# Rural America is Ready for Remote Work





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# Rural America is Ready for Remote Work

In our noisy debates about remote work, a big segment of the population is being overlooked—rural Americans. Their concerns are not the cultural issues that dominate the big city discussion: things like what are the tradeoffs between flexibility, productivity and culture within a business? For rural Americans remote work is about something more fundamental—the opportunity for access, access to a job market that otherwise seems set to leave people already left behind even further behind.

And a significant segment of the labor force faces big challenges. Midcareer and older workers are a growing portion of the labor force, but they are more likely to struggle with long-term unemployment. For jobseekers aged 55+, 24.5% are long-term unemployed, compared to 20.5% of jobseekers aged 16 to 54.1

To learn more, we recently surveyed more than 500 individuals aged 45 or older who reside in rural areas across 17 states that make up the Appalachia and Delta regions. Just under half are currently unemployed.

On the hopeful side, this community is open to learning and wants to work. 50% are eager to acquire new skills relevant to the labor market. 75% of these older midcareers, whether employed or unemployed, are ready to take on the training that remote work opportunities would require.

They are motivated to do so because their financial challenges are daunting. Many struggle to make ends meet: 61% don't have enough to cover a \$1000 emergency; 37% don't have enough to pay for their daily needs; 32% say they are barely getting by. And 45% of the unemployed in our survey have been out of work for more than two years.

On the supply side, local companies simply aren't creating enough jobs that offer competitive wages, predictable full-time hours and steady employment. Only 6% say their area supports many such high-quality jobs, while 35% say there are few or none.

If geography is the biggest barrier to change, might more willing rural job seekers migrate to where the jobs are being generated? Not an option, they say. Only 24% in our survey consider relocation a "somewhat likely" option, and just 8% would be "very likely" to relocate for better jobs. That inertia reflects a powerful mix of anxiety about potential financial burdens and uncertainty about the high emotional cost of leaving behind their families and communities.

That leaves one other option, and the burden of our research points in that direction—towards more reliance on remote work in rural America. Individual companies will need to confirm the business case for such investment, and importantly, do the essential hard work that we found will be needed to create job opportunities. Training providers will need to shape their offerings to match the needs of workers and employers alike. And government will need to direct resources more effectively. None of this will be easy.

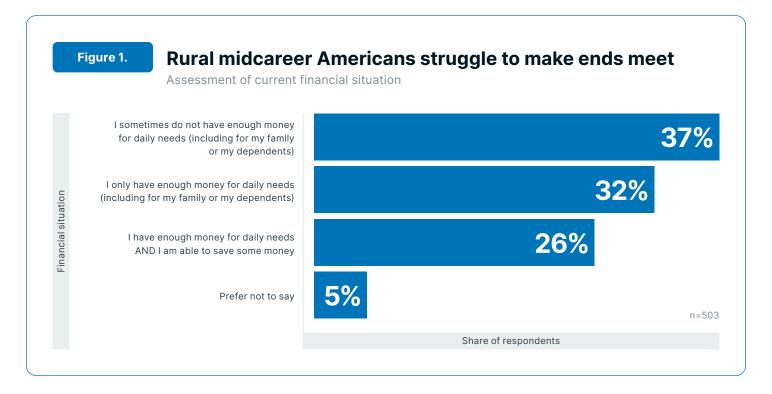
But our research confirms it is time we expanded the conversation around remote work beyond big city issues to those of rural America.

<sup>1</sup>AARP, June 2025, <u>"May 2025 Employment Data Digest"</u>

# The precarious finances of rural midcareer and older workers in the US

Economic uncertainty can fuel anxiety and despair, and rural Americans continue to face more than their share of it. Historically, median household income in rural America has been about 25% lower than in urban areas.<sup>2</sup> While that gap has narrowed over time, individuals in rural areas on average are older, more likely to be out of the workforce, and make lower incomes.<sup>3</sup> And long-term, persistent poverty is far more prevalent in rural counties than urban counties.<sup>4</sup>

As a result, financial insecurity is a way of life. A house repair, a health emergency, car trouble: such all-too-likely unbudgeted costs are disasters waiting to happen. Sixtyone percent of the individuals aged 45+ whom we surveyed say they would not be able to cover an unexpected expense of \$1,000. In fact, 37% do not have enough money to cover their daily needs, and another 32% are just making ends meet. Only 1 in 4 (26%) say they can meet their needs and save for the future (see **Figure 1** below).

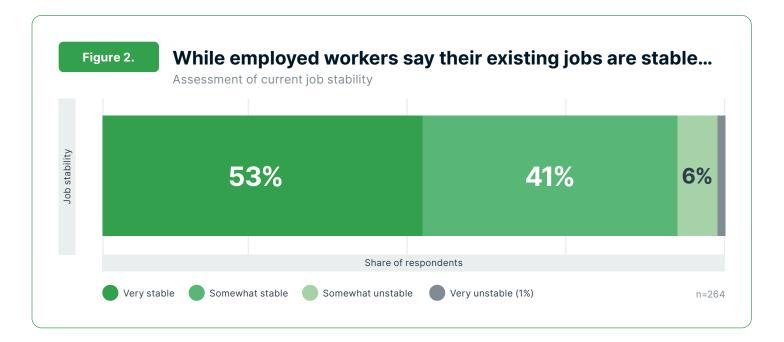


The biggest challenge these workers face is a persistent lack of high-quality jobs. Nearly half of the respondents in our survey were unemployed, and 45% of that group had been out of work for more than two years. Still, even many of those fortunate enough to be in the workforce struggle as well.

<sup>2</sup> Economic Research Service, USDA 2017 <sup>3</sup> FHFA blog, "Who Lives in Rural America?", Dec 2024

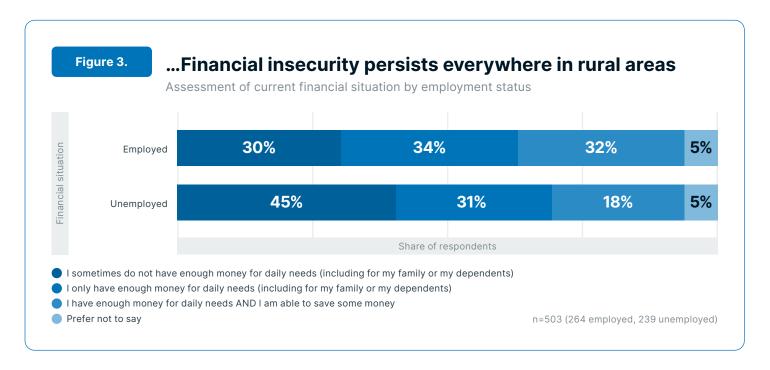
<sup>4</sup>Center on Rural Innovation, Oct. 2023, "The equity of economic opportunity in rural America"





For many rural Americans, full-time hours and consistent income simply don't add up to financial security. Despite the fact that 53% of our employed respondents characterize among this group, nearly half (45%) do not have enough their jobs as "very" stable and 41% as "somewhat" stable, the net result is too often disappointing. (Figure 2)

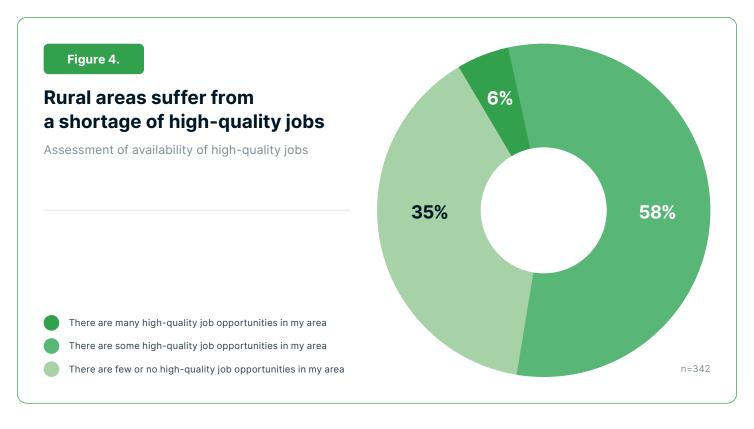
We found that nearly a third (30%) of all employed individuals are sometimes unable to cover their daily needs and another third (34%) are just getting by. The unemployed find themselves in a worse situation: income for daily needs and only 18% are both meeting their needs and able to save, versus 32% of those in work. (Figure 3)



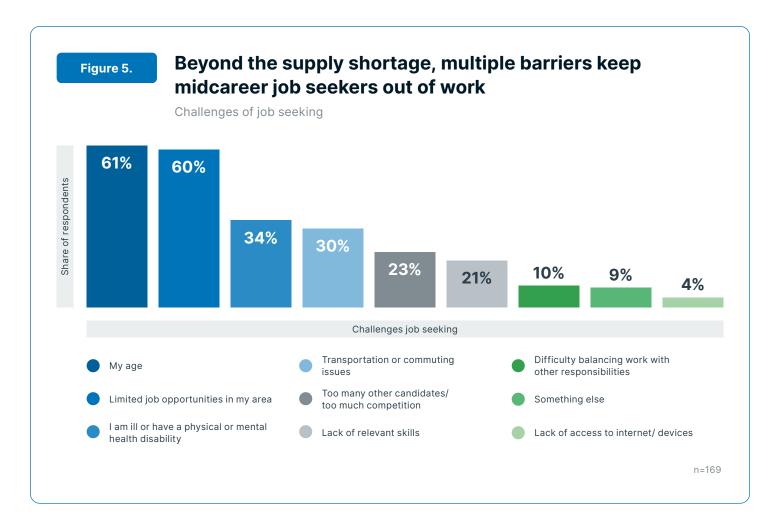
#### Diagnosing rural America's good jobs gap

Job creation persists in non-urban regions, though at a slower pace. Indeed, 53% of our respondents agree there are some jobs where they live. But only 15% say there are many opportunities. And among those who say opportunities exist, only 6% say there are many high-quality jobs in their area, while a third (35%) say there are no or few high-quality job opportunities (see **Figure 4** below). For our respondents, to be clear, high-quality

is not about the degree of, say, technical skill or educational credentials required. They mean something more basic and tied directly to their financial struggle: 83% of respondents said that a high-quality job is one that offers a competitive salary, 72% pointed to security, and 71% said it should provide full-time hours.

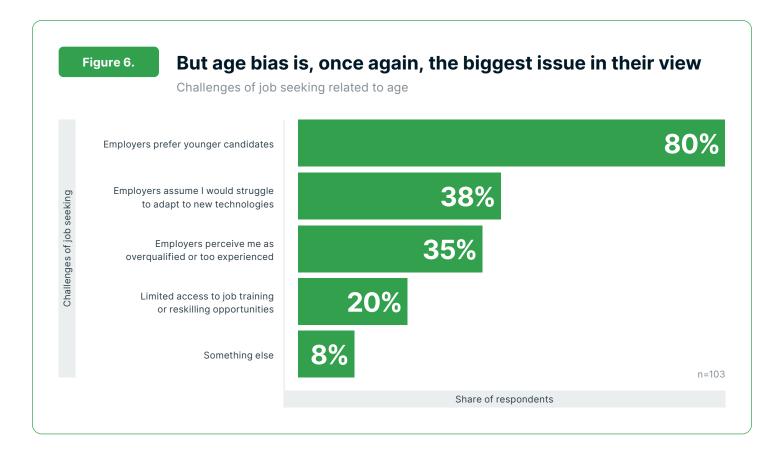


In general, rural areas tend to have fewer industries and job diversification than urban areas—which is part of why their post-pandemic economic recovery has been much slower.<sup>5</sup> That lack also explains why many rural Americans struggle to find any employment, regardless of quality.



Among the unemployed respondents in our survey, 61% say the biggest barrier they face in finding a job is their age (61%). An equal number cited limited job opportunities in their area (60%), and about one third pointed to physical or mental illness or other disabilities (34%). In addition, some named a host of other reasons in smaller proportions. (Figure 5)

"The competition is harsh, especially if you are older."



This concern that age is a deterrent to getting hired is consistent with our past research into ageism in the workplace, which found that employers are three times more likely to hire a candidate under 35 than one over 60 for jobs. The perceived reasons for such ageism are consistent as well. Unemployed survey respondents who

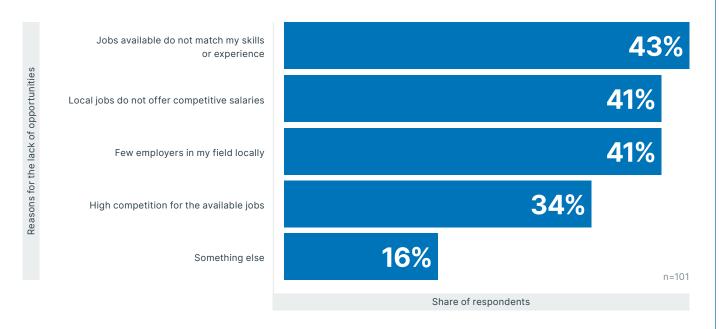
selected age as a barrier are convinced that employers: prefer younger candidates (80%), assume older candidates would struggle with new technologies (38%), perceive older candidates as overqualified or too experienced (35%), or believe older candidates have limited access to job training or reskilling opportunities (20%). (Figure 6)

"They see the gray hair and pass."

Figure 7.

### Beyond age, there is a mismatch between the jobs on offer in rural America and the skills of those seeking work

Reasons for the lack of job opportunities in rural areas

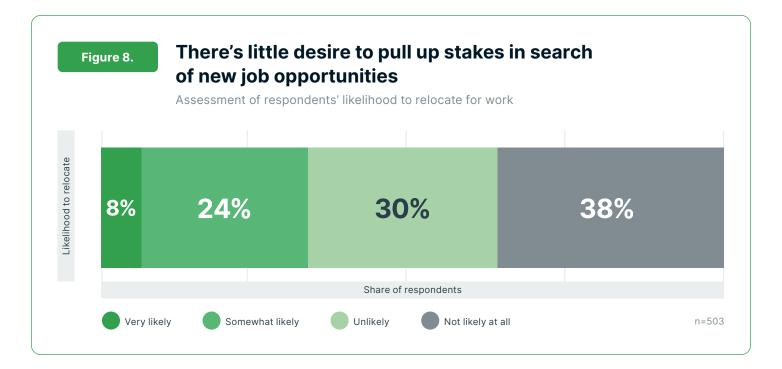


# "It's like everybody is saying you have no value—over and over."

Respondents who identified limited job opportunities as a key problem in finding work, highlight the disconnect between what they are seeking or feel suited to do and what is available. Among this subset, the largest group (43%) said the jobs available in their areas do not match their skills or experience. Others pointed to the lack of competitive salaries (41%), and the paucity of employers locally offering positions in the field they had specialized in (41%). In their comments, many also called out the deep emotional toll that constant rejection and financial anxiety impose on the unemployed. (Figure 7)

If companies aren't investing locally, of course, one alternative might be for workers to move to where the jobs are. But most of our respondents were clear that relocation is not a viable option for them. Such resistance is consistent with a broader decline in geographic mobility in America, which Brookings Institution research declares has hit "historic lows." <sup>7</sup>

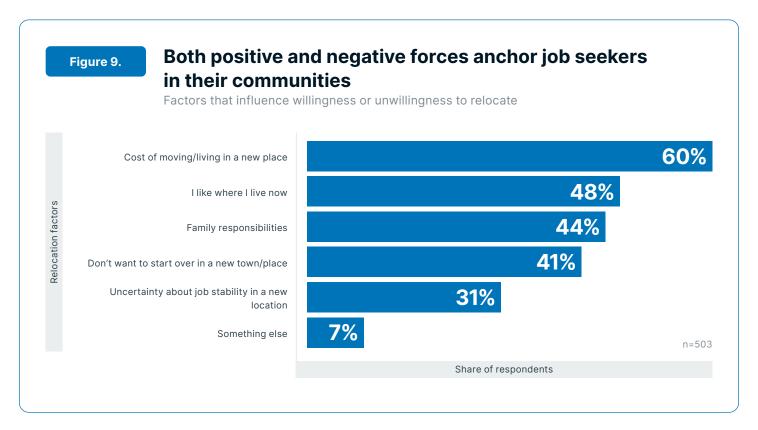
<sup>7</sup> Brookings Institution, "Despite the pandemic narrative, Americans are moving at historically low rates", 2021



Only 24% of respondents consider relocation an even "somewhat likely" option, and a mere 8% of respondents say they are "very likely" to relocate for better jobs.

(Figure 8) What keeps the rural majority so rooted in the places where they live now?

While the high cost of moving is the most-cited reason (60%), along with uncertainty about financial stability in a new location (31%), respondents feel a host of strong positive pulls as well, among them, deep connections to family and community. (Figure 9)



# The case for remote work for midcareers and older job seekers in rural areas

Barring an unlikely surge in direct investment or outward migration, how else can the US hope to deal with persistent unemployment and under-employment among midcareer and older workers in rural America? Our survey points to an expansion in remote work as a real option.

Among the multiple factors any company would need to consider before making such an investment, we focused on one key variable: the willingness of the local workforce to try something new.

Consider training. While it's been a while since many of our respondents have journeyed on this well-trod pathway

to new skills and employment, the majority seemed ready and willing to change that status.

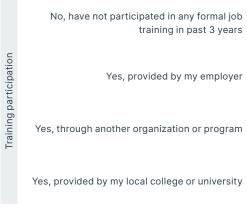
Specifically, even though 71% of all respondents have not participated in any formal job training or skills development programs in the last three years, 50% told us they are interested or very interested in learning new skills to advance their careers. And even more—75%—say they would take courses or learn new skills to make themselves more competitive for remote opportunities. That desire was even stronger among unemployed individuals at 81% (see Figure 10 and Figure 11 below).

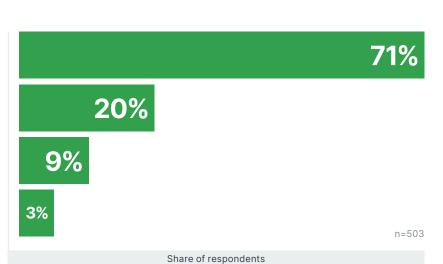
#### "I love learning."

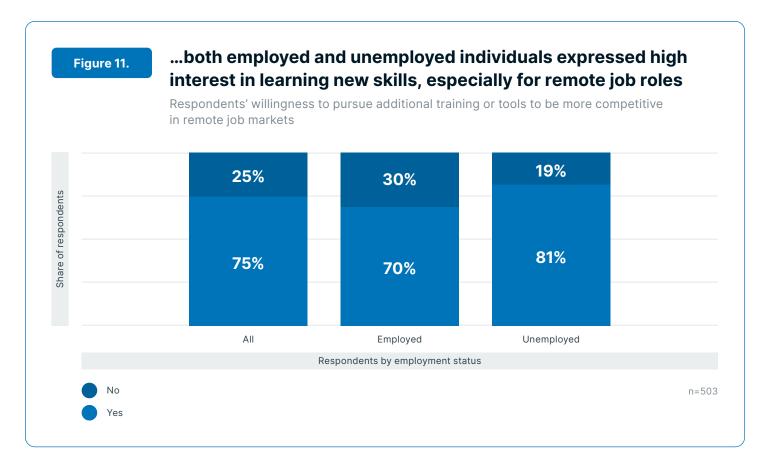


## Though most have not engaged recently in formal job training...

Respondents' participation in formal job training or skills development programs in the past 3 years







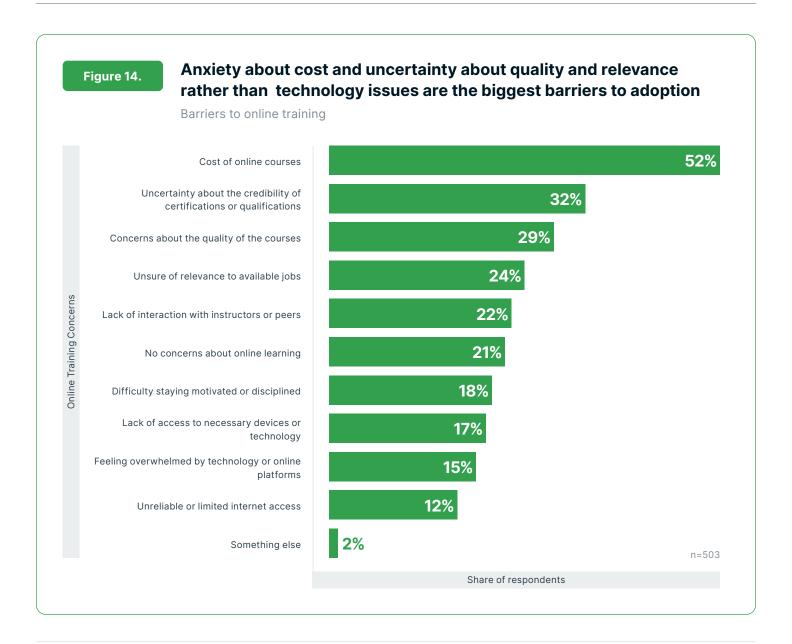
While midcareer workers prefer on-the-job training and in-person workshops—47% and 14% respectively—a significant majority (64%) also believe online training can be an effective way for them to learn new skills if that's the path on offer (see **Figure 12** and **Figure 13** below).





Midcareer workers are ready to go, but they have concerns that go beyond simply whether courses are available. (Figure 14)

"Training must provide relevant skills."



That list of barriers underscores a new reality: today the digital divide is less about a lack of bandwidth, whether mental or physical, and much more about the lack of online employment and training programs that are cost-effective, that convey agreed-upon credentials, and that are clearly relevant to securing jobs.

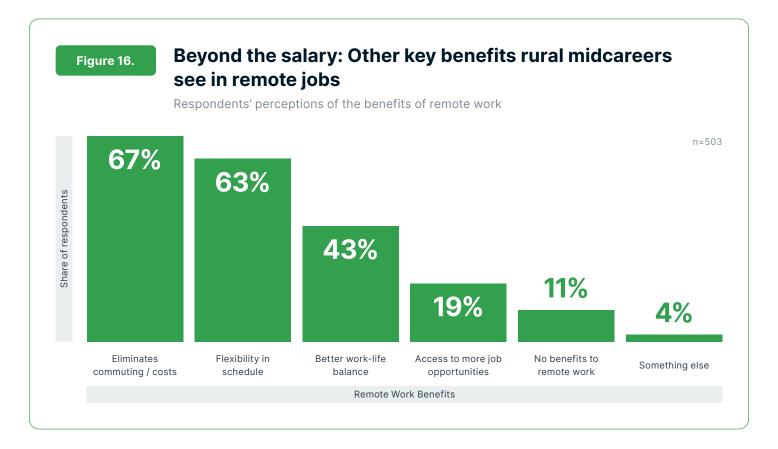
The way to meet these expectations and unlock an eager new workforce, as **Figure 15** below shows, is to design programs that address the biggest pain points: cost (53%), flexibility (45%), accreditation (45%), and direct links to job opportunities (38%).



"My rural town has no jobs and no transit."

The most important thing about remote jobs is that they offer an important new pathway for those in rural areas with limited job opportunities. But the final finding of our survey is that these workers, like their urban brethren,

see several additional virtues in such jobs: primarily savings in commuting costs and greater work-life flexibility (see **Figure 16** below). All that should help ease the transition to this new way of working.



#### Conclusion

One in five Americans live in rural areas, and many are hurting. In recent decades, most workforce and economic trends have more negatively affected rural areas than urban ones.<sup>8</sup> If we care about the well-being of these individuals, families, and communities, then we need to find new ways to help improve their situation.

Creating more remote jobs represents one such opportunity. And it's an opportunity that doesn't require some grand new policy program. As our survey confirms, there is a clear appetite among rural workers to gain the skills needed to take advantage of such jobs.

To seize this potential opportunity, employers, training providers, and government all have a role to play. Employers can make remote jobs available and consider rural candidates. Training providers will need to design new offerings that address worker concerns. And government will need to direct public funds to support training and job creation that works for this rural, midcareer population.

At the moment the backlash against remote work is spurring a decline in such jobs. Our survey confirms that, if we care about creating more opportunities and access to jobs for rural Americans, it's time to reverse that trend.

Generation

# Methodology

Generation, with support from the Workday Foundation, commissioned YouGov to conduct a research study among two audiences residing in rural counties of the combined 17 states that make up the Appalachian and Delta regions of the U.S, specifically AL, AR, GA, IL, KY, LA, MD, MS, MO, NY, NC, OH, PA, SC, TN, VA, and WV.

- 1) Employed mid-career workers are those aged 45+, currently employed full- or part-time (>20 hours per week), who have started a new position within the past three years (Entry- and Mid-level) with a job title below Manager level (no direct reports).
- 2) Unemployed mid-career workers are those aged 45+, currently unemployed and actively seeking work or are under-employed (part-time <20 per week).

Data was collected from April 16 to April 29, 2025.

The survey gathered responses from 503 individuals aged 45 and older across rural areas in the United States, with representation from regions such as the South (64%), Midwest (18%), and Northeast (18%). Of the total, 264 participants were employed full-time in entry- or intermediate-level roles starting within the past three years, while the remaining 239 were unemployed (71%) or employed part-time (29%), actively seeking paid work.

Of those unemployed, 20% have been out of employment for less than 6 months, 18% between 6 months and 1 year, 18% between 1 and 2 years, and 45% for more than 2 years.

Respondents were predominantly female (60%) and had varying household sizes, with 25% living alone. Educational attainment skewed lower, with 68% not holding a four-year degree. Financially, 69% reported struggling to cover or just meeting daily needs, and 61% could not manage a \$1,000 unexpected expense.

In both audiences, YouGov sampled to ensure sufficient representation by age, education level, and gender. Data are not weighted.

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