

THE STATE OF RURAL HEALTH PLANNING IN AMERICA

survey report

2026



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EXECUTIVE SUMMARY

Rural healthcare leaders understand what their communities need. The challenge is finding the time, financial capacity and strategic support to deliver it.

Across the country, executives serving rural and small communities report significant unmet demand for essential services, including emergency care, behavioral health, senior-focused programming and primary care access. Leaders widely agree that the value of local health centers is deeply important to the communities they serve, yet sustaining and expanding those services has grown increasingly complex.

Financial pressures, aging infrastructure, staffing constraints and evolving regulatory requirements are converging at a time when many organizations are already operating with lean internal teams. Capital improvement initiatives require more than vision; they demand coordinated planning, funding navigation and stakeholder alignment. For many rural systems, those efforts compete with the day-to-day responsibilities of leading their organizations.

At the same time, funding opportunities and partnership models exist that can support long-term transformation. The opportunity is not a lack of commitment or ambition. It is the need for structured, comprehensive planning that aligns community priorities, financial realities and implementation pathways.

This research highlights a clear theme: rural healthcare leaders are not standing still. They are actively working to strengthen their communities. With the right strategic partnerships and planning framework in place, that momentum can translate into confident, actionable progress.

WHY THIS RESEARCH MATTERS NOW

Rural healthcare organizations serve as the backbone of their communities. In many regions, they are not only providers of care but also major employers, economic drivers and trusted civic institutions.

As demand for services evolves and financial pressures intensify, rural leaders are being asked to make increasingly complex decisions about infrastructure, funding and long-term viability.

Recognizing this moment of transition, [Wold Architects & Engineers](#) conducted national research among hospital and health-system executives serving rural and small communities to better understand the challenges shaping capital planning and community health investment.

This report synthesizes those findings and highlights where leaders feel most constrained, where opportunity exists and how coordinated, comprehensive planning can support confident decision-making in the years ahead.



METHODOLOGY

This research was conducted in partnership with Wakefield Research among 100 hospital and health-system executives serving rural and very small communities across the United States between January 28 and February 10, 2026, via email invitation and online survey. Respondents represent organizations of varying size and revenue and hold responsibility for long-term infrastructure and community health planning decisions. The margin of error for this sample is ± 9.8 percentage points at the 95% confidence level.

KEY FINDINGS

DEMAND IS CLEAR; ACCESS IS STRAINED

Rural healthcare leaders recognize significant unmet needs within their communities. Essential services, from emergency and urgent care to behavioral health and senior-focused programming, are in high demand. The value of local healthcare infrastructure is not in question. The challenge lies in aligning infrastructure capacity with evolving community needs and expectations.



85%

agree local healthcare's value to community well-being is deeply overlooked

ESSENTIAL ACCESS GAPS REMAIN TOP OF MIND:

53%

identify unmet demand for emergency or urgent care

55%

see strong need for senior health or living services

44%

cite shortages in general practice physicians

42%

highlight gaps in behavioral and mental health clinics

AT THE SAME TIME, LEADERS ARE LOOKING BEYOND IMMEDIATE CARE:

Leaders are also divided on how access should be structured. Just over half (52%) prioritize hospitals as the cornerstone of essential access, while nearly as many (48%) emphasize the role of smaller, specialized facilities. The near-even split underscores a larger reality: there is no one-size-fits-all solution. Effective rural healthcare delivery requires coordinated planning across facility types and community stakeholders. Each rural community brings its own demographics, geographic challenges and care priorities, making it essential that infrastructure strategies are tailored to local needs rather than applied as a universal model.



53%

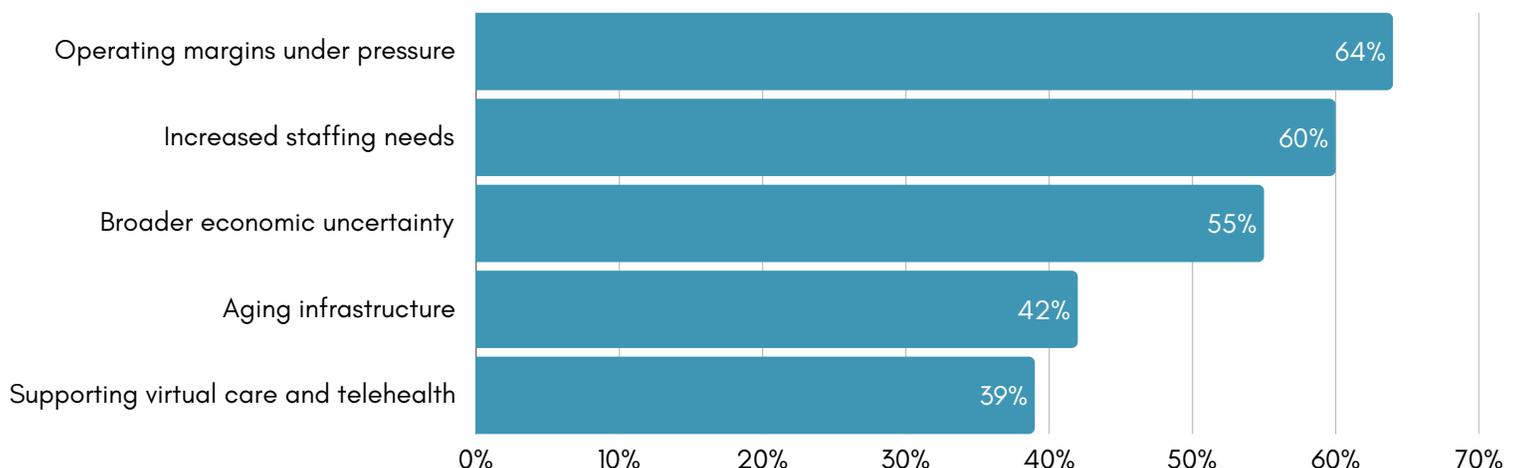
prioritize expanding mental health or substance use spaces

46%

say enhancing spaces that support chronic disease prevention would have the greatest impact

FINANCIAL PRESSURE IS SHAPING EVERY DECISION

Rural healthcare leaders are making strategic decisions within tight financial parameters. Operating margins remain under pressure, staffing demands continue to rise and economic uncertainty complicates long-term forecasting. Even when service demand is clear, capital investment must be weighed against immediate operational realities.

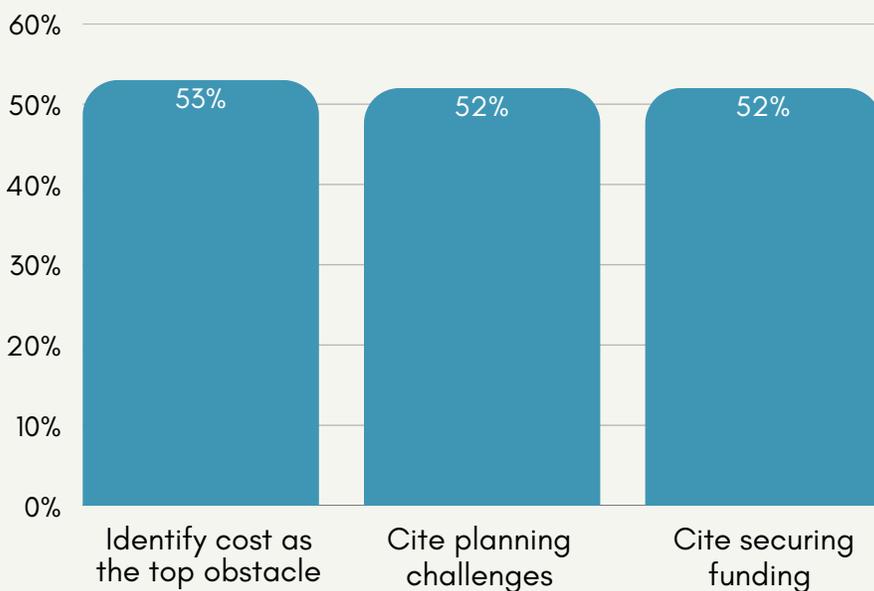




When it comes to capital improvements, cost is the most cited obstacle. Planning complexity and funding navigation present equally significant barriers. In other words, organizations are not stalled by a lack of vision; they are navigating layered financial and operational constraints.

These pressures are not isolated. Leaders across rural communities report similar constraints, underscoring that this is a systemic reality rather than an organizational shortcoming.

PRIMARY OBSTACLES TO ADVANCING CAPITAL IMPROVEMENT PROJECTS:



Financial alignment, capital planning and long-term community goals must work together to translate priorities into action. As oversight requirements grow more complex, many rural leaders are balancing capital strategy alongside day-to-day operational demands, limiting internal capacity to advance long-term initiatives.

PLANNING CAPACITY IS THE HIDDEN CONSTRAINT

Rural healthcare leaders understand what their communities need. The challenge lies in translating priorities into executable capital strategies. Beyond financial limitations, many organizations face procedural and staffing complexity that slows progress.

Perceived readiness to plan and execute capital improvements:

72%

agree they are not well-equipped to plan, design and construct a capital improvement project

83%

feel incapable of fully funding or financing needed improvements

KEY PROCESS AND INTERNAL CAPACITY BARRIERS:

67%

say locating grants or meeting lender or bond requirements is a major challenge

50%

cite limited internal staff capacity to manage capital projects

44%

struggle with identifying the most urgent capital needs

42%

struggle with developing a plan

These findings reinforce a structural reality: capital planning today requires financial modeling, regulatory navigation and stakeholder coordination. For many rural systems, those responsibilities must be balanced alongside daily operational leadership, limiting the time and internal capacity available to move projects forward.



FUNDING AND FORWARD MOMENTUM REQUIRE ALIGNMENT

While financial pressure and executional complexity are real, rural healthcare leaders recognize that opportunities exist. Many believe additional funding sources are available, yet navigating eligibility, applications and partnership structures requires coordination and expertise.

Awareness and engagement with funding opportunities:

75%

believe funding sources likely exist that they are unaware of



57%

are familiar with the CMS Rural Health Transformation funding program (*a \$50 billion federal initiative designed to expand access and strengthen healthcare infrastructure in rural communities*), but have not applied

Only 18% have applied

LEADERS ALSO ACKNOWLEDGE THAT FUNDING RARELY OPERATES IN ISOLATION

73%

say multi-party funding streams, are largely essential to secure funds

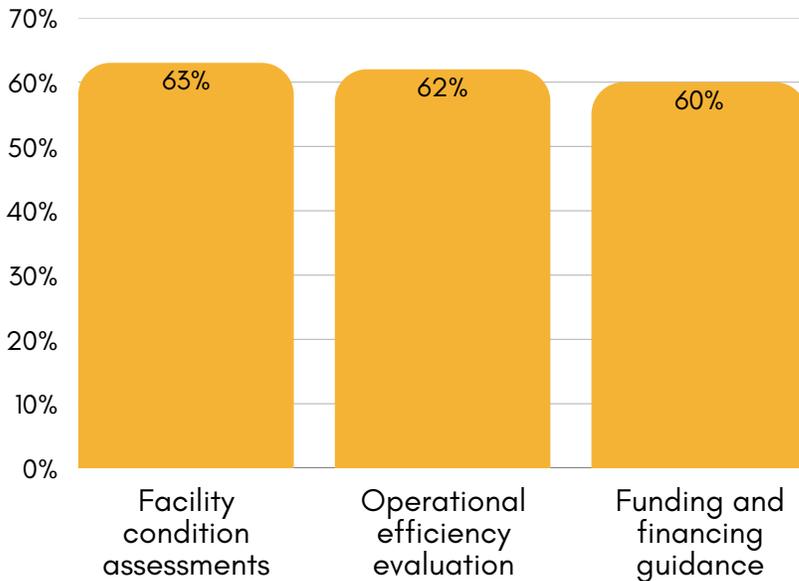
(public/private partnerships, joint ventures or county coalitions)

ENCOURAGINGLY, MOMENTUM IS BUILDING

92%

are either currently engaged in strategic master facility planning or intend to begin soon

MOST HELPFUL PARTNER SERVICES:



When asked what support would be most valuable, leaders point toward services that integrate infrastructure, operations and financial guidance.

The opportunity is clear: when strategic planning, financial modeling and cross-sector partnership are aligned from the outset, rural systems gain the confidence to move from intention to implementation.

PARTNERING FOR PROGRESS:

A RURAL HEALTH CONFIDENCE FRAMEWORK

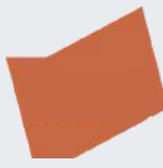
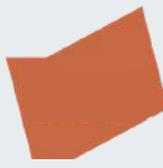
The findings in this report point to a shared reality: rural healthcare leaders are navigating layered financial, operational and capital complexity. They are not alone in these pressures, and they are not lacking commitment to their communities.

What many organizations need is a structured approach to align demand, funding strategy and implementation sequencing. Comprehensive planning brings clarity to competing priorities, identifies viable funding pathways and organizes stakeholders around a shared roadmap.

The following framework outlines key outcomes rural healthcare organizations often seek to achieve – and the coordination required to move from aspiration to action. The matrix illustrates how different areas of expertise, from strategic planning and financial guidance to design, construction and community engagement, work together to support each outcome.



 Indicates key partners typically involved in achieving the outcome

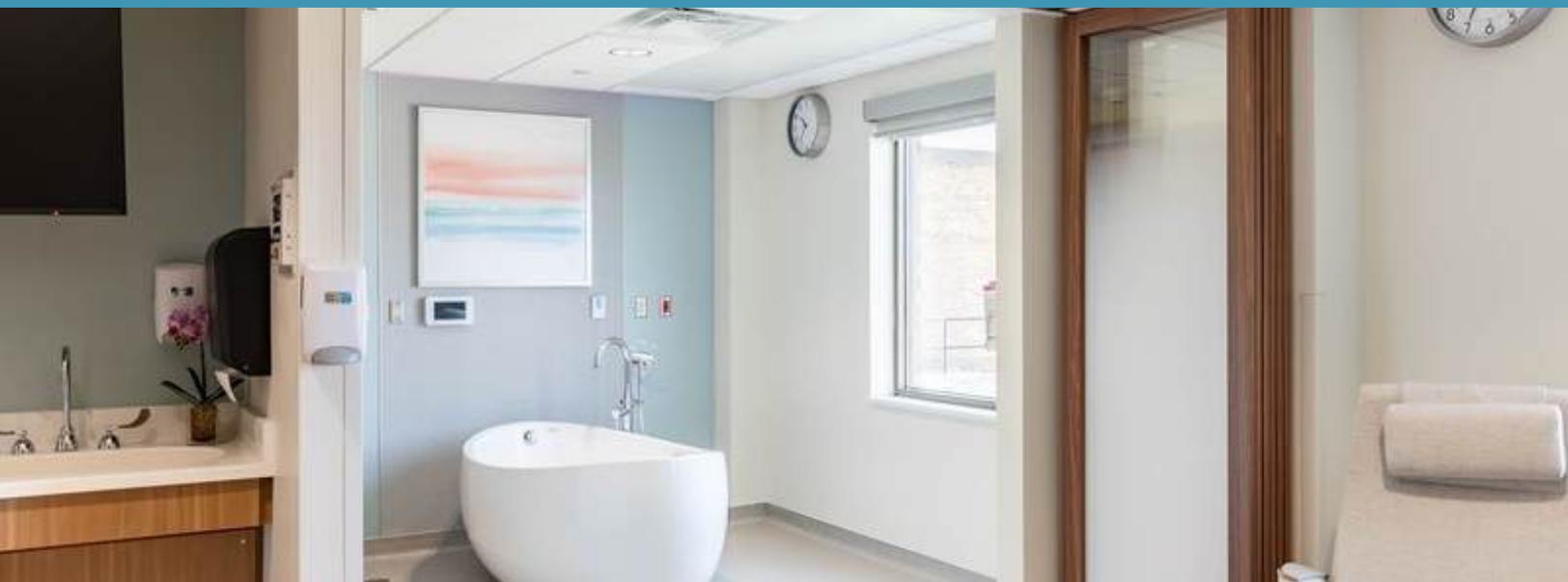
Desired Outcome	Strategic Planning	Financial & Funding Guidance	Architecture & Engineering	Construction & Implementation	Community & Stakeholder Alignment
<p>Close urgent service gaps in your community</p> <p><i>Where are the greatest unmet needs across service lines and geography?</i></p>					
<p>Prioritize capital projects with confidence</p> <p><i>Which projects will have the greatest impact on access, operations and financial sustainability?</i></p>					
<p>Access and leverage available funding streams</p> <p><i>Which funding sources are available, and how can they be combined to support long-term investment?</i></p>					
<p>Strengthen long-term financial and operational resilience</p> <p><i>How should facilities, operations and funding strategies evolve to support the community over the next 10-20 years?</i></p>					



YOU DON'T HAVE TO NAVIGATE THIS ALONE.

Rural healthcare leaders across the country are facing similar pressures: limited time, financial constraints, aging infrastructure and increasing demand. These challenges are systemic, not isolated. The difference between stalled initiatives and forward momentum often comes down to having the right partners aligned around a shared, actionable plan.

Rural leaders already wear multiple hats. Capital planning, funding navigation and infrastructure strategy cannot become another full-time responsibility. With a coordinated partnership structure in place, organizations can focus on leading their communities while a dedicated planning team builds the roadmap forward.



TURNING INSIGHT INTO ACTION

Rural healthcare systems are navigating financial constraints as service demands evolve and funding pathways grow more complex. Moving from vision to implementation requires more than architectural design; it requires structured, comprehensive planning aligned with community priorities and financial realities.

Wold partners with rural health leaders to bring clarity to that process.

Our approach integrates strategic master planning, facility condition assessments, operational evaluation and funding alignment to help organizations:

- Prioritize capital investments with confidence
- Align infrastructure decisions with long-term financial strategy
- Navigate funding opportunities and partnership models
- Coordinate stakeholders around a shared, phased roadmap

We believe effective planning builds confidence. And confident organizations move forward.

For organizations already engaged in master planning, or preparing to begin, early alignment between strategic planning, financial modeling and community engagement can significantly accelerate progress.

To learn more about how Wold supports rural healthcare organizations, visit www.woldae.com or connect with our healthcare planning team.



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