

Rural Voices Shaping Transformation:

Key Insights & Policy Recommendations

OVERVIEW

Across the United States, 14 million older adults live in rural communities, and that number continues to grow. Rural areas are aging faster than urban areas—by 2022, 20% of rural residents were age 65 or older, compared with 15% in 2000. For many older adults—especially those dually eligible for Medicare and Medicaid—aging in rural communities brings unique challenges related to geography, service availability, and complex systems of care.

The [Rural Voices Shaping Transformation](#) report elevates the lived experiences of rural older adults in Minnesota, North Dakota, and South Dakota, translating their insights into policy recommendations that can strengthen systems of care nationwide. Through human-centered interviews and storytelling, participants shared the realities of navigating healthcare, benefits, transportation, and long-term services in rural communities.

These interviews were conducted in collaboration with [The People Say](#), an online research platform that features first-hand insights from older adults on the issues most important to them. Sixteen interviews were conducted as part of this project and added to [The People Say's](#) growing database, helping to inform the development of policies, systems, and programs that more accurately reflect the needs, preferences, and realities of older adults.

Participants' experiences reveal that while rural communities often benefit from strong social ties and community resilience, older adults frequently encounter barriers such as:

- **Long travel distances** to services and healthcare providers
- **Limited transportation** and workforce availability
- **Complex and confusing benefit eligibility** and renewal processes
- **Broadband limitations** that restrict digital access to services
- **Gaps in trusted guidance** to navigate benefits and supports

These findings point to an urgent need for policy solutions that reduce administrative barriers, strengthen community-based care systems, and ensure rural older adults can age with dignity and stability.

“Rural America is aging faster than many communities nationwide.”

14M

Older adults aging in rural America today

20%

Rural residents aged 65+ in 2022, up from 15% in 2000

7.6%

Adults 65+ dually eligible for Medicare and Medicaid

POLICY PRIORITIES: FROM LIVED EXPERIENCE TO SYSTEMS CHANGE

Improving outcomes for rural older adults—especially those dually eligible for Medicare and Medicaid—requires coordinated strategies across federal, state, and community systems. The following policy priorities reflect the experiences shared by participants and outline actionable steps to strengthen rural aging systems.

01 — Ensure Stable Medicaid Access for Rural Dual-Eligible Older Adults

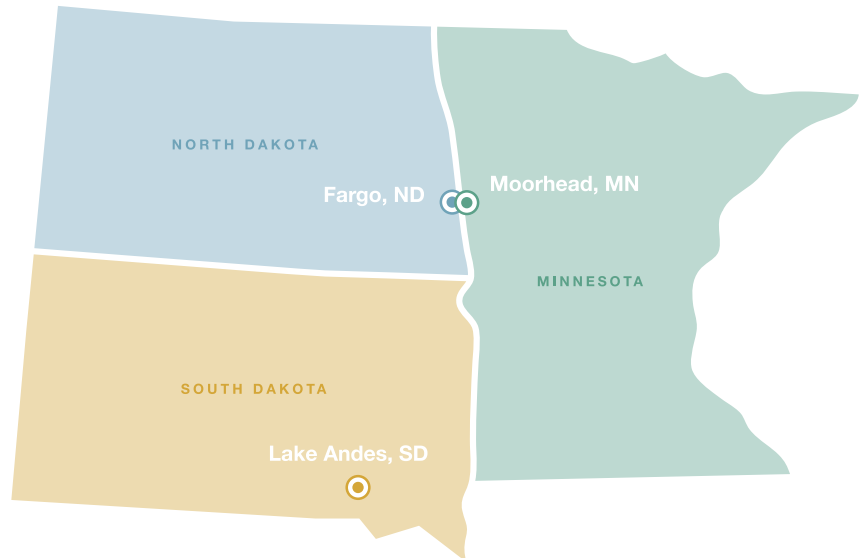
For many rural older adults, Medicaid is essential for accessing long-term services and supports. Yet complex eligibility rules, confusing application processes, and administrative burdens frequently create barriers to maintaining coverage. Policies should focus on simplifying eligibility and stabilizing access to care.

KEY RECOMMENDATIONS

- **Simplify** eligibility and enrollment processes by reducing administrative complexity and modernizing application systems.
- **Improve** communication about benefits with clear, accessible information tailored to communities where broadband access and digital literacy may be limited.
- **Support** locally trusted outreach models, including mobile benefits navigators, partnerships with libraries and faith communities, and community-based “benefits ambassadors.”
- **Modernize** eligibility rules affecting rural assets, particularly policies that disadvantage older adults whose wealth is tied to farmland, equipment, or family property but who may have limited cash income.

STUDY GEOGRAPHY

Interviews were conducted in Lake Andes, South Dakota; Moorhead, Minnesota; and Fargo, North Dakota — rural communities that reflect the broader challenges facing aging populations across the Great Plains.



FARGO, ND
2 participants interviewed

MOORHEAD, MN
6 participants interviewed

LAKE ANDES, SD
10 participants interviewed



To go the Rural Voices Shaping Transformation report, scan the QR code or visit <https://lutheranservices.org/rural-voices/>

02 — Expand & Modernize Home- & Community-Based Services (HCBS)

Most older adults want to age in their homes and remain connected to their communities. However, rural residents often face limited services, workforce shortages, and fragmented systems. Expanding and modernizing HCBS is essential to ensuring older adults can live safely and independently.

KEY RECOMMENDATIONS

- **Ensure** access to comprehensive HCBS, including personal care, transportation, nutrition, and in-home supports.
- **Encourage** innovative rural care models, such as volunteer transportation, flexible nutrition hubs, and integrated care teams.
- **Strengthen** rural workforce development, enabling top-of-license practice and expanding care teams with community health workers, pharmacists, and patient navigators.
- **Develop** flexible regional HCBS networks that allow providers to collaborate through shared accountability, braided funding, and simplified contracting.

03 — Strengthen Benefits Navigation & Community-Based Supports

Many older adults struggle to navigate complex health and benefits systems. Without trusted guidance, individuals may miss benefits or lose coverage due to administrative challenges. In rural communities, trusted local organizations—such as libraries, churches, and community centers—serve as critical access points.

KEY RECOMMENDATIONS

- **Expand benefits navigator roles** and increase funding and training for community-based organizations.
- **Leverage trusted partners**—including libraries, faith organizations, and community centers—for local assistance and outreach.
- **Develop mobile assistance models**, such as mobile benefits teams, local office hours, and partnerships with postal carriers or local businesses.
- **Ensure access** to telehealth and enabling technologies, paired with phone- and text-based support options that work in low-bandwidth rural environments.

“The distance to care is real—and the cost of that distance is measured in health, housing, and connection.”

— **Regan McManus**,
Director of Aging Initiatives,
Lutheran Services in America



RURAL AGING GROWTH: 2000-2022

The share of older adults in rural communities has grown by 33% over the past 22 years and is expected to continue rising.



Water Tower in Lake Andes, South Dakota, where the South Dakota interviews were held.

Photo by Regan McManus.

THE OPPORTUNITY AHEAD

The insights captured in Rural Voices Shaping Transformation demonstrate that improving rural aging systems requires policy solutions grounded in lived experience. The voices of rural older adults highlight both the vulnerabilities and strengths of rural communities and point toward solutions rooted in collaboration, trust, and community engagement.

This work is part of a broader partnership among Lutheran Services in America, [The SCAN Foundation](#), and [Public Policy Lab's The People Say](#) initiative, which captures and preserves lived experiences through a digital storytelling archive accessible to policymakers, funders, advocates, and community partners.

By elevating rural voices and pairing storytelling with data, this work provides a foundation for more responsive, equitable, and community-driven systems of care—ensuring that rural older adults can age with dignity, connection, and stability, no matter where they live.

COLLABORATIVE PARTNERS

This work is a collaborative effort made possible by the following organizations — each bringing essential expertise to advance equity in rural aging.



About Lutheran Services in America

Lutheran Services in America (LSA) is one of the nation's largest national networks of health and human service providers with a mission to cultivate caring communities that advance health and opportunity for all. With 300 nonprofit organizations across 1,400 U.S. communities, the Lutheran

Services in America network advances equitable outcomes for children, youth and families, improves independence and choice for older adults, champions meaningful services and support for people with intellectual and developmental disabilities, and strengthens stability and purpose for veterans, refugees, new Americans and other special populations. Formed in 1997, Lutheran Services in America brings together a network of leaders, partners and funders to catalyze innovation, strengthen organizational capacity and advance public policy.

Contact Info

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