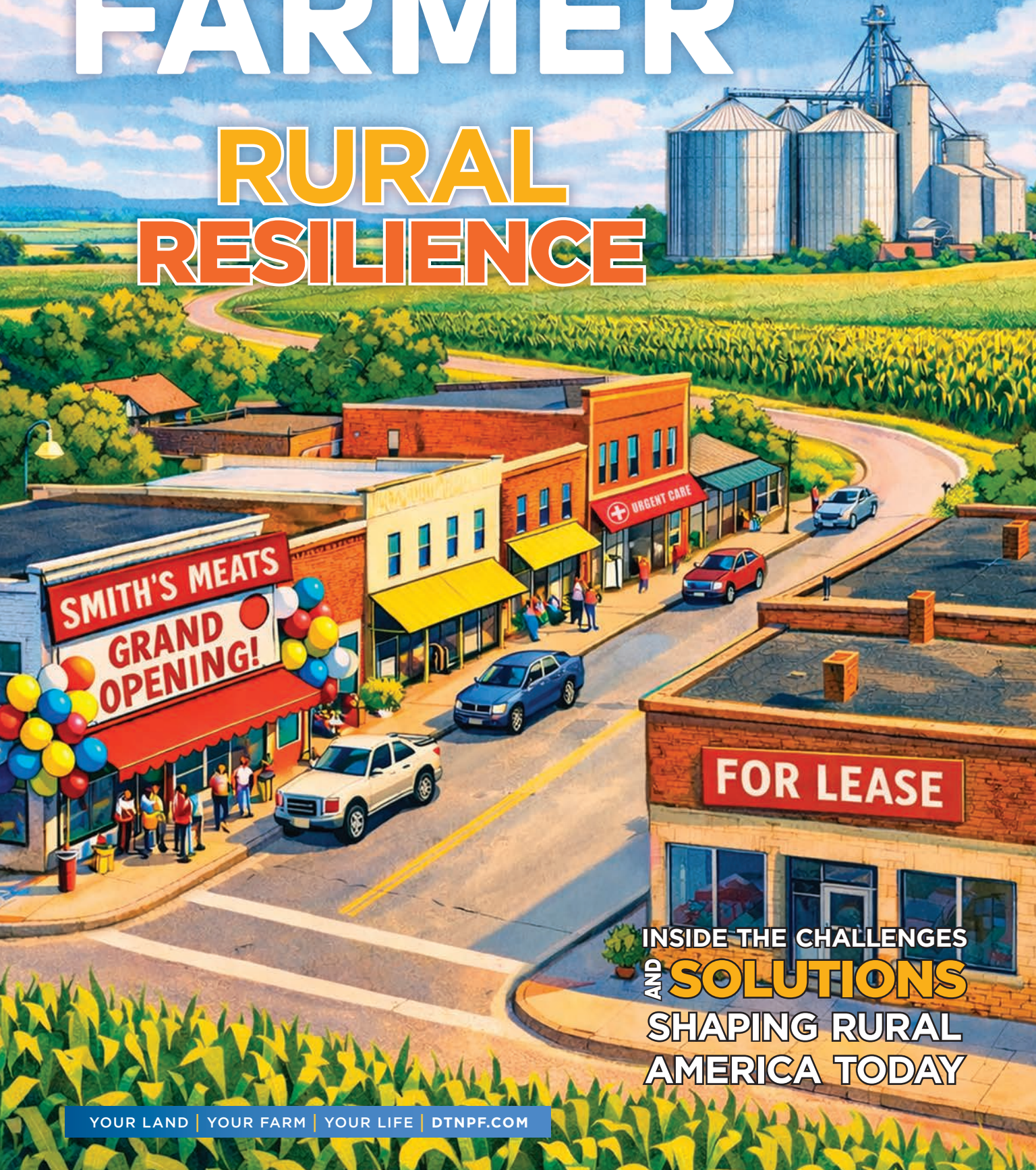


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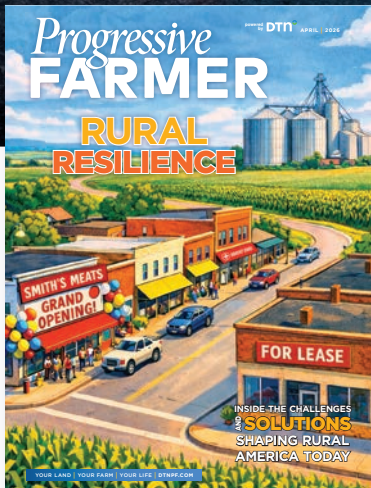
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ON THE COVER

From field to Main Street, clinic to classroom, rural America's resilience is writing a hopeful new story.

AI-GENERATED ILLUSTRATION FROM A CONCEPT BY KATIE DEHLINGER

This special issue shows the challenges facing rural America and the solutions some communities are embracing to succeed.

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JENNIFER CARRICO

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Resilience Is Key To Rural America's Survival

WE'D LIKE
TO MENTION



Anthony Greder
DTN/PF Content
Manager

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Drive through any small town in rural America, and you'll likely find a similar story: a shuttered clinic, a consolidated school, a Main Street holding on by its fingernails—and a community that refuses to quit.

In this month's special issue of *Progressive Farmer*, "Rural Resilience," we're pulling back the lens and widening our field of view to look beyond the fencerows and into those communities that farmers and ranchers both rely on and help sustain.

Agriculture doesn't exist in isolation. It depends on schools to educate the next generation, hospitals to keep its families healthy and Main Street businesses to supply goods and services for daily living.

Rural America is facing significant challenges—and unprecedented opportunities.

10 classmates. My mom spent nearly 50 years as a grade-school teacher in rural communities. I saw firsthand how those schools served not only as places of learning but as anchors for their towns. Today's rural educators continue that tradition—innovating, stretching resources and showing up for their students.

That same spirit of innovation and determination can be found in other aspects of rural life, as well. It shows up in a young Kansas entrepreneur who transformed a struggling lumberyard into a thriving rural business (see "Investing in Rural Main Street," on page 40). And, in Nebraska college students who discover that rural health care offers not just hands-on training but meaningful careers (see "The Rural Prescription," on page 26).

The challenges currently facing rural America are real: aging populations, workforce shortages, policy uncertainty and infrastructure gaps. But, so is the capacity to respond—to collaborate across county lines, innovate with limited resources and welcome new people and ideas while preserving local identity.

Rural resilience doesn't mean resisting change, it means harnessing it. Resilience, after all, is not about bouncing back to what was—but about building what comes next. ///

Anthony Greder



ANTHONY GREDER

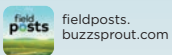
Ainsworth High School, where the author graduated from in 1993 with his class of about 65 students

Health-care systems are confronting closures and workforce shortages, even as innovative partnerships point toward new models of care. Schools are navigating declining enrollment and tight budgets, yet continue to outperform expectations by sharing resources, embracing place-based learning and serving as the social backbone of their towns. Broadband expansion has accelerated dramatically since the pandemic, opening doors to telehealth, precision agriculture and remote work—though access remains uneven.

This issue was especially meaningful for me as I worked with our team of writers and editors. My life, like many of our readers', is woven into the fabric of rural America. I attended kindergarten through 8th grade at a small school in a north-central Nebraska town of only about 60 people with the same eight to

► NOTE FROM THE EDITOR IN CHIEF

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Cash In on Credits



I have received a lot of questions recently regarding credits. In February, proposed regulations came out for the 45Z Clean Fuel Production Credit, and a court case came out regarding research and development (R&D) Section 174 for agriculture. Agricultural credits have become a hot topic, so I thought we would dive into and learn more about them.

Section 45Z is meant to provide a tax credit for low-carbon transportation fuels produced and sold in the U.S. to incentivize production. The credit was originally consolidated into two categories: biofuel and sustainable aviation fuel. The credit is based on a complex calculation to determine how much clean fuel reduces carbon emissions compared to petroleum-based fuels. There are also a prevailing wage and an apprenticeship element to the credit.

The new proposed regulations would change a few areas. The credit would no longer be split into biofuel and aviation; it would be under the same umbrella. Under the proposed regulations, fuels must be derived exclusively from the U.S., Canada or Mexico feedstocks starting in 2026. The carbon calculator under development will be integrated to adjust for feedstocks produced using no-till farming, cover crops and nutrient-management practices.

If approved, this would help ethanol plants and support U.S. agriculture. Hopefully, we will also have some guidance on low-carbon corn, soy and other crops to see how that could affect producers.

Another hot topic is the R&D Section 174 credit for farms. If you engage in product development research related to design, prototyping and development of new or improved products, or if you experiment with new or improved technical processes and capabilities, you might qualify for the credit.

What does this mean for you? Here are some examples of R&D in agriculture:

- ▶ design or improvement of equipment intended to make breeding, raising or harvesting more efficient

- ▶ nutrition experiments involving new or improved feed or feeding techniques
- ▶ testing new irrigation, fertilization or pest-control methods
- ▶ development of new or improved breeding practices
- ▶ nutritional experiments involving new or improved seed structures
- ▶ seed and crop yield storage and maintenance technique development.

Once you determine that you are performing R&D activities, what expenses are eligible for the credit? Qualifying expenses include wages paid to employees involved in the research, supplies used in the research and/or some portion of research costs paid to outside parties.

This is a very high-level view of the R&D credit. There is so much more that goes into eligibility and calculation of it. The question you should ask yourself is this: Am I doing something new/novel or something that improves a product, processes or techniques? If you are, the credit might be worth looking into. ///

TOOLS FROM THE PAST

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Answer:

This is a handmade, self-centering scribe. As you run the tool down the width of a board, the sharp needle point on the underside marks the center line.



Rod Mauszycki

*Tax Columnist
Rod Mauszycki,
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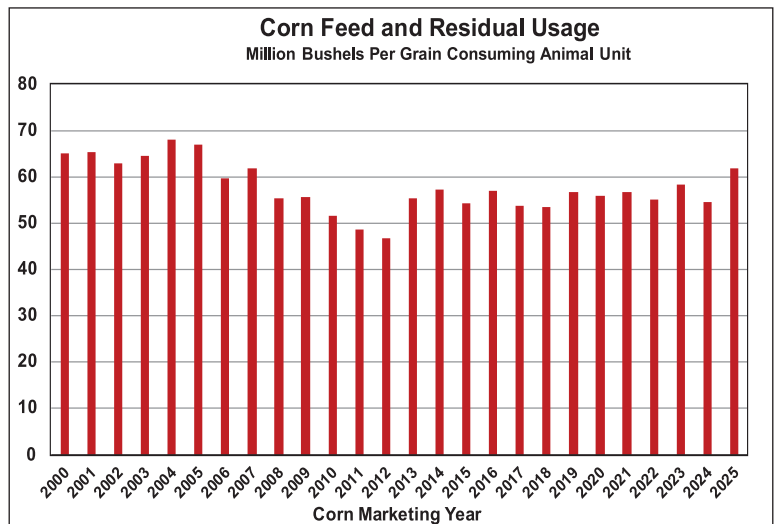
Corn Feed and Residual Is the Demand Category To Watch in 2026

In the February “World Agricultural Supply and Demand Estimates” (WASDE) report, USDA estimated that 6.2 billion bushels (bb) of corn would go to feed and residual usage in 2025–26, the largest on record, if true. For those unaware, the residual bucket more or less serves as an error component in USDA’s balance sheet. What that means is it is a way for USDA to “force” its balance sheet to flow and match its quarterly “Grain Stocks” surveys, which remain the cornerstones of yearly inventory reporting. However, with historically low cattle on feed and just marginally higher hog and poultry inventories year over year, the estimate begs the question of how much of the total is feed, and how much “error” USDA is accounting for.

An especially useful metric in forecasting corn feed demand is the number of grain-consuming animal units (GCAU) that are in the United States. Essentially, USDA assigns weights to several types of animals on feed (hogs and poultry being the largest weight, followed by cattle) then calculates and puts the weights into an index. As of February 2026, USDA is estimating the GCAU index to be 100.14 for the marketing year, up slightly from 2024–25 but down from 2023–24, when feed and residual usage was lower, at 5.83 bb. Taking it a step further, USDA is assuming 61.91 million bushels (mb) of corn will be fed per GCAU, the largest since 2006 (before the advent of distillers grains).

There are a few different scenarios I could see playing out through the balance of the year. The first is that USDA is simply using a higher-than-normal residual as a placeholder for a future reshuffling of demand, and we could very well see bushels eventually move to ethanol and export demand. The second is that USDA is still uncertain whether the 2025 corn crop was

truly as large as currently estimated, and as result, a larger-than-normally-expected residual would do the part of correcting for this. The final and most bearish scenario would be a case similar to last marketing year, where feed and residual was reduced in the 2024–25 balance sheet from 5.78 bb in January to 5.45 bb to explain higher-than-expected stocks in the September 2025 survey results, with minimal offsetting adjustments to other demand categories.



SOURCE: USDA FEED GRAINS YEARBOOK

At the time of writing this in mid-February, I tend to believe the second scenario is the most likely turnout, especially given the unprecedented growth in USDA’s corn area estimate combined with reports of disease pressure on growing crops through late summer of 2025. As I stated in the March 2026 issue of Inside the Market, the crop will still go down as the largest in history. But, a large feed and residual estimate may be a hint that the true crop size was at least slightly smaller.

Time will tell, and the situation will resolve itself over the remaining USDA reports in 2026. In fact, at the time this column comes out in April 2026, the now-released March “Grain Stocks” report may have offered a large piece of the puzzle. It would be worthwhile to compare to this discussion with the benefit of hindsight. ///



Rhett Montgomery
 Lead Analyst

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The Planter That Built Me

BY Jennifer Campbell

Planting has always been part of my world. But, I was often working ground in front of the planter or helping fill it or fetching seed. I knew enough to be useful but not enough to feel fully responsible.

Over time, I watched others make the decisions and paid attention to the details. I learned what mattered and what didn't. It slowly began to stick how "planting" was supposed to run and what to look for when it wasn't quite right.

Then, one spring about 10 years ago, I suddenly realized I had become—without much ceremony—in charge of planting all the soybeans on our farm.

Just like that, the Kinze planter and I became like an old married couple. We spent hours together and, sometimes, long days. There were quiet passes and some not so quiet. I learned that planter inside and out—not just how to run it but how to "know" it. I could hear and feel when something wasn't quite right. I could adjust it, fix it and, yes, even sweet-talk it when it was being stubborn. I knew how it liked the ground, how it handled different planting conditions and what it needed to do the job.

The confidence that planter gave me wasn't borrowed. It was earned.

Recently, we sold my old friend and upgraded to a bulk-fill planter with more capabilities. I am excited about the efficiencies.

Still, I wasn't ready for the lump in my throat as I watched my Kinze planter roll down the drive.

That planter didn't just put beans in the ground. It helped me grow into someone capable, trusted and sure of her place in the field. This "new-to-us planter" will undoubtedly add more experiences. But, I'm never going to forget the planter that built me. ///



CHRIS CAMPBELL



Jennifer (Jent) Campbell writes about agriculture and tends crops and livestock from a seven-generation Indiana family farm. Follow her on social platform X [@plowwife](#). Find her Farm Wife Feeds blog at [farmwifefeeds.com](#)

The Power of My Pen

BY Meredith Bernard

I'll never forget the day I started writing. I came home from church, sat on my bed with my laptop and searched "how to start a blog." Somehow, I stumbled through creating a free account on WordPress, and the blinking cursor started to unravel a chain of words that felt like I had to get them out or I'd internally combust.

But, I wasn't a writer. I was a young mom who had quit her corporate job to stay at home, and in the transition, I'd lost my identity. What happened on that blank screen that day was the beginning of finding myself again, and in the 10 years since, writing has helped me continue that process.

As with any worthy walk in life, my writing journey hasn't been linear or necessarily easy. There have been seasons where the words have come as plentiful as spring rains, and there have been seasons where they've dried up like a summer drought. I've never been good at forcing them, but I've also learned that getting still enough to let them surface is important, too.

Proverbs tells us that "death and life are in the power of the tongue." So, I suppose it would be fair to say the same for the pen, as well. Words shape us, define us, humble us and, ultimately, I believe they can heal us. There is a writer in us all. We all have something to say. We all have a story uniquely our own. Maybe we share it with the world through a blog or a book. Or, maybe we keep our words in a private journal no eyes will ever see. But, I promise you that giving words life one way or the other will help you make more sense of the world. ///



MEREDITH BERNARD



Meredith Bernard writes, photographs and tends to farm and family from North Carolina. Follow her on social media [@thisfarmwife](#), and visit her website at [thisfarmwife.com](#)

Build Staying Power Into Your Family Farm



Family-owned farms and ranches operate in an environment of substantial risk. Weather events, market volatility, crop or animal diseases, and labor challenges pose existential threats to the business. Individual risks, such as health issues or accidents, can arise without warning to rob us of important relationships and steal our long-held hopes and dreams.

What does resiliency—the capacity to withstand or recover from difficulties—mean in the context of a family working the land together? How does a family partnership bounce back from challenging situations? Consider the following practices and mindsets to help you endure the situations that jeopardize your family business.

Decide what family cohesion is worth. Facing difficult business circumstances strains even the best family relationships. Remember the importance of family bonds and how they have helped your business in the past. What best preserves those connections now? Perhaps it requires exiting a part of the business or selling an asset. Maybe someone needs to leave the business to save his or her relationship with you as a family member.

Preserving family unity, even if it brings changes to the business in the short run, helps with the emotional support needed to move forward. On the other hand, if you save the business but lose the family relationships, have you truly succeeded?

Clarify your options. There are usually several options when facing difficult circumstances. Having an open and honest conversation about such alternatives, and their benefits and consequences, can help normalize various paths you might take. However, families are often hesitant to consider some options because of family legacy or history.

Resiliency requires withholding phrases like, “We’ve always done it this way” and instead focusing on different ideas and approaches that may help you thrive in the future. Be careful about holding on to the past so tightly that you strangle future opportunities.

Reframe the situation. Sometimes, the ability to bounce back from a difficult situation requires changing your view. We’ve all heard people say some burdens were a “blessing in disguise” or that a metaphorical storm

cloud had a “silver lining.” The lessons one learns through difficulty can shape the future of the family business in a positive way. Even in the Bible, years after Joseph was mistreated by his brothers, he reframed how he saw the situation by saying, “You intended to harm me, but God intended it for good.” (Genesis 50:20).

In my own family’s experience, when it was clear no one was returning to our ranch, the decision to sell land was reframed from a depressing statement of, “We’ve held it for the last 100 years,” to an enthusiastic expression: “Let’s make sure it goes to a young family who has the potential to own it for the next 100 years.”

Recall the Stockdale Paradox. You may remember James Stockdale as Ross Perot’s running mate in the presidential election of 1992. Stockdale’s character was shaped as a prisoner of war during Vietnam, serving for more than seven years as the most senior U.S. officer in the infamous North Vietnamese prison camp nicknamed the “Hanoi Hilton.”

Stockdale is remembered today for his statement on how to face dire circumstances: “You must never confuse faith that you will prevail in the end—which you can never afford to lose—with the discipline to confront the most brutal facts of your current reality, whatever they might be.”

His point, and the paradox, is that you must be realistic about your difficulties while believing you will get through the situation. Such faith provides the courage to keep going during the most challenging times.

The resilient mindset you bring to your difficulties affects your family for generations to come. Consider your relationships, clarify your options, reframe the situation and keep the faith that you will indeed prevail. ///



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Farm Belt Tightens, Main Street Adjusts

As the general ag economy faces adversity, small towns work to weather the storm.

Rural America is dotted with hundreds of towns like Britton, South Dakota. Located in the far northeastern part of the state, the Marshall County seat boasts a population of a little over 1,200 in a county with a population of 4,306. Surrounding Britton are acres and acres of corn and soybeans, along with several dairies and livestock operations. It is a town smack in the middle of agriculture, where a four-way stop controls traffic on the two main highways, and where the local grocery store bagger still asks if you need help with your bags to the car.

Agriculture is an important part of the economy here, and its current downturn has created some discomfort on Main Street. “When the farm economy gets tight, farmers are going to start backing off purchases, and ultimately, that trickles down to businesses in Britton,” Brian Beck says. Along with

working for Full Circle Ag for 25 years, a cooperative located in Britton, Beck has served as city councilman for more than 16 years. “The bottom line is that fewer purchases mean there’s less tax revenue for the city. So,

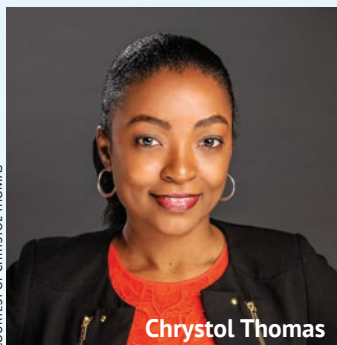
New businesses such as Stella’s Floral & Sweets (below), in Ainsworth, Nebraska, continue breathing life into rural main streets.



Brian Beck



ANTHONY GREGER



Chrystol Thomas

that means we are adjusting our budgets to compensate. We've been conservative and watched our spending over the past few years, which has helped."

Agricultural economic health is largely determined by its location and type. "Some areas,

like livestock, are faring better than others, like row crops," says Chrystol Thomas, assistant professor and Extension specialist in the department of agricultural economics at Texas A&M University. But, in areas that are suffering, the ripple effects can cascade from the farm gate to Main Street. "If you have a business that is heavily reliant on agriculture, most likely these are the only businesses of their type in a small community. So, when they suffer, they may reduce their workforce, which means these workers may reduce spending in the community. So, now other businesses are affected. Overall, these effects tend to be much larger than in more urban areas."

And, the pressure on the ag economy has been sustained in one form or another for several years. "The year 2022 was a high-water mark, and the overall ag economy has been down since then," explains Ernie Goss, Jack MacAllister Chair and professor of economics at Creighton University. He heads the university's Rural Mainstreet Index survey, a monthly survey of bank CEOs in a rural 10-state region dependent on agriculture. "We thought 2025 would be a better year, but that just didn't hold up. However, strong livestock prices supported farmers and ranchers with livestock operations. And, while bankruptcies and delinquencies have not increased significantly, the overall financial situation is not strong," Goss points out. "Market volatility and uncertainty have the potential for further belt-tightening in 2026."

The region's overall index reading for December 2025 increased to 50.1, its highest mark since July 2025, up from November's 44. The index ranges between 0 and 100, with a reading of 50 representing growth neutral. "Weak

agriculture commodity prices, livestock aside, and high input costs for grain producers continue to restrain economic activity in the 10-state region," Goss says.

"You can segregate some areas of ag that have seen some positive gains, like livestock, but overall, the ag economy has been in contraction," says Matt Clark, senior rural economic analyst for Terrain, a team of economists and analysts who provide insights on economic factors, trends and agricultural markets. "When large parts of the agricultural economy are struggling, some of the rural economies are struggling. That could be businesses that work directly with ag, like co-ops or machinery dealerships. It also hits ag manufacturing located in rural communities. And, downturns there impact the entire community."

While the price of corn may have an indirect impact on the amount of money spent in town, there can be underlying factors that can impact the overall health of rural communities.

Agriculture has always faced economic ups and downs to varying degrees. "In general, when we look at the overall health of the ag economy, rural

communities are often more impacted by periods of rapid transition," says Jase Wagner, president and CEO of Compeer Financial. "And, several rural communities have invested in areas outside of agriculture to strengthen their overall economy."

One example, he says, is how some rural communities have been actively investing in health-care facilities. "By keeping health care local, residents can stay close to home and spend money in their communities—rather than traveling to metro areas—supporting rural economic vitality."

Wagner says another bright spot he's seeing in Compeer's 144-county footprint is a renewed investment in these rural communities by industries outside of agriculture. "More industries are looking at bringing manufacturing to the U.S., whether driven by tariffs or avoiding a repeat of the supply chain disruptions we saw during COVID," he adds. This, in turn, is helping to shore up rural communities.

> THE POST-COVID-19 IMPACT

The supply-chain disruptions experienced during COVID-19 have shifted the manufacturing >

“If you have a business that is heavily reliant on agriculture, most likely these are the only businesses of their type in a small community.”

—**Chrystol Thomas**, assistant professor and Extension specialist, department of agricultural economics at Texas A&M University

dynamics, and rural communities are taking advantage. “The supply chain dynamics are such that U.S.-based suppliers are more reliable, they can expand and allow those dollars to be invested in rural communities,” Wagner explains.

The other impact is the flocking to the rural lifestyle experience. “We continue to see movement to rural communities from people seeking a rural lifestyle. They work remotely and make a local economic impact,” he says. “We continue seeing accelerated interest and activity in new home construction in rural areas, even after significant growth in recent years.”

And, the impact is more than just bringing jobs into rural communities. “The interest in living a rural lifestyle impacts the economic engine that goes with it,” Wagner says. “And, that gives communities the ability to invest in essential community facilities, whether that’s

a rural hospital, clinic, assisted-living facility or even day care.”

Erik Peterson, chief financial officer at Marshall County Healthcare Center, was drawn to Britton because of the more rural lifestyle. He relocated there after living in Sioux Falls with his family. “I had only lived in larger cities my whole life, so I really didn’t know what to expect,” Peterson says. “I visited during the interview process, and what

struck my wife and I was that this was a town that was really good for families.”

Despite its size, Britton boasts a new community event center built thanks to a large donation by a local manufacturer, a community pool, a robust emergency services department that’s received extensive community financial support and a medical center that ensures most medical needs can be handled locally (the next medical center is nearly an hour’s drive away).

> WE’VE BEEN HERE BEFORE

The current economic downturn is nothing new to agriculture. In his book “The Farm Debt Crisis of the 1980s,” published in 1990, renowned agricultural economist Neal E. Harl, wrote: “Without much doubt, the [agricultural] sector will once again experience trauma like that of the 1980s sometime in the 21st century. It is not known when a farm debt crisis or other cataclysm in U.S. agriculture will come about—in 2035, 2040 or 2050. But, it is likely to occur when memories—and warnings handed down to succeeding generations—have faded, and the galaxy of economic conditions is positioned to create a sense of overconfidence among farm decision-makers.”

In rural areas, ag suppliers are adjusting to a reduced demand for products and services. “But, these businesses have seen this situation before in agriculture, and they have a playbook of how to work in this environment,” Compeer’s Wagner says. “While any downturn is not good for business, they have past experiences to draw from.” >



Erik Peterson

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What's also unique to many rural communities is that businesses that service rural areas aren't much different than the farms in the area. "These businesses are often multigenerational, so they've been through the ups and downs of the agricultural economy," Clark says. "They may be hurting financially, but that doesn't mean that they are insolvent."

> **WHAT LIES AHEAD**

There is a bit of divergence on rural Main Street, with stories of success and survival versus decline or struggle. "Communities that are attracting different businesses are further ahead," Wagner says. "Agriculture needs rural communities more than rural communities need agriculture. Typically, a rural

community can survive an ag economy downturn over time, but they have to be prepared."

Consolidation in certain businesses like cooperatives and equipment dealers can benefit some communities while hurting others. "Consolidation decisions are driven by both geography and the ability to recruit and retain a long-term workforce," he continues. "That's where we see a lot of differentiation."

Investment, and a willingness to work together, will be imperative. "Local development authorities need to understand the best fit for their community, because you can attract a manufacturing facility, but they may not be the right one, so they won't stay long term," Wagner says. "If these communities work together to attract one manufacturing facility,

"Typically, a rural community can survive an ag economy downturn over time, but they have to be prepared."

—**Jase Wagner**, president and CEO of Compeer Financial



collectively, they have enough housing, access to health care and infrastructure to support a broader region. We are funding grants to help communities think differently about how to work together to create that economic vitality.”

> COMMUNITIES WORK TOGETHER

A common theme among many rural communities is resilience. Communities that have faced adversity before will face adversity in the future and have come together to ensure their survival.

“Relationships matter, and that’s a hallmark of rural communities,” Texas A&M’s Thomas says. “Rural communities come together and rally to support each other, and not just the result of changes in the agricultural economy. We see this all the time, like when we see natural disasters. There are many instances where when a tornado comes through a rural community, people come together to rebuild.”



ANTHONY GREIDER

She explains that these strong relationships and pride in their community have resulted in rural communities being as strong as they are. “That togetherness is something that you might not find in a more urban setting,” she says.

□ *Small towns are investing in quality-of-life offerings to attract remote workers and new residents to rural communities.*

Because of the location of many rural communities, their distance has meant that they’ve had to be more self-sufficient longer than their urban counterparts. “This inherently means that rural businesses have had to manage their business and resources far differently than someone in an urban area,” Clark says.

Peterson, who currently serves on the Britton City Council, says, “You hear so much that small towns are slowly dying. But, when I came here, I saw a community that was in good shape. Sure, we have our struggles, but we come together as a community.”

Beck, who has lived in Britton for more than 30 years, says the town has an advantage over a lot of small communities because of the manufacturing jobs available, the hospital and the cooperative. “Britton has always been very resilient and always will be,” he says. ///



Rural Reversal

COVID-19, remote work and demographic shifts ended decades of population decline in rural America.

COURTESY OF TIM YOUNGQUIST

Iowa farmer Tim Youngquist has seen the grass on the other side of the fence, and it turns out it wasn't greener.

The Iowa State University (ISU) agricultural specialist originally left the farm to seek opportunities in the AmeriCorps program on the West Coast, but his Iowa family farm kept calling him back.

"The year I lived in Southern California is the only year of my life I couldn't return to help with harvest," Youngquist says. "It was always in the back of my mind that I would return to take over the farm. It's been in our family since 1873. I am proud about that and had no intention of it stopping with my generation."

Although Tim Youngquist pursued a career outside of agriculture, the rural lifestyle pulled him back to the farm.

He says that although there are fewer opportunities in many rural areas, he couldn't turn his back on the lifestyle.

"My wife, Amanda, and I met during college at ISU," he

recalls. "We first started hanging out after graduation when I was living in Minnesota. During one pivotal conversation, she said to me, 'Good luck finding your farm wife in Minneapolis.' This hit me like a lightning bolt and made me realize the wheel was turning, and it was time for me to return home. We may be further away from a grocery store, but that pales in comparison to being able to be on the same land and be in the same barn and outbuildings where my ancestors have been for over 150 years."

Youngquist's journey back to Iowa is part of a profound transformation reshaping rural America—one that rural sociologist Shoshannah Inwood has been tracking for years.

When Inwood drives through rural America, she sees something most people miss. Where others might see emptying towns or aging populations, the Ohio State University rural sociologist sees a fundamental transformation rewriting the very definition of what it means to be rural in America.

"Rural sociologists love to say, 'If you've been to one rural community, you've been to one rural community,'" Inwood says.

It's a simple statement capturing a complex truth: The traditional narrative of a uniformly shrinking rural America no longer holds. Instead, there are multiple rural Americas, each following vastly different trajectories, each facing unique challenges and opportunities.

> CHANGING AGRICULTURAL LANDSCAPE

Inwood says changes in agriculture have been an impetus for an evolving rural America.



COURTESY OF TIM YOUNGQUIST

“One of the things that we’ve seen over the years is concentration and consolidation in agriculture, and so there’s fewer farms and larger farms,” she says. “Sometimes there are gains in efficiencies. But, then when you require less people, then you lose out on those community services and those regional economies and dollars circulating, and that has multiple impacts.”



Shoshanah Inwood

KEN CHAMBERLAIN, OSU

This hollowing out of rural America accelerated with the farm crisis in the 1970s and 1980s. Research documenting it dates to the 1940s, when Congress commissioned a report to understand post-World War II economic changes. An anthropologist compared communities dominated by large farms versus those with more small- and medium-sized farms.

“What he found is that the communities with small- and medium-sized farms really had better-quality services, more civic engagement, lower crime rates, better education, better outcomes all around,” Inwood says. “You had more local regional economies. You’ve got more tax dollars coming in. You have more people who are also able to participate in community life, whether they’re participating in 4-H, they’re acting as advisers, they’re sitting on school boards, they’re able to be on their town council, their volunteer fire departments. All of these things take people.”

> POPULATION TRENDS REVERSE

Following a decade of population decline starting in 2010, rural America saw the trend reverse around 2016–2017, according to a 2019 USDA Economic Research Service study. The reversal has continued, with nonmetropolitan populations increasing by 0.29% between 2023 and 2024, though growth remains slower than metropolitan areas, at 1.1%.

However, a fundamental demographic shift has occurred. Since 2017, rural areas recorded more deaths than births, with natural decrease now widespread across 76% of nonmetro counties. Between 2020 and 2024, this natural decrease reduced the nonmetro population by 563,550 people.

Recent rural population growth has been entirely driven by migration. Between 2020 and 2024, migration added 974,379 people to nonmetro populations—69% from domestic

migration, and 31% from international migration, according to USDA.

The COVID-19 pandemic significantly accelerated that trend, with rural net migration rates jumping from near zero in 2017–2020 to 0.47% in 2020–2021, partly because of increased remote work opportunities.

> AGING AND DIVERSIFYING

Rural populations are aging significantly faster than urban populations. In 2023, 21% of nonmetro residents were over age 65 compared to 17% in metro areas. Counties with at least 20% of residents over 65 expanded from just 15% of nonmetro counties in 2000 to 66% in 2023.

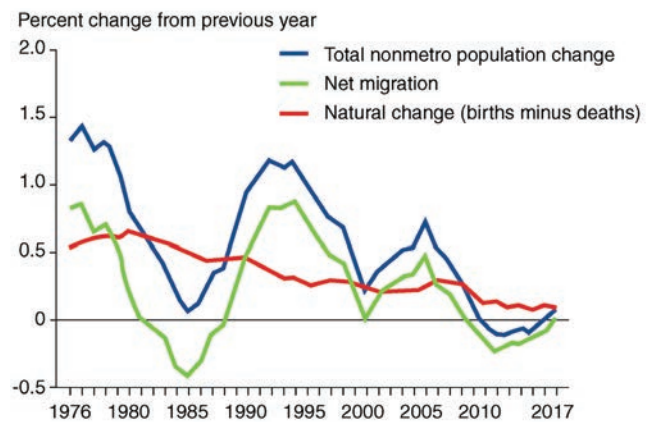
Rural counties consistently lose young adults aged 15 to 29 to out-migration while gaining migrants in their 30s, 40s, 50s and 60s, contributing to both the aging population and the decline in working-age residents.

Meanwhile, rural America is becoming more racially and ethnically diverse. By 2020, 24% of rural Americans were people of color, according to a 2022 Brookings Institute study. Latino populations have driven much of this diversity, with rapid growth along the Pacific Coast, High Plains oil and gas regions, and areas with meatpacking, farming and construction industries.

“The agricultural workforce particularly relies on immigration,” Inwood explains. “There are some places that have seen increases in population that are coming from immigrant workforces, and those can contribute to local and regional economies.”

A 2023 immigration study by **FWD.us**, a policy organization working to advance better and more politically resilient solutions on criminal justice and

Net migration has driven growth in the rural (nonmetro) population since 2011–12.



Note: Nonmetro is determined by the Office of Management and Budget, 2013 metro/nonmetro area definitions. Nonmetro status changed for some counties in 1980, 1990, 2000, and 2010.

SOURCE: USDA, ECONOMIC RESEARCH SERVICE USING DATA FROM THE U.S. CENSUS BUREAU

immigration, says rural demographic stability can be gained with just a few hundred new immigrants settling into a rural county each year, offsetting population losses.

> GEOGRAPHIC DISPARITIES

USDA studies show uneven distribution of population growth across rural America. Most growth is concentrated in counties adjacent to metropolitan areas, counties with recreation economies and regions that are retirement destinations, largely driven by baby boomer retirement and amenity migration.

About 829 rural counties experienced net domestic out-migration, often in high-poverty areas, the Great Plains and regions dependent on oil and gas. Remote and sparsely populated rural areas continue to lose population.

A 2019 USDA study finds that improving economic conditions in rural areas were linked to net migration, including declining unemployment, rising incomes and declining poverty since 2013.

> MULTIPLE RURAL AMERICAS

A 2022 Brookings study says the traditional narrative of a uniformly shrinking rural America oversimplifies a complex reality: Some rural areas are growing, and others continue to decline. There isn't a single rural America but rather multiple rural Americas with vastly different trajectories. Such fragmentation has significant implications for policymaking, as one-size-fits-all rural policies may be increasingly ineffective.

Economically, there's been a shift from valuing rural places for productive capacity—agriculture and resource extraction—to valuing them for amenities like natural beauty, recreation and lifestyle.

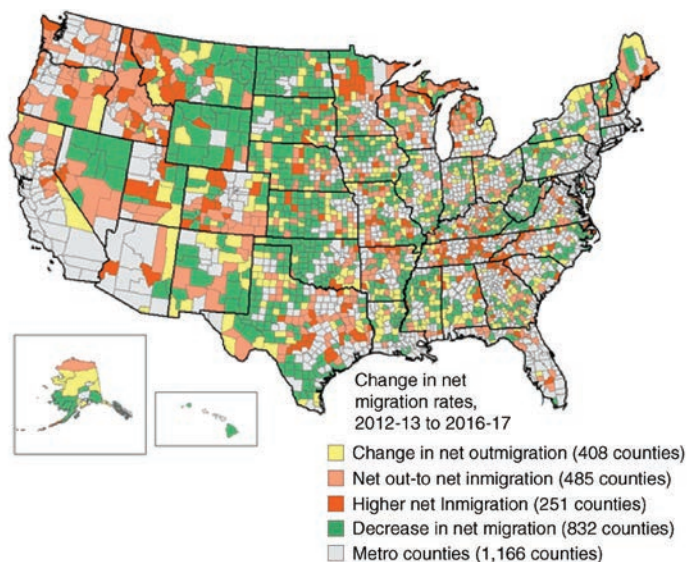
> BUILDING RESILIENCE

When Inwood talks about investment in rural America, she's thinking about more than just agriculture or any single industry.

"It's like a good stock portfolio. We don't put all our eggs in one basket," she says. "When we have lots of different types of farms with lots of different sizes, that means that when there's a downturn in the market, or if there's a shock from weather events, not every farm is going to be as vulnerable as the other, because their business structure is different. They're in a different location. So, you're creating that resilience by having a lot more diversity on the landscape."

This principle extends beyond farm size to the broader community. Regional and local food systems provide more than economic benefits.

Rural areas with improved net migration rates were most common in recreation and retirement destinations, such as in the Upper Great Lakes and the Pacific Northwest.



SOURCE: USDA, ECONOMIC RESEARCH SERVICE USING DATA FROM THE U.S. CENSUS BUREAU POPULATION ESTIMATES PROGRAM

"They provide community connections," she says. "They can be really important places for getting information, for building social relationships—those third places, you know, like the cafés, places where maybe you're not best friends with folks, but you're seeing people that you know."

> THE PATH FORWARD

As rural America stands at this inflection point, the question isn't whether change is coming—it's already here. The question is what kind of rural America emerges from this transformation.

Some communities are finding their path forward by investing in broadband, child care, good schools and vibrant downtowns. They're welcoming new populations—whether domestic migrants seeking remote work opportunities, retirees looking for amenities or immigrants filling crucial roles in the workforce. They're building diverse economies that don't depend on a single industry or demographic group.

Other communities struggle, caught in a cycle of population loss, aging and declining services that makes it harder to attract the very people and investments they need to reverse course.

"I think it's places that really focus on this quality-of-life issue and child care, investing in broadband and investing in downtown, good schools—these kinds of things—are places where people want to live," Inwood says. ///

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GETTY IMAGES

Health care in rural America is on life support, but is there a means for resuscitation on the horizon?

When the nearest hospital is 35 miles away, a heart attack becomes a lottery. For 60 million Americans living in rural communities, that's not a hypothetical—it's daily life. With Medicaid cuts poised

to shutter facilities from Texas to Pennsylvania, experts warn the odds are about to get much worse.

In his 30 years in health care, Mark T. Jones has never seen things this difficult.

"Nothing is easy these days when it comes to rural health care," says Jones, executive director of the Minnesota Rural Health Association. "Funding, attracting physicians and

nurses, medical transport, you name it. The solution is to make things easier and more balanced, but where do you start? I'm not sure any of us really know."

Compared to other states, Minnesota's rural hospitals are managing to stay open and provide essential services like emergency care and childbirth. Still, most small-town health-care providers—especially those in remote areas—face significant challenges that threaten their survival.

According to Becker's Hospital Review, a leading medical industry trade publication, the states with the most rural hospitals and clinics at risk of closing in the next couple of years include Texas (82 at risk), Kansas (68), Oklahoma (48), Mississippi (36), Arkansas (30), Missouri (29), Alabama (28), Louisiana (27) and Georgia (22).

Every state has rural health-care facilities that teeter on the edge of shutting down or losing vital services, leaving populations without reliable, nearby care.

So, why are some states struggling while others remain status quo or even thrive?

Several factors contribute, but the biggest comes down to money—Medicare and Medicaid reimbursement, in particular—as not all states are paid back for medical services at the same rate.



Mark T. Jones

COURTESY OF MARK T. JONES

> THE STAKES ARE HIGH

Since 2010, more than 140 rural hospitals have closed nationwide, with hundreds more cutting inpatient services or eliminating maternity wards as cost savings. Nearly one in five Americans lives in a rural community, yet almost half of rural hospitals now operate at a loss, with 432 facilities vulnerable to closure. Roughly 60 million people rely on rural hospitals for their health care.

Health care gives life to its community—literally. Hospitals are economic anchors, community stabilizers and essential lifelines for populations that often face geographic isolation, workforce shortages and higher health risks.

“A community loses health care, and it loses much more than access to doctors and nurses,” says Lisa Davis, director and outreach associate professor of health policy and administration, Pennsylvania Office of Rural Health. “In rural communities, they are often the largest employer and one of the best-paying employers. Without a reliable hospital or clinic in town or close by, it’s difficult to attract business.”



COURTESY OF LISA DAVIS

Rural residents tend to be older and experience higher rates of chronic disease, unintentional injury and mortality than urban counterparts, partly because they live farther from specialized medical services and emergency care. When a rural hospital closes, the nearest alternative may be 30, 60 or even 100 miles away—distances that can turn treatable emergencies into fatal ones, creating “health-care deserts.”

> A LANDSCAPE OF STRAIN

For decades, rural communities have struggled with fewer doctors, limited infrastructure and financial stress. In recent years, these challenges have been compounded by sweeping federal policy changes, financial pressures on Medicaid and Medicare, workforce shortages and COVID-19-era aftershocks that continue to reverberate.

Today, rural clinics, critical access hospitals and community health centers serve vulnerable communities on razor-thin margins. As policymakers debate sweeping legislation like the One Big Beautiful Bill Act and ongoing Medicaid reforms, rural health-care leaders warn that decisions made in Washington may decide the fate of entire towns.

Residents in rural counties commonly travel 30 minutes or more for emergency care or specialist

appointments. Rural Americans live an average of 10.5 miles, or about 17 minutes, from the nearest hospital—nearly twice as far as people in urban areas, according to national health analysts.

“In Nebraska, the general rule is that rural hospitals are 35 miles on average from people who need their services, and that leads to some precarious situations,” says Jed Hansen, executive director of the Nebraska Rural Health Association. “The most rural areas in northwest Nebraska are the most isolated when it comes to health care. But, with the way things currently are, what we have are the best options to provide them with health-care services.”



COURTESY OF JED HANSEN

> STAFFING SHORTAGES

Another challenge that plagues rural areas is a chronic shortage of health-care workers. Doctors, nurses and specialists are often drawn to urban centers where pay is higher and professional support more readily available. Recruitment incentives and loan repayment programs exist, but many rural clinics still can’t attract the staff they need.

“We can advertise all we want, but when housing and schools are limited—and pay is tight—people go where life is easier,” Davis says.

In rural areas, the hospital or clinic is often one of the largest employers. Attracting medical practitioners is vital but complicated.

In 2023, the average operating margin for rural hospitals was just 3.1% compared with 5.4% for urban systems, according to the National Rural Health Association. Many rural facilities operate at a loss.

Medicaid accounts for a significant share of rural hospital income. Many rural residents rely on Medicaid rather than private insurance, which typically pays better—yet federal Medicaid reimbursement rates are often lower than actual service costs.

“If rural hospitals lose Medicaid revenue, many will have no choice but to cut staff, reduce services or close entirely,” says health economist Dr. Adam Gaffney.

This dependency has profound ripple effects. When Medicaid cuts occur or eligibility tightens, hospitals see reduced revenue and increased uncompensated care—treating uninsured patients with no reimbursement—driving a community’s health care system closer to collapse. >

> POLICY PRESSURES: THE ONE BIG BEAUTIFUL BILL ACT

No single policy captures the attention of rural health leaders like the One Big Beautiful Bill Act (OBBBA), passed last Fourth of July by Congress. The law has become one of the most politically controversial federal pieces of health and budget legislation in recent history.

The OBBBA implements extensive Medicaid funding cuts over the next decade—the largest reduction in the program’s history. It adds work requirements for most able-bodied Medicaid recipients, tightens eligibility rules and verification, and creates a Rural Health Transformation Program with \$50 billion over five years to support rural providers.

On its face, the legislation attempts to balance budget priorities, incentivize work and invest in rural infrastructure. In reality, experts and opponents see a volatile mix of potential help and probable harm, warning that the cuts pose an existential threat to rural health care.

“The Medicaid cuts in the One Big Beautiful Bill Act would devastate rural hospitals across the country,” says Rick Pollack, president and CEO of the American Hospital Association (AHA). “Many would be forced to choose between maintaining services, keeping staff and possibly closing their doors. That is something no health care provider should have to do.”

The AHA predicts rural communities could lose \$50.4 billion in federal Medicaid support over the next decade. Patients could be forced to travel hours for basic or emergency care if local hospitals close. Facilities already operating at a loss could falter without predictable Medicaid revenue, increasing uncompensated care burdens that drain limited reserves. States may struggle to replace lost federal dollars, shifting the strain to local budgets.


In many rural states—where Medicaid covers nearly half of births and a majority of nursing home residents—the implications are profound.

States learned this January what their shares of the \$50-billion Rural Health Transformation Program will be.

“Congress developed the rural health transformation program, which was really initially discussed as a way to offset some of the reductions in funding and reimbursement that these rural hospitals were intending or will be receiving,” says Carrie Cochran-McClain, chief policy officer for the National Rural Health Association.

While that money is helpful and an important step forward, hospitals still need day-to-day reimbursement from sources such as Medicaid to be able to pay for the services they’re giving, Cochran-McClain says.

“Ultimately, we want to get to this place where we are focused on value and outcome, and that we are not worried about paying for widgets. To get there, we still have to sustain the providers who are providing care for individuals in these communities.”



“Nothing is easy these days when it comes to rural health care.”

—Mark T. Jones, executive director of the Minnesota Rural Health Association

GETTY IMAGES

> MARGINS AND UNCERTAINTY

Rural hospitals already operate on thin margins. Uncertainty around the Affordable Care Act (ACA)—especially Medicaid expansion, subsidy funding or payment models—makes long-term planning challenging. This leads to delayed investments in equipment and staff, service cutbacks (obstetrical units are a common casualty) and hospital closures that hit rural areas disproportionately hard.

A prime example is Pender Community Hospital, in Nebraska, which serves people up to a 50-mile radius for labor and delivery services, and welcomes more than 120 babies each year—the most per capita of any hospital in the state, according to its own analysis.

Across the state and country, it has become increasingly difficult for hospitals such as Pender to keep their doors open. Reimbursement rates for Medicaid have lagged skyrocketing costs, and recruiting and retaining employees is tough.

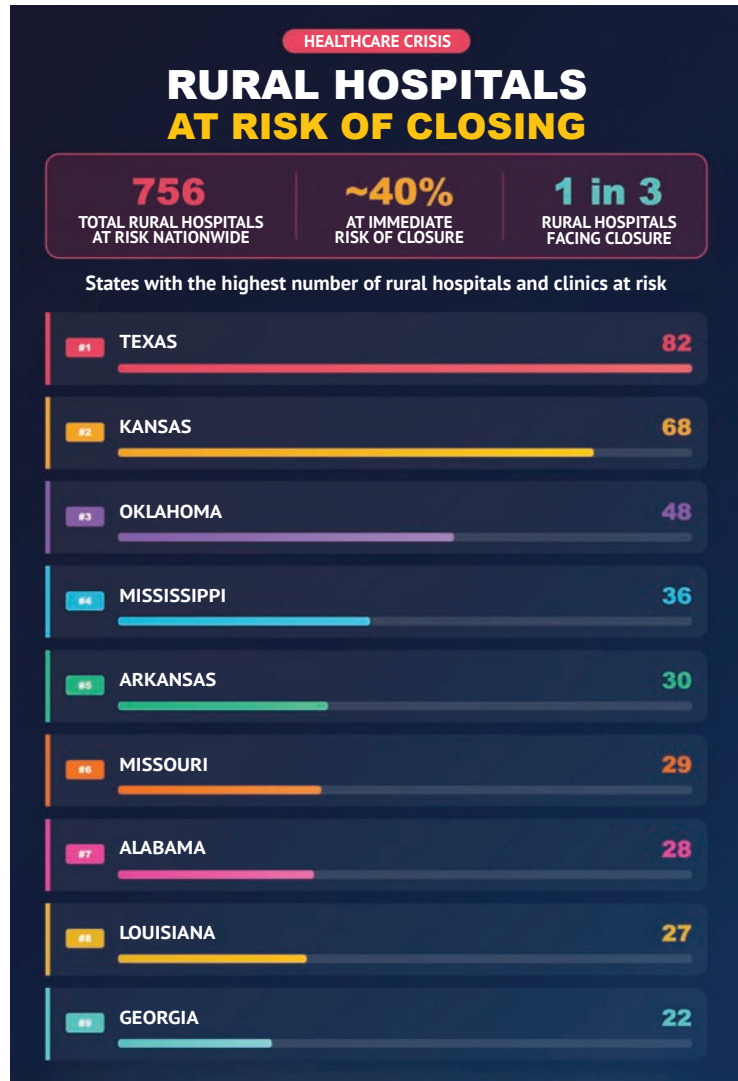
Still, they find ways to survive.

“Not only does our district proudly operate Pender Community Hospital—an award-winning critical access hospital—but four rural health clinics and three retail pharmacies, a child development center and a facility for aging adults and seniors,” says CEO Laura Gamble. “We have to make it work here, because we’re 45 minutes to a bigger hospital that can provide similar services.”

If Congress weakens ACA provisions or fails to clarify them, people in nonexpansion states may stay uninsured. Seasonal, agricultural or self-employed workers—common in rural areas—may lose affordable options. Older rural residents who are not yet eligible for Medicare are especially vulnerable. The ACA has helped accelerate telehealth access, but congressional indecision around reimbursement rules and broadband funding can slow progress.

Some potential positive impacts involve policy flexibility and state-level innovation, pushing states to experiment with Medicaid waivers tailored toward rural populations and community-based care approaches. It can also make a stronger case for bipartisan rural investment, driving targeted funding for critical access hospitals and support for broadband, telehealth and workforce pipelines.

The core issue isn’t just what happens to the ACA—it’s the uncertainty. When Congress hesitates or sends mixed signals, strong systems adapt and innovate, while fragile ones close or shrink—and patients feel the consequences.



> RURAL HOSPITALS AT A CROSSROADS

For the more than 60 million people who rely on rural hospitals in the United States, the rapid deterioration of access to care and persistent financial strain raise questions about the safety net’s ability to meet these communities’ needs in the future.

The OBBBA could reshape the landscape, for better or worse, depending on implementation and political will. The future hinges on whether policymakers treat rural health care as a national priority or a regional afterthought.

“Even with current Medicaid reimbursement rates, [which are] lower than commercial insurance rates, most hospitals lose money treating Medicaid patients,” says Dr. Aaron E. Carroll, president and CEO of AcademyHealth, a nonpartisan professional organization for health services and policy research.

“Further cuts make it really impossible for rural hospitals to treat Medicaid patients, causing more hospitals to turn away Medicaid recipients for elective services and for hospitals to eventually close when the economic loss has become unmanageable.” ///

A Rural Prescription



COURTESY OF BENJAMIN VANDIEST

Benjamin VanDiest

Facing hospital closures and staff shortages, small towns are writing their own survival stories.

Benjamin VanDiest understands rural health care from both sides of the stethoscope. Born with a tracheoesophageal fistula and raised by medical professionals, he sees firsthand the value of maintaining rural health care. So, when the opportunity arose last year to participate in the Rural Immersion Project at Community Hospital, in McCook, Nebraska—a partnership with the University of Nebraska at Kearney (UNK)—the college sophomore jumped at the chance.

The experience reinforced his career plans to return to practice in rural Nebraska.

“My experience with the rural health initiative program was phenomenal,” says VanDiest, who is studying exercise science with a nutrition minor on the pre-physician assistant track. “I was impressed with how the entire hospital staff worked together to provide quality care for all of their patients. Since the hospital is the hub of southwestern Nebraska, I was able to observe numerous different specialties, which I truly enjoyed.”

> CREATIVE SOLUTIONS TO CRITICAL SHORTAGES

The shortage of nurses, therapists and other clinicians has left communities such as McCook searching for creative solutions. Community Hospital is meeting this challenge through programs connecting education, housing and community engagement to grow the next generation of rural health-care professionals.

A model of community collaboration, the Rural Immersion Project engages the McCook Chamber of Commerce, McCook Economic Development Corp. and other organizations.

“The program was created to give health-science students real-world exposure to rural health care while introducing them to the lifestyle and opportunities a small town offers,” says Troy Bruntz, Community Hospital president and CEO. “Each year, students in nursing, physical therapy, radiology and physician assistant programs spend one to two weeks in our hospital and community.”

As participation grew, housing became a barrier. To solve this, Community Hospital developed the ROOTS (Rural Opportunities Offering Tomorrow’s Success) housing initiative—a 12-unit apartment complex planned, built and managed by the hospital in downtown McCook.

Students consistently describe their experience as meaningful and eye-opening. Several have expressed interest in returning to McCook or another rural community to begin their careers.

“The Rural Immersion Project both affirmed my commitment to rural health care and opened my

Benjamin VanDiest tours the back of an ambulance at the local fire station as part of Community Hospital’s Rural Immersion Program, in McCook, Nebraska.



COURTESY OF BENJAMIN VANDIEST

eyes to the interdependence between providers at rural hospitals,” explains Carson Radcliff, a UNK sophomore from Wilber, Nebraska. “Seeing providers work as a unified team to serve a community that they connect with and relate to is something really special. I enjoyed the community aspect of the project. By being able to immerse into the community for a week, we were able to explore landmarks, restaurants recommended by locals and other features around the town.”

The programs have strengthened relationships with academic partners across the state, creating new pathways for collaboration.

“Hands-on learning opportunities, strong community connections and accessible housing can make all the difference in turning a short-term student experience into a long-term career decision,” says Lori Beeby, Community Hospital vice president of support services. “What began as a small pilot project in McCook has grown into a replicable framework that other communities can adapt to their own needs.”

➤ STATES TAKING ACTION

While more money—particularly equality in Medicare and Medicaid reimbursement—would help keep rural hospitals viable, facilities in several states have taken the initiative to “save themselves” before waiting for intervention.

“We can’t wait for the government or anyone else to save our hospitals; we have to find ways to do it ourselves,” says Jed R. Hansen, executive director of the Nebraska Rural Health Association. “It’s the rural way—take care of each other and find ways to make things work.”

Rural health providers are increasingly forming networks—sharing specialists, rotating providers and



COURTESY OF COMMUNITY HOSPITAL

creating shared telehealth hubs. This collaborative spirit reduces isolation and spreads scarce resources more efficiently.

Some rural regions deploy paramedics not just for emergencies but for scheduled home visits, chronic care follow-ups and preventive checks. These programs reduce unnecessary emergency room visits and free up hospital capacity.

In Alabama, which has watched numerous hospitals close during the past decade, only 15 of 45 rural counties that had hospitals offering labor and delivery 46 years ago still provide obstetrical services. With some of the country’s highest infant and maternal mortality rates, change is necessary.

The state and federal governments introduced new funding initiatives offering potential help, with Alabama corporations accessing tax credits to help rural hospitals serve their communities.

“We’re very pleased by the support and the leaders who are coming together and recognizing that we can’t stand by and watch more hospitals close,” says Joseph Marchant, president and CEO at Bibb County Medical Center, in Centreville, Alabama. ➤

Student Faith Morris is involved with Community Hospital’s Rural Immersion Program and engages in hands-on activities at a health clinic with Teresa Hodgson, a physician assistant.

“We can’t wait for the government or anyone else to save our hospitals; we have to find ways to do it ourselves.”

—Jed R. Hansen, executive director of the Nebraska Rural Health Association



COURTESY OF COMMUNITY HOSPITAL

Community Hospital in McCook, Nebraska



COURTESY OF COMMUNITY HOSPITAL



COURTESY OF COMMUNITY HOSPITAL

▣ *Students learn about Community Hospital's mission, vision and strategy.*

Ten rural hospitals in Wisconsin are creating the Wisconsin High Value Network (WHVN), a clinically integrated network serving about 400,000 people. Members will collaborate on business initiatives and patient-care improvements, working together to get better prices on medical equipment and supplies.

The hospitals are teaming with Cibolo Health, which works with rural, independent hospitals to create networks. Cibolo has also formed similar networks of rural hospitals in Minnesota, Montana, Nebraska, North Dakota and Ohio.

The 10 hospitals in the network are Black River Health, Edgerton Hospital and Health Services, Grant Regional Health Services, Lafayette Hospital and Clinics, Reedsburg Area Medical Center, The Richland Hospital, Sauk Prairie Healthcare, Southwest Health, St. Croix Health and Vernon Health. Nine of the facilities are designated as critical access hospitals.

“By working together, we can deliver real benefits for patients, providers and hospitals in enhancing clinical outcomes, providing more care in our communities and controlling the costs of medical equipment, clinical software and other purchases,” says David Hartberg, CEO of Vernon Health and board chairman of the network.

In Harlan, Kentucky, the local health system reinvented itself after losing inpatient services. Instead of competing with larger hospitals, Harlan shifted toward outpatient behavioral health, addiction treatment and chronic disease management, stabilizing finances and improving outcomes.

Across the country, Federally Qualified Health Centers (FQHCs) also deliver primary care in underserved areas, often regardless of a patient's

ability to pay. These centers have become anchors in many rural counties, providing everything from maternity care to chronic disease management.

> AI AND TELEHEALTH

Telemedicine has also emerged as a powerful tool to bridge distance gaps in rural areas. Federal and state programs subsidizing rural broadband have opened new communication pathways for health care. During the COVID-19 pandemic, remote consultations

allowed specialists to reach and diagnose rural patients virtually.

Similarly, artificial intelligence (AI) is seen as a boon for rural health care as its use becomes more common. AI can enhance rural health care by analyzing health data to predict disease outbreaks or identify high-risk patients, allowing for timely interventions. It can create personalized treatment plans and provide wearable health-monitoring devices that watch patients' vital signs in real time, alerting health-care providers to

potential issues promptly.

“These are just the tip of the iceberg for what AI could potentially mean for people living in rural communities with limited health-care options,” says Mark T. Jones, executive director of the Minnesota Rural Health Association. “It's really encouraging and exciting to think what AI could do long term, but it obviously doesn't do much in dire or emergency situations.”

While barriers persist—spotty broadband access, reimbursement rules that vary by state and payer, and technology adoption that lags among older patients—where telehealth works, it's a lifeline. ///

“It's really encouraging and exciting to think what AI could do long term, but it obviously doesn't do much in dire or emergency situations.”

—Mark T. Jones, executive director of the Minnesota Rural Health Association

▣ *Students in the Rural Immersion Program spend one to two weeks engaged with Community Hospital and the surrounding area to learn about rural health care and living in a rural area.*

Plan Ahead to Protect Yield Potential

“Before anything else, preparation is the key to success.”

– Alexander Graham Bell

Though coined by the inventor of the telephone, this idea rings especially true in agriculture. Each growing season, success often depends on the planning done long before the planter rolls. One key area where preparation can make a difference is fungicide strategy.

Why Plan for Fungicides?

No season unfolds exactly as planned. Disease, heat, wind, drought and hail all pose real threats to corn and soybean

yields. For many farmers, the default response has been to react to these agronomic challenges as they appear. While understandable, this reactive approach can result in inconsistent fungicide performance and uncertain return on investment.

“Fungal diseases in corn and soybeans have a latent period, meaning the disease is already inside the plant before symptoms are visible to the naked eye,” says Kim Tutor, Technical Marketing Manager for Row Crop Fungicides with BASF. “That’s part of the reason why it’s important to be proactive rather than reactive with fungicide programs.”

That’s why preparing crops to withstand disease pressure and environmental stress

before it takes hold can make the difference between simply managing challenges and staying ahead of them. A proactive fungicide program with Veltyma® fungicide helps protect yield potential and support plant health, no matter what the season brings.

Why Veltyma Fungicide?

Veltyma fungicide brings consistent performance, helping protect your yield and ROI.

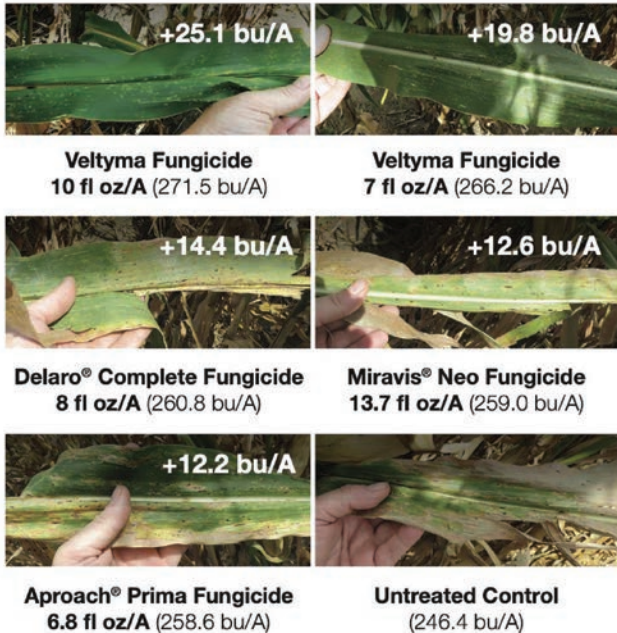
“Veltyma fungicide provides the consistency corn and soybean growers need year in and year out, regardless of the stress,” says Tutor. “Our Revysol® active ingredient binds more effectively at fungal sites of action, driving stronger and longer-lasting disease control.”

In corn, Veltyma fungicide reliably provides a +7.0 bushel per acre (bu/A) average yield increase over other fungicides.¹ It helps to protect against challenging diseases like southern rust, tar spot and gray leaf spot. Veltyma fungicide also helps prevent stalk cannibalization to keep corn standing stronger for longer, meaning you won’t be leaving bushels in the field at harvest.

Soybean acres treated with Veltyma fungicide can see up to a +4.0 bu/A average yield increase over untreated acres², with protection against frogeye leaf spot and Cercospora blight. It also reduces ethylene accumulation and decreases canopy

temperatures, which help drive more efficient photosynthesis. That means healthy, vigorous soybean plants and higher yield potential at the end of your season.

“Veltyma fungicide outperforms other fungicides eight times out of ten and beats the untreated acre nine times out of ten,³” says Tutor. **“If there’s one word that describes its performance, it’s consistency.”**



2024 BASF-sponsored replicated, large plot trial. Madison County, IA. All fungicides applied at labeled rates at VT growth stage. Average yield for replicates 1, 3 and 4. Replicate 2 removed due to poor drainage and nitrogen loss. Yield advantages are in comparison to the untreated control. Photos taken 68 days after treatment (9/16/2024).

¹ Results based on 2019-2023 RevX Fields On-Farm demonstrations against numerous other corn fungicides. For a full list of head-to-head comparisons visit RevXFields.com Veltyma fungicide applied at 7 fl oz/A. All fungicides applied at labeled rates to VT-R3 corn.

² 2022-2024 BASF-sponsored small-plot, replicated soybean trials. Locations: NE (4), IA (5), IL (4), IN (3), MI (1), MN (4), MO (1), OH (2), SD (1). Application rates were as follows: Delaro® Complete fungicide 8 fl oz/A, Miravis® Neo fungicide 13.7 fl oz/A and Veltyma fungicide 7 fl oz/A. All treatments applied with NIS 0.25% v/v at R3 soybean growth stage

³ 2019-2024 RevXFields On-Farm Demonstrations. For more information visit RevXFields.com.

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This season, get ahead of disease threats in your corn and soybeans.

Contact your local retailer or BASF representative to build your proactive plan with Veltyma fungicide, and learn about the 2026 Real Results Yield Challenge.

See the Results for Yourself

The Real Results Yield Challenge is the largest nationwide comparison-plot program from BASF, encouraging farmers to put performance-driven fungicides, like Veltyma fungicide, to the test. Thousands of farmers participated in 2025 and saw the impact of performance-driven fungicides firsthand.

Veltyma®
Fungicide

BASF
We create chemistry



Small Schools, BIG SOLUTIONS

Rural educators are confronting significant challenges with serious grit.

Ten years ago, Bunker Hill Community Unit School District No. 8, in Bunker Hill, Illinois, did a seemingly unthinkable thing: It dissolved its high school football team.

In rural communities, high school football on Fridays is as holy as church on Sundays. But, the district did what it had to do in the face of declining student enrollment and lackluster participation, Superintendent Todd Dugan insists. “It was a risk in a rural community to get rid of football,” he admits. “But, we’re not going

to draft players and mandate that kids play football if they don’t want to play football.”

Fortunately, the end wasn’t the end at all. Rather, it was a new beginning. Today, students at Bunker Hill High School can still play football, along with basketball, baseball, soccer, tennis, golf, esports and even volleyball.

“We’re a small district, but we have all the opportunities you’d find at a major metropolitan high school,” boasts Dugan, whose district is able to



GETTY IMAGES

offer expansive extracurricular activities—including football—by partnering with neighboring Staunton Community Unit School District No. 6, with which it has a cooperative sports agreement allowing students at Bunker Hill and Staunton high schools to join one another’s teams.

It’s a divide-and-conquer approach that maximizes student opportunities even with the constraints that are typical of rural districts. “Those with less find a way to innovate more,” Dugan says.

Like Bunker Hill CUSD No. 8 and its troubled football program, schools in rural communities nationwide find themselves at impossible crossroads every day. Instead of buckling under the pressure, however, rural educators are rising to the occasion, meeting systemic challenges with innovative solutions that buoy not just individual students but entire communities.



Todd Dugan

COURTESY OF TODD DUGAN

➤ CLASSROOMS AND COMMUNITY

Rural education “needs to be treasured and protected,” declares Melissa Sadorf, executive director of the National Rural Education Association (NREA), which says nearly 10 million public school students—more than there are in America’s largest 100 school districts combined—attend rural schools in the United States.

Rural schools need protection not only for students but also for communities, adds Taylor McCabe-Juhnke, executive director of the Rural Schools Collaborative. “Rural public schools, rural economic development and rural community vitality are inextricable from one another,” says McCabe-Juhnke, who notes that public schools are among the largest employers in many rural communities, where farm consolidation, hospital closures and factory shutdowns have routinely led to devastating job losses.

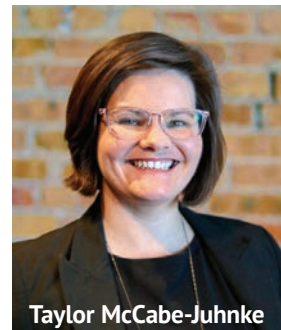
Indeed, rural schools are more than schools. “There are not as many places to gather or as many things to do in rural communities, so schools often become hubs of social capital and services,” McCabe-Juhnke continues, pointing out that rural schools were vital sites for drive-through vaccine clinics during the COVID-19 pandemic and often host birthday parties and funerals, because they’re the only local venues large enough to accommodate them.

“Schools are a community’s infrastructure,” Dugan echoes. “People sometimes think that if you lose the school, it’s the death knell for the town—and it often is.” ➤



COURTESY OF MELISSA SADORF

Melissa Sadorf



COURTESY OF TAYLOR MCCABE-JUHNKE

Taylor McCabe-Juhnke

Good schools can resuscitate and revitalize, adds Nickie Ebert, principal at Bassett Grade School, in Bassett, Nebraska, where she also oversees teachers and curriculum at Rock County High School. “We have a lot of pride in our school,” says Ebert, a Rock County High School graduate who grew up on a ranch 45 minutes from Bassett before attending the University of Nebraska-Lincoln. “My husband and I lived in Lincoln but decided we wanted to raise our children here. That’s the primary reason I moved back—for the school—and I think a lot of people feel the same way.”



Nickie Ebert

COURTESY OF NICKIE EBERT

> EYES ON ENROLLMENT

Rural schools are fuel for communities. But, many are running on fumes because of the challenges they face, not the least of which is money.

Public-education funding typically comes from local property taxes and state and federal appropriations. When it comes to the former, urban and suburban districts usually enjoy an advantage because they’re dense with high-value homes and commercial properties

that generate more tax revenue. With regard to the latter, government funding for schools generally is apportioned according to complex formulas based largely on enrollment, with urban and suburban schools often receiving more money because they have more students.

“Virginia is a really good example of this,” says Amy Price Azano, professor of rural education at Virginia Tech,

where she’s also founding director of the school’s Center for Rural Education. “A lot of the school districts in rural Virginia might have expenditures of \$10,000 per pupil. In northern Virginia, which includes all the urban centers around Washington, D.C., it’s often in the range of \$20,000 per pupil.”

NREA’s 2025 “Why Rural Matters” report shows that the average rural instructional expenditure across the United States is \$8,417 per student, approximately \$600 less per student than the average in nonrural



Jeff Granrud

COURTESY OF JEFF GRANRUD

districts. In 10 states, spending is less than \$7,000 per rural student.

Sadorf attributes declining rural enrollment to outbound migration, housing shortages and job scarcity, as well as increased competition from alternative institutions, including private schools, charter schools, online schools and homeschooling.

In fact, a July 2025 report from the nonprofit EdChoice estimates that approximately 6% of American K through 12 students are now homeschooled, which is double the roughly 3% who were homeschooled before the pandemic.

Whatever the causes, the impacts are significant. “When enrollment declines, you have less money, which means you’re cutting people or programs,” explains Sadorf, who says teachers often end up on the chopping block alongside support staff, athletics, tutoring and clubs.

Enrollment at his school of 300-some students is down by 14 pupils this year, reports Jeff Granrud, a math teacher at Howard Lake-Waverly-Winsted High School, in Howard Lake, Minnesota. “That may not sound like a lot, but that amounts to just over \$100,000,” says Granrud, NREA’s 2025 National Rural Teacher of the Year. “Imagine what opportunities we could fund with \$100,000.”

Math teacher Jeff Granrud takes more than 1,000 rural fourth-graders fishing to teach them about water cycles, water quality, fish life cycles and more.

> HIRING HURDLES

Schools have as much trouble attracting educators as students, says Sadorf, who cites teacher recruitment and retention as one of rural districts’ most vexing challenges.

In 2020–21, the most recent year for which there is data, rural schools had a harder time than urban and suburban schools filling teaching vacancies in almost every subject, according to the National Center for Education Statistics (NCES). In some subjects, the difficulty was especially pronounced. For example,



Amy Price Azano

COURTESY OF AMY PRICE AZANO

57% of rural schools either could not fill or had a “very difficult” time filling foreign language teaching positions compared to 36 and 37% of urban and suburban schools, respectively.

Salaries are one major cause of rural staffing shortages. “If you’re trying to make the argument to stay and teach in [a rural community], you might be looking at making \$20,000 or \$30,000 less to do the same job,” Azano explains.

Also contributing are scarcities of housing, jobs for educators’ spouses and social opportunities. “Rural communities tend to be isolated and isolating,” Sadorf says. “If you’re new to a community, and the people there don’t embrace you, it’s easy to feel like an outsider.”

Districts that have a hard time hiring teachers also have a hard time hiring substitutes, specialists, administrators and support staff, including school nurses, bus drivers, counselors and psychologists, she notes.

Teachers and students alike suffer. “Everyone in rural schools is wearing multiple hats,” McCabe-Juhnke says. “A teacher might be teaching multiple

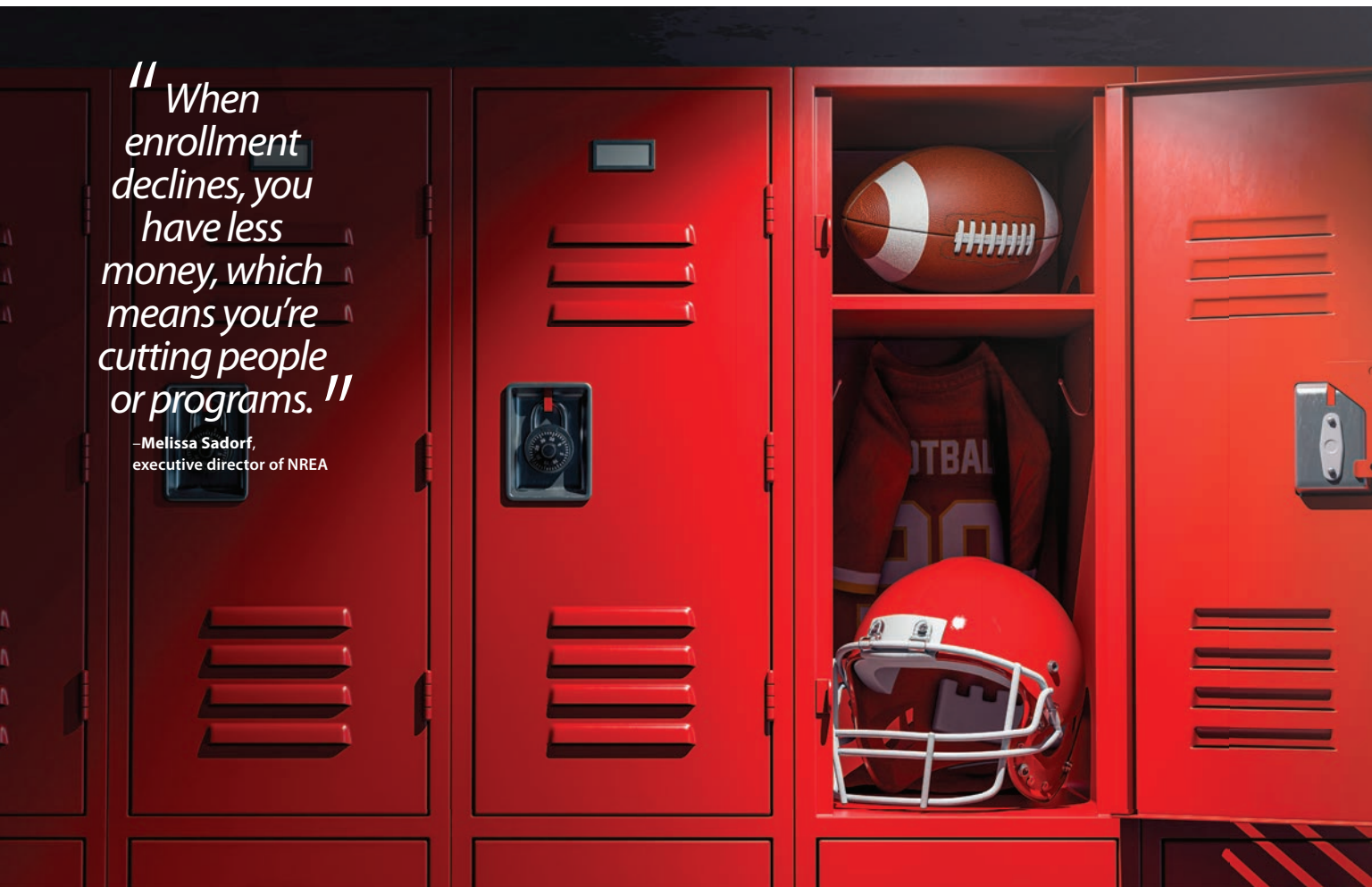
subjects and multiple grades, for example, and the superintendent might be driving the bus. That can put a strain on everyone.”

Melissa Oberg can relate. A special education teacher at Cook County High School, in Grand Marais, Minnesota, she recently had to take on additional students in the wake of a colleague’s resignation. “When you’re losing teachers, you’re burning out the small staff you still have and burdening them with all kinds of extra tasks,” says Oberg, NREA’s 2024 National Rural Teacher of the Year. “When that happens, the kids miss out big-time because you’re less engaged.”

To avoid that, districts sometimes make hard choices. In Ebert’s district, for example, Rock County High School nearly canceled its 2025 football and volleyball seasons when it had trouble securing head coaches. “Fifteen or 20 years ago, it would not have been out of the question to assign a teacher to those coaching positions, but we have to take care of the educators we have,” Ebert says. “We had conversations and decided it was not worth losing teachers by pushing them into coaching positions.” >

“When enrollment declines, you have less money, which means you’re cutting people or programs.”

—Melissa Sadorf,
executive director of NREA



> PUBLIC POLICY PERILS

Although it's capable of alleviating rural schools' challenges, public policy has often exacerbated them, says Sadorf, who cites federal legislation like the One Big Beautiful Bill Act (OBBBA). Signed by President Donald Trump in 2025, it proposed eliminating or consolidating most targeted federal education programs in 2026, including the Rural Education Achievement Program (REAP), which gives rural schools financial support for things like technology upgrades, after-school programs, teacher training and recruitment, and curriculum development.

Just the threat of cuts can cause schools to eliminate staff or services. "I can't stand up programs if I might not get the money I use to support them," Sadorf says. "I have to hedge my bets."

There are other ways OBBBA could hurt rural schools, suggests AASA, The School Superintendents Association. In an August 2025 white paper, it notes that OBBBA reduces federal support for food assistance and health care through cuts to the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, respectively. To compensate, states

Business teacher Jenny Maras incorporates cutting-edge technology such as drones to teach digital media skills.



ANTHONY GREGER

might have to reallocate budgets and reduce spending on public education, AASA warns.

Yet another concern is the U.S. Department of Education, which has reduced staff overseeing special education and canceled or cut competitive grants supporting special education teachers and students.

On the bright side, a recent win for rural schools was the Secure Rural Schools Reauthorization Act of 2025. Signed by President Trump in December, it restores federal money provided to rural communities for education through the Secure Rural Schools (SRS) program, funding for which had lapsed at the end of fiscal year 2023. However, the law only reauthorizes SRS through fiscal year 2026, which means continued uncertainty for schools that rely on it.

"We need funding that's stable, predictable and protected," Sadorf says. "We cannot operate with cliffhangers."

> INNOVATING UNDER CONSTRAINT

Despite significant headwinds, innovation and resilience are rampant in rural schools. To improve teacher recruitment and retention, for example, Sadorf says districts are embracing four-day weeks, converting vacant buildings into teacher housing and expanding "grow your own" programs that turn community members into certified teachers.

The latter have been especially helpful in her district, notes Ebert, who says the Nebraska Department of Education has made it easier for certified teachers to add new endorsements and, in 2024, launched a Teacher Apprenticeship Program through which paraprofessionals can become certified teachers at little or no cost.

Rural ingenuity also is evident in finances. To stretch small budgets, Sadorf says districts are shortening days; combining grade levels and classrooms; and pooling resources in areas like psychology, transportation and cafeteria management. "Regional collaboration through shared-service models has been a real bright spot because it expands possibility without having to lose local identity," she notes.

Illinois' Bunker Hill CUSD No. 8 credits shared services not only with saving its football



COURTESY OF JENNY MARAS

program but also with reversing negative enrollment trends alongside other strategic investments—including facility upgrades and a unique program furnishing every high schooler with 15 hours of college credit at the local community college, equivalent to a free semester of post-secondary education.

“Eight years ago, we were losing 10% of our families a year,” Dugan says. “They were going to private schools for more access to sports, advanced courses and things that Bunker Hill High School could not offer. We’ve now had three consecutive years of enrollment growth, and it’s because we have a culture where we embrace taking risks.”

The fruits of rural ingenuity are apparent in student achievement, too. According to NREA’s “Why Rural Matters” report, rural students graduate from high school at higher rates than nonrural students—89.4% compared to 87.6%—and outscored nonrural students at the Grade 8 level in both reading and math on the 2024 National Assessment of Educational Progress (NAEP).

“Challenges can also be opportunities,” says McCabe-Juhnke, citing as one example rural schools’ lack of

bureaucracy. “You only need one or two people in rural school buildings to say yes to something for it to happen. There’s not a million layers of red tape or a million stakeholders who need

Maras’ students unpack a 3D printer she acquired for her classroom with the help of grants.



COURTESY OF JENNY MARAS

Jenny Maras

to get involved. That, to me, is an unsung story of possibility.”

So is rural schools’ aptitude for place-based learning. McCabe-Juhnke recalls a rural teacher in Kansas, for example, who noticed that students were struggling with words like “taxi” and “apartment” in her school’s off-the-shelf reading curriculum. When she began supplementing that curriculum with lessons themed in agriculture, students’ reading scores saw a “significant uptick.”

That resonates with Granrud, who talks about range finders and hunting when he’s teaching trigonometry; with Oberg, whose school built a culinary arts classroom to train future cooks in support of the local tourism economy; and with Jenny Maras, a business teacher known for her

community-based approach at Morris Area High School, in Morris, Minnesota.

“Getting the kids out and the community in is my secret sauce. I don’t know everything about wills and estate planning, for example, but I can take my personal finance class on a field trip to visit a lawyer in our town,” says Maras, NREA’s 2023 National Rural Teacher of

the Year. “That’s where rural vitality lives. Bringing community members in to share their passions and livelihoods creates awareness of all the opportunities that exist in our small towns ... so kids don’t feel like they have to leave to make something of themselves.”

The bottom line is relationships, Sadorf explains.

Although challenges like funding, enrollment and recruitment will likely persist, she says rural schools’ intimate connections with students and communities will sustain them.

“A typical rural school is going to have close-knit relationships in the classroom. They’re going to see kids struggling sooner, and they’re going to be able to address those issues in real time as they’re happening,” Sadorf says. “When your teachers are also your neighbors, there’s a sense of shared ownership in student success ... That’s why students are doing better at rural schools, and that’s what makes rural education a real bright spot in our country.” ///

“We’ve now had three consecutive years of enrollment growth, and it’s because we have a culture where we embrace taking risks.”

—Todd Dugan, superintendent of Bunker Hill CUSD No. 8



COURTESY OF JENNY MARAS

CONNECTING THE COUNTRYSIDE

Federal investment brings high-speed internet to rural America, but the digital divide persists.

Five years ago, Kenny Reinke had to drive to town or sit in his pickup truck to get an internet signal at his Neligh, Nebraska, farm. Today, he has two high-speed providers—a line-of-sight tower and buried fiber optic cable.

“We have a couple different options we didn’t have back then,” Reinke says.

His story illustrates the dramatic, if uneven, progress in rural broadband since the COVID-19 pandemic exposed how far behind rural America had fallen. While the crisis devastated communities, it also triggered unprecedented investment in rural internet infrastructure, fundamentally changing connectivity across much of the countryside.

The numbers tell the story: Rural home broadband subscriptions jumped from 58% in 2018 to 71% by 2025, according to Pew Research Center. Federal programs poured nearly \$47 billion into expansion efforts, with the Broadband Equity, Access and Deployment (BEAD) program alone providing \$42.45 billion to all 50 states.

Yet, the transformation remains incomplete. Inaccurate mapping continues to slow progress, and some rural residents remain disconnected despite living close to fiber-optic lines.

> **PROGRESS SINCE THE PANDEMIC**

Pew Research showed that 65% of all U.S. adults subscribed to home broadband internet in 2018. By mid-2025, that number had climbed to 78%. When rural areas are broken out from urban and suburban areas, the data show slower adoption. Just 58% of rural residents subscribed to home internet in 2018 compared to 67% of urban residents and 70% of suburban residents. By 2025, suburban increased to 84%, urban held steady at 75%, and rural reached 71%.

Rural residents, however, utilize smartphones at higher rates than their urban and suburban counterparts. In 2019, 19% of rural residents relied solely on smartphones for internet access compared with 17% of urban and 13% of suburban residents. By 2025, rural smartphone dependence increased to 20%, while urban moved to 19% and suburban fell to 12%. In rural areas without broadband, many use their cellphone as an inexpensive way to access the internet.

Rural telecommunication companies “put their foot on the gas” to improve rural broadband in the years since COVID, according to Shirley Bloomfield, CEO of NTCA: The Rural Broadband Association.

The companies were aided by the Infrastructure Investment and Jobs Act signed into law in November 2021. The approximately \$1.2-trillion federal statute aimed to upgrade U.S. transportation, utilities and broadband. Both the BEAD program and the ReConnect Loan and Grant Program—run through USDA—provided funding, with ReConnect spending roughly \$4.4 billion to expand internet access in rural areas.

“These programs have provided billions of dollars to the states to improve their rural broadband,” Bloomfield says. >



ANTHONY GREIDER



“Without this money, many in rural areas would never have been covered by high-speed internet.”

> MAPPING ISSUES SLOW EXPANSION

One major hindrance to expanding rural broadband has been the accuracy—or inaccuracy—of maps detailing which rural areas have high-speed internet coverage and which don't.

Bloomfield says efforts are being made to improve these mapping issues. The BEAD program was supposed to provide new mapping data to determine who is covered and which areas need to be prioritized. Carriers are self-reporting, and this process is more accurate than in the past.

Still, mapping is not completely accurate, and it's

difficult to fully assess the expansion of internet access in rural areas. Some providers might exaggerate their coverage areas, while others might not report their actual coverage.

“It is far from a perfect system,” Bloomfield says.

Working with states can improve mapping accuracy. Many states have set up broadband offices to handle local mapping and distribute federal money. “This will certainly help the accuracy of the mapping process,” she says.

Ray “Bubba” Sorensen is an artist, small-business owner and Iowa House Representative for District 23. He ran for office on the issue of rural broadband coverage in central Iowa in 2019 and was elected. He begged the state for \$5 million to improve rural internet before COVID hit, and afterward, funding increased to \$100 million. Sorensen says the federal money has helped considerably, but there's a lot of red tape. Many federal rules and regulations have slowed the flow of money to rural communications companies.

“Our telcos worked their butts off to improve our access to the internet,” Sorensen says.

When first elected, Sorensen regularly received calls from constituents about not having access to high-speed internet. In the years following COVID, those calls have been much fewer.

> UNEVEN ACCESS PERSISTS

The expansion of rural broadband is as varied as the residents who live, raise families and operate businesses in these vast regions.

Reinke, the northeastern Nebraska corn and soybean farmer, says his area has seen great advances in internet

coverage since COVID, aiding both his family and his farming operation. His three school-aged children use the now-available internet at home without having to drive to another location. Having better high-speed internet has allowed him to use precision ag technologies, specifically real-time kinematic (RTK), in all aspects of crop production.

He can operate the technology without too many difficulties at various field locations. He does have one field in a valley with trees around it. “It [internet connection] does drop out there in spots,” Reinke says. “Sometimes, I have to take over manually, and our planter still has markers, so I can still operate like normal.”

One thing Reinke would like to see improve is better cellphone coverage. In many spots, it's difficult to make a basic phone call. The Reinkes have a cellphone booster in their house, which is needed just to hold a call. “The cell[phone] world is still lacking here,” he says.

Four hundred and sixty-five miles straight south, Karen Eifert Jones has great cellphone coverage but limited options for internet service. The Waukomis, Oklahoma, farmer and cow/calf producer operates off the data from her phone. Fiber is available in her home area of north-central Oklahoma but not yet at her farm.

During COVID, to complete a state-mandated online training course, Eifert Jones had to drive a mile away to her elderly mother's driveway just to access the internet from her cell phone. Her daughter had to utilize her grandmother's basement for school. Eifert Jones' sister and brother-in-law wanted to move back to the area during COVID but couldn't because his job required high-speed internet to work from home. Instead, they moved elsewhere.

Fiber still hasn't been run off the main road. From talking to the local telecommunication company, the cost is too high to add one more mile of fiber.

Eifert Jones' farming operation doesn't use GPS technology for several reasons. The many issues with local internet access, several different brands of machinery and water limitations with their five-crop rotation don't allow them to utilize the technology. However, they do use spreadsheets for livestock recordkeeping. Her son, Weston, recently joined the operation and uses Google spreadsheets via their cellphones.

“Someday, we hope to get ‘real’ internet, especially as my son wants to use drone technology more. But, I guess you can't miss what you never had,” Eifert Jones says.

> MULTIPLE TECHNOLOGIES FILL THE GAPS

The different forms of rural broadband—fiber, direct line of sight, satellite, cellular signal—are potentially the keys to providing all rural areas with high-speed internet.



Shirley Bloomfield

LAURIE JOHNSON

One area using different forms is western South Dakota, the “West River” area. More than half of the state’s land area is located west of the Missouri River, but it has only about a third of the population.

Logan Vandermark, South Dakota State University Extension precision livestock technology field specialist, says quality internet is a major challenge for ranchers wanting to incorporate precision ag products. Newer technologies such as cameras, collars and virtual fencing are products producers want to add, but they need internet access to work.

There are some areas covered by fiber, but larger areas are not. Producers in areas without fiber utilize cellular coverage, satellite and direct line-of-sight systems.

Many producers utilize the “LoRa” system—short for “long range”—which can be thought of as a radio signal technology similar to Wi-Fi or cellular signal. Using a system of a base station and line-of-sight towers, an internet signal can be created.

“We have someone east of Wall [South Dakota] covering 3,500 acres with a base station and two towers who is using [livestock collars,” Vandermark says.

Livestock producers can use this precision ag technology, often called “smart collars,” to monitor livestock movement, health and grazing—all from a computer or smartphone. Virtual fencing, which creates invisible boundaries for livestock, is also technology livestock producers could utilize with high-speed internet access.

Other producers utilize services like Starlink and cellular phone coverage. Vandermark says what’s most important is for the technology to be cost effective.

How expensive internet access will be in the future will directly affect how well these newer precision technologies are adopted in western South Dakota.

> LOOKING AHEAD

NTCA’s Bloomfield believes “a bucket of technologies” is how underserved areas will see rural broadband in the future. The regions will be covered by different forms of service, and speed will also need to improve.

Both upload and download speeds matter in the different applications rural residents utilize. One survey showed that 26% of consumers want 1-gig internet (1 gigabit per second)—ultrahigh-speed broadband service.

Some rural residents will see the addition of rural broadband in the future, while other areas could see an upgrade in speeds. The increase in speeds could help both households and rural businesses.

As one example, Bloomfield specifically pointed to rural medical clinics that already utilize telemedicine practices. In the future, rural residents could

have procedures done over the internet and not have to travel several hours to larger community hospitals. This type of telemedicine is being done today in Tennessee with Vanderbilt University.

For farmers, broadband could help them monitor livestock welfare and the condition of their crops more accurately, thus boosting their efficiency with improved rural broadband. Artificial intelligence will be another tool that rural residents will use more in the future.

“The internet can help solve day-to-day tasks for rural residents,” Bloomfield says. “I’m excited to see it. ///

“The internet can help solve day-to-day tasks for rural residents.”

—Shirley Bloomfield, CEO of NTCA

Rural communications companies have played a vital role in bringing high-speed internet to rural areas of the country, but federal regulations have slowed the flow of money to these companies.

ANTHONY GREIDER





Ellie Bowman transformed a Kansas lumberyard into thriving Prickly Pear Farm and Home by listening to customers and providing excellent service. She's in the process of expanding to a second location.

Investing In Rural Main Street

A young entrepreneur sees a future in her hometown.

If you were thinking about establishing a business venture, your first thought probably wouldn't be to do it in Kinsley, Kansas. With a population of under 1,500, this southwest Kansas town probably doesn't scream business opportunities. But, you're not Ellie Bowman.

Born and raised in rural Kansas, Bowman's journey to successful business owner was forged in her upbringing in Lewis, Kansas.

Bowman opened the store with the help of her mom, Jeannie (left), and father, Jimbob (center).



"Our family has been farming in Edwards County for six generations," Bowman says. "The farm is a huge part of my life. I spent most of my youth in 4-H showing cattle."

She attended Kansas State University and found her place in the agribusiness program. With a strong business mindset, Bowman also knew the financial struggles in agriculture. "My father, Jimbob, worked in agricultural maintenance all his life, and my mother worked on her family's farm and managed her own farm," Bowman says. "I knew I wanted to return, but I needed to find my place."

That opportunity opened while in her junior year of college. The local lumberyard was for sale. The owner wanted to retire and was looking for someone to take over the business. "Someone was talking to my dad and said that if he were younger, he'd be a perfect fit," Bowman says. "And, this light bulb came on, and I said, 'That's what we are going to do. We are going to buy a lumberyard.'"

With her family's support, Bowman laid the foundation. Her parents became her business partners, and with the help of the owner of the lumberyard, she quickly learned the ropes. "I went to my banker,

I went to a small business administrative association in Dodge City, I worked on a business plan,” Bowman says. “I just dug in and took a huge leap.”

She closed the doors of the lumberyard, and three days later rebranded it into Prickly Pear Farm and Home. It still serves as a lumberyard, but it’s more—a lot more.

> SERVING A NEED

“I knew that in rural America, there’s not a lot of building going on. We needed to be more than a building center or lumberyard,” Bowman says. Today, she describes Prickly Pear Farm and Home as a one-stop shop.

“When we started the business, we were asking our customers what they wanted or needed,” she says. “We started with a good base inventory, but we want to help every person who walks through our door. We want you to leave with



“We fill a need, and that’s why I felt secure purchasing the store. I know there are those that will drive out of their way because it might be cheaper. We’re not upset if they do, because we know we have a growing loyal customer base who know they get great service from us anytime they walk through the door.”

An owner looking to retire opened up the opportunity for Bowman, and a rebranding brought Prickly Pear Farm and Home to life.

To keep the right things in stock, Bowman carefully analyzes buying trends and asks questions. “We listen to our customers, because they are the ones supporting us, and they are the ones who come to our store knowing what we have. I would rather listen to what the customer has to say and bring in what they need. If you do that, they will come back.”

> EXPANSION ON THE HORIZON

Investing in rural Main Street isn’t stopping with Kinsley. Bowman, who doubled the sales of her first store in just one year, is in the process of rebranding a hardware store in Elkhart, Kansas, to a second Prickly Pear location. Here, too, the same rules apply. “The current store serves a vital need in the community,” Bowman says. “And, I am working to fill that need.”

Listening to the customer is the bedrock to Bowman’s business plan. “You could stock an item that you might not think is important, but then you have customers come in and tell you different,” she says. “You know that saying, ‘The customer is always right’? They absolutely are if they’re spending money with you. And, in a rural community, customer service beats price 99% of the time.”

Bowman’s also discovering that the local community is eager to support local businesses. “They want us to succeed because they want the community to succeed,” she says. “That’s what makes rural America so great, and a great place to have my business.” ///



success, whether that be we sent you somewhere else because we didn’t have what you needed, or we worked with you to solve your needs.”

Bowman also saw a need in her local community and worked to fill that need. “We cater to agriculture, so we go with those ag cycles,” she says. “But, our customers don’t often have the time to

drive 30 minutes one way to get a bolt or drive an hour to get the materials to fix a PVC line,” she says.



LIVING A Rural Legacy

Jennifer Carrico and her children, Klayton and Kassidy Bremer, are the fifth and sixth generations to raise cattle on their central-Iowa family farm.

JULIA MAE HUNT

Two farm kids, two ag jobs and a 150-year-old family history worth fighting for.

Living the legacy set by those before us is what a lot of farm kids want to do. Finding a way to stay involved in the industry while keeping our own legacy alive is reality for many on the farm. Often, opportunities are taken elsewhere to keep a family farm alive.

I grew up in the 1980s watching the dreams of many farm families dissolve with the high interest rates and high input costs. My dad was a full-time farmer, and my mom had an off-farm job that helped us survive and provided health insurance for our family. But, many kids in the 1980s and 1990s didn't go back to the family farm. Their parents didn't want them to go through the hardships experienced during the farm crisis of the 1980s. Life in 2026 in rural America isn't necessarily a lot different. The question often asked is, "How can we keep the family-farming legacy alive?"

Our central-Iowa farm has been in the family for over 150 years. In that time, so much has changed on our

farm, in agriculture and in rural America. Small row-crop and cattle farms such as ours rarely produce enough income on which a family can live. Most small-farm owners aren't working the soil because it isn't feasible to do so. The high cost of equipment and inputs to raise a crop takes leverage, and that comes with bigger purchases.

> FARM KIDS WANT TO RETURN TO RURAL AMERICA

My children are the sixth generation to grow up on our farm, near Redfield. They are both college-educated and have chosen to work in production agriculture, because it's what they know and love.

My daughter, Kassidy Bremer, 25, moved back to Iowa in the summer of 2025 after living in Colorado, Illinois and Oklahoma for college and jobs. A bachelor's degree in animal science from Oklahoma State University gave her some extra training and education she can use in her position as Angus herdsman at Nichols Farms, in Bridgewater.

“I wanted to work in production agriculture because, over the years, I have been taught the essential skills that help me be an asset on a cattle operation,” she explains. “Sorting cattle, checking health and calving out cows are some of the most important skills to have no matter what operation. I use these at work and at home on our own farm.”

Kassidy’s supervisor, Ross Havens, who is the marketing coordinator at Nichols Farms, says that when he’s looking for employees, he wants those who have the work ethic and general knowledge to care for the cattle the right way. “I’m looking for people who will put in the extra effort and look to improve the little things. It often will take early mornings and late nights, and that is something that is hard to teach if you don’t know the industry.”

Working together as a unit, like a family, is how Kassidy describes day-to-day activities at the large cattle seedstock operation. Nichols Farms raises Angus, Simmental and South Devon cattle, selling bulls and females for commercial and purebred cattlemen. “Learning how the operation uses



JENNIFER CARRICO

genomics and EPDs [expected progeny differences] to improve the cattle is unlike anything I’ve done before,” she says. “It’s really quite an eye-opener, and looking at what the market prices are like today, it makes a lot of sense to improve cattle performance in all aspects of the operation.” ➤

Kassidy Bremer tags a bull at Nichols Farms, where she is the Angus herdsman.

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JENNIFER CARRICO

Havens says Cassidy's will to learn is a great asset to their operation. "She's not scared to learn something new and sit down at the computer to study a new program or sort through data," he says.

> BUILDING SKILLS TO BECOME A BETTER PERSON

Willingness to learn new skills is what Brent Voss attributes to good employees. Voss owns Voss Angus, at Dexter, where Klayton Bremer is employed. "I hire a lot of young men from different backgrounds. I see it as an honor and a privilege to bring them in and lead them in ways to build more than job skills but also build them into great people," Voss says.

Klayton, 20, has an associate's degree from Iowa Central Community College, which he attained while also working full time at Voss Angus. The operation consists of a registered Angus cow herd and a row-crop operation. Klayton helps in all parts of the cattle and crop farm, which makes every day different.

"I enjoy working outside. I have known for a while that I wanted a job that I could be challenged and do something different every day. I get that at Voss," he says. "I grew up on a farm but mostly have just done the cattle and hay part. Since we didn't raise crops, that part has been new to me. It's been challenging and rewarding to help, from planting until harvest."

Klayton has worked at Voss Angus since April 2025 and was involved on the farm the entire growing season, learning the skills for raising corn and soybeans. Voss says a good employee is a good listener—a skill that can be especially important on the farm when using large equipment, studying precision details and

Klayton Bremer works at Voss Angus and helps with crops and cattle, making every day challenging.

working with livestock. "If they will listen and learn, it helps make our operation successful and make the employee successful," Voss adds.

According to a 2023 Iowa State University College of Agriculture and Life Sciences sociology study of students who came from a farm, 41% said they were definitely not or probably not going to return to the farm after college. Another 21% were unsure if they would return, and 38% reported they would probably or definitely return to the farm. This survey also showed 70% of male students were more likely to return to the farm, and only 20% of female students said they would go back to the farm. Men were more likely to return to large family farms, while women were more likely to return to a medium- to small-scale family farm.

Both Cassidy and Klayton have an active interest in continuing their family farm. But, both also know that for the operation to continue, they must have outside income because of the size and scale of the farm. The outside income helps to grow the family's cow herd.

Even though I didn't immediately return to the family farm after college in the mid-1990s, we have now been here for 20 years. The number of kids growing up on farms is a lot fewer than it was in the 1980s, but the skills they can provide to employers, other farms and their own businesses, along with the lifestyle found in rural America, will help the family-farming legacy thrive into the future. ///



JENNIFER CARRICO

Small-Town Dreamer

Danna Larson left Odebolt, Iowa, to pursue a career in public relations—which meant trading in farm life for the city. Her return has been all wrapped up in the discovery of a passion that was waiting there all along: helping others reimagine the potential of small towns.

Larson is the voice behind Rural Revival, a podcast and platform she created to be a cheerleader for Main Street and rural America. Where others see abandoned storefronts, she sees opportunity when coupled with enough grit and vision. The buildings, she says, are more than monuments to the past.

“They are a chance to preserve history while preserving the future,” she says.

Agriculture and farmers remain intricately woven into the fabric of community and rural infrastructure,



DANNA LARSON

Larson adds. She grew up on a family farm and often finds herself behind the wheel of a tractor during peak seasons.

Balancing the worlds between growing

communities and commodities works better than she might have ever imagined. “It’s an example that you don’t have to leave a place to prosper—you just have to find the courage to chase the dream,” she says.

In fact, Larson blames the 1980s farm crisis for casting a shadow and creating a mindset that there was no future in staying. The drain of resources has had a long arm, she maintains.

And, while farm incomes are currently being challenged, Larson sees a solid trend in those looking for small-town community over bright city lights. That spells opportunity for small towns and the farms that surround them.

> BORN TO STAY

“Those looking to start businesses are often spouses who have come to the rural community following a partner coming home to the family farm. They are looking for ways to flex their own entrepreneurial wings and diversify farm income. These small towns offer tons of potential to do that,” she says.

It was meeting with a group of FFA students that inspired Larson to create a program called “Raised

to Stay.” It focuses on high school students and learning what jobs they are seeking, and the amenities needed in the community to make it attractive.

“It’s this new generation that will carry out rural revitalization. But, it’s on all of us to create those opportunities,” she says.

“It’s time to flip the script,” Larson continues, noting that making that a call to action starts by discarding the mentality that small towns mean settling. Here are four fundamental steps.

- 1. Redefine your town as a destination, not a departure point.** Highlight success stories through media platforms. Market the quality of life that cities can’t touch. Invite young people back and newcomers in.
- 2. Position your town as a hub for economic growth.** Create incubators or shared workspaces that cultivate startups that can scale beyond local markets. Rally residents to support businesses that generate new wealth.
- 3. Empower dreamers to stay and build.** Make it affordable for young entrepreneurs to start a business. Offer mentorships, low-cost leases and community grants, and spark a culture of “what if” in your town.
- 4. Lead with vision and optimism.** Create a “yes” culture. Ignore the skeptics, and show others what is possible. Seek those who have driven change and use them to empower your vision. ///



Danna Larson

DANNA LARSON

Those looking to build a legacy in rural America can find more in Danna Larson’s book “Small Town Dreamer” and on her website www.ruralrevival.co



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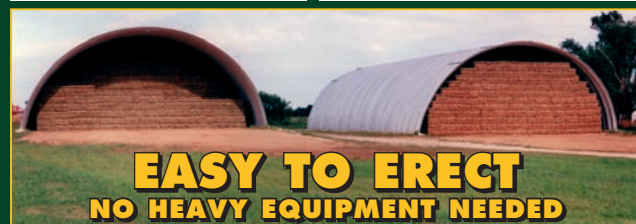
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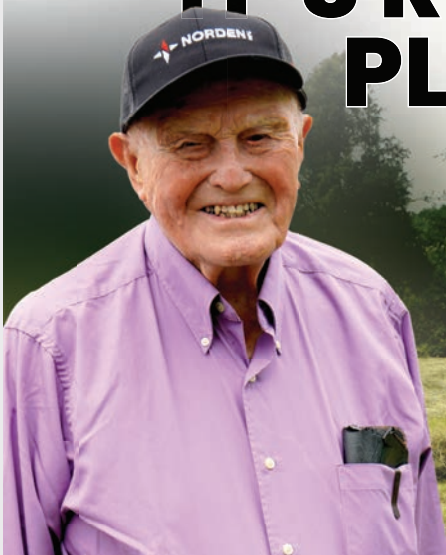


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 – Helen Keller

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We abuse land because we regard it as a commodity belonging to us. When we see land as a community to which we belong, we may begin to use it with love and respect.

ALDO LEOPOLD

We were born to unite with our fellow men, and to join in community with the human race.

CICERO

While the spirit of neighborliness was important on the frontier because neighbors were so few, it is even more important now because our neighbors are so many.

LADY BIRD JOHNSON

It’s all about being a part of something in the community, socializing with people who share interests and coming together to help improve the world we live in.

ZACH BRAFF

Teaching kids how to feed themselves and how to live in a community responsibly is the center of an education.

ALICE WATERS

This world of ours ... must avoid becoming a community of dreadful fear and hate, and be, instead, a proud confederation of mutual trust and respect.

DWIGHT D. EISENHOWER

What should young people do with their lives today? Many things, obviously. But the most daring thing is to create stable communities in which the terrible disease of loneliness can be cured.

KURT VONNEGUT

Behold, how good and how pleasant it is for brethren to dwell together in unity!

PSALM 133:1 (KJV)

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.

MARGARET MEAD

I am of the opinion that my life belongs to the whole community and as long as I live, it is my privilege to do for it whatever I can. I want to be thoroughly used up when I die, for the harder I work the more I live.

GEORGE BERNARD SHAW

Each of us must rededicate ourselves to serving the common good. We are a community. Our individual fates are linked; our futures intertwined; and if we act in that knowledge and in that spirit together, as the Bible says: “We can move mountains.”

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