

Close calls, tragic accidents highlight importance of rural road safety

There is just something inspiring about a Sunday drive through the country. The allure of rural America can be soothing to the soul. As you cruise down two-lane roads that stretch into the horizon and beyond, it's easy to be mesmerized by rows of corn, wheat, and soybeans swaying in the wind.

For all its majesty and beauty, the roads in rural communities are fraught with danger.

Emily Atwood, a senior consultant with Nationwide Agribusiness Risk Management, helps run her family's Central Iowa hog farm. They also grow row crops (corn and soybeans).

"Fields are planted right up to the corner, and you can't see traffic coming until you're in the intersection because corn grows so tall," says Emily.

Emily has seen some close calls at the intersection where north bound traffic does not have to stop.

"We witnessed a delivery driver blow through the intersection while waiting on our kids' school bus. The bus had the right of way with no stop sign. It could've been a terrible accident if their school bus arrived any earlier."

Emily adds many gravel roads don't have stop signs and unfamiliar drivers think it's okay to proceed. However, with limited visibility, it is important to be cautious proceeding into the intersection.

Why rural road safety matters

Emily's experience could have ended tragically, and unfortunately many rural communities have seen far too many. Recent data from the National Highway Traffic Safety Administration (NHTSA) reveals 40% of traffic deaths occur on rural roads.¹ To put this into perspective, only 20% of people in the U.S. live in rural areas.

These avoidable accidents likely rocked small communities and are far too common. Here are three tragic traffic accidents that have made headlines in three rural communities:

- **An Iowa father** lost his life while driving to work early one morning. As he entered an unmarked intersection travelling south, another vehicle coming into that same intersection struck and killed him. Law enforcement found during its investigation that crops on all sides limited visibility of the uncontrolled intersection and contributed to the accident.
- **In Ohio**, an 83-year-old woman lost her life when a tractor driven by a teenager entered the intersection causing the collision. She died at a local hospital. The teen was treated at the scene and released.
- **In Pennsylvania**, a woman and three children died when an older farm tractor pulling an open utility trailer drove off the side of road. Investigators say the driver lost control of the tractor, travelled off the road and went over an embankment. Both the tractor and trailer flipped.

Getting to root of the problem

With higher speed limits, less lighting, narrower lanes, and more unmarked intersections than city streets, driving on rural roads can be dangerous especially in the presence of poor driver behaviors such as:

- Not wearing a seat belt
- Impaired driving (due to alcohol, drugs, etc.)
- Speeding
- Distracted driving.

There are also factors outside of a driver's control that contribute to making rural roads disproportionately deadly.

- **Safety controls:** Rural areas often have fewer safety measures, like guardrails and stop signs, in place, which can contribute to accidents.
- **Infrastructure:** The design and maintenance of rural roads may not be as advanced as urban roads, leading to higher risks.
- **Emergency medical services:** In the event of an accident, the availability and response time of emergency services can be limited in rural areas.

Learn to Drive the 5

Nationwide is focused on protecting you—and your business—in the field and on the road. Our [Drive the 5 safety program](#) was created to help drivers get to where they are going safely. Whether you operate farm equipment, trailers, tractors or combines, or manage a fleet of vehicles, use the following resources to address some rural road dangers:

- [Ag safety on rural roads](#)
- [Alcohol](#)
- [Navigating gravel](#)
- [Rural intersections](#)
- [Sharing the road with agricultural equipment](#)

To learn more about the principles behind Drive the 5 and access additional resources, visit MyNSightOnline.com/DriveThe5.

References

¹ National Highway Traffic Safety Administration, Traffic Safety Facts: Rural/Urban Comparison of Motor Vehicle Traffic Fatalities, DOT HS 813 488, May 2024.

Governors Highway Safety Association, Rural Roads Are Disproportionately Deadly, September 2022.



For assistance with risk management services or safety resources, contact us at RMSolutions@nationwide.com or 1-800-260-1356.

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