



FamilyWise

THE HOME OF PREVENT
CHILD ABUSE MINNESOTA

MINNESOTA FAMILY WELLBEING INDEX

2025
EDITION



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Letter from the CEO



Parents play an incredibly important role in our society. In raising their children, they lay the foundation for the future of our communities. When parents are supported, families and communities thrive. Unfortunately, many parents across the country are struggling. Last year the U.S. Surgeon General published an advisory centered on parental stress and mental health, citing that **41% of parents say that most days they are so stressed they cannot function.**¹

We at FamilyWise have seen firsthand the heightened stress and mental health conditions that parents are facing because of economic instability, social isolation, and concerns about the health and safety of our children in our neighborhoods and online. Rapid changes to federal policy are heightening uncertainty and fear and adding further strain on Minnesota families.

We have also seen how **powerful protective factors can help parents find respite and balance in the face of stressors.** Family, friends, and neighbors as well as policies and programs that offer practical support can go a long way in relieving parental stress and making parents feel less alone.

In this year's report, we explore the critical supports for parents at every level – from childcare assistance and healthcare navigation to the power of mentorship and self-compassion. Throughout the report we provide tangible resources for families that we encourage readers to share with parents in their lives. When we support parents, we create better futures for children and stronger communities for all.

With gratitude,



Ann Gaasch
Chief Executive Officer





Introduction



The 2025 Family Wellbeing Index provides an overview of how Minnesota families are doing across several indicators of wellbeing. By integrating statewide population data and large-scale data sets with insights from individuals working within or directly affected by family service systems, the report examines six areas of family wellbeing: **Economic Stability, Safe and Stable Housing, Affordable Childcare, Accessible Healthcare, Parental Mental Health, and Supportive Connections.**

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. The report offers calls to action highlighted by the U.S. Surgeon General's 2024 "Parents Under Pressure" Advisory, a vital resource for all who wish to better understand and support parents and children in our communities. The full report can be found at <https://www.hhs.gov/sites/default/files/parents-under-pressure.pdf>.

Economic Stability



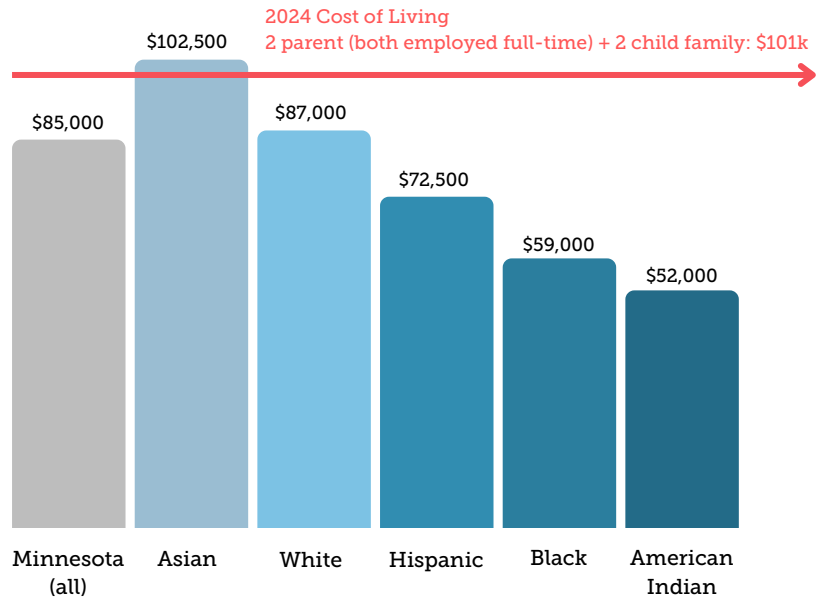
A family-sustaining wage that supports basic needs, housing, childcare and healthcare is integral to wellbeing. **Consistent with recent years, median income for Minnesotans continues to lag below the statewide average cost of living.** Based on the most recent data from 2023, the median household income** for all Minnesotans, after adjusting for inflation, was \$85,086 (fig. 1), about 1% less than the previous year, and over 2.5% less than the year before.² However, demographic breakdowns show some increase in median income for certain groups. **Some of the highest increases in income have been in Black (11% increase), Hispanic (10%), and American Indian (10%) households.²**

These are households that have long borne—and continue to bear—the worst impacts of the staggering racial disparities in Minnesota’s economy. Even with these increases, these households still have some of the lowest on-average incomes in the state.

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

Median family income compared to cost of living by race/ethnicity

Sources: American Community Survey, 2023, estimates via MN Compass
MN Dept. of Employment and Economic Development



Paid Family Leave in Minnesota

After years of debate, Minnesota became the 13th state to pass legislation providing paid family and medical leave in 2023. **Paid family leave sets parents up for success by reducing financial stress at a critical time of bonding with their child.** It can also help close the gender pay gap; women with access to paid leave are more likely to return to their employer, maintain their wages, and build more tenure, thereby raising their earnings.³

Minnesota’s paid family and medical leave law, which provides paid time off to workers welcoming a new child, is currently set to go into effect on January 1, 2026. This session, Minnesota legislators are reviewing proposed modifications to the policy including how it will be implemented across employers of different sizes.

Find more information about Minnesota’s Paid Family Leave policies and the latest legislative updates at mn.gov/deed/paidleave.

**Household income is defined as the total of the income figures reported for all individuals at the same address.

Safe and Stable Housing



As we highlighted in the previous section, there is still a lot to be done to make the cost of living more manageable for Minnesotans—especially Minnesotans of color. Safe, stable, and affordable housing is another interconnected factor in family wellbeing. When access to stable and safe housing is unreachable, the toll on families can be significant.

A family is considered “cost-burdened” when they are spending more than 30% of their income on housing costs. According to the Minnesota Housing Partnership, **27% of Minnesota families live in cost burdened households** (fig. 2), and nearly half of these households are low-income residents who earn under \$35,000 a year.⁴

When families can’t access affordable housing, they are at risk of experiencing homelessness. **Families with children under 18 make up 47% of Minnesota’s homeless population.** Children and youth under age 25 account for 4 out of 10 people experiencing homelessness (fig. 3).⁵

Figure 2: Percentage of Minnesotans in Cost-Burdened Households

Source: Minnesota Housing Partnership, 2025

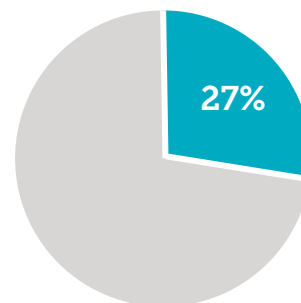


Figure 3: Children and Youth Under Age 25 account for 4 out of 10 People Experiencing Homelessness

Source: Minnesota Housing Partnership, 2025



Minnesota’s Family Homelessness Prevention and Assistance Program (FHPAP)

In Minnesota, the **Family Homeless Prevention and Assistance Program (FHPAP)** plays a key role in improving housing access for vulnerable families. FHPAP provides supportive services and financial assistance, such as rent deposits, rent payments, and utility payments, to eligible households that are homeless or at imminent risk of homelessness.

In 2024, the Minnesota legislature approved an additional \$60 million in funding for FHPAP, including \$50 million to fund construction and preservation of housing throughout the state. The Minnesota legislature is currently discussing expanded funding for FHPAP to address housing insecurity and to support families at risk of experiencing homelessness through targeted financial resources.

Learn more about the services FHPAP provides at <https://www.mnhousing.gov/rental-housing/grant-programs/active-funding/fhpap.html>.

Affordable Childcare



Accessible, high-quality childcare is essential for nurturing young minds and supporting working parents. However, Minnesota continues to struggle with childcare affordability and availability as childcare costs continue to rise. Between 2023 and 2024 the annual cost of childcare for one infant in Minnesota increased from \$17,160 to \$20,165.⁶ As a result, **Minnesota ranks as the third most expensive state for childcare.**⁷

Federal guidelines define affordable childcare as costing no more than 7% of a family's income.⁷ However, in Minnesota, only 5.5% of families can meet this standard. The median Minnesota family (with a family income** of \$120,097) would need to allocate roughly 16.8% of their income to childcare for one infant (fig. 4). For families with two children in care, this cost climbs to approximately 33.7% of their income—around \$40,450 per year.

With rising childcare costs and limited access to state assistance, many Minnesota families must rely on alternative options such as employer-provided childcare benefits, Flexible Spending Accounts (FSAs), and support from family or friends. However, these additional resources are not available to everyone. **Nationwide, 89% of parents reported making at least one major change to their work, lifestyle, or finances to afford childcare, and 33% said they had to dip into their savings to cover childcare costs in 2024.**⁸

Every month, over 12,000 families utilize Minnesota's Child Care Assistance Program (CCAP) to pay a portion of childcare expenses so parents can work and go to school.⁹ New federal regulations were announced last year that will reduce Minnesota's CCAP copayments from 14% to 7% of a family's income, with these changes taking effect on October 13th, 2025.¹⁰ This will make childcare expenses more affordable for families working towards greater stability.



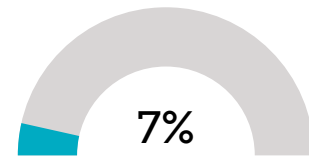
No parent should have to choose between financial stability and quality care for their child. Programs like Minnesota's Child Care Assistance Program, Early Learning Scholarships, and the Great Start Compensation Program are expanding access to affordable childcare. **Help Me Connect** is a comprehensive resource that can guide parents to a wide variety of childcare and financial assistance resources. Learn more at <https://helpmeconnect.web.health.state.mn.us/>

**Family income is defined as the sum of the incomes of persons in a household who are related by blood, marriage, or adoption.

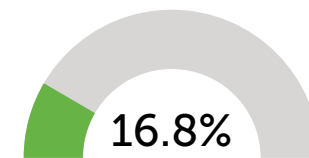
Figure 4: Percentage of Annual Income Spent on Childcare

Federal guidelines and current percentage for a median income family in Minnesota

Source: Economic Policy Institute, 2025



Federal Guidelines Recommendation



Median Income Family in Minnesota

Accessible Healthcare



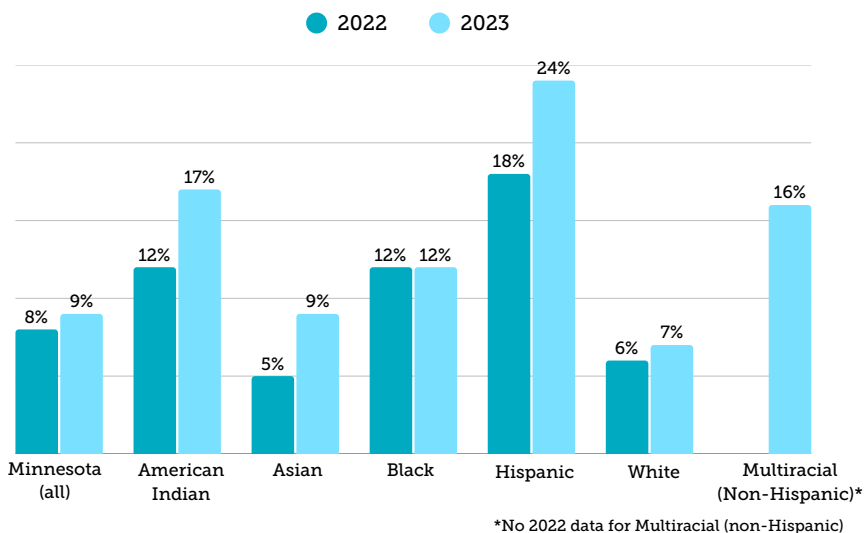
Overall, 95% of Minnesotans under 65 have health insurance, outperforming the national average of 92%.^{11,12} But there are disparities between White non-Hispanic and Asian Minnesotans (both around 96%), Black Minnesotans (92%), and American Indian (81.5%) and Hispanic (84.5%) Minnesotans.¹¹

Between 2022 and 2023, more Minnesotans reported delaying medical care due to cost. In particular, there was an increase in the share of Hispanic and American Indian Minnesotans that reported not seeing a doctor due to cost in the last 12 months (from 18% to 24% and from 12% to 17%, respectively) (fig. 5).¹³

Figure 5: Racial Disparities in Delayed Care

Percentage of Minnesotans that didn't see the doctor when needed due to cost in the last 12 months - 2022 and 2023

Source: Behavioral Risk Factor Surveillance System (BRFSS), 2022 and 2023



When it comes to mental health, the share of Minnesotans reporting depression and anxiety symptoms has fallen from around 40% at the beginning of 2021 to under 20% by September 2024.¹⁴ While the overall trend is heading in a positive direction, there are still disparities between Minnesotans of color and White non-Hispanic Minnesotans. Over the past four years, a slightly larger share of residents of color have reported experiencing depression or anxiety symptoms compared to non-Hispanic White residents.¹⁴ Additionally, as highlighted on page 8, the U.S. Surgeon General's recent advisory has shown that parents are facing higher rates of mental health conditions than other adults.¹⁵

Minnesota Policy Successes and Federal Policy Concerns

In 2024, the Minnesota legislature passed the **Minnesota Debt Fairness Act**, a law that makes Minnesota's debt collection system fairer and more just, particularly when it comes to medical debt. Additionally, Minnesota law now requires expanded insurance coverage of reproductive care and gender affirming care. These policies support family wellbeing by making healthcare more affordable and accessible for Minnesotans.

Unfortunately, federal budget proposals suggest that drastic cuts to **Medicaid** could be on the horizon. About 1 in 5 Minnesotans are on Medicaid – 1 in 6 adults and 3 in 10 children.¹⁶ Medicaid is an insurance program that covers preventative services like well child visits and prenatal care. Cuts to Medicaid would make these and other services less accessible, which would be detrimental to the wellbeing of families.

Partner Spotlight: Community Resource Connections (CRC)

Families need health insurance in order to access a variety of supports that strengthen physical and mental wellbeing. We talked with **Ruth Sherman, Executive Director of Community Resource Connections** to better understand how healthcare is interconnected with a variety of community needs across Beltrami, Cass, Hubbard, and Clearwater Counties.



CRC is an organization that connects community members to a wide variety of resources from transportation to mental health. **“Typically when a household came to visit with us because they needed something, in order to gain access to the things that they needed, they needed health insurance,”** Ruth shared. “Whether that was for a toothache for kids and dental appointment or for mental health services.”

To help families get the support they need, CRC trains all of their staff as MNsure navigators. CRC enrolls close to 1,000 people in MNsure each year and assists over 800 people with renewing their coverage. They also provide MNsure education and facilitate collaboration across the 60 service providers in its member network so that providers understand changes to MNsure system and processes.

The collaborative approach that CRC has developed over the past 30 years is unique in the state, and has proven beneficial for both service providers and the individuals and families that they intend to serve. In the past, “families used to be served in siloes of services that weren’t communicating with one another... and it was terribly overwhelming for families” Ruth shared. Today she is proud that CRC’s network can not only address a crisis in partnership with a family but provide them with tools and resources that can help prevent future crises.

What is MNsure?

MNsure is a health insurance marketplace where Minnesotans can apply for health insurance including Medicaid and MinnesotaCare, as well as private health plans. Through MNsure, individuals can apply for financial help to lower the cost of their monthly insurance premium and out-of-pocket costs. Most Minnesotans who enroll through MNsure qualify for financial help. Learn more about health insurance. Learn more at <https://www.mnsure.org/>.

Parental Mental Health



The U.S. Surgeon General’s 2024 Advisory “Parents Under Pressure” shines a light on the prevalence of stress and mental health conditions among parents today. **According to the advisory, 48% of parents report feeling completely overwhelmed by stress most days.**¹⁷ In addition, 33% of parents report high levels of stress compared to 20% of other adults (fig. 6).

While parenting is inherently stressful, societal norms and policies that are not family-friendly are responsible for many of the stressors impacting today’s parents, including: economic instability, demands on time, isolation, cultural pressures to meet parenting standards, and concerns about the health and safety of children.

And when parents struggle, so do their children. In fact, children of parents with poor mental health are four times more likely to experience poor health and twice as likely to develop mental, behavioral, or developmental disorders.¹⁸ The consequences of poor parental mental health can be significant on the wellbeing of the family and the community.

Helping Parents Cope with Stress

The advisory resonated with Jade Johnson, EdM, LPCC, a FamilyWise board member, parent, and mental health practitioner. She believes that society’s lack of supports for families has resulted in isolation and limited ways for parents to cope.

Approximately 65% of parents and over 75% of single parents report loneliness (fig. 7).¹⁹ Unfortunately, “the options for feeling less lonely are limited in a way that we underestimate,” says Jade. Structured, supportive community groups and activities, such as book clubs, parenting workshops, and emotional support groups, often demand consistent commitment and either childcare assistance or a child-friendly environment. That’s why **Jade is an advocate for “third spaces” like community centers, libraries, and parks, where connection and community can be naturally cultivated.** She recounted a recent example from her own life: “I ran into a neighbor at the grocery store and we chatted for half an hour when my kid was already strapped into the cart and entertaining herself. And that’s the kind of moment that I think we don’t get enough of.”

Figure 6: Parents Report High Stress Levels

Percentage of parents reporting high levels of stress compared to other adults

Source: U.S. Surgeon General’s Advisory, 2024

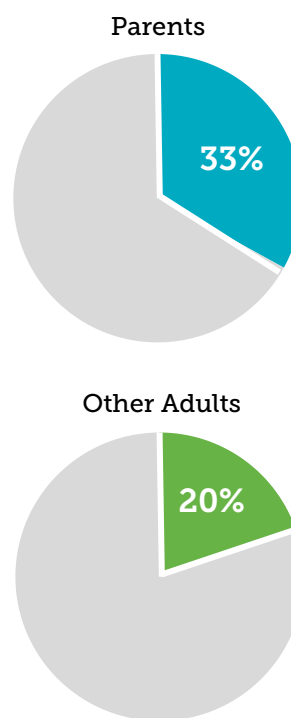
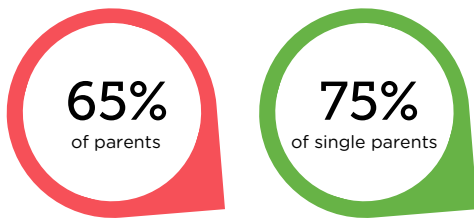


Figure 7: Percentage of Parents Reporting Loneliness

Source: Cigna Group, n.d.



Without social connections, Jade explains that **parental stress can create a harmful cycle where parents feel shame and turn inward, instead of reaching out for support**, which can lead to negative consequences for the entire family. “I think it is one of the things that upholds silence and patterns of violence and abuse within households,” she says.

High levels of stress also cause overstimulation, which can lead parents to “seek a state of being numbed” by substances or screens to prevent lashing out. This withdrawal can harm a child’s development by reducing engagement, emotional connection, and the ability to form healthy attachments.

To help parents navigate these difficult cycles, Jade’s message is clear: practice self-compassion. “The way we talk to ourselves really matters.... **it’s not just being kind to yourself, but acknowledging external factors and remembering your worth, despite your flaws and shortcomings,**” she says. Jade also encourages parents to practice acknowledging their stress out loud while reassuring children that, “It’s not your fault,” and that the stress is temporary.

“Parents are doing the best they can,” Jade reiterates. “They don’t need to try harder—they need more support, connection, and grace.”

Jade emphasizes that **parental stress is not inevitable**. She attributes parental stress to the de-prioritization of caring for children at a systemic level. “Our society has been shaped over time where folks are overworked and underpaid and under resourced.” Policy and systems changes are essential to provide parents the support they need to care for themselves and their children. For community members, Jade’s advice is to notice stress differently and offer small, meaningful support. “We need to recognize our own capacity and be willing to show up.”

Learn about mental health resources available at the **NAMI MN** website: <https://namimn.org/>.

Supportive Connections



All parents need support from their communities as they raise their children—no parent can do it alone. A recent study revealed that 73% of parents nationwide felt that a stronger caregiving network would improve their mental and emotional wellbeing.⁸ We all benefit from supportive, reciprocal relationships, but building these connections can be harder for some than others. One group that is often overlooked in these conversations is fathers—such as single fathers, incarcerated fathers, and those involved in co-parenting.

Supportive Connections for Fathers

National research shows that **fathers play a vital role in their child’s wellbeing**. The involvement of fathers doubles a child’s likelihood of going to college, and children are 80% less likely to spend time in jail and 50% less likely to experience multiple symptoms of depression (fig. 8).²⁰ These statistics highlight the powerful impact fathers can have on the trajectory of their children’s lives.

Figure 8: The Positive Impact of Fathers on Children

Source: All For Kids, 2025



Despite their essential role, societal norms often place fathers as secondary caregivers, leading to unequal support. Bertha Ashford, Coordinator of FamilyWise’s young parent program and Wraparound Facilitator, highlights the stark reality on the lack of support: “They don’t have it. I have a young man that’s got custody of both of his kids... He finds that there’s no place out there for him to go when he needs help.” While mothers often have established networks and resources, fathers struggle to find guidance. The stigma around men asking for help only worsens this isolation. As Bertha states, “For a woman, we know where to go... But men, nobody comes and says, ‘Hey, have you thought about this?’”

In the legal system, fathers often face barriers that restrict their involvement in their children’s lives. Even when they are deeply engaged as parents, fathers struggle to gain equal parental rights. “Mom has basically all the rights,” Bertha says, emphasizing the need for systemic change to allow fathers to participate as equal partners in raising their children. **Despite being failed by systems, more fathers are seeking involvement with their children and stepping into single parenting roles.** In Minnesota, 8.5% of households with young children are single-father households.²¹ Unfortunately, this group of caregivers is understudied and there is little data about the unique needs and experiences of single fathers.

Fathers are essential to the wellbeing of children and families and must be integrated into the wider parenting support system, not left to navigate it alone.

Supporting Incarcerated Fathers

Fathers who are incarcerated or have been incarcerated face distinct parenting challenges with limited support. “Once the family dynamic is broken, there has to be avenues where it can be healed,” says Calvin, a father who spent over 30 years in prison. He did the best he could without structured supports, constantly trying to be a positive, impactful presence in his children’s lives from a distance.

Today Calvin wants to be part of programs that “are open to expanding to the point where the healing process can take place no matter where the different family members are at,” whether family members are incarcerated, receiving inpatient treatment, or in foster care. “Obviously, children should be in a happy, healthy, safe environment, but I think that the overall goal should be to reunite the children with their parents as long as the parent or parents are willing to change and put their child’s best interests at heart.”

Despite his years apart from his children, Calvin was able to rebuild those relationships through accountability and consistent effort. He attributes a large part of his success to positive role models in his life like his mother. “I believe that it was my mom’s consistent love, attentiveness, belief in me, nourishment, stability that gave me a blueprint on how to be a loving parent,” he says.

Calvin also built friendships with older men who served as mentors and is an advocate for mentorship programs for parents. **“We’re all works in progress and we all have to have a source that we can draw from to help us be able to figure things out,”** he says. Acknowledging that parenting can be an overwhelming series of ups and downs, Calvin says that ongoing practical support can make a significant difference. “Having somebody call them once a week, once a month, to say ‘Hey, how’s it going?’ and reminding them of the resources they may have at their disposal.”

Calvin also stressed self-awareness and personal accountability as a first step for all parents on their path towards family healing. He offered this piece of advice: “Parents think that because they have changed, it completely erases the neglect or the wounds inflicted... but they have to understand... you have to first hold yourself accountable and let the child know that you are accountable for what you did not do or what you did that was wrong.”

Calvin’s story emphasizes that **fathers need tangible support, structured opportunities for growth, mentorship, and more community support** to step into their role with confidence. The Goodwill-Easter Seals Minnesota offers a re-entry program for incarcerated individuals as well as the **FATHER Project**, a program that helps dads build parenting skills, secure jobs, and work towards educational achievements. Learn more at <https://www.goodwilleasterseals.org/services/family-stability>.



Conclusion



Today, many parents are facing high levels of stress because they want the best for their children but don't have the resources they need to support their families. This is disproportionately true for low income and historically marginalized populations.

Parents are doing the best they can. **It is up to us as a society, through our public and private systems, to prioritize access to critical supports that keep families safe and strong.** As this report shows, concrete supports like a living wage, affordable housing and childcare, healthcare navigation, mental health services, and medical assistance are necessary for parents and children to live healthy and productive lives.

As community members we can help address parental stress through intentional peer-to-peer supports for parents in our communities. When parents have informal spaces to regularly connect (like libraries and parks), and formal programs that offer peer support (like parent support groups or mentorship programs), they are less isolated and have more opportunities to give and receive help. In our everyday actions in these spaces, we can show parents encouragement, compassion, and grace.

For parents who are struggling, you are not alone. We hope that the resources in this report help parents find resources that they can use to grow their support networks.


The U.S. Surgeon General's advisory calls on us to cultivate a culture for parents and caregivers to thrive, stating that "simply put, caregivers need care, too." We must acknowledge the valuable contributions of parents in our society and invest in supports that reduce parental stress and strengthen family wellbeing. Learn more about actions you can take to support parents and families in the final section of the report.




Support Family Wellbeing





In “Parents Under Pressure,” the U.S. Surgeon General provides recommendations for community members and family service providers across sectors. Below we highlight some key actions that we can take to improve the wellbeing of Minnesota parents and families.


Click the  to learn more.


Individuals can...

Remember that caring for yourself and practicing self-compassion are key parts of how you care for your family. 


Nurture connections with parents and caregivers in your community through programs like Circle of Parents. 


Offer emotional and practical support to families by offering encouragement and lending assistance with household chores, childcare responsibilities, or running errands. 


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


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


Communities can...

Equip parents and caregivers with resources to address parental stressors and connect to crucial support services. 

Elevate the voices of parents and caregivers to shape community programs and investments. 

Expand policies and programs that support the wellbeing of parents and caregivers in the workplace. 

Prioritize prevention and ensure parents and caregivers have access to comprehensive and affordable high-quality mental health care. 

Address the economic and social barriers that contribute to the disproportionate impact of mental health conditions for certain parents and caregivers. 

Read the full list of recommendations and resources in the U.S. Surgeon General’s Advisory at <https://www.hhs.gov/sites/default/files/parents-under-pressure.pdf>.

Stay connected to news and updates on topics affecting families by signing up for FamilyWise’s monthly e-newsletter at <https://familywiseservices.org/>.

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