

WINONA COUNTY COMMUNITY-LED RESEARCH



NOVEMBER 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 Winona 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.

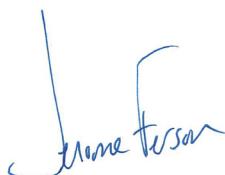
Our work is made possible by the generosity of individuals and businesses who believe in a future where all people, no matter their ZIP code, have the opportunity to thrive. Thanks to their support, we can act on what this report reveals:

- 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 Winona 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

Over the course of four months, United Way of Southeast Minnesota convened Winona County community members and local organizations to identify areas of need across the county. Through community forums, interviews, surveys, and analysis of quantitative data, we learned the **top needs identified by community**:



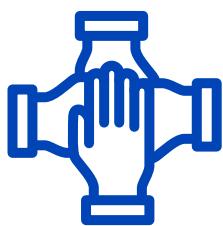
HOUSING

Winona County faces a housing shortage which impacts low-income families and elders greatest. An aging housing stock has led to increased environmental and safety concerns from renters in the community. The current dialogue surrounding housing is productive, and the community is engaged in finding a solution.



FINANCIAL SECURITY

Financial security is the foundation for stability. For 38% of households in Winona County experiencing financial insecurity, multiple overlapping financial obligations can impact mental health, physical wellbeing, and ability to plan for the future.



COMMUNITY INCLUSION & BELONGING

Residents share that there is a struggle to connect across different identities, experiences, and communities. This impacts feelings of community connectedness and may limit the accessibility of services within historically marginalized populations.



COMMUNITY RESOURCE NAVIGATION

Community members and service providers are calling for an accessible space to access accurate and timely information about locally available resources.

PROJECT DESIGN

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

The project had three stages which culminated in the production of this report: pre-engagement research, building the research team, and deploying the research team. 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, six service organization leaders (Advisors), five Winona County community members (Researchers), and one community consultant to facilitate discussions among additional community voices.** The Winona Area Kitchen Table, other community leaders, and additional residents also shared additional perspective during community discussions. The team of researchers represented a variety of identities and perspectives present in Winona County.

PROJECT ROLES

United Way Staff

- Facilitated group meetings
- Documented and analyzed learnings from the engagement

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

Below you will find graphics describing our process over the course of the 4-month project:

PRE-ENGAGEMENT RESEARCH

Connect with local leaders and organizations to identify preliminary gaps, needs, and strengths of the

Review and synthesize existing data

OUTCOMES

- Identify additional leaders, research and resources

- Create a data brief from which to launch community research

3 - 4 WEEKS

BUILD THE RESEARCH TEAM

Interested community leaders are invited to join the advisor team

Interested community members are invited to join the research team

OUTCOMES

- Create a team of 6 advisors and 5 researchers

4 - 5 WEEKS

DEPLOY THE RESEARCH TEAM

Identify additional leaders, research, and resources

Convene Researchers monthly to discuss following a period of community engagement

Convene Advisor team three times to review research team learnings, share resources relevant to identified needs, and connect UW with local vendors

OUTCOMES

- Document, via report, qualitative data on community need, root causes, and current ways of navigating systems

13 WEEKS



THEMES FROM OUR RESEARCH

HOUSING

There is an ongoing dynamic conversation around the need for housing across Winona County. We attempt to document the current state of need for housing in Winona, and encourage interested readers to continue their learning by reviewing the cited housing-focused publications that discuss the matter in more detail. In addition to the well-documented need around housing, there is much local discussion surrounding potential solutions, and we encourage you to get involved in the conversation!

Low Vacancy Rates, Environmental Safety, and Lack of Housing Stock

Across Winona County, over 60% of residents own their homes, while 30% of residents rent. Most available housing is occupied, with only 6.8% of housing stock uninhabited. Over the course of the past five years, the County of Winona, Cities of Winona, Goodview, Lewiston, and St. Charles, independent consultant groups, and local service organizations have compiled and shared a wealth of data. The primary concern is a limited housing stock, with a need to add 1,300 - 1,460 total units to the available housing stock by 2027 (Loci Consulting, 2023). Majority of the need is concentrated in the city of Winona, followed by Goodview, St. Charles, and Lewiston.

We will dive into the various impacts of the housing stock shortage, but to begin, we'd like to highlight a few concerns related to accessibility of current stock. The housing stock of the county is older than the rest of the state, which can lead to safety and environmental health concerns if not maintained properly (MN Compass, 2025).

Many of our researchers shared that they had personal experiences with poorly maintained and aged residences that posed an environmental health concern. Some renters were able to successfully remediate the issue with the support of a landlord or city support. However, others shared that the underlying cause of the issue was complex and costly to resolve, and therefore only the immediate need was addressed. Stories shared included examples of pests, mold, leaky roofs, and infestations. They are not alone, in fact, only 25% of respondents to the most recent Community Health Needs Assessment (CHNA) stated that they had not had any issues with water leaks, smoke detectors, drinking water, radon exposure, heating, lead exposure, mold, or insects in the past year (Winona County, Winona Health, 2025).

Many of our researchers shared the feeling that local landlords prefer to serve university students over local residents. They allege that this is because when renting to students, landlords can charge for rent per room, increasing their revenue as compared to the rate that they can charge a single family for renting out a unit. Some students shared that they are able to pay a landlord to keep a unit empty over the summer, while they are out of town, in order

ONLY 25% OF RESPONDENTS TO THE MOST RECENT COMMUNITY HEALTH NEEDS ASSESSMENT STATED THAT THEY HAD NOT HAD ANY ISSUES WITH WATER LEAKS, SMOKE DETECTORS, DRINKING WATER, RADON EXPOSURE, HEATING, LEAD EXPOSURE, MOLD, OR INSECTS IN THE PAST YEAR.

to guarantee that it will be available for them come the fall semester. The non-household population of Winona makes up approximately 12% of the total population (U.S. Census Bureau, 2023). A majority of the non-household population, residents who are not housed in standard housing, reside in on-campus housing at the University (City of Winona, Minnesota, 2025). Winona State University has made plans to address the need in student housing by renovating existing on-campus housing and by building a new off-campus residence hall that would add 340 additional beds (Winona State University, 2022). The unique population make-up of Winona City means that low-income individuals and families have limited affordable options locally. Researchers report that it is difficult to find a place to rent with multiple bedrooms due to this phenomenon. Once families do find a desirable unit, they do not often move due to the infrequency of available suitable units.

Urgent Need for Senior Housing

Over 50% of surveyed Winona County residents believe that the county should prioritize investing in housing. Some respondents shared their dreams for a future Winona County with a variety of affordable housing options for families and those looking to purchase a home.

At present, 17% of homeowners and 46% of renters are cost-burdened, meaning at least 30% of their income goes towards housing expenses.

align with independent assessment which identifies affordable senior housing as needing one of the highest quantity of additional units, superseded only by the demand for single and multi-family housing available between 60% of Area Median Income and household incomes of \$95,000 (Loci Consulting, 2023). At present, 17% of homeowners and 46% of renters are cost-burdened, meaning at least 30% of their income goes towards housing expenses (MN Compass, 2025).

The population of Winona is aging, with the population of people ages 75+ expected to increase by 33.5% over the next decade without any migration into the county (DEED, 2025).

The population size of most other age ranges is expected to decrease over the same period. As the population ages, there is an increased demand for affordable senior housing and as of present, the need outpaces the supply.

During a 2023 point-in-time assessment of housing of Winona County there were three affordable senior housing projects, with a total of 181 units. All of the units were fully occupied, meaning there was

a 0% vacancy rate for affordable senior housing. The same study suggests that in order to meet increasing demand, the number of units must increase by approximately 190 in the next two years (Loci Consulting, 2023). The current belief is that as people age, they typically would transition out of a family home into a senior living facility. This would then create a vacancy in the housing market for a new family to enter that home. Unfortunately, the current lack of

Residents believe that affordable housing is the most important type of housing to prioritize with nearly 60% believing that there is a need for more senior housing (Winona County, 2025). Resident perceptions

IN ORDER TO MEET INCREASING DEMAND, THE NUMBER OF [AFFORDABLE SENIOR HOUSING] UNITS MUST INCREASE BY APPROXIMATELY 190 IN THE NEXT TWO YEARS.

stock means that people are staying in their homes longer, meaning there are less vacancies in the housing market.

Urgent Need for Subsidized Housing

Several researchers expressed that subsidized housing and section 8 vouchers are difficult to access and navigate. They share that the application process is lengthy and share that eligibility requirements make it difficult to be approved. For those who are approved, they share **that the limited stock of section-8 approved housing means that for some, they cannot find a place to rent before their housing voucher expires**. Indeed, in 2023 there were 316 units across six deep subsidy properties which served households with incomes below 50% AMI and required tenants to pay 30% of their household income as rent. The vacancy rate was found to be 0.6%. There were also eight shallow-subsidy properties which held 169 units together. They served households with incomes below 80% AMI and tenants paid below market rents. The vacancy rate for these properties was found to be 2.3% (Loci Consulting, 2023). The available supply of subsidized housing is outweighed by the need, leading to those who have been approved as eligible for the service to be unable to redeem the benefits. According to the research team, this has led people to lose hope in the possibility of receiving assistance, resorting to living in their cars, and losing shelter. For some, the urgency of the situation creates a feeling that they need to embellish their story in order to receive assistance, under strict eligibility requirements.

Additionally, the Winona City 2045 comprehensive plan addresses 'Land Use and Development' as well as 'Homes and Neighborhoods' as areas of focused improvement over the next two decades. Within the report, they also identified the need to update zoning to allow for new development and redevelopment. Advocates for updating zoning believe that increasing the amount of space available to housing developments will remove some bureaucratic barriers to building additional senior housing and subsidized housing.

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.

Winona County leaders continue to be in discussion about the best ways to address the community's housing concerns. If interested, there are currently many opportunities for residents to voice concern, get involved, and take action.

FINANCIAL SECURITY

The cost of living in Winona County has increased in recent years but is still lower than the statewide average by approximately 14%. While Winona's median cost of living is lower than average, the median household income is also about 17% lower than the state average at \$70,198 (United for ALICE, 2025). Cost-of-living pressures including rising housing, energy, and transportation costs leave many working families financially strained.

The ALICE Household Survival Budget

The bare minimum household income necessary to live and work in Winona County for a household with **two adults and two children** is:

\$66,912

* with no opportunity to build savings



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.

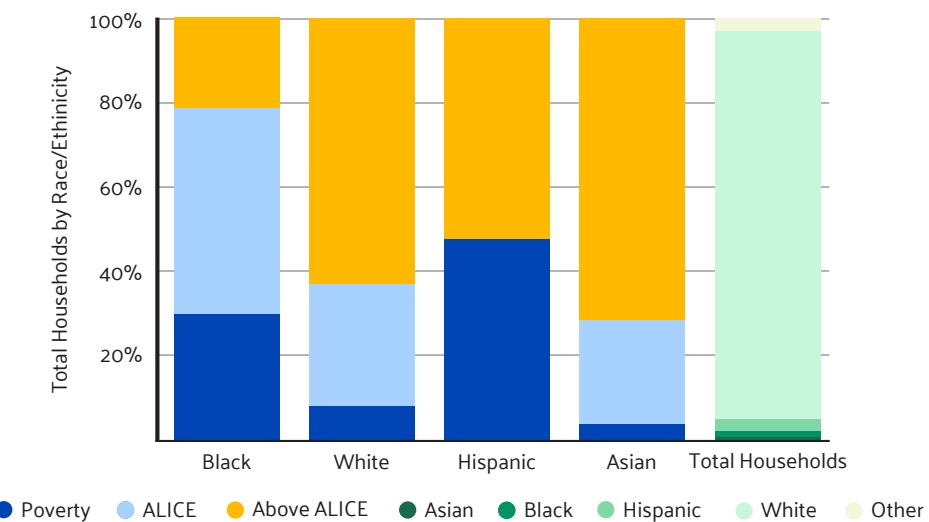
13% of households fall under the Federal Poverty Level, and 25% of households fall under the ALICE threshold in Winona County, **which means nearly 40% of Winona County residents are experiencing financial insecurity**. While Winona's proportion of ALICE households is on par with the state of Minnesota, there is a higher proportion of households living in poverty in Winona County. Of the **88** counties in Minnesota, Winona falls in the top 15% for proportion of households living in poverty.

Five places with the highest rates of ALICE in Winona County:

1. Winona city	47%
2. Utica township	44%
3. Rollingstone township	40%
4. Altura city	39%
5. Richmond township	37%



Household Financial Stability by Race/Ethnicity, 2023



Households Experiencing the Most Financial Insecurity:

- Black Households: 79%
- Single-female headed households: 76%
- Head of households under age 25: 68%
- Hispanic Households: 48%
- Head of households over age 65: 46%

When looking at financial stability in Winona County, there are disparities which appear geographically, by household composition, and by race. While the median household income for the County in 2023 was \$70,198, the median income for Black or African American households in the same period was \$26,850 and the median income for White households was \$70,813 (U.S. Census Bureau, 2023). **The typical White household in Winona County makes more than 2.6x the income of the typical Black or African American family.**

It is well documented that financial stability is a domain which greatly influences one's ability to live a healthy, stable, self-determined life. Households with lower incomes are associated with poorer health outcomes; instability in employment, housing, food, and education; and poor mental health outcomes (U.S. Department of Health and Human Services, 2023). Researchers share that for the nearly 40% of the Winona county population facing financial insecurity, multiple overlapping financial needs cause stress and limit one's ability to prepare for the future.

While food security is of less concern in Winona County than in other communities according to local and state data, researchers shared for those experiencing financial hardship, Sources estimate that between 8 and 10% (County Health Rankings and Roadmaps, 2025) (CDC, 2024) of Winona County experiences food insecurity, with just under 10% of families receiving SNAP benefits or public assistance income in the past year (U.S. Census Bureau, 2023). Researchers emphasized that for households with low-incomes, food insecurity is felt deeply regardless of prevalence.

We heard many stories of families experiencing financial stability wherein parents chose to go without eating to meet the needs of their children, individuals prioritized paying rent over seeing a doctor for fear of a large medical bill, and community members stepped in to fill the needs of their neighbors. One individual shared that she has opened her home to community members who would otherwise be homeless. Another shared that her neighborhood has begun hosting a community meal at the end of the month to share the costs associated with eating. Many shared that they would like to get ahead in financial planning, but “by the time bills are paid, there isn’t anything left over.” When asked what people do to make their ends meet, many responded, “We do what we can. We make tough decisions. We go without it. We work hard to support our families.” The long-term impacts of these hard decisions resulted in poor mental and physical health as well as a decline in the hope that change is possible. Researchers shared that they hope their stories can inspire change and an increase in critical resources, so more families can focus on planning for the future and stability rather than just focusing on survival.

“BY THE TIME BILLS ARE PAID, THERE ISN’T ANYTHING LEFT OVER.”

“WE DO WHAT WE CAN. WE MAKE TOUGH DECISIONS. WE GO WITHOUT IT. WE WORK HARD TO SUPPORT OUR FAMILIES.”

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 which limits their eligibility for services. Those who are slightly above income eligibility thresholds may still experience financial strain. This situation in turn impacts one’s ability to see a way out of the cycle of poverty, impacting their mental health and sense of self-agency. In order to remain eligible for services and attempt to meet basic financial needs, some residents have undocumented streams of income. Were this income to be documented, they fear they would no longer be eligible for services they receive. However, the services they receive are often insufficient to meet their needs, so they take the financial, social, and legal risk in order to meet financial needs.

COMMUNITY INCLUSION AND BELONGING

As outlined above, there are large disparities in income, and thus access, across races and class. When asked what they hoped Winona County would look like in 20 years, many residents said they hope that Winona will be a “Welcoming, Diverse, and Livable Community” (Winona County, 2025). At present, 31% of the community report feeling socially isolated (CDC, 2024). During our conversations with the community, we repeatedly heard that residents struggle to connect across differences. From residents of color, we heard that micro-aggressions – subtle phrases and actions that convey conscious or subconscious biases against a marginalized group – and overt racism impact their ability to feel a sense of belonging and ownership in the community. This, in-turn impacts their mental health and wellbeing.

While residents are reporting less discrimination on the basis of overall identity, race, color, ethnicity, and country of origin as the reason for being discriminated against in 2025 as compared to previous years (Winona County, Winona Health, 2025), researchers shared that discrimination remained just as impactful. Researchers shared one time in which they felt particularly vulnerable to prejudice was while navigating the human services industry. Of the 6% of CHNA respondents who have applied for social services or public assistance, 17.4% of them reported feeling discriminated against.

Those who do not speak English report higher rates of discrimination when seeking care and assistance compared to their English-speaking peers

6.6x

higher when receiving medical care

1.4x

higher when applying for social services

Researchers shared several stories of feeling discriminated against when seeking services across a variety of sectors and geographies. They share that having an advocate by their side during the process **decreased the likelihood of experiencing discrimination**. One instance that increased the likelihood of clients feeling that an interaction was discriminatory was in cases where eligibility for a program was improperly communicated or unclear. In these cases, clients felt they had been intentionally lied to, thus damaging the trust they held in such institutions. **They suggested that standardizing language around eligibility and expectations, intake, assessment, and outreach processes would decrease these instances.**

They identified that in order to make local programs feel more equitable, program design should implement change and iteration based on client feedback. Researchers shared that program designs across the county sometimes feel removed from the needs and lived experiences of those using their services, thus less effective than if they were to consider such experiences.

The feeling of being discriminated against does not only negatively impact individuals who have had a poor experience; it also negatively impacts community members who hear retellings of these experiences and the programs involved. We heard several stories of clients who felt discriminated against by a program who then incorrectly understood the eligibility for the

THERE IS LIKELY A PIECE OF THE LOCAL POPULATION WHO DOES NOT KNOW THAT THEY ARE ELIGIBLE TO APPLY FOR SOME ASSISTANCE PROGRAMS DUE THESE CIRCUMSTANCES.

program. They shared the story of their poor experience as well as their incorrect understanding of eligibility, advising a peer not to apply based on this incorrect

information. There is likely a piece of the local population who does not know that they are eligible to apply for some assistance programs due these circumstances.

Winona ranks extremely well, nationally and state-wide in terms of school integration and ranks about average when considering residential segregation (County Health Rankings and Roadmaps, 2025). Despite a high level of physical integration, researchers share that local leadership does not yet reflect the demographics of the community at-large. They believe that when local leaders are representative of the community, lived and learned experience will successfully work together to meaningfully represent all constituents.



COMMUNITY RESOURCE NAVIGATION

Local service providers shared that local provider groups, such as the Winona Area Nonprofit Alliance, Criminal Justice Coordinating Committee, and Mental Health Coalition wherein providers share resources, updates to programming, and community announcements are helpful places to collaborate and learn about local resources. These meetings occur across a variety of focus areas and communities. These meetings are emblematic of how information typically spreads and proliferates across Winona County's service sector: **word of mouth**. Winona County service providers share that the relationships that individuals have with each other strengthens their ability to serve clients and meet their needs. Because some providers have spent many years serving the community, they are connected with the resources and agencies who provide services. 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 share that marketing of the services and building partnerships for communicating services could be helpful. Some researchers called for a single place where all community resources are consolidated and accessible to community members and providers.

Those who are entering the workforce or developing their network of service providers to refer out to share that information is not easily accessible and creating a personal list of services is time consuming. From the perspective of community members, existing databases and lists are frequently outdated, incorrect and therefore unhelpful. Despite recent attempts to update publicly available and shared resource lists, there has not been the time or capacity to regularly update such a list. An intervention that would be helpful, according to the research team, is one that accurately lists available resources, updating changes in a timely manner. Researchers shared that such a service would be helpful to address concerns that current databases go un-updated, leading clients to seek out services that, in some cases, have not existed for years. Clients report that when they are directed to a service that no longer exists, they lose hope in the human services industry and are less likely to reach out for support in the future.

211 is a United Way supported resource and referral hotline that is available across the nation in 100+ languages.

When someone dials '211' into their phone, they will be connected with a resource navigator who can guide them towards help that meet their needs.

United Way is committed to increasing the reliability and accuracy of resources which are searchable via 211 services, and we recommend that local agencies connect with us to assure your programs and services are up to date. **211 staff update the database daily to ensure information is accurate.** We employ staff dedicated to ensuring an accurate and robust database. While an accurate database of services addresses parts of service navigation,

community members also shared that duplicative application processes can be stressful to navigate.

Researchers shared that when applying for services, it can be difficult to repeatedly share the same story and provide the same documents. This is a time-consuming process often undertaken alone by individuals and families who are in financially strained situations. For these individuals, it may not be possible to take a few hours out of the day, during typical working hours, to meet with an intake specialist. That time may be dedicated to caretaking, working to make ends meet, or they may face transportation difficulties. Because of the multiple overlapping needs that many hold, it would be helpful, for some, to have access to a service which supports their application and intake process and accommodates for their individual circumstances. Additionally, to streamline the process of applying for multiple types of aid, researchers dream of a one-stop-shop where eligibility and necessary paperwork are listed clearly and accessibly for those applying for aid. They also dream of a single universal application which people in need can submit once and be considered for multiple types of aid.

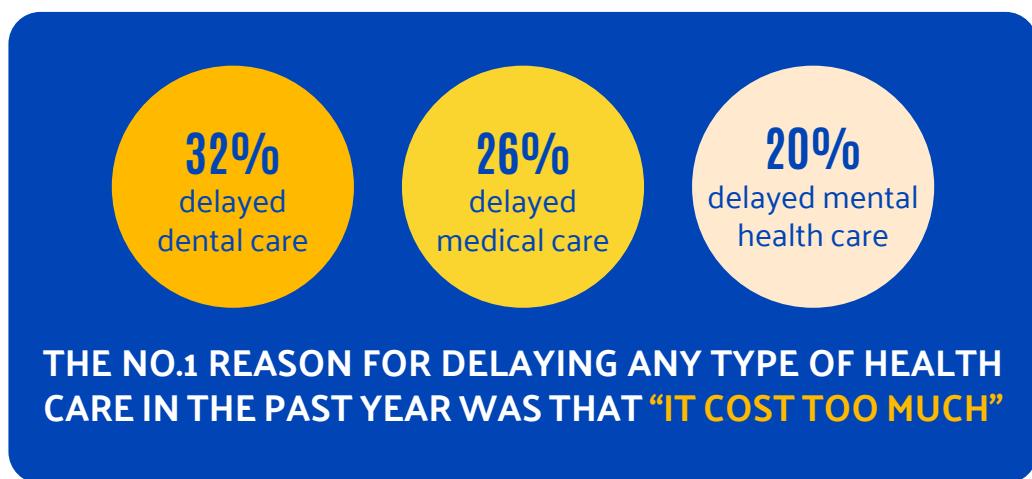
OTHER COMMUNITY THOUGHTS

In addition to the four major themes of Housing; Financial Security; Community Inclusion and Belonging; and Resource Navigation—community members shared a wide variety of needs, existing community resources, and gaps in human services: healthcare, mental health, dental health, transportation, and food security.

Healthcare

Through the 2025 Community Health Needs Assessment process, Winona County has identified the top health needs of the community as Access to Care, Supporting mental wellness, recovery, and responsible engagement with substances, Making the healthy choice the easy choice, and Preventing and managing chronic disease (Winona County, Winona Health, 2025). 96% of CHNA respondents report having health insurance. Despite this, some residents report delaying care, with the number one reason given that “it costs too much”.

Researchers shared that for those on Medical Assistance, there are limited numbers of healthcare providers that accept their insurance locally. More limiting, there are no dentists that accept MA in the county. This means that some people travel outside of the county to receive care, a choice that is often unavailable to those without reliable transportation. Between 2022 and 2025, the percentage of English-speaking county residents that report receiving preventative care and screening has increased slightly. For those who speak English as a second language, the rates of preventative care have dropped, especially among procedures that screen for cancer among female residents.



In addition, over a third of the county reports having any mental health issue. Researchers shared that despite the high visibility of mental health resources in the county, the need outpaces the capacity of the system. Some shared that long waitlists, intake eligibility requirements, transportation, and slow response times act as barriers to receiving mental

health care. Community members expressed the desire for culturally-responsive health care that prioritizes empathetic and individualized support that makes clients, “feel like an individual and not just another number.”

Transportation

The majority of Winona County residents have access to car, with 93% percent of Winona County households having access to at least one vehicle. (MN Compass, 2025). Access to reliable transportation is key to maintaining employment and accessing resources.

For those without access to a personal vehicle, there are few options, including the single public transportation system which covers most of geographic area of the county. In fact, 6.5% of county residents faced a lack of reliable transportation within the past year, with the highest prevalence in the City of Winona where 10% of residents report lack of reliable access.

6.5% OF COUNTY RESIDENTS FACED A LACK OF RELIABLE TRANSPORTATION WITHIN THE PAST YEAR, WITH THE HIGHEST PREVALENCE IN THE CITY OF WINONA WHERE 10% OF RESIDENTS REPORT LACK OF RELIABLE ACCESS.

Transportation was identified by our research team as a key component of achieving security due to its instrumental role in accessing other stabilizing resources. Reliable and safe transportation is necessary in getting to medical appointments, 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.

The options for public transportation in Winona County include train, busses that run a pre-scheduled route, dial-a-ride, and taxi services. Many of these services are limited to the cities of Winona and Goodview. Despite these offerings, the demand for such services outweighs the current capacity that these programs can offer. Thus, those in rural parts of the county do not have as robust and timely access to transportation. Additionally, those who do not speak English are more likely than their English speaking peers to experience lack of transportation as a barrier to getting to appointments (Winona County, Winona Health, 2025).

Busses operated in the city of Winona are wheelchair accessible (City of Winona, Minnesota, 2025), yet researchers shared that bus stops can be far from final destinations, making travel in the winter months challenging. They also shared that busses do not run as often as they would like, sometimes waiting multiple hours for the next bus. In the winter months, this can be dangerous for commuters. When surveyed, Winona County residents expressed that the transportation infrastructure that they are least satisfied with is Dial-a-Ride and road quality while the infrastructure they are most satisfied with are winter maintenance and sidewalks (Winona County, 2025).

CONCLUSION

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

A key perspective that arose throughout this engagement was that 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—especially for those experiencing financial insecurity.

Many respondents expressed appreciation for the services they receive and indicated a strong interest in being more connected and engaged in future programs and solutions. A major strength of Winona County community members is their willingness 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.

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, cities, and states. The nuances of this fact are not totally documented within this report, though we encourage you to keep this in mind as you consider the uses of this data.

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; Financial Security; Community Inclusion and Belonging; and Community Resource Navigation.

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 as well as to consider novel ways of serving the community.**

As the Winona 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 Winona 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

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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 Winona 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.

