

**MPR News | Minnesota Now As rural MN diversifies and grows, one expert says housing will be key to sustained growth 01KP96E65DQVWNDKQ0KVC2BQSD**

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**KELLY** A new report shows many parts of greater Minnesota are diversifying and growing. However, sustained population growth looks unlikely with an aging Baby Boomer generation and declining birth rates. That's the top line from the 2026 State of Rural report by the Center for Rural Policy and Development. Our next guest says there's even more to the story around these trends and it has a lot to do with housing. Ben Winchester is a rural sociologist with the University of Minnesota Extension. He studies housing dynamics across the state, and he joins me now. Hi, Ben.

**BEN** Hi. Good to be here.

**WINCHESTER:**

**KELLY** Yeah. Thank you. I'd like to start with your reaction to this report, the 2026 State of Rural report. What did you find most interesting?

**BEN** Yeah, the Center for Rural Policy does a really good job of bringing up a mirror to rural Minnesota and providing a good image of where we are, and I think it counters a lot of the narratives that we may have that we're dead and dying. In fact, we are more diverse economically, socially, demographically than ever before. I think it paints to some of the landscapes that we've got across the state are very diverse, as well as our city sizes are very diverse.

So we're lucky here in Minnesota to have a really rich landscape of what rural looks like. It means different things to different people-- if you're in southwest, it's the rural prairie. You might be in the lakes area, in the central north, the northern pines. So we have a lot of different rurals. We're very thankful for it. And so when a group like this comes out with an updated report, it continues to shine a light on where we're seeing our changes.

And we tend to see a lot of changes through our housing stocks. And while on one hand, we have a population that's aging, and every house has one full person fewer in it than it did 70 years ago. And that tends to add up to some population declines. But we're seeing changes as homes turn over. And the grain of rural from 25 years ago is now the dying of rural. And we start to see that in some of the data that they're presenting here.

**KELLY** Yeah. I know one of the phrases that you have popularized is this brain gain. How is that showing up in trends and how does it affect the housing, when you explain what that means?

**BEN** Yeah, no, this is perfect. It really sets up, we have had this long-standing trend of what we call the brain gain. There's been a regular pattern of people choosing to move to rural communities. They're in their 30s, 40s, and 50s. And it's been happening since the '70s, and it really filled up almost every vacant home we had in the '90s.

And that migration has slowed. This whole brain gain trend has slowed for the past 20 years and we weren't quite sure why at the beginning, but then we realized our homes were full. And it's really difficult to welcome people in until there's a home for them to live in. And so while our communities have filled themselves up, many of our kids have left and it looks like our populations go down. But again, our homes are still full.

And now those people who raised their kids here and watched them leave are aging, and typically 20% to 30% of them would move over, but we don't have move-over housing available. So a lot of times these folks stay in their home, and that then inhibits the ability for new people to move in. So there's a sequencing issue around people moving in, people moving out, and people moving over. And now, to be honest, we're getting to the point of people moving on. And we see this in the data.

The Center for Rural Policy has been on this for a number of years. We started to see this three or four years ago, which was the most rural counties in the state that had the highest death rate now have the highest in-migration rate. And that tells us it is through our homes that it is-- more than half of our homes are Baby Boomers and older, and they are one in two people, yet the households moving in are three to four to five. Not every rural community is in this condition yet, but we're slowly approaching this large demographic trend of Baby Boomers aging and aging out over the next 15 years.

**KELLY GORDON:** If you were going to try to fix this problem-- you said it's this cyclical sort of a thing. Is there one place that you think that cities or municipalities should tackle? Is it building new housing? Is it building housing for Baby Boomers, for seniors to move into so that they can free up that bigger family home?

**BEN WINCHESTER:** That's right. Yeah, I think twofold. One is being concerned with our existing housing stocks. I mean, to be honest, we have a lot of older adults who may not be able to keep up with the infrastructure of their home. So the question then becomes, what is the condition of the home for the people wanting to move in there? They may move in and say, boy, this place needs \$80,000 worth of work. But on the other hand, that \$80,000 worth of work came from the previous owner's equity in that home. So when we look at the actual condition of our existing housing stocks, that's one thing.

So in new-build too, we do see a lot of popularity around move-over housing. And that is, when we talk to older adults-- that is, 55 and older-- about them potentially moving into something different, we need to number one, assure them we're not talking about going into the nursing home. There is actually a continuum of life housing that you move into. You're out of your four-bedroom, three-bath place and you're into something smaller and more appropriate.

And so it is in this wheelhouse that we look at move-over housing. And when you offer move-over housing opportunities, it opens up the home they were in, and that unlocks that churn that right now is inhibited. It is truly the inability for these older adult population to move over inhibits the ability for new residents to move in.

**KELLY GORDON:** So I know you study all these different rural communities and have good relationships. So are you seeing some places already in Minnesota responding in creative ways?

**BEN WINCHESTER:** Yeah, we just got done with a project up in Thief River Falls. We've got Advance Thief River up there, was interested specifically in this age 55 and older demo. Again, not talking about nursing home. But again, we had educational component where we're going to talk about, here are some of these broader trends. Demographics drive a lot of change. It's not these short-term, necessarily, interest rates today. These are broader trends around demographics and the ability or inability to move.

So we invited people in to learn more about some of these trends, and then we engaged with these older adults in focus groups to talk about, what does a home look like in this continuum of life housing? What does community mean to you? It's not just as simple as putting up a townhome and throwing a park in the middle of it. Community means things.

So for us, it's bringing this human social component to the housing studies that we do, and understanding the components of change and where we have control in our rural communities. So Thief Rivers, just got done with the project up there. Just got done with their final report. You should be able to find that on the Advance Thief River website.

**KELLY GORDON:** That's amazing. How do you see these trends evolving in the next decade? Because you're trying to forecast, and this is one of those problems that you almost have to solve ahead of time, because housing takes time, building takes time, moving takes time, all these things. So in our last minute here, how do you foresee these trends?

**BEN WINCHESTER:** Yeah, for me it's all about community succession. I mean, are we going to succeed our homes? Are we going to succeed our businesses, our leadership positions? And ultimately there's a lot of wealth that will transfer, and so we have a large intergenerational opportunity here to build up new assets for our communities through the generations that helped build it in the first place.

**KELLY GORDON:** Oh, that's fantastic. Thanks so much, Ben Winchester, a sociologist at the University of Minnesota Extension, for sharing your wisdom with us today.