COMMUNITY HEALTH ASSESSMENT

DODGE & JEFFERSON COUNTIES, WISCONSIN

Together for Health: Aligning for a Thriving Region

DODGE-JEFFERSON
Healthier Community
PARTNERSHIP



2025

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EXECUTIVE SUMMARY:

The **2025 Community Health Assessment (CHA)** offers a broad, integrated view of the health and wellbeing of our region. More than a report, it is a shared blueprint, built from data, community voices, and local expertise, that points us toward a healthier future together.

A Clear Priority: Mental Health and Wellbeing

Across every data source, discussion, and lived experience shared, one truth emerged: mental health is our region's most urgent need. The demand for crisis mental health services has climbed sharply in recent years, and rates of youth anxiety and depression are at unprecedented levels. Addressing this challenge requires more than treatment. It requires upstream, preventative action to strengthen the conditions that help people and communities thrive.



Vital Conditions: A Framework for Change

Guided by the *Vital Conditions*[1] framework, the Dodge -Jefferson Healthier Community Partnership identified four conditions that are both powerful drivers of mental health wellbeing and within our collective ability to influence:

» **Belonging & Connection**

» **Basic Needs for Health and Safety**

» **Humane Housing**

» **Meaningful Work and Wealth**

These conditions point to strategies that are proactive, preventative, and deeply interconnected. By improving them, we also strengthen resilience, reduce health disparities, and create a foundation for better mental health outcomes.



EXECUTIVE SUMMARY:

Community Voices at the Center

This CHA reflects robust engagement with parents, youth, community leaders, diverse populations, and residents across the region. Through focus groups, youth-led interviews, surveys, and public forums, we heard directly from those living the realities behind the numbers. Their insights shaped the priorities, ensuring that our blueprint reflects not only data but the lived experiences of our communities.



Collective Action for Impact

Health is shaped as much by the places we live, work, and gather as by the care we receive. That means our most effective solutions will come from collaboration by aligning resources, avoiding duplication, and building on our strong track record of public-private partnerships. Successful, collaborative actions since the 2022 CHA include:

» **Childcare:** 500+ new childcare slots[2] added across the region.

» **Housing:** Innovative partnerships are expanding housing options and reviving stalled development, helping more residents find safe and stable places to call home.

» **Mental Health:** A youth crisis stabilization facility— only the third in Wisconsin—now serving our region.

»**Transportation:** Increased awareness of transportation barriers to medical care led to stronger community collaboration and the extension of routes to key communities.

The Path Ahead

Our region has the vision, partnerships, and momentum to act boldly. By balancing investments between prevention and treatment, we can address urgent needs today while building the conditions for lasting wellbeing. This is our opportunity to create a community where everyone has the chance to thrive.

DODGE-JEFFERSON
Healthier Community
PARTNERSHIP

2025

WHAT IS THE COMMUNITY HEALTH ASSESSMENT (CHA)?

The **Community Health Assessment (CHA)** is our region's regular "check-up" on health and wellbeing. Every three years, leaders across Dodge and Jefferson Counties come together to listen, gather data, and paint a clear picture of our community's needs and opportunities.

The CHA is more than a report, it is a **shared blueprint for actions,** built using three key lenses:

- **Data** – local health statistics, demographics, and socioeconomic trends
- **Community voices** – input from residents of all ages and backgrounds
- **Local expertise** – guidance from regional health and community leaders

By combining these perspectives, the CHA helps us **set priorities, align resources, and guide collaboration** toward the most impactful goals.

How We Set Priorities

This CHA uses a structured process to identify the most urgent and actionable needs. Equally weighted criteria included:

» Number of people impacted

» Severity of the issue

» Level of community concern

» Opportunity for partnership

» Potential negative outcomes if unaddressed

This process, combined with robust community input, led to four priority Vital Conditions for our region in addressing **mental health and wellbeing:** Belonging & Connection, Basic Needs for Health and Safety, Humane Housing, and Meaningful Work and Wealth.

> Mental health is not simply the absence of a mental health disorder. It is also about the presence of wellbeing and the ability to thrive.
>
> *CDC: About Mental HealtH*[27]

Why Mental Health and Wellbeing?

From every perspective, data, lived experience, and expert input, one issue rose to the top: **mental health.**

» Mental health has been prioritized in every CHA for 30 years, yet rates of youth anxiety, depression, and crisis service use continue to climb.

» Mental health cannot be solved by treatment alone. It requires **upstream, preventative action.**

» Data collected from a diverse cross-section of Dodge and Jefferson counties, through Focus Groups (community narratives),[3] the Parent Perception Survey (family concerns),[4] and Youth-Led Interviews (youth voice)[5] —highlighted the community's identification of mental health as both a top priority and a critical issue impacting all aspects of overall health and well-being.

» Our steering committee unanimously elevated mental health as the community's north star, guided by the **Vital Conditions framework,**[1] which centers belonging and helps us move from crisis response to prevention.

WHAT IS THE COMMUNITY HEALTH ASSESSMENT (CHA)?

Community Voices at the Center

This CHA reflects thousands of community touchpoints, ensuring decisions are rooted in lived experience.

PRIMARY DATA COLLECTION

» 7 community data walks[6]

» Community survey[7]

» 8 focus groups (youth, parents, schools, Hispanic/Latinx residents)[3]

» 211 youth-led interviews with peers, parents, leaders, and officials[5]

» Parent perception survey[4]

SECONDARY DATA COLLECTION

» Public health data (state and county health rankings, hospitalizations, state-led studies)

» Demographic and socioeconomic data (population, poverty, insurance, employment trends)

Timeline



Steering Committee Partners

» Dodge County Human Services & Health Department

» Fort HealthCare

» Greater Watertown Community Health Foundation

» Jefferson County Health Department

» Marshfield Medical Center - Beaver Dam

» Noble Community Clinic

» Rock River Community Clinic

» Watertown Department of Public Health

» Watertown Regional Medical Center

» SSM Health – Waupun Memorial Hospital

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COMMUNITY SNAPSHOT

Dodge and Jefferson Counties sit along the corridor between Wisconsin's two major metro areas Madison and Milwaukee. Together, the counties are home to a blend of small towns, cities, and rural communities that shape the region's character and way of life. This unique geography creates both opportunities and challenges for health and wellbeing.

Key Takeaways

» The population is **aging:** residents age 65+ grew by 28% in the past decade, while the under-18 population declined by 11%.[8]

» Both counties **rank above the national average and Wisconsin average** in overall health.[9]

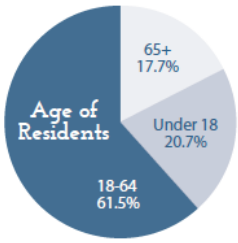
» **89% of residents are White,** with **Hispanic/Latinx residents (8%)** representing the largest and fastest-growing minority group.[8]

» Household incomes are not keeping pace with rising expenses. As a result, 31% of working households in the region do not earn enough to cover the basic cost of living.[10]

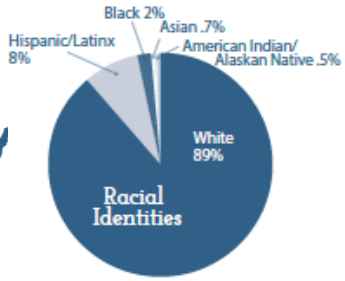
THE CURRENT LANDSCAPE

Population Trends: Dodge and Jefferson Counties have experienced a demographic shift. The aging population is increasing, while younger age groups are declining. The working-age population has shrunk slightly (-2%),[8] raising questions about future workforce supply.

For additional community snapshot data, go to appendix C.







Diversity: While the region remains predominantly White, Hispanic/Latinx residents now account for 8% of the population a community that continues to grow.[8] Smaller shares of Black, Asian, Native American, and multiracia residents contribute to the region's diversity.

Economic Stability: Using the ALICE (Asset Limited Income Constrained and Employed) framework, about **31% of households** are unable to cover basic expenses despite being employed. By contrast, only 10% fall below the Federal Poverty Level,[1], showing that many working families still face financial strain.

Health Rankings: Compared to national and state benchmarks, both counties perform well in overall health rankings.

VITAL CONDITIONS: Why Vital Conditions Matter

Health is about more than medical care. Where people live, work, learn, and connect shapes their ability to thrive. Using **Vital Conditions** as a guiding framework, we organized these factors into seven areas that are essential for individual and community mental health and wellbeing.[1]

- **Transportation** – reliable, affordable ways to travel.
- **Lifelong Learning** – education and skills at every age.
- **Nature & Environment** – clean air, water, and safe, green spaces for everyone.
- **Basic Needs for Health and Safety** – nutrition, sleep, physical activity, access to care, physical safety
- **Meaningful Work and Wealth** - reliable jobs that support people today and build security for tomorrow.
- **Humane Housing** - stable, affordable places to live.
- **Belonging & Connection** – social connection, purpose, and a voice in community decisions



The Vital Conditions Framework places Belonging at the center.

When people feel connected and valued,
the entire community grows stronger.

VITAL CONDITIONS: Why Vital Conditions Matter

Community Input

To understand what matters most for **mental health and wellbeing,** residents participated in "data walks" held at seven libraries across the region.[6] They examined local data on elements of the Vital Conditions for Health framework and ranked them by community priority.[1]

To further elevate community voice, a regional **community survey** was also conducted to better understand which factors strongly influence mental health and wellbeing among residents.[7]

Key Takeaways

» **Vital conditions build thriving communities.**

» **Urgent services save lives but do not create lasting wellbeing.**

» **Vital conditions prioritized by our community for mental health and wellbeing:** Belonging & Connection, Humane Housing, Basic Needs for Health and Safety, Meaningful Work and Wealth.

» **Balance is essential:** investing in both proactive and reactive strategies ensures people receive support today while building a stronger tomorrow.

Findings from the community survey, alongside the data-walk results, played a critical role in identifying the top priorities for improving mental health and wellbeing:

1. **Humane Housing**
2. **Belonging & Connection**
3. **Basic Needs for Health and Safety**

This shows broad agreement that stability, connection, and access are foundational for mental health.

A Balanced Approach

Vital conditions are proactive investments that strengthen communities for the long term. Urgent services, such as crisis care, food pantries, addiction treatment, and shelters, are reactive supports for moments of crisis.

Both are necessary. Like a balanced portfolio, leaders must meet urgent needs while also investing in the root causes of health problems. By doing so, we prevent future crises, reduce costs, and create healthier, more resilient communities where everyone can thrive.



VITAL CONDITION: Belonging & Connection

Human beings are wired for belonging and connection. These relationships are not just "nice to have", they are essential for health and wellbeing. Without them, loneliness and isolation increase the risk of depression, heart disease, stroke, anxiety, and dementia. Research shows that the impact of social isolation on health is greater than smoking 15 cigarettes a day.[11]

Key Takeaways

»Belonging and connection are **fundamental requirements for health.**

» Time with family, friends, and community has been **steadily declining** since 2003.[11]

» Unstructured and in-person social connection is essential for healthy child development.

» Technology use has **reshaped childhood,** displacing face-to-face interaction and contributing to unprecedented rates of youth loneliness.[12]

» Social support promotes resilience through adversity, yet fewer than 1 in 5 students say they get the help they need when feeling sad or hopeless (*see fig. 1*).[13]

THE CURRENT LANDSCAPE

Declining Connection: Since 2003, the amount of social time Americans spend with family and friends has decreased by 20 hours per month. The trends for youth are even more troubling. Over the last 2 decades, face-to-face socialization among teens reduced by half.[10]

Declining Participation: According to the 2023 Youth Risk Behavior Survey (YRBS), **65% of students** participated in extracurricular activities, this is a decline from 70% in 2021.

Youth Mental Health:

» Depression among high school students has been rising at rapid rates since 2012 — the period when smartphones began providing 24/7 connection to the internet.[13]

» National research estimates the average teen spends 5 hours per day on social media.[14]

» Boys report lower rates of depression but are nearly **five times more likely to die by suicide** compared to girls.[13, 15]

» Depression rates are higher among **Hispanic students (34%).**[13]

» Only **16% of students** say they receive the help they need when feeling sad or hopeless.[13]

Question asked: "When you feel sad, empty, hopeless, angry, or anxious, how often do you get the kind of help you need?"

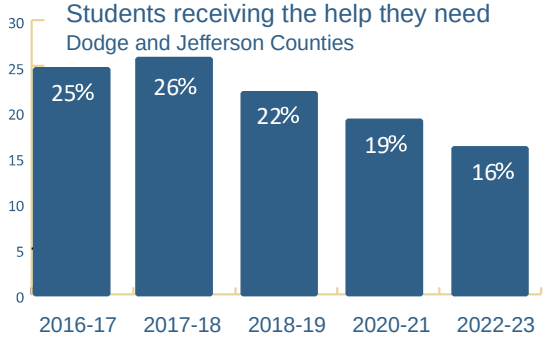


FIG. 1 | *Data source: Youth Risk Behavior Survey (YRBS). Includes high school students only. Schools distributing the survey vary by year. See appendix E.*

VITAL CONDITION: Belonging & Connection

Impact on Mental Health and Wellbeing

» Strong social connection is the single greatest predictor of health, longevity, and life satisfaction, according to the 86-year Harvard Study of Adult Development.[16]
» For young people, social interactions are key for brain development, communication skills and learning.[17]
» Feelings of loneliness and disconnection are linked to increased risk of depression, anxiety, and self-harm.[17]
» Technology has fueled what experts call a "great rewiring" of childhood, displacing face-to-face interaction that supports healthy growth.[17]

Impact on Mental Health and Wellbeing

In May and June of 2025, 25 high school students were deployed to interview 211 peers, parents and community leaders on the topic of youth wellbeing in the digital world.[5] When asked "what needs to happen" for all youth to thrive, interviewees consistently identified in-person social connection as a critical component of wellbeing. Two quotes from youth themselves provide good examples of the feedback generated:

"People need to get outside more and do things with each other and make real friendships."

"There needs to be better human connection

Technology is great until it takes over so much of your time."

Pathways Forward

Addressing disconnection and loneliness requires action across families, schools, and communities:

» **Create Opportunities for Connection:** Support extracurriculars, mentoring, youth leadership programs, and intergenerational activities.
» **Healthy Technology Use:** Encourage balanced use of devices, digital wellness education, and family norms around screen time.
» **Promote Social Infrastructure:** Invest in safe gathering spaces, parks, libraries, and community events that foster connection.
» **Early Support for Youth:** Expand access to counseling, peer support, and mental health resources in schools.
» **Community Collaboration:** Work together to shape social norms that prioritize meaningful connection and ensure all residents have the support they need. This includes identifying phone-free times and spaces that foster genuine interaction, and building partnerships among schools, parents, healthcare providers, and youth for a coordinated response.



Student Leaders share insights with school administrators

What does youth thriving look like? When asked what it will "look like" in a future where all youth are thriving, community stakeholders shared this vision of youth thriving:

» Kids outside, having fun.
» Youth are part of a connected, caring community that nurtures passions and purpose.
» All youth enjoy supportive relationships and opportunities to lead and serve others.
» Technology is used as a tool — not a replacement for real connection

VITAL CONDITION: Basic Needs for Health and Safety

Basic needs—like nutritious food, clean water, fresh air, sleep, physical activity, and routine healthcare—are the foundation of health and stability. When unmet, stress rises, health declines, and opportunities shrink. In Dodge and Jefferson Counties, two gaps stand out:

- **Technology Disruption:** Excessive screen time is displacing sleep, exercise, social connection, and safety. This is especially harmful for children, as digital interactions replace play and exploration, fueling rising rates of anxiety, depression, loneliness, attention problems, and bullying.
- **Limited Access to Mental Health Care:** Provider shortages, high costs, and rural barriers—like long travel times and limited transportation—make accessing mental health and substance abuse treatment difficult.

Together, these challenges show why creating healthy environments and improving access to care are top priorities for our communities.

Key Takeaways

» **Technology's Double-Edge:** While digital tools connect people, they also replace face-to-face interaction. Both parents and teens see wellbeing declining as online connection takes the place of real-world relationships.

» **Screen Time Disruption:** Excessive tech use impacts sleep, development of social skills and attention spans, while creating patterns that resemble addiction.

» **Online Safety Risks:** Addictive features like infinite scroll, autoplay, and constant notifications keep youth online longer, exposing them to cyberbullying, harmful content, and disrupted sleep.

» **Youth Need More Support:** Many young people feel they are not getting the mental health help they need.

» **Provider Shortages:** Dodge and Jefferson Counties have far fewer mental health and substance use providers than the state average, making access a top community concern.

» **Barriers to Mental Health Treatment:** Cost of services, limited transportation, and stigma—especially in rural areas—make it difficult for people to get the care they need.

VITAL CONDITION: Basic Needs for Health and Safety

THE CURRENT LANDSCAPE

Basic Needs for Youth Mental Health and Wellbeing

Local data shows that key developmental needs—social connection, sleep, physical activity, and safety—are being disrupted, directly affecting youth mental health:

» **Social Connection:** Only 53% of regional high school students feel a sense of belonging at school, leaving nearly half who do not feel strongly connected to peers or their school community.[13]

» Sleep: One in five of our teens are on technology between midnight and 5 a.m. on at least four school nights each week. While 29% get the recommended eight hours of sleep, another one in five get only five hours or less.[13]

» **Physical Activity:** About one-third of students are active most days, while another third report little to no activity, showing wide gaps in healthy movement.[13]

» **Safety:** National studies show more than half of teens experience cyberbullying, online threats, or exposure to explicit content. Addictive design features (infinite scroll, autoplay, constant notifications) keep youth online longer, heightening risks and reducing safety.[18]

Access to Mental Health Services

Mental health and substance use treatment is limited in Dodge and Jefferson Counties due to provider shortages:

» **Jefferson County:** 1 provider per 840 residents.[9]
» **Dodge County:** 1 provider per 740 residents.[9]
» **Comparisons:** Dane County has 1 provider per 200 residents, while the state is 1 per 370 residents.[9]

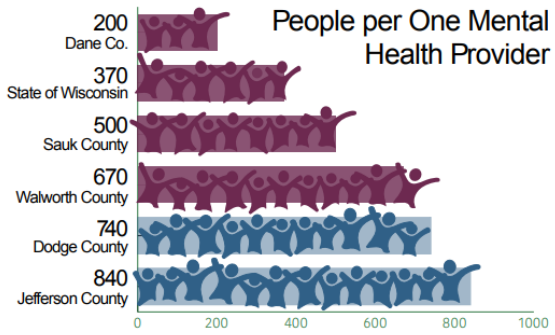


FIG. 2 | *Data source: County Health Rankings & Roadmaps*



VITAL CONDITION: Basic Needs for Health and Safety

Impact on Mental Health and Wellbeing

When basic needs—such as sleep, exercise, nutrition, Social support, and access to care—go unmet, the effects ripple across both individual lives and the wider community. Stress rises, chronic conditions go untreated, and systems built for prevention are forced into crisis response. These impacts are especially visible among youth, where health and educational outcomes are declining.

» **Academic Performance**: Student learning is slipping worldwide. Over the past 15 years, math, reading, and science scores among 15-year-olds have declined globally (OECD).[19] Locally, parents and educators link falling attention spans, poor sleep, and technology overuse to barriers in learning.

» **Untreated Conditions:** With too few behavioral health providers and preventive services, many residents live with unmanaged depression, anxiety, and chronic illness. This worsens individual and family suffering while undermining long-term community health and economic stability.

» **Crisis Reliance:** Without timely or preventive care, families turn to emergency rooms and crisis services for problems that could have been addressed earlier. This reactive cycle drives up costs, strains healthcare systems, and erodes trust in local supports.

Across surveys, interviews, and focus groups, residents consistently call for more providers close to home, affordable services, and supports to help youth navigate both **mental health challenges** and thrive in the **digital environment.**

Community Voices: Youth Perspectives (Interviews)[5]

Young people emphasize the importance of human connection and balance with technology:

"There needs to be more human connection. Technology is great until it takes over so much of your time."

"We need to spread awareness that social media can be harmful and helpful."

"We need people to help us push ourselves to go outside our comfort zones."

"Teens can come together to do good for the community and help others through hard times."

Community Voices: Resident Perspectives (Focus Groups)[3]

"We need more (mental health) providers close to home and affordable services so people don't wait until it's a crisis."

VITAL CONDITION: Basic Needs for Health and Safety

Community Voices:
Parent Perception Survey (n=525)[4]

Digital Habits

- **Over 70% of parents** report their own smartphone use distracts from quality time with their children.
- Many believe access to social media and smartphones should be **delayed** until later adolescence.

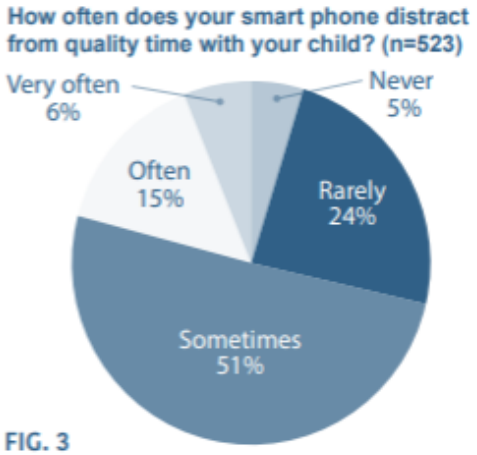


FIG. 3

Impact on Young Children

A majority of parents believe smartphones hurt children's ability to:

- Build social skills
- Develop healthy friendships
- Succeed in school

More than half also believe phones limit creativity and hobbies.

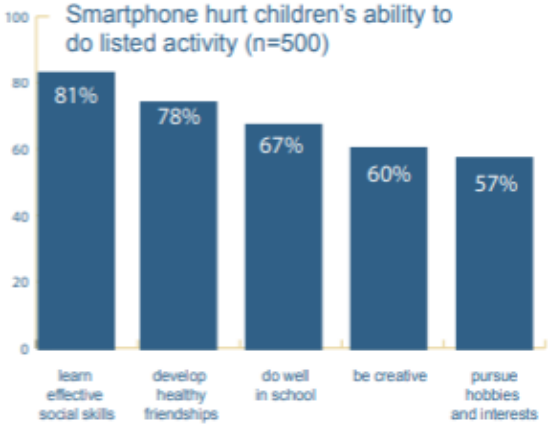


FIG. 4

Age Readiness

- Most regional parents believe children are not ready for social media until high school or later.
- The majority say unmonitored internet access should not be allowed until after high school.

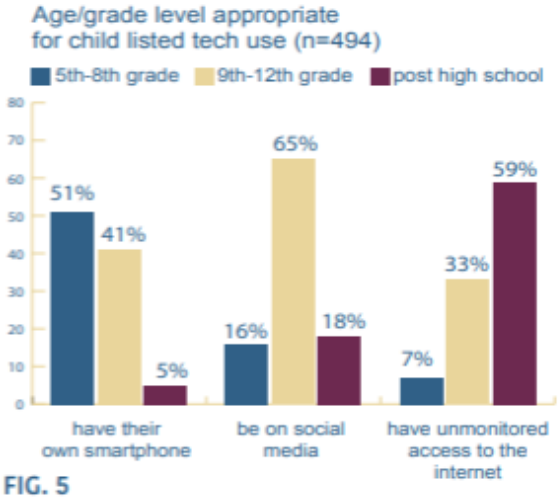


FIG. 5

VITAL CONDITION: Basic Needs for Health and Safety

Pathways Forward

Meeting basic needs requires a **coordinated community response.** The strategies below outline practical steps schools, families, healthcare providers, and policymakers can take to protect youth, build resilience, and create healthier futures.

A. Digital Wellbeing & Youth Protection

» **Teach & Model Healthy Tech Use:** Support families and schools in setting norms, including phone-free times and spaces.

» **Protect Developing Minds:** Delay early access to smartphones and social media; advocate for legislation holding platforms accountable for addictive design features and harmful content.

B. Promote Healthy Lifestyles

» **Encourage Protective Habits:** Foster independence, free play, physical activity, sleep, and outdoor time as everyday practices that safeguard mental health.

C. Expand & Strengthen the Care System

» **Build the Care Continuum:** Equip families, peers, coaches, and health workers to provide prevention, early intervention, and ongoing support.

» **Integrate Mental Health in Primary Care:** Make screening for anxiety and depression routine; embed behavioral health into primary care settings.

» **Increase Access to Treatment:** Expand affordable outpatient therapy and youth-focused Intensive Outpatient Programs.

» **Strengthen the Workforce:** Recruit, train, and retain clinicians, peers, and community health workers.

» **Enhance Crisis & Specialty Services:** Continue evolving recent evidence-based investments, including youth crisis stabilization, Coping Cat for youth anxiety and senior behavioral health care.

D. Partnerships & Policy Change

» Align efforts across schools, municipalities, healthcare systems, and parents. Collaboration and policy-level action are as critical as individual behavior change.

E. Measure What Matters

» Develop systems to track outcomes (e.g., student sleep data, provider ratios, youth sense of belonging) so leaders can evaluate progress and improve interventions.



VITAL CONDITION: Humane Housing

Housing is a vital condition that influences mental health, stability, and overall wellbeing. Having a safe, stable, and affordable place to live provides the foundation for families and individuals to maintain good health, pursue education and employment and participate fully in community life. In contrast, challenges such as unaffordable housing, frequent moves, or poor-quality conditions can contribute to stress, anxiety, and negative health outcomes.

Community Voices

Residents shared that housing instability is becoming a growing stressor in the community. With housing costs rising and fewer affordable options available, people described feeling more anxious and financially stretched. Safe, stable, and affordable housing came through as a key building block for overall wellbeing.[7]

Key Takeaways

» Our region does not have enough available housing for owners or renters[20]

» **Housing costs are rising faster than incomes —** median sale prices increased 72% (2018–2024),[21] while incomes rose 38%.[8]

» High housing costs are straining families and individuals across the region: **24% of homeowners** and **40% of renters pay** more than 30% of their income on housing,[8] leaving less for other basic needs.

» Rental vacancy rates are extremely tight (1% in Jefferson County and 0.6% in Dodge County),[22] due to a limited supply.

» Innovative **public and private partnerships** are finding ways to fill gaps.



VITAL CONDITION: Humane Housing

THE CURRENT LANDSCAPE

Everyone who lives, works, or contributes to our communities should have the opportunity to call them home. Yet today, many, including nurses, manufacturing workers, teachers, service employees, and others who form the backbone of our local economy, struggle to find affordable homes to rent or buy in Dodge and Jefferson Counties. This doesn't have to be our future. Communities that proactively expand housing options are more likely to retain and attract the next generation of workers and families needed to thrive.

Housing Snapshot

» **Occupied Housing Units:** Dodge and Jefferson Counties have 70,709 occupied housing units — 73% owner-occupied and 27% renter-occupied.[8] This homeownership rate is slightly above the state average. With rental vacancy rates well below the healthy benchmark of 6%, the housing market is extremely tight, driving upward pressure on both rental costs and home prices.[22]

» **Supply:** The counties are estimated to be **3,639 housing units short** of a "healthy" housing market.[22]

» **Vacancy:** Jefferson County's apartment vacancy rate is just 1% and Dodge County's apartment vacancy rate is 0.6%, showing limited rental availability.[22]

Home Prices & Affordability

» **Cost Burden**: Households are considered cost-burdened when they spend 30% or more of their income on housing (rent or mortgage payments, insurance and utilities), leaving less for other necessities such as food, childcare, and healthcare. In Dodge and Jefferson Counties,

- 24% of homeowners are housing cost-burdened[8]
- 40% of renters are housing cost-burdened[8]

» **Home Prices:**

- **The median home sale price** in 2024 was $303,650, a 72% increase since 2018.[21]
- Over the same period, **median family income** rose only 38%.[8]

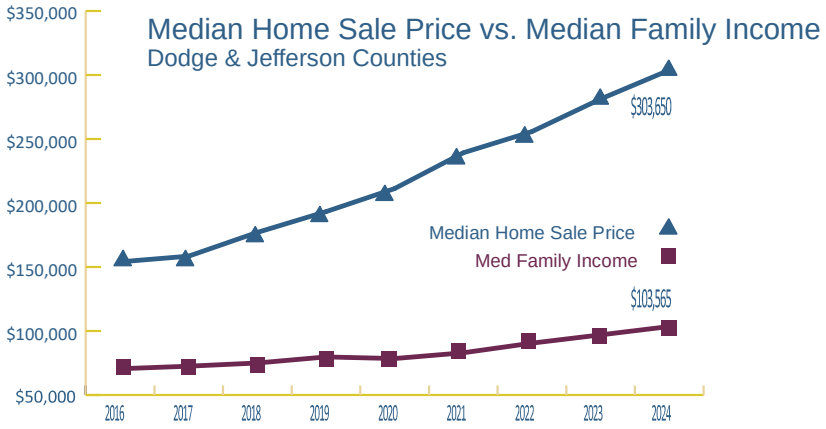


FIG. 6

VITAL CONDITION: Humane Housing

Contributing Factors

Several forces are driving the region's housing challenges:

» **Household Growth Outpacing Housing Supply:** The number of households in Dodge and Jefferson Counties is increasing faster than the number of available units. With 64% of households made up of just one or two people, the trend toward smaller household sizes is further increasing demand for more units.[23]

» **Slow Housing Development:** New construction has not kept pace with community needs. After the 2008 recession, developers were forced to focus on the most profitable projects, leaving gaps in rural communities like ours where housing prices tend to be lower.[24]

» **Rising Costs:** Higher prices for land, materials, labor, and infrastructure (utilities and roads) make development significantly more expensive.[25]

» **Policy Barriers:** Zoning and land-use regulations limit density and reduce the variety of housing types that can be built.[26]

» **Economic Pressures:** Inflation and higher interest rates add additional strain on both builders and potential homeowners.[26]

Impact on Mental Health and Wellbeing

» Households forced to spend a large share of income on housing struggle to afford other necessities including food, childcare, and healthcare.

» Housing instability, frequent moves, or unsafe housing conditions contribute to higher stress and negative mental health outcomes.

» Homelessness, while affecting a smaller portion of the population, carries significant health and safety risks.

Pathways Forward

Addressing these challenges will require multi-sector coordination and innovation - enabling the creation of housing that is affordable for local incomes.

» **Policy & Systems Approaches:** Streamline the development processes, update zoning policies to allow greater density and smaller homes while incentivizing affordable development

» **Innovation, Cross-Sector Collaboration and Partnerships:** Public agencies, developers, businesses, nonprofits, and residents aligning resources and working strategically to create additional housing in this challenging economic environment.



Sunset View- Juneau

VITAL CONDITION: Humane Housing

LOCAL BRIGHT SPOTS



Heartland Housing Initiative: Provided municipalities in Jefferson and Dodge counties with consulting services to better understand their housing needs. Seven communities were awarded funding that resulted in market studies and other technical assistance (Palmyra, Randolph, Whitewater, Waterloo, Lake Mills, Beaver Dam and Kekoskee).



Municipal Leadership: Communities are actively removing barriers, updating zoning, and using financing tools, like Tax Increment Financing (TIF), to spur new development.



Live Local Development Fund: A public-private partnership that has raised $10 million to finance housing projects, supporting up to 500 new units in Jefferson County.



Habitat for Humanity Expansion: With support from multiple partners, Habitat has expanded into Jefferson County, with new homes planned in Fort Atkinson and Watertown.



Rock River Ridge, Watertown: A City / Nonprofit partnership is adding 188 new units (78 single-family, 18 twin homes, 92 multi-family).



Sunset View, Juneau & Lowell: Created 36 new affordable housing units.

VITAL CONDITION: Meaningful Work and Wealth

> "Financial stability means families can weather a crisis, invest in their children, and plan for the future."
>
> — JPMORGAN CHASE INSTITUTE AND URBAN INSTITUTE

Hardworking people are the backbone of our region's economy. They deserve the tools and opportunities to build a good life. Stable families and individuals build strong communities — when people don't have to choose between rent, food, or healthcare, they contribute more and stress less.

But stability is just the beginning. True economic health requires mobility — the ability to advance through better jobs, education, and asset-building, so families not only get by but also move up. Mobility ensures that today's children inherit genuine opportunity rather than financial stress.

Meaningful work and wealth underpins many of the other Vital Conditions for health, shaping what residents can afford for housing, education, and healthcare. Economic mobility is how stability becomes generational progress — turning steady paychecks into savings, homeownership, and investments that strengthen whole communities.

Community Voices

Residents described how financial stress and limited economic opportunities are weighing heavily on mental wellbeing. People talked about the strain of unstable work, low wages, and constantly trying to cover basics like housing, food, childcare, and bills. That ongoing pressure was described as exhausting—and for many, it's a major factor driving stress, anxiety, and overall poor mental health.[7]



Key Takeaways

Despite a median annual household income (2023) of **$77,800 in Dodge and Jefferson Counties**— slightly higher than the Wisconsin state median of **$74,631**— many households still struggle to make ends meet.[8]

» **31% of households in our region** do not earn enough to cover the basic cost of living.[10]

» Stability is essential, but **mobility is transformative:** it means families and individuals can save, grow wealth, and pass opportunity to the next generation.

» Meaningful work and wealth and mobility are **emerging areas in need of further study** to better understand barriers and solutions.

VITAL CONDITION: Meaningful Work and Wealth

THE CURRENT LANDSCAPE

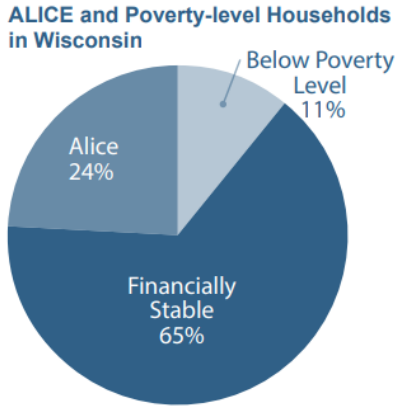


FIG. 7

ALICE (Asset Limited, Income Constrained, Employed) Households[10]:

» These families earn above poverty-level wages but still not enough to cover essentials.

» In our region, **31% of households fall into ALICE or poverty categories,** meaning they struggle to meet the cost of basic living. This is compared to 35% of households falling into ALICE or poverty categories statewide (see FIG 7 - ALICE and Poverty-level Households Wisconsin).[10]

Household Budgets:

» Dodge and Jefferson County families with two adults, an infant, and a preschooler requires about **$79,920 annually** to cover the minimum cost of living.[10] A more financially stable household, which includes more adequate amounts spent on necessities including an emergency savings, requires $131,248 annually.[10]

» Two common Wisconsin jobs — Laborers and Food Service Workers — together earn **$67,402 annually,** leaving a gap of over $10,000 for the minimum needed to live and work in today's economy and is about half of what's needed for a more stable financial household.[10]

Basic Costs Exceeded Wages of Common Jobs and Official Measures of Hardship

Financial Hardship, Family of four, Wisconsin, 2023

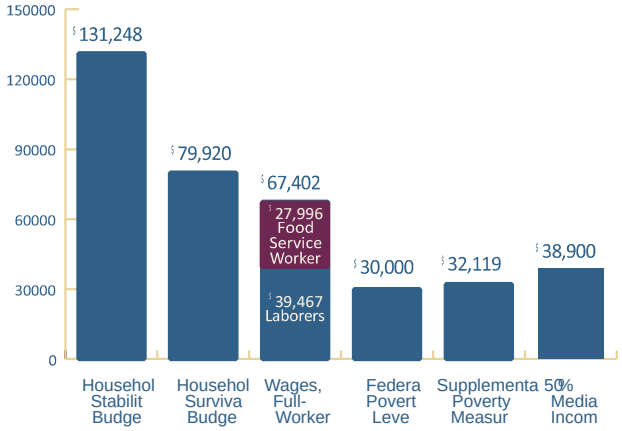


FIG. 8 | *Household Survival and Stability numbers, Wages and 50% median income are local to Dodge and Jefferson County. Federal Poverty and Supplemental Poverty are national metrics.*

Source: ALICE Household Survival budget, 2023; Bureau of Labor Statistics–Occupational Employment Statistics, 2023; Census, Supplemental Poverty Measure, 2023; HUD, Area Median Income (State Income Limits, 2023)

VITAL CONDITION: Meaningful Work and Wealth

Impact on Mental Health and Wellbeing

» Families and individuals struggling financially face constant trade-offs between **rent, food, transportation, and healthcare.**

» Lack of stability increases stress, reduces resilience, and undermines both physical and mental health.

» Without mobility, families and individuals cannot invest in **higher education, homeownership, retirement security, or small business ventures** — pathways that build long-term community strength.

Pathways Forward

Addressing financial strain requires both short-term stabilization and long-term mobility strategies:

» **Strengthen Stability:** Expand access to childcare, affordable housing, food security programs, and basic healthcare coverage so families can meet essential needs.

» **Support Mobility:** Invest in workforce development, higher education access, apprenticeships, and small business support.

» **Close the Gap:** Align wages with the real cost of living by promoting jobs that provide family-sustaining pay.

» **Build Assets:** Encourage savings programs, financial literacy initiatives, and policies that make homeownership and retirement planning achievable.

» **Collaborate Locally:** Partnerships between employers, schools, nonprofits, and government can help residents move from surviving to thriving.

A family may be able to pay this month's bills, but without mobility, they cannot save for a down payment on a home, invest in higher education, or prepare for retirement. Stability prevents crisis; mobility creates opportunity.



SUMMARY

From Assessment to Action

The CHA exists to **focus our priorities and mobilize action.** In 2025, that means advancing **mental health and wellbeing** by strengthening four vital conditions:

- **Belonging & Connection**
- **Basic Needs for Health and Safety**
- **Humane Housing**
- **Meaningful Work and Wealth**

These are practical levers our region can pull now—and they are the bridge to Thrive Rural: a future where healthy people, resilient communities, and a durable local economy rise together.

Your invitation: join partners across sectors to align strategies, co-invest upstream, and measure what matters, so every step we take improves daily life today and builds a thriving rural region for tomorrow.

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    Definitions:
    - **Laborers** = Laborers And Freight, Stock, And Material Movers, Hand. Food Service Worker = Average salary of Fast Food & Counter Workers and Waiters & Waitresses. Household Survival & Stability Budgets = Survival Budget reflects the minimum cost to live and work in today's economy.
    - **Stability Budget** = incorporates the higher costs for maintaining a more financially stable household over time, (including a 10% savings category that can be used in an emergency or for longer-term goals like additional education or buying a home.)

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APPENDICIES

Appendix A: About Us

Appendix B: Community Resources

Appendix C: Community Health Indicators

» General demographic

overview » Basic Needs:

- Healthcare access & care
- Healthy Living – Health Conditions
- Safety & Injury
- Mortality & Morbidity

» Transportation

» Nature & Environment

» Belonging & Connection

» Lifelong Learning

- Early Childhood
- Youth and Adult Education

» Financial Stability

» Mental Health & Wellbeing

Appendix D: Primary Data Summaries

Parent Perception Survey Summary

Focus Groups Summary

Youth Interviews Summary

2025 Community Health Assessment Data Walks

Community Survey Summary

Appendix E: Youth Risk Behavior Survey (YRBS) participating high schools.