



## Poverty Among Utah Women: A 2022 Update

### Setting the Stage

In 2016, the Utah Women & Leadership Project (UWLP) released a research snapshot entitled “Poverty Among Utah Women.” At the time, 46.9% of Utah female-headed households with related children under age 5 were living in poverty.<sup>1</sup> Since then, the overall poverty rate in Utah has decreased 2.4%.<sup>2</sup> However, over a third (36.4%) of that same demographic still live in poverty.<sup>3</sup> Additionally, although Utahns experience lower rates of poverty than the national average (8.9% in Utah vs. 12.3% nationwide), more women continue to live in poverty than men (9.6% vs. 8.2%, respectively).<sup>4</sup> Many factors influence poverty among Utah women; for example, the gender wage gap is one of the highest in the nation,<sup>5</sup> and women are more likely to work minimum-wage and part-time jobs with no benefits.<sup>6</sup> Additionally, Utah women within certain demographics (including racial groups) are even more likely to experience poverty.<sup>7</sup>

This research snapshot focuses on three key areas:

- 1) An overview of poverty rates for women in Utah, broken down by various demographic factors;
- 2) An analysis of some of the issues contributing to women’s poverty rates in Utah; and
- 3) A discussion of current efforts being made in the state to improve the economic circumstances of women, with links to relevant resources.

### Poverty Rates: Demographics

Overall, Utah women live in poverty at a lower rate than the national average (9.6% vs. 13.5%, respectively),<sup>8</sup> and 2019 U.S. Census data ranks Utah’s poverty rate as second lowest in the nation.<sup>9</sup> In the 2016 snapshot, Utah was ranked 12th, indicating marked improvement in the last five years.<sup>10</sup> When broken down by specific demographic factors, poverty rates are notably worse for women within certain racial groups, particularly Blacks (see Table 1). In all racial groups except Asians and Native Hawaiians and other Pacific Islanders, Utah women experience poverty at higher percentages than Utah men.

Another key demographic factor tied to Utah women’s poverty rates is the designation of “head of household” with no spouse present (see Table 2). On the whole,

19.2% of Utah women who are heads of household are in poverty. When children under age 18 are present, the percentage rises to 27.4%, and when all of a home’s children are under age 5, the poverty rate is 36.4%.<sup>11</sup> Poverty rates for Utah women heads of household are about 1.0 to 6.0% lower than national averages and are about 10.0% lower than the rates reported in 2016.<sup>12</sup>

**Table 1: Utah Poverty Rates by Race & Gender<sup>13</sup>**

Race	Women	Men
Black or African Americans	36.8%	21.3%
Native Americans and Native Alaskans	19.1%	17.7%
Native Hawaiians and Other Pacific Islanders	10.6%	10.7%
Asians	9.6%	13.0%
Whites	8.5%	7.2%

**Table 2: Poverty Rates by Family and Household Type<sup>14</sup>**

Family Type	Married-Couple Households		Female-Headed Households	
	US	Utah	US	Utah
All Families	4.2%	4.0%	24.1%	19.2%
Children Under 18	5.7%	4.9%	33.5%	27.4%
Children Under 5	13.0%	5.6%	37.6%	36.4%

The high poverty rates of female-headed households stand in stark contrast to rates of women in married-couple families; overall, only 4.0% of such families live in poverty.<sup>15</sup> When related children under 18 are present, that number increases slightly to 4.9%, and when only children under age 5 are present, the poverty rate for married-couple households in Utah is 5.6%.<sup>16</sup>

Other demographic factors—including age and location of residence (rural/urban)—influence poverty. In all age groups across the US and in Utah, female poverty rates are higher than male poverty rates.<sup>17</sup> Young age groups are vulnerable to poverty, and, compared to men, older women are particularly vulnerable. In the US, 11.9% of women over 75 are impoverished, compared to 7.6% of

men of the same age.<sup>18</sup> Utah statistics are slightly lower, at 8.5% for women 75 and older compared to 4.8% of men.<sup>19</sup> Experts attribute some of the disparity to the fact that many retired women work lower-wage or part-time jobs, receive lower social security benefits, and are less likely to be eligible for retirement benefits.<sup>20</sup> These factors, combined with women's generally longer life span, contribute to female seniors' higher poverty rates in Utah.

Women living in more rural areas may also be at greater risk of poverty. If Utah counties are split into three population categories—rural areas (13 counties with populations under 20,000), urban/rural areas (10 counties with populations from 20,001 to 69,999), and urban areas (6 counties with populations above 70,000)—average poverty rates are slightly higher in counties with fewer people: 11.9%, 11.6%, and 10.4%, respectively.<sup>21</sup> Those living in rural communities may experience other markers of poverty. For example, 2019 data show that 72.1% of pregnant women in rural counties accessed prenatal care in their first trimester of pregnancy compared to 76.9% of pregnant women in urban/rural and urban counties.<sup>22</sup> As another example, children in rural counties have been more likely to receive free or reduced lunch (49.5%) compared to children living in urban/rural and urban counties (40.3%).<sup>23</sup> Overall, the present population-based trends align with those of the 2016 poverty snapshot.<sup>24</sup>

## Factors Contributing to Poverty

Many factors contribute to Utah's gender disparity in poverty rates, and educational inequities have historically played a role. As a marker of female progress in educational attainment, of those who hold bachelor's degrees, 52.1% are women and 47.9% are men.<sup>25</sup> Women in Utah are also graduating with bachelor's degrees at a rate on par with women in the nation as a whole (52.1% vs. 52.9%).<sup>26</sup> However, Utah men rank higher in terms of completing master's and doctoral degrees.<sup>27</sup>

Additionally, Utah men consistently earn more than women, and men tend to earn more than women who have achieved a higher level of education. Men with a high school diploma earn more than women with an associate degree, men with a bachelor's degree earn more than women with a graduate degree,<sup>28</sup> and men's prospective post-graduation salaries are higher than women's.<sup>29</sup> One reason may be that women are more likely to pursue degrees that yield lower salaries; for example, women outnumber men in teaching majors, while men outnumber women in engineering, sciences, mathematics, and business.<sup>30</sup> Thus, despite women's progress in educational attainment, occupational segregation may play a role in persistent wage differences, given that many employed women in Utah are concentrated in lower-paying sectors.<sup>31</sup>

Analysis of data spanning 2000 to 2017 from the U.S. Census Bureau's American Community Survey and

Integrated Postsecondary Education Data System suggests that, while pursuit of education for both men and women is affected by family obligations, women's education is more adversely affected by the impact of marriage and having children.<sup>32</sup> Although parents are generally less likely to be enrolled in postsecondary education if their household includes their own children under 5 years old, "this association is more than twice as strong for women,"<sup>33</sup> which indicates that a motherhood penalty may be exacerbating the disparity in poverty rates for Utah women. Further, a higher percentage of Utah women than men tend to occupy the "some-college, no-degree category,"<sup>34</sup> which suggests that women who have young children are more likely to pause or stop pursuing their college education because of family obligations.

Childcare is another prominent factor affecting employed women in Utah—especially those working lower-wage jobs. Utah, like the rest of the nation, faces a shortage of high-quality, affordable childcare. In Utah, the typical annual cost of care for a 4-year-old child is higher than a year's tuition at college (\$7,646 vs. \$6,557); thus, childcare costs hit lower-income women and families particularly hard, as they pay a higher percentage of their total income for childcare, and even more for infant care.<sup>35</sup> Additionally, some women must seek part-time (rather than full-time) employment because of limited availability of childcare that accommodates their children's schedules. However, part-time workers are less likely to receive employer-provided benefits—such as health insurance, paid time off, and retirement benefits—which diminishes current and future financial stability.<sup>36</sup> Fortunately, families in lower income brackets qualify for childcare subsidies, and income eligibility requirements have been temporarily expanded in Utah.<sup>37</sup>

Given that low-income women, both employed and unemployed, often qualify for some state-sponsored benefits—food stamps, housing support, and childcare/healthcare subsidies—the phenomenon of the "cliff effect" becomes another serious barrier to overcoming poverty for women nationally and in Utah. As women living in poverty advance in their employment and receive wage increases, state-sponsored benefits are automatically reduced at a rate faster than the increased compensation can replace. To avoid the cliff effect, or the sudden drop in previously received benefits, some women may not seek pay increases because their actual financial position after the loss of benefits would be worse.<sup>38</sup>

The ongoing COVID-19 pandemic is a new factor that may be exacerbating poverty disparity in Utah, given that many women experienced loss of employment from the economic shutdown or had to leave their job to care for children at home because of mandated remote-schooling or childcare closures.<sup>39</sup> Principal reasons women left the workforce in 2020 include employer furloughs, layoffs,

and closures (38%); caregiving responsibilities (18.5%); and COVID-19 health issues or concerns (15%).<sup>40</sup> Utah men were less likely to experience loss of work during the pandemic.<sup>41</sup> These statistics illustrate the differential impact of the pandemic on women's economic circumstances in Utah. Future examinations of poverty rates should assess whether the pandemic has diminished the improved poverty rates described earlier (i.e., lower 2019 poverty rates compared to the percentages from 2016).

## Efforts to Address Poverty in Utah

In a 2011 effort to address educational attainment as a key factor impacting poverty in Utah, the state set a goal of 66% of adults having a postsecondary degree or certificate by 2020.<sup>42</sup> While progress has been made in the last decade, 2019 data show that Utah is 10.2% short of the 66% goal,<sup>43</sup> indicating the continued need for education-focused policy changes at the state level. Beyond this focus on education, state policymakers are continuing to examine family responsibilities that may affect men and women differently. Recommended legislative efforts to address gender disparities include the need for support services—such as on-campus daycare and baby-friendly study rooms for students with children—and the creation and promotion of family-friendly workforce policies.<sup>44</sup>

According to a 2020 survey by the Utah Foundation, other important issues for Utah voters include healthcare costs, jobs, and housing affordability.<sup>45</sup> Legislative efforts to address these and other key factors contributing to poverty have been in place for several years. For example, in 2012, Utah passed the Intergenerational Poverty Mitigation Act, a major initiative launched to “identify groups that have a high risk of experiencing intergenerational poverty” and to “help individuals and families in the state to break the cycle of poverty.”<sup>46</sup>

Not surprisingly, a 2021 report shows that 62% of the adult cohort members of the ongoing Intergenerational Poverty Mitigation Act program are women,<sup>47</sup> a fact that underscores the serious nature of female poverty in the state. Since 2012, when the Utah Intergenerational Welfare Reform Commission began reporting annually on intergenerational poverty, general Utah child and adult poverty rates have decreased 5.2% and 3.9%, respectively. However, the rate of both children and adults in Utah experiencing intergenerational poverty increased from 2019 to 2020, signaling that while poverty overall is decreasing,<sup>48</sup> families experiencing long-term poverty continue to struggle. In the Utah Legislature 2021 general session, two bills addressing intergenerational poverty, H.B. 125 and H.B. 309, were introduced but rejected by the House.<sup>49</sup> If passed, the laws would have provided funds for those experiencing intergenerational poverty.

The Utah Parent Teacher Association helped lobby for H.B. 309, which highlights the importance of collaboration between advocacy groups and lawmakers when developing legislation (see [caputah.org](http://caputah.org) for updates on current and previous poverty-focused legislation).<sup>50</sup>

A large number of public and nonprofit agencies work together to combat poverty in Utah. Organizations support impoverished Utahns in a wide variety of areas, ranging from programs that address immediate needs for food, shelter, and clothing, to the provision of safe havens for people whose personal safety is at risk. Organizations such as [Utah Food Bank](#), [Utah Community Action](#), [Community Action Services](#), [YWCA Utah](#), and [People Helping People](#) provide support for individual and family wellbeing, including educational resources, employment training and mentoring, and assistance into permanent housing. An ongoing challenge involves ensuring that Utah's most vulnerable residents have a means of locating and utilizing these resources. In addition to its education-focused poverty alleviation effort, the [Promise Partnership](#) at United Way maintains a Utah-specific database of close to 10,000 services provided by more than 2,500 organizations throughout the state.<sup>51</sup> Known as “Utah 211,” this service provides a hotline that allows people to confidentially request access and be connected to basic-need services (see [211utah.org](http://211utah.org)).<sup>52</sup> Other Utah-specific poverty relief resources can be found on the [Department of Workforce Services](#) website.

## Conclusion

Poverty is linked to many interrelated facets of overall wellbeing, and Utahns recognize the need to reduce poverty rates among those who struggle on a day-to-day basis. State leaders can work together with community organizations to make measurable differences. Collaborative efforts from Utahns working from homes, schools, and businesses can also help to address gender disparities in poverty. Ultimately, decreasing poverty rates among Utah women will benefit families, positively impact children's futures, and strengthen the influence of women in the state.

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