DODGE COUNTY COMMUNITY-LED RESEARCH



MAY 2025

PRESIDENT'S PERSPECTIVE: BUILDING A STRONGER PATH FORWARD

At United Way of Southeast Minnesota, we believe that strong communities are built on connection—on the relationships and resources that help people move from uncertainty to stability, and from stability to opportunity.

This report reflects what we learned by listening closely in Dodge County. We heard from residents who love their communities and show up for their neighbors, even when systems fall short. We heard about parents juggling jobs and caregiving while navigating complex services. We heard from service providers stretched thin, yet deeply committed to their work. And we heard a common theme: the need for support that is easier to access, easier to trust, and closer to home.

In moments of struggle, people need more than information—they need direction. They need someone who can walk with them, help them make sense of the landscape, and guide them across the gaps that too often separate need from help.

Our role at United Way is to help build those bridges.

Bridges between people and programs. Between rural communities and regional systems. Between generosity and need. It is our job to listen, to convene, and to invest–strategically, collaboratively, and locally.

Our work is made possible by the generosity of individuals and businesses who believe in a future where all people, no matter their ZIP code, have the opportunity to thrive. Thanks to their support, we can act on what this report reveals:

- · The urgent need for local navigation, especially for families in crisis
- The pressing gaps in transportation and mental health access
- · The importance of culturally grounded, relationship-based care
- The opportunity to respond nimbly to needs that can't wait for traditional systems

What we build next in Dodge County will take time, trust, and collective effort. But as we've seen, this community has no shortage of care or courage.

To everyone who shared their voice, and to every partner who fuels this work—thank you. Together, we are strengthening the path forward, one connection at a time.

With gratitude and resolve,

Jerome Ferson President & CEO United Way of Southeast Minnesota

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REPORT SUMMARY

This report is the result of a six-month engagement led by the United Way of Southeast Minnesota in which community members and leaders were recruited to document the current needs across the human services landscape in Dodge County, Minnesota. This report shares the cumulative thoughts of over 180 individuals across the county from a diverse range of backgrounds.

Based on community input, there is a need for increased resources for Housing, Healthcare, Transportation, and Community Resource Navigation. Across these domains, the community expressed a desire for accessible (physical locations, language, cost, etc.) resources and resources that are co-created alongside community members.

None of these learnings attempt to draw conclusions about organizational weaknesses. As evidenced by this research, local providers are working hard to meet the needs identified here. Yet, needs outpace capacity and resources.

For each area of need, our research team and community members have provided recommendations to address these gaps. Recommendations are provided in no particular order.

Our hope is that this report will provide organizations with documented community context and local leaders with actionable steps to enact the changes constituents have identified.

PROJECT DESIGN

The inspiration for the design of this research project came from a variety of community engagement, research, and design methods, including codesign, participatory design, and United Way's own previous experiences with participatory grantmaking.

The project had four stages which culminated in the production of this report: pre-engagement research, building the research team, deploying the research team, and forming recommendations. At each stage, United Way staff sought to engage the community with curiosity, transparency, integrity, and co-ownership to create a safe and generative environment where all voices are valued.

Supporting this work, our research team consisted of two United Way staff members, five service organization leaders (Advisors), eight Dodge County community members (Researchers), and one community consultant to engage the Hispanic community of Dodge County. The team of researchers represented a variety of identities and perspectives present in Dodge County.

PROJECT ROLES

United Way Staff

- Facilitated group meetings
- · Documented and analyzed learnings from the engagement
- Prepared pre-project data report from other previous local research

The Advisors

- Analyzed community-level data
- · Shared resources for deepening community learning
- · Provided guidance on key community context
- Supported recruitment of Researchers

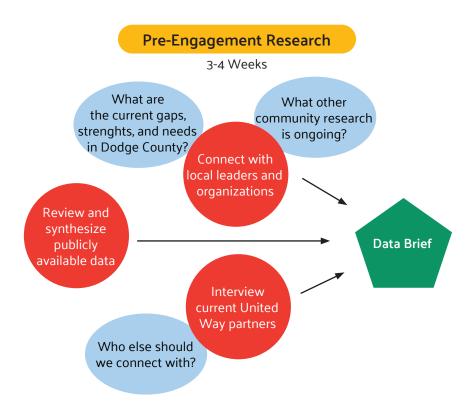
The Researchers

 Brought critical insights as community members who live and work in the county

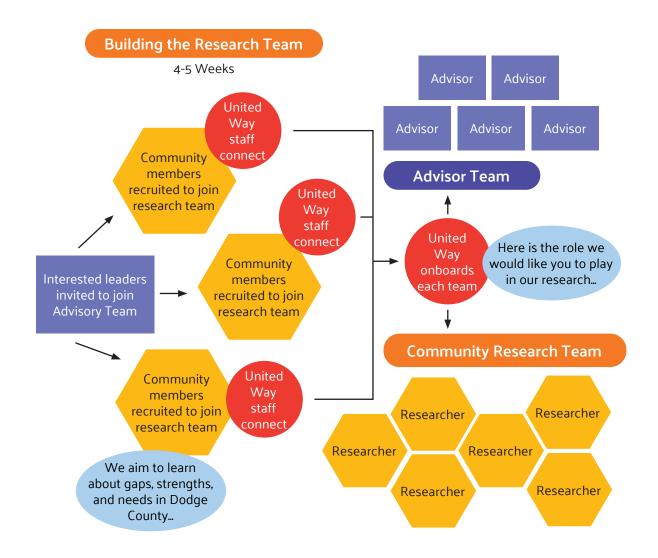
- Led intentional and meaningful outreach to various parts of the community to directly learn what needs, strengths, and gaps currently exist
- Organized feedback and convened monthly to discuss what they heard from community members

Community Consultant

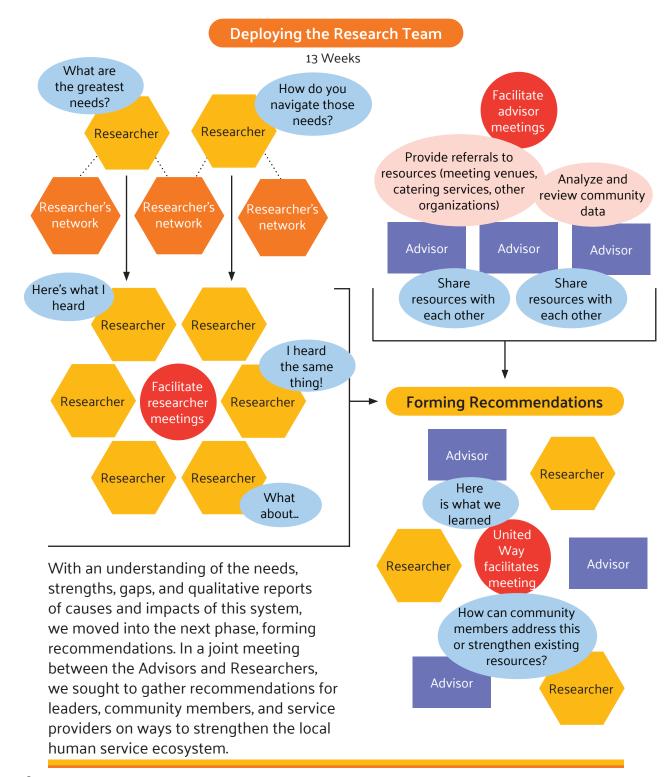
- Developed research surveys and outreach strategies to reach the Hispanic community in Dodge County, in partnership with local Hispanic-serving organizations and institutions
- · Translated and analyzed feedback from the Hispanic community



United Way produced a pre-research data brief by reviewing the most up-to-date quantitative data on the health, economy, social connectivity, workforce, education, and population of Dodge County, including data from similar locally produced past research projects.



Researchers connected with community members in their personal and professional networks to gather input on the research questions. First, researchers discovered what needs Dodge County residents are experiencing. Next, they dug into why some gaps are so prevalent, who is most likely to experience them, and how people currently navigate life trying to meet those needs. As expected, researchers' own identities, social networks, and personal experiences informed who was contacted and what perspectives were gathered.



FINANCIAL SECURITY AT A GLANCE

While Dodge County at-large fares comparatively well in economic security, there are disparities which appear geographically, by household composition, and by race. One goal of this research is to better understand where gaps exist, both in opportunities and in outcomes.

The cost of living in Dodge County has increased in recent years but is still lower than the statewide average. \$92,890 is the median household income in Dodge County, the 9th highest in the state (County Health Rankings and Roadmaps, 2025). Despite fewer Dodge County households having an income that skews higher than the statewide average, 4.9% of households fall under the Federal Poverty Level, and 29% of households fall under the ALICE threshold in Dodge County.

ALICE is an acronym for Asset Limited, Income Constrained, Employed. ALICE households earn above the Federal Poverty Level (FPL) but are unable to afford the basics of housing, childcare, food, transportation, health care, and technology in the communities where they live.

The ALICE Household Survival Budget: The bare minimum household income necessary to live and work in Dodge County (with no opportunity to build savings) for a household with two adults and two children is:

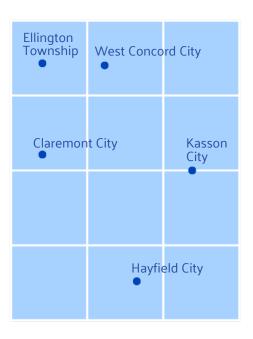
\$82,620

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(United for ALICE, 2025)

DIFFERENCES ACROSS PLACE AND HOUSEHOLD MAKEUP

Five places with the highest rates of ALICE in Dodge County



- 1. Claremont City 51%
- 2. Hayfield City 44%
- 3. West concord 37%
- 4. Kasson City 37%
- 5. Ellington Township 34%

Households experiencing the most financial insecurity

Single-female headed households	69%
Single-male headed households	67%
Head of households under age 25	56%
Head of households over age 65	51%
Hispanic Households	43%



HOUSING

Background

Dodge County residents have a high rate of homeownership, with 87.7% of residents owning their own home. This rate is more than 15% higher than the Minnesota state-wide rate of homeownership. The rate of renters in Dodge County, comparatively, is less than half of the statewide rate at only 12.3%.

Whether renting or owning a home, spending more than 30% of monthly income on housing costs means a household is "mortgage or rent burdened." **Nearly 1 in 4 Dodge County homeowners are mortgage burdened, and nearly 40% of renters are rent burdened** (U.S. Census Buerau, 2023).

Homeownership rates vary across the county, from 92% in Mantorville to 69% in Hayfield (U.S. Census Bureau, 2023). Notably, Claremont and Hayfield have some of the highest rates of financial insecurity, with 51% and 44% of households respectively falling under the ALICE threshold (United for ALICE, 2025).

What We Learned

Housing was the top need identified by community members contacted through all methods of community engagement and was identified as a key factor influencing one's ability to move towards financial security. It was noted that without a permanent address, it is difficult to apply for many local, state, and federal assistance programs. For those without stable housing, mental and physical health are often negatively impacted.

While there are low-income housing options available within the county, they are largely located in the high-population cities of Kasson, Mantorville, and Dodge Center. Meanwhile, around half of Dodge County residents live in low-population density areas (County Health Rankings and Roadmaps, 2025). A variety of solutions have been proposed in recent years to increase the stock of affordable homes in the county: renovating older buildings into multi-family complexes, building a community of modular homes, offering rental assistance, revisiting local zoning ordinances, and much more. Low-cost initiatives such as revisiting and revising zoning seem to be easier and quicker to implement as evidenced by local examples, most likely due to a smaller financial investment.

Currently occupied residential buildings have some residents concerned about

safety, code-compliance, and comfort, highlighting a desire for more building restoration. Unfortunately, several local projects to renovate aging buildings have been halted due to rising renovation costs.

One community member shared concerns about a lack of local building code inspectors available in Dodge County, especially for smaller cities and communities. Several community members shared stories of housing situations where renters were unsure of where to learn about their rights as tenants and how to communicate their concerns to their landlord.

The research team also identified a gap in services for second-chance housing. For those who have a history which includes felony, eviction, or violating sober-housing policies, there are limited landlords and housing programs willing to house these individuals. For them, housing security can provide a safe space to begin working towards broader security and wellbeing.

Those working in the housing services space indicated that need is increasing year over year for all types of housing support services: rental assistance, deposit assistance, eviction prevention, expungement, sober housing support services, and landlords willing to accept housing vouchers. There is also an acknowledgement that the lack of a formal emergency shelter is a major gap for the Dodge County community. The hotel which currently fills the gap for short-term shelter is not prepared to be a permanent solution.

The research team suggests that while the resources available for anyone struggling with housing insecurity are insufficient to achieve security, single men without children often have even fewer options for support and assistance.

Community Voices &

"Two of the families we serve recently moved in together, because they couldn't afford the rent on their own"

"It is difficult to find a lawyer to help low-income families [with eviction and felony expungement] ... They want to feel safe in the place they live."

Recommendations

- Strengthen access to resources and financial support
 - · Recruit more Adult Foster Care and Housing Support providers
 - Increase the accessibility of, funding for, and number of units available to those with housing vouchers
 - Increase funding available for rental and mortgage assistance
 - Provide navigation assistance programs for prospective home buyers
- Increase development activity
 - Build more affordable housing, including income-restricted housing for the ALICE population
 - Implement local tax incentives for developers
 - Renovate unused spaces above downtown businesses

HEALTHCARE

Physical And Dental Care

Background

Dodge County fares slightly better than Minnesota as a state on average across a wide range of health indicators, including life expectancy and percentage of residents with health insurance (County Health Rankings and Roadmaps, 2025).

However, in cities experiencing the highest rates of financial hardship, access to healthcare is consistently limited and there is an increased prevalence of poor health outcomes. Claremont, West Concord, and Hayfield residents typically have less access to preventative healthcare and report especially high rates of tooth loss in adults older than 65, hypertension, and diabetes (CDC, 2024). In communities where preventive visits are more common, there is less prevalence of obesity, tooth loss, and in many cases diabetes.

Within Dodge County, the ratio of Primary Care Physicians (PCPs) to patients is 2,330 residents to 1 provider (CHRR 2025). As compared to the state-wide rate of 1,130 residents to 1 provider, Dodge County medical providers cover more than double the number of residents that an average PCP in Minnesota would cover. Dentists are spread the thinnest of all measured healthcare providers in Dodge County, with a ratio of 5,250 residents to 1 dentist–4 times higher than the average dentist in Minnesota.

Of course, residents do not only receive medical care in Dodge County. This community need also intersects with the need for robust and accessible transportation. Read more about this issue in our transportation section.

For more information about public health indicators, outcomes, and community perspectives, we recommend reviewing the Dodge County Public Health Improvement Plan.

What We Learned

Access to healthcare across Dodge County varies between communities. For those in Kasson, there is access to a local clinic practicing family medicine and a birth center; in Dodge Center, the Center Clinic offers family planning and and some basic primary care services. Outside of these two cities, residents have to travel

considerable distances for care, often out of the county to larger cities like Owatonna, Austin, and Rochester.

As noted above, the number of healthcare providers in the county is low relative to the population. Residents report difficulty finding providers accepting new patients, long appointment wait times, and limited local options. Those with access to transportation often seek quicker, better-resourced care in nearby cities. While insurance or volunteer driver programs may help cover transportation costs, these services are limited, require advance scheduling, and may not support long-distance travel outside the county.

For those who are uninsured, underinsured, or unable to receive medical assistance, the options are fewer or nonexistent. Local clinics may be able to provide some services to meet this need, though they do not have the capacity to meet all needs or serve all patients. Those without insurance do not have the option to get the costs of a medical appointment ride covered and must find their own transportation to the appointment.

Our research team offered that telehealth medical appointments offer an alternative to those without reliable transportation. In the case of those who do not have internet access or are uncomfortable with navigating technology for a video call, there are additional barriers to address in knowledge and confidence as well as infrastructure.

In addition to the barriers mentioned above, members of the Hispanic community shared that language differences and a lack of culturally relevant information is an additional barrier to receiving adequate care.

Mental Healthcare

Background

Across the county, about a quarter of all adult residents self-report having depression, just under a third report feelings of loneliness, and one fifth report a lack of social and emotional support. Around a quarter of all adults report drinking excessively. When it comes to mental health providers, resources continue to be spread thin with a ratio of 1,760 residents to 1 provider—over six times more residents than the average provider covers in Minnesota.

There is also a concern for student mental health and wellbeing, especially for female students. Within Dodge County School districts, the majority of students in grades eight through eleven report feeling "little interest or pleasure in doing things". Among females in the same grade range, the majority reported feeling "down, depressed, or hopeless," and nearly 80% of female students report feeling "nervous, anxious, or on edge" (Minnesota Department of Education, 2022).

What We Learned

Many of the individuals with whom we spoke who are within the school system shared that they have noticed an increase in both families and students who are struggling with mental health challenges. Mental health providers note an increase in disruptive behaviors and a lack of understanding of boundaries in the general student population across ages and geographies.

While there are services available to some students depending on the school they attend, not all students across Dodge County have access to a space where they can reliably connect with a mental health professional. It is anecdotally noted, too, that parents are reporting increased levels of anxiety from their personal, professional, and home lives. Unlike with their students, parents have very few options readily available to them in seeking support for their mental health. Some local providers are reported to have waitlists that span more than a year.

Community Voices &

"My vision is that all citizens have some kind of Emergency Healthcare."

"[I'd like to see] more access to free or reduced-cost health and dental care. [and] local clinics."

"We need more medical and dental services in the community."

"More attention to children's health."

"Churches and schools in the area could organize and share more health fairs..."

Recommendations

- Increase access to services
 - That provide technology so telehealth appointments are achievable for all
 - Strengthen medical transportation programs to serve more residents
 - Support recruitment and retention efforts for more mental and dental providers
 - · Address funding gaps for affordable health services

TRANSPORTATION

Background

The majority of Dodge County residents have access to car, with over 75% percent Dodge County households having access to 2 or more vehicles. However, residents who are renting their homes are less likely to have access to a vehicle, with only 40% of the rental population having access (U.S. Census Buerau, 2023). Access to reliable transportation is key to maintaining employment and accessing resources. In fact, 76% of workers in Dodge County drive alone to work, with 32% of workers commuting more than 30 minutes by themselves (CHRR, 2025).

For those without access to a personal vehicle, there are few options, including the single public transportation system which covers most of the geographic area of the county. In fact, 6% of county residents faced a lack of reliable transportation within the past year, with higher rates in West Concord and Claremont.

What We Learned

Transportation was identified by our research team as a key component of achieving security due to its instrumental role in increasing access to other stabilizing resources. As shared above, reliable and safe transportation is necessary in getting to medical appointments. It is also important for getting to appointments with case workers, to the food shelf, to school and work, to enrichment activities, and to the grocery store. Without transportation, an individual runs the risk of missing out on services that are available and important on their journey to financial security.

While transportation to medical appointments is sometimes covered by insurance, there exists a gap for some whose insurance does not cover such expenses—and for those without insurance. The main option for public transportation in Dodge County is Rolling Hills Transportation, based in Kasson. They offer a variety of services, from on-call transportation to scheduled rides as well as a volunteer driver program. Rolling Hills partners with local organizations who will sponsor the small fee to use their transportation services in order for residents to be able to meet their personal appointments. Despite these offerings, the demand for such services outweighs the current capacity that this and other volunteer driver programs can offer. Thus, those in the eastern parts of the county often do not have as robust and timely access

to such transportation resources as those who live in the more densely populated cities of Dodge Center, Kasson, and Mantorville.

Community Voices

"One of the biggest needs I see in the community is for transportation, especially to doctor's appointments."

"It would be great if there were more paid drivers."

"The smaller communities do not have the same availability [of low-cost transportation] as Kasson and Dodge Center."

"[We need stronger] transportation methods, which are a bit complicated to access [presently]."

Recommendations

- · Invest in county-wide transportation infrastructure
 - Conduct a study on transportation use in Dodge County to understand specific gaps and potential solutions
 - Invest in transportation solutions such as buses across the county, but especially for more rural areas like Claremont, West Concord, and Hayfield
 - Strengthen paid or volunteer-driven solutions like ridesharing, taxis, hospital-based programs, and stipends for volunteers or case managers
 - Increase availability of transportation vouchers
- Support pathways to accessing personal vehicles
 - Financial support and navigation to assist people in regaining driving privileges (Driver Diversion Program, Ignition Interlock assistance, etc.)

COMMUNITY RESOURCE NAVIGATION

Background

Preliminary conversations with local service providers revealed an emerging trend of local provider groups wherein providers share resources, updates to programming, and community announcements. These meetings occur across a variety of focus areas: Homelessness, religious and spiritual needs, mental health, and more. These meetings are emblematic of how information spreads and proliferates across Dodge County: word of mouth. Largely, community members rely on other community members' knowledge of services and events in order to hear of them. When it comes to human services and meeting urgent needs, this system may not work for the 30% of adults in Dodge County who feel socially isolated.

What We Learned

Community members and research team members shared that the current system of connecting people to resources is rooted in relationships. People often learn of services through word of mouth, faith communities, family, and friends. This way, community members feel they can trust a provider or organization when first reaching out for assistance.

However, no single community member or provider can be expected to know about all available services and offerings in the community. There are many services that are available and would benefit community members, but some residents reported they do not know about existing programs or how to access them. They suggested that better marketing of services and building partnerships could be helpful. Some researchers called for a single place where all community resources are consolidated and accessible to community members and providers.

United Way provides a referral hotline service called 211, available in over 100 languages. Anyone can dial 211 and speak with a navigator who will connect them to locally available resources to meet their specific needs, from rental assistance to questions about responsible waste disposal. United Way is committed to enhancing our database of services available in Dodge County, informing service providers, and informing the community of this tool. With staff dedicated to assuring all resources in this database are accurate, reliable, and up to date, we hope to help fill this gap moving forward.

However, a gap remains in closing the loop on connecting with agencies and applying for services. Some community members face internal and external stigma when applying for supportive services as well as difficulties with the paperwork and documentation required.

Community Voices &

"The biggest need is better communication with [the community]. People don't think they count... Everybody don't have time to seek out help."

"[The services and goods I need] are not always available. We have to make do with what we have."

"When people have to fill out ten pages of paperwork to get help, they would rather not bother"

"Help in our language. (Spanish)"

"Promotion of programs, centralized in one place for easier access."

"More interaction with the Latino community. Identify the different types of needs and prioritize the most important ones."

Recommendations

- Strengthen local knowledge, curation, and navigation of resources
 - Build out the existing 211 database, provide training on how to use 211, and share this resource with the community
 - Create a central location where community members and service providers can learn about community resources
 - Increase local capacity for community resource navigators, particularly ones that are bilingual
 - Increase the enrollment of community members who are eligible for services in local support services
 - Create mobile and community-based outreach models

- Strengthen assistance for applying for services
 - Increase local capacity for community resource navigators to support individuals with paperwork
 - Navigators should represent multiple languages
- Continue to engage residents in community resource work
 - Conduct surveys and feedback loops
 - Use feedback to improve delivery and outreach

OTHER COMMUNITY THOUGHTS

In addition to the four major themes of Housing, Healthcare, Transportation, and Resource Navigation, community members shared a wide variety of needs, existing community resources, and gaps in human services:

Cycles of Poverty

Our research found that those who are born into financial insecurity are more likely to sustain that insecurity throughout their lives. School-aged children in a family experiencing financial insecurity may be unable to afford out-of-school activities and may actually have to dedicate out-of-school time to working. This may contribute to truancy if work is prioritized over school due to financial needs. Those without a GED or high school diploma have lower earning potential, contributing to the perpetuation of financial insecurity.

A person needs to be able to have their immediate basic needs met before they are able to focus on long term planning.

The research team identified that survival strategies may be modeled or passed down between generations. This may manifest in substance abuse normalization, addressing immediate needs at the cost of long-term security, lack of trust in institutions, and a lack of a belief in a stable future. These survival-based beliefs often do not serve individuals as they begin to take steps towards security.

Benefits Cliff

Some options for assistance are income-based, meaning people must be below a certain income threshold to receive services. Due to enrolled residents relying on these benefits (healthcare, childcare, food, housing, etc.) to survive, some would rather continue earning a lower income and receiving support than earning a higher income and risk losing their access to services. Those who are slightly above income eligibility thresholds may still experience financial strain. This, in turn, affects one's ability to see a way out of the cycle of poverty, impacting their mental health and sense of self-agency.

Additional Needs

- Healthy Community
 - Locally accessible, affordable, nutritious, and culturally relevant food where they live, work, and play (for example, lunch for preschoolers)
- Youth Opportunity
 - · Local, affordable, culturally relevant out of school time programs
 - More options for affordable childcare that serves a wide variety of ages of children
- · Financial Security
 - Affordable clothing (for example, second-hand stores) and free laundry services
 - GED support and workforce development opportunities
 - · Personal finance and budgeting classes
- · Community Resiliency
 - Continued collaboration to achieve innovative solutions amidst resource and capacity constraints
 - Opportunities to work with interpreters and translators to fully participate in community and access key services

Community Voices &

"The crosswalks need visible paint. There's no shelter for kids waiting for the bus – very urgent."

"Street lighting... infrastructure needs improvement – many potholes."

"Childcare, adult education, medical insurance, housing..."

"Programs for Hispanic children, and activities for children."

"Informing the community where insurance is accepted..."

"Maybe also a small job bank..."

Many respondents expressed appreciation for the services they do receive, especially from local clinics, and indicated a strong interest in being more connected and engaged in future programs and solutions.

Dodge County community members are willing to share, support one another, and speak up about their needs. A coordinated and inclusive response that builds on that resilience should be incorporated within new and emerging programming.

CONCLUSION

Through this research, United Way brought together a diverse group of Dodge County community members and service providers to hear directly from the people most impacted by gaps and needs in current services.

The research was clear: people do not live single issue lives. Housing, food, transportation, healthcare, childcare, education, and recreational options are all largely dependent on an individual's level of financial security. Our research team encourages community members to stay rooted in knowing that all of these needs are overlapping, experienced concurrently, and often inextricable from each other.

Furthermore, it is important to recognize that people do not live their lives confined to one county. There is a living ecosystem of economic and social exchange of goods, services, and ideas between neighboring counties and cities. The nuances of this fact are not documented within this report, though we encourage readers to keep this in mind as uses of the data are considered.

Understanding that people may experience multiple types of insecurity and have varying access to out-of-county services, our research team identified four major components which have the largest impact in supporting an individual's security: housing, healthcare, transportation, and community service navigation. For each area of need, our research team and community members have provided recommendations for addressing these needs.

Each of the areas identified has local champions already working to strengthen and build capacity to meet the needs of the community. However, need often surpasses the current resources available to those service providers and community members. Thus, it is critical to support those already working to meet these needs and to consider innovative ways of serving the community.

As the Dodge County community interprets this report into actionable next steps, United Way of Southeast Minnesota is excited to stay connected and actively participate in addressing these needs. United Way is committed to supporting the community of Dodge County by encouraging people to give back, get involved, and take action. United Way will provide pilot funding in early 2026 to emerging and established projects that address needs identified in this report. To stay connected with United Way, sign up for our quarterly newsletter at uwsemn. org/newsletter.

ACKNOWLEDGEMENTS

United Way staff are humbled and grateful for the participation of the Advisors, Researchers, and anyone who lent their personal experiences to this project. Without this participation, this work could not have happened, and we will take care with these important reflections.

We would be remiss not to acknowledge that the identities, lived experiences, and social networks of the United Way staff, the Advisors, and the Researchers inform and shape this research. Multiple steps were taken to ensure people working on this project were representative of the community in Dodge County. However, there are certainly experiences and perspectives that are not represented in this report. This project will be strengthened by feedback from readers to identify additional nuances and perspectives not currently captured.

Finally, we thank Mayo Clinic for their support in making this project possible.





