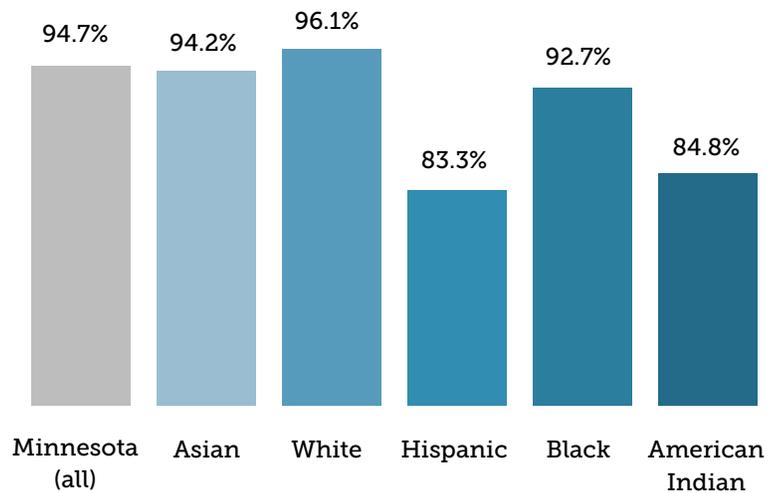
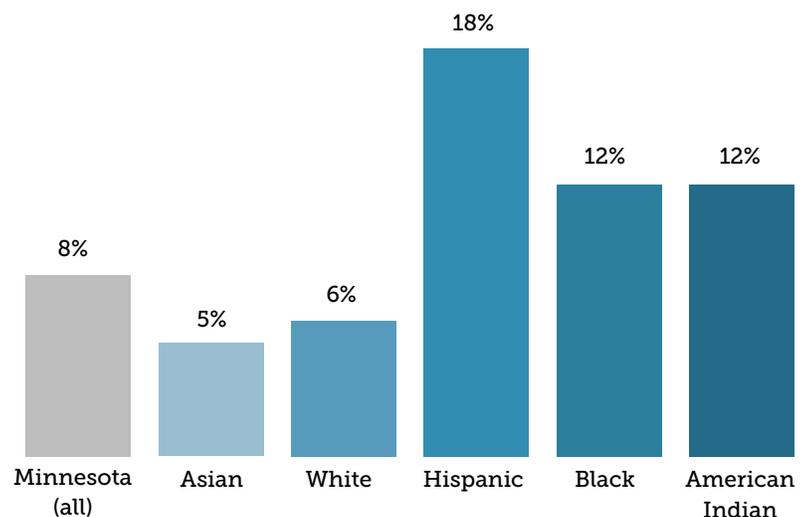


Figure 5: High Costs Lead to Delayed Care

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

Source: Behavioral Risk Factor Surveillance System, 2022



The Importance of Access to Mental Health Services

Cost is not the only barrier to care, especially when it comes to mental health. Jacob Trotzky-Sirr, a FamilyWise Wraparound Facilitator who works with youth with severe mental health and behavioral challenges and their families, has seen the complexity of the health insurance system get in the way.

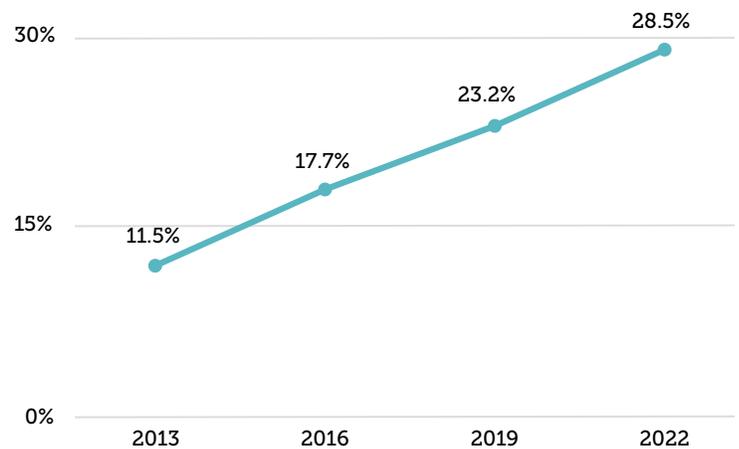
“Once they've made the decision [to seek mental health services], I think one of the biggest barriers is just the health insurance system. It's tricky enough when you're dealing with a physical injury like a broken arm. But when it's something so complex as somebody's mental health and wellbeing, certainly the individual doesn't know where to begin.”

The scope of need is great. According to the Minnesota Student Survey, **the number of youth reporting long term mental health problems more than doubled in ten years**, from 11.5% in 2013 to 28.5% in 2022 (fig 6). It's not only youth who are struggling - the US Census Household Pulse Survey shows that at the end of 2023, 28% of adults in Minnesota reported experiencing depression or anxiety symptoms more than half of days.

Figure 6: Number of Minnesota Youth Experiencing Mental Health Problems Doubled Since 2013

Percent of students reporting long-term mental health problems

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



Jake Trotzky-Sirr
Wraparound Facilitator



Mi Ja Bergeson
Lead Family Specialist

Providers have not kept up with the increased demand. Both Jacob and Lead Family Specialist Mi Ja Bergeson described long waitlists and a lack of specialized and culturally relevant providers for families they work with. **Contributing to the shortage are the state's Medicaid mental health reimbursement rates, which only pay for about 60% of the cost of providing care, leading to providers shrinking services and, in some cases, closing altogether.⁹**

“Mental health is as important as biomedical health or financial health or social health. So when there is a need for mental health services, meeting that need is as important as basic needs, [such as] having enough food and having a safe shelter.” – Mi Ja Bergeson

Affordable Childcare



Quality, accessible childcare supports young minds and working parents. **The 2023 state legislative session saw historic investments in childcare and early learning.** The expansion of the Child Care Assistance Program (CCAP) and Early Learning Scholarships gives thousands more low-income families access to affordable childcare, expanding eligibility and reducing time on waiting lists.¹⁰ Investments in the childcare workforce and increasing the provider reimbursement rate for CCAP provided a much needed safety net to childcare centers struggling with high costs and thin profit margins.¹¹

Still, Minnesota continues to face issues of childcare access and affordability. According to the US Department of Health and Human Services, childcare is considered affordable if it costs no more than 7% of the family's income. **A recent report found that 94% of Minnesota families do not have enough income to meet this recommendation for cost of care.**¹² The average annual cost of center-based infant care in the state is \$17,160¹³, more than one a year of in-state tuition at the University of Minnesota¹⁴, or the average annual cost of housing for a family of three.¹⁵

Even those who can afford childcare may not be able to access it. **The typical Minnesota family with a young child lives somewhere where there are almost two children for every available childcare opening.**¹⁶ First Children's Finance has reported a statewide shortage of nearly 100,000 childcare openings for each of the last four years.¹⁷

Addressing the Benefits Cliff

For many low-income families receiving public assistance benefits, earning even a small raise can mean reaching a "benefits cliff" – suddenly becoming ineligible for continued supports and, as a result, being unable to make ends meet. In recent years, 25 states and D.C. have enacted legislation to address the "benefits cliff" by extending the time between recertification for assistance programs, allowing families time to gain more stability instead of abruptly losing benefits. Minnesota has yet to take definitive action on this issue.



\$14,592

Average annual cost of housing in MN for two adults, one child



\$16,654

Cost of one year of in-state tuition at University of Minnesota



\$17,160

Annual cost of center-based infant care in Minnesota

Source: MN DEED, 2022 and ChildCare Aware of Minnesota

98,135

2023 statewide childcare shortage



Source: First Children's Finance

Parent Spotlight:

First Step Childhood Education Center Parent

“Once I got it, I loved it. And now I can’t live without it,” shared Sarah, a parent in FamilyWise’s First Step Early Childhood Education program. **What Sarah can’t live without is Child Care Assistance, which has made it possible for her to afford childcare for her children.**

As a working single mom, Sarah was not eligible for Child Care Assistance when she had her first child. She looked for childcare options in lower price ranges that would work with working parents, but it was all too expensive. She was surprised to learn that a basic service like childcare was so inaccessible. “I always had a job. So I’m like, I should be able to get daycare. I have a kid, I have a full-time job, this should be easy....”

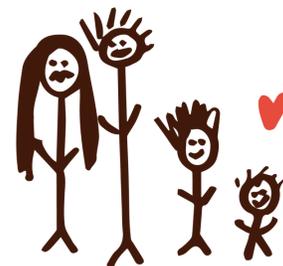
Instead, Sarah cobbled together support from family members to cover babysitting, and sometimes brought her child to work. “Back then, my mom was alive. My mom’s not alive now, so that’s the other hardship that I have with these two younger ones because I don’t have her to help. But I had my mom to help with my oldest.”

Sarah explained that working with public assistance programs to get childcare was confusing. To be eligible for the Child Care Assistance Program (CCAP), her family needed to be on the Minnesota Family Investment Program (MFIP), which helps families move to financial stability through work. “They wanted me to quit my job, I can’t remember for what reason, and then I could have MFIP, and then I could get daycare to go look for a new job.”

Sarah finally became eligible for Child Care Assistance when she was living in a domestic shelter. Having childcare made a big difference in her life. “I’ve been able to work again, so that’s obviously the big thing. It definitely is a big difference to what I’m able to do, what I’m not able to do. Because otherwise, you’re searching for babysitters.”

Sarah’s experience demonstrates how challenging it can be for low-income families to navigate eligibility for critical public assistance programs. For Sarah, her income from her job pushed her over the “benefits cliff” and made her ineligible for Child Care Assistance even though she could not afford childcare.

“I feel like not having [childcare] prevents you from making the money you need to make to make rent, to make your bills,” Sarah added. “Without childcare, I feel like you’re just always going to be stuck in the low income... And I know a lot of mothers feel the same way I feel. So how has this not been brought up or talked about or changed?”



Supportive Social Connections



All parents need help. Having a strong support system is a key protective factor for families, but asking for help and establishing new connections can be difficult. The pervasive belief that we should be able to take care of ourselves without help from others makes it even harder. **The reality is that we all participate in and benefit from reciprocal, supportive relationships.**

When compared to U.S. residents, data shows that Minnesotans are more likely to help (or get help) from their neighbors, and to volunteer in their communities. Three out of five Minnesotan adults say they help or are helped by their neighbors. More than one in three Minnesotans volunteer, making Minnesota home to the fifth-highest rate of volunteerism in the nation.

Despite this, we know that many parents, children, and families are still isolated. So how do we find help and create more supportive connections? Lana, a Circle of Parents Facilitator who has been running parent support groups in Northern Minnesota for over five years, shared with us why she sees these groups as a simple yet profound way to grow your support network.

Building Supportive Connections through FamilyWise's Circle of Parents Program

"A lot of people hear *support groups* and either really want to be in one or express, 'Ugh,' at the thought. You don't really get anything in the middle," laughed Lana. But she has seen that both the skeptics and believers benefit from participation in a support group.

Unlike professional supporters like social workers, **the connections that people make in support groups can provide deeper, more sustained, and more holistic support to families.** "Through the different programs I've worked in, I've seen so many youth and adults really get connected to their social worker and then [when their service ends] they're like, 'Oh my gosh, this person was the whole



3 in 5 adults in Minnesota say they help or are helped by their neighbors.

Adults 35 and older are the most likely to report helping their neighbors.



More than 1 in 3 Minnesotans volunteer.

Minnesota is home to the fifth-highest rate of volunteerism in the nation.

Source: Current Population Survey, 2021, via MN Compass



center of my progress. Now I'm lost.” Lana explains that, while a social worker can start things in motion, the friends we bond with, and reciprocal relationships we create, are core to lasting growth and progress.

“I worked with foster youth between the ages of 14 and 22. We organized a parent support group for youth who were pregnant and parenting, and now three of the girls have become each other's network. They are posting pictures together on Facebook, going to each other's homes, and even throwing each other's baby showers. **They didn't have anyone in their life to do that until meeting each other in those groups.**”

Part of what makes the Circle of Parents so effective, says Lana, is that it focuses on the whole family unit, and every participant shows up as a supportive peer. “The facilitator of the group is an equal member to the group. The only difference is their training to keep sessions positive and beneficial to all. They're not just this worker coming in to lead a group without lived experience. They are another parent who has gone through the same struggles. That is the biggest thing.” Hearing from other parents who are experiencing relatable ups and downs of parenting helps parents and caregivers feel less isolated.

The vulnerability that parents bring to the groups solidifies connections quickly. Lana shared a story of a diverse group of parents that she brought together for a first Circle of Parents support session; she had been nervous about whether the group would be beneficial to everyone, since participants ranged from great-grandparents to young first-time parents and everything in between. But when the group started, one mom tearfully shared what was in her heart.

“She couldn't help but spill what was inside of her, and it was like an instant connection with all of those parents,” said Lana. “Once that first person shared her story, they all felt comfortable to share their story and to support one another in their struggles.”

The next week when the group came together for a second session, Lana discovered that participants had exchanged numbers before they left session one, and two sets of participants had already deepened their connections by going out to lunch together.

We can all Support Families in our Communities

Lana's experience as a Circle of Parents facilitator demonstrates how acquaintances, and even strangers, can step up to show their support for parents and children in vulnerable moments, both in and out of groups. She recalled a time that she was helped by bystanders with her tantruming toddler.

"This mom walks out of [the store]... she comes over and she puts her hand on my shoulder. She goes, 'You're doing great, mom. You're doing wonderful.' That lady was my angel." A worker at an ice cream shop saw the situation and gave her son a free cone for getting through his tantrum. Lana was overwhelmed by the support, "I was still sobbing, but I felt so good inside."

Lana tells people that if they see a family in an interaction where it looks like they're struggling, not to be afraid to jump in and offer encouragement or ask how to be of help. "It's that kind of support that we have the opportunity to give parents and families." says Lana. **"You have so much power, as a neighbor, as a stranger, so much power to plant good seeds and shine light on dark situations for families. Why would you pass that up?"**

How Providers can Better Help Families Build Natural Supports

Family service providers also play an important role in helping families build their natural support networks. Often, service providers like social workers and case managers connect families to resources through service referrals, but providers can also engage families in deeper conversations about their support networks to find ways to grow a family's natural supports.

Over the past two years FamilyWise has been developing, and is now implementing, a tool for families and service providers to use to strengthen families' natural support networks. We call this tool the **Natural Supports Toolkit**. Parents walk through the toolkit with a Family Specialist, identifying current supporters, exploring untapped support resources, and addressing barriers that prevent families from utilizing their support system.

According to Southeast Metro Parent Support Services Manager Erin Hinrichs, **"This toolkit often prompts valuable conversations about the people supports that a family can rely on long after formal services have closed out.** In my experience, this can look like discussing strategies for setting healthy boundaries to maintain sobriety or stay safe from an abuser, connecting with other single mothers or fathers for validation and a sense of community in parenting, and simply bridging the disconnect between families and school staff, or other professionals who support their kids."

To learn more about FamilyWise's Natural Supports Toolkit, contact FamilyWise's Chief Program Officer, Brittany Seidel.



Erin Hinrichs
Parent Support Services
Manager - SE Metro

Conclusions



Children thrive when families have robust community supports. Those supports include access to a family-sustaining wage and affordable housing, healthcare, and childcare. They also include healthy, supportive relationships with family, friends, and neighbors.

We can all support families in our communities, whether in our professional roles or personal lives.

As community members and neighbors, we can offer help to the people we meet in our day-to-day lives. We can also ask for help and build reciprocity. Parenting in public is difficult, so when you see parents, or anyone at all, having a hard time in a moment, you can show empathy and offer encouragement. By creating a community of acknowledgment and connection, we can work together to make parenting, and life, easier for everyone.

Professional service providers can assist families in building connections. They can seek to understand individual family circumstances by asking and listening for the true needs of families from the family's perspective. Using an individualized approach to supporting families – as opposed to a one-size-fits-all approach – is culturally-responsive and helps unlock successful solutions that wouldn't be uncovered without the unique wisdom of the family. Service providers can be intentional about helping families build sustainable natural supports systems that last beyond their professional services.

All of us can advocate for policies and practices that help families access and utilize supports that contribute to family wellbeing, like affordable housing, childcare, and mental health services, an expanded child tax credit, and addressing the benefits cliff affecting low-income working families. In this important election year, we can vote for legislators that support these and other priorities for improving the lives of children and families in our state.

Join the movement to strengthen Minnesota families' wellbeing by committing to act today. Find resources about specific ways to get involved and make a difference on the next page of this report.



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...

Find your state and local leaders and let them know your priorities around family wellbeing.



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 make them just.



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



Learn about resources available to Minnesota families and help connect families to existing supports.



Communities can...

Invest in accessible supports for families including affordable housing, childcare, and healthcare (including mental health services) 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 and resources.



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



Advocate for preventative programs that strengthen families - like Circle of Parents. Learn more about Circle of Parents, including where to find a group and how to start a group. tools and resources to thrive.



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

