

### Women and Aging: What Utahns Need to Know

#### Setting the Stage

The population of the United States is aging. Americans 65 and older are projected to climb from 58 million in 2022 to 82 million by 2050 (a 47.0% increase).<sup>1</sup> Although Utah is one of the country’s youngest states, it too has growing numbers of older adults. U.S. News & World Report ranks Utah the top state in the nation in its 2024 publication,<sup>2</sup> factoring in health care, education, economy, infrastructure, opportunity, fiscal stability, crime, and natural environment. However, challenges for older Utah women and women across the country persist and are likely to increase as the population of aging women grows. The aging of the population has enormous consequences for the economy, our health care, individual financial stability, and social support systems such as Social Security and Medicare.

This research snapshot focuses on three key areas:

- 1) An overview of older women in Utah,
- 2) Factors affecting older women in Utah (i.e., caregiving, affordable housing, healthcare access in rural and frontier areas, mental health and dementia, and gender pay gap).
- 3) What Utahns can do to help improve the state of aging women in the state.

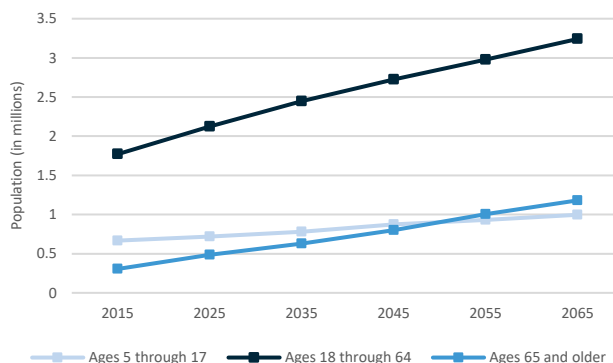
#### Overview of Older Women in Utah

Utah 2022 ACS 5-year population demographic estimates indicate a gradual shift toward an older populace (see Table 1 and Figure 1).<sup>3</sup>

**Table 1. Utah Population Estimates by Age**

Age Group	2018–2022	2013–2017	+/- Change
Under 5 years	7.3%	8.5%	-1.2%
5 to 9 years	8.0%	8.7%	-0.7%
10 to 14 years	8.3%	8.5%	-0.2%
15 to 19 years	8.2%	7.7%	+0.5%
20 to 24 years	8.6%	8.4%	+0.2%
25 to 34 years	14.6%	14.9%	-0.3%
35 to 44 years	13.8%	13.3%	+0.5%
45 to 54 years	10.5%	10.3%	+0.2%
55 to 59 years	4.7%	4.9%	-0.2%
60 to 64 years	4.6%	4.5%	+0.1%
65 to 74 years	6.9%	6.1%	+0.8%
75 to 84 years	3.3%	3.0%	+0.3%
85 years and over	1.1%	1.2%	-0.1%
Median Age	31.4 years	30.5 years	+0.9 years

**Figure 1. Projected Utah Population by Age<sup>4</sup>**



Utah’s total population by sex is nearly equal, with approximately 50.7% men and 49.3% women, data points that are very similar to composition of Utah’s adult population (18 years +). An interesting shift occurs, however, in the 65 years and older population, where women outnumber men (see Table 2).<sup>5</sup> In the US, women outlive men, with a life expectancy nearly 6 years longer than men.<sup>6</sup> The gap widened during the COVID-19 pandemic because men were more likely to die from COVID-19 than women were.<sup>7</sup>

**Table 2. Utah Population Comparison by Gender and Age**

	Male	Female	Ratio*
Total population	50.7%	49.3%	102.9:100
18 years and over	50.4%	49.6%	101.7:100
65 years and over	46.9%	53.1%	88.2:100

\*Ratio is number of Utah men per 100 women

Older women in Utah are a diverse group, but Utah’s older population is less racially and ethnically diverse than its younger residents. Of Utahns ages 4 years and younger, 22.5% are Hispanic or Latino, compared to only 6.5% of Utahns 65 and older.<sup>8</sup> Over time, the trend will likely change as younger, more diverse Utahns age.

#### Factors Affecting Older Women in Utah

Older women in Utah experience the same national trends that present disproportionate challenges to all women. It can be tempting to overlook these factors because of the assumption that the support of The Church of Jesus Christ of Latter-day Saints mitigates many of these challenges. However, Latter-day Saints currently make up just 42.0% of the population of Utah.<sup>9</sup> Moreover, the supportive

structure of the Latter-day Saint Church does not obviate the need for support in all the areas listed below.

*Caregiving:* Caregiving is a critical economic issue that affects both healthcare and family finances. Nationally, approximately 37.1 million people provide unpaid eldercare, and 21.0% of caregivers are between the ages of 55 and 64, while 15.0% are 65 and over.<sup>10</sup> Unpaid caregiving provided by families nationally is estimated at \$600 billion and is likely to grow.<sup>11</sup> It is not unreasonable to state that there is a caregiver crisis in the US. The reasons are complex. Lack of funding for social services that help pay for medical care is the main reason families are left on their own to pay for private caregivers or to provide care themselves.

Utah follows the same trend: almost two-thirds of caregivers are women. Most assume that caregivers care for an older adult, such as a parent or grandparent, and most do. However, many older Utahns care for an adult disabled child. Caregiving places significant financial, emotional, and physical hardship on caregivers who do not have enough family support to provide the level of care someone requires. More than 4 in 10 Utah caregivers report financial stress,<sup>12</sup> and in a survey by AARP, more than half of respondents reported increased stress, which has health and emotional consequences.<sup>13</sup> In Utah, nearly a quarter of caregivers report delaying their own healthcare because of caregiving.<sup>14</sup> Nationally, caregiver stress is often related to caring for a person with dementia and is associated with an increase in diabetes, heart disease, cancer, arthritis, depression, anxiety, and a compromised immune system, all of which can raise healthcare costs for caregivers.<sup>15</sup>

An additional consequence of caregiving is the reduction of employment or departure from employment altogether to provide care. The impact on employment depends on the number of hours devoted to caregiving; many retire before or because of the onset of caregiving responsibilities. One recent report stated that 40.0% of caregivers in Utah made work-related changes, and lower-income caregivers were more likely to reduce work hours.<sup>16</sup> Some companies are increasing the benefit of flexible work hours for caregivers, but the federal government does not require private employers to offer paid leave, although they are required to provide up to 12 weeks of unpaid leave.<sup>17</sup> These limited benefits leave many older employed women in an untenable position in meeting their caregiving responsibilities, given that the average duration of caregiving is four years.<sup>18</sup>

*Affordable Housing:* There is a significant shortage of affordable housing across the US.<sup>19</sup> In Utah, low-income Utahns face the loss of over 40.0% of its federally subsidized rental units for seniors over the next 25 years.<sup>20</sup> Given that women live longer than men, the lack of affordable housing will disproportionately affect older women. In addition, the cost can be out of reach when older adults require medically supportive housing such as assisted living. To qualify for Medicaid, which would allow for some

options for supportive care, the maximum income limit in Utah is \$1,670 per month. The 2024 monthly median cost of assisted living in Utah is \$4,275,<sup>21</sup> but depending on the level of care required, the cost can be much higher.

Although many Utah seniors live in households with two incomes, nearly half of Utah women over 65 are on their own. Data from 2019 show that the percentage of women 65 and older who receive 100.0% of their income from Social Security was 38.6% for White women, 50.7% for Hispanic women, 55.2% for Pacific Islander women, and 44.7% for Native American women.<sup>22</sup> Further, 16.0% of Black Utah residents who are 65 and older rely on Social Security for at least 90.0% of their income.<sup>23</sup> This is concerning, considering that in 2022, the average retirement worker's Social Security benefit was \$1,901 per month.<sup>24</sup>

*Healthcare Access in Rural and Frontier Areas:* As of 2019, 80.0% of women 18 and older reside in urban counties in Utah, while the remaining 20.0% reside in rural and frontier counties.<sup>25</sup> Rural women of color have more significant health disparities than White women, but all groups demonstrate disparities in healthcare access and preventative care. Some of the challenges facing rural communities are the recruitment of physicians and specialists (11 counties in Utah had no specialists in 2021),<sup>26</sup> the proximity of services, too few primary care physicians to meet local needs, too few medical residencies in Utah, and lack of home health, hospice, and other home care companies because of lower populations in rural areas. Of Utah's 29 counties, 24 have a shortage of primary care physicians.<sup>27</sup> The consequences of inaccessible healthcare include higher rates of breast cancer, undiagnosed diabetes, high blood pressure, and substance use disorder.<sup>28</sup> The Office of Primary Care and Rural Health (PCRH) works with local healthcare providers, employers, and others to support access to quality healthcare for rural Utahns,<sup>29</sup> which is critical for Utah seniors.

*Mental Health and Dementia:* Utah has consistently higher rates of self-reported lifetime depression than the US rate (26.1% vs. 21.4% in 2022),<sup>30</sup> and adult women (34.3%) had significantly higher rates of doctor-diagnosed depression than men (18.1%) in 2022 (age-adjusted rates). For older adults, detecting depression and anxiety can be challenging because of stereotypes about aging that assume that fatigue, hopelessness, and feeling low are a normal part of aging.<sup>31</sup> In addition, older adults are less likely to report feelings of depression, and their symptoms differ from those of younger people. Untreated depression in later life has significant consequences, including cognitive decline, increased risk factors for accelerated aging, increased mortality, and co-occurring frailty.<sup>32</sup>

Utah also has a higher-than-average incidence of Alzheimer's disease and related dementias, which increases caregiver needs and costs associated with those needs.<sup>33</sup> In Utah, dementia is the 4th leading cause of death, and the

number of Utah residents with Alzheimer's disease is expected to increase by 23.5%.<sup>34</sup> Of the nearly half of Utah adults who provide care to someone, 22.0% provide care to someone with Alzheimer's or another form of dementia.<sup>35</sup>

*Gender Pay Gap:* The gender pay gap is prevalent for all women across the country, but Utah consistently has one of the largest gaps, with some reports ranking Utah as worst in the nation.<sup>36</sup> Utah women's earnings are approximately 72.0% of men's earnings. The gap leaves Utah's older women less prepared for retirement and the costs associated with long-term care. Most individuals underestimate long-term care costs and assume that Medicare will pay for assisted living, home care, or nursing home care, but it does not.<sup>37</sup> In addition, older women who choose to return to the workplace after raising children or caring for a family member face daunting challenges such as ageism and gender discrimination, and the time away from the workforce may result in losing valuable professional contacts who otherwise would have been helpful in the return to work. Moreover, older women who are able to find employment may have limited career advancement opportunities and declining earning power, both of which negatively affect their retirement savings and Social Security earnings.

## What Utahns Can Do

Caregiving may pose one of the most significant challenges facing older women in Utah. It is not unusual for an older woman to provide care for an aging parent while navigating her own medical issues. Women often face expectations that they will be the primary caregivers for an aging relative without acknowledgment of the tremendous contributions and sacrifices they make—and of the physical and financial consequences of doing so. Balancing unpaid care work among family members is a critical component in mitigating the challenges of providing ongoing care. Increasing awareness of the importance, necessity, and challenges associated with caregiving can improve access to caregiver resources and support systems in Utah.

Also, affordable housing for seniors in Utah remains unresolved. Some efforts are underway, such as a residential community that will offer apartments for people 62 and older earning up to 50.0% of the area median income,<sup>38</sup> and a proposed project for seniors with 104 affordable units.<sup>39</sup> Utah needs many more of these types of projects, and cities and developers should work together to increase affordable

senior housing. Also, communities throughout Utah can loosen restrictions on Accessory Dwelling Units, allowing families to build additional units on their existing property to accommodate an aging relative.<sup>40</sup>

While efforts are underway to improve access to healthcare in rural Utah communities, more state funding is needed to address health disparities. As such, Utahns can encourage lawmakers to implement public policy that incentivizes opening healthcare offices in rural areas. Moreover, healthcare practitioners are encouraged to learn about the needs of rural residents and respond accordingly. Finally, the many medical school programs in and around Utah provide an excellent opportunity for increasing and enhancing partnerships between rural clinical sites and residency programs.

Stigma is the most significant barrier to receiving mental health services. Helping older women understand the consequences of not seeking treatment can be a bridge to greater acceptance of timely treatment. Older adults often experience health challenges and life changes that can be difficult to cope with; mental health services can offer additional support to manage depression, anxiety, and grief. Normalizing mental health care is important work that all Utahns can encourage and support.

The gender pay gap may seem less relevant for women over the age of 65, but the consequences are real. In addition to resolving the gender pay gap now in support of future retirees, Utah needs additional resources to assist older women who want or need to continue to work or to re-enter the workforce, especially if they are also providing unpaid care.

## Conclusion

Utahns have an opportunity to recognize and value the contributions of older women in Utah by understanding and responding to the complex challenges they face. It is important that Utah's seniors can thrive in their later years. A critical component of thriving requires that they feel supported by the community in their various roles and in policy decisions that impact their quality of life. Being aware of the issues and collectively working to support caregivers, find solutions for adequate affordable senior housing, and increase access to both physical and mental healthcare will improve outcomes for Utah's older women and all Utah families.

<sup>1</sup> Mather, M. & Scommegna, P. (2024, January 9). Fact sheet: Aging in the United States. Population Reference Bureau.

<https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>

<sup>2</sup> U.S. News & World Report. (2024). Best states rankings.

<https://www.usnews.com/news/best-states/rankings>

<sup>3</sup> U.S. Census Bureau. (2022). Comparative Demographic Estimates. American Community Survey, ACS 5-Year Estimates Comparison Profiles, Table CP05: Utah. <https://data.census.gov/table/ACSCP5Y2022.CP05>

<sup>4</sup> Perlich, P. S., Hollinghaus, M., Harris, E. R., Tennert, J., & Hogue, M. T. (2017, July). Research brief: Utah's long-term demographic and economic projections summary. Kem C. Gardner Policy Institute.

<https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/Projections-Brief-Final-Updated-Feb2019.pdf>

<sup>5</sup> U.S. Census Bureau. (2022).

<sup>6</sup> Yan, B. W., Arias, E., Geller, A. C., Miller, D. R., Kochanek, K. D., & Koh, H. K. (2024). Widening gender gap in life expectancy in the



- US, 2010–2021. *JAMA Internal Medicine*, 184(1), 108–110. <https://doi.org/10.1001/jamainternmed.2023.6041>
- <sup>7</sup> World Health Organization. (2022, May 5). 14.9 million excess deaths associated with the COVID-19 pandemic in 2020 and 2021. <https://www.who.int/news/item/05-05-2022-14.9-million-excess-deaths-were-associated-with-the-covid-19-pandemic-in-2020-and-2021>
- <sup>8</sup> Bateman, M., Beagley, M., Brandley, A., Christensen, N., Dean, P., Eskic, D., et al. (2024, May). Data Book: Utah demographic characteristics. Kem C. Gardner Policy Institute. <https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2024/05/DivDataBook-May2024.pdf>
- <sup>9</sup> Cragun, R. T., Gull, B. Phillips, R. (2023, December 19). Mormons are no longer a majority in Utah: Causes, consequences, and implications for the sociology of religion. *Journal of Religion and Demography*, 10(1–2), 162–184. <https://doi.org/10.1163/2589742X-bja10019>
- <sup>10</sup> U.S. Bureau of Labor Statistics. (2023, November 30). Celebrating national family caregivers month with BLS data. Commissioner’s Corner. <https://www.bls.gov/blog/2023/celebrating-national-family-caregivers-month-with-bls-data.htm>
- <sup>11</sup> AARP. (2023, March 8). New report highlights increasing cost of family caregiving in the U.S. <https://press.aarp.org/2023-03-08-New-Report-Highlights-Increasing-Cost-of-Family-Caregiving-in-the-US>
- <sup>12</sup> Ball, S., Meppen, D., Prior, H., Hudson, K. (2024, April). Utah caregiving perspectives: A survey exploring Utah caregivers’ employment, challenges, and support needs. Kem C. Gardner Policy Institute. <https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2024/04/Caregiving-Perspectives-April2024.pdf>
- <sup>13</sup> Horovitz, B. (2023, November 1). More than 60% say caregiving increased their level of stress and worry, new AARP report finds. AARP. <https://www.aarp.org/caregiving/health/info-2023/report-caregiver-mental-health.html>
- <sup>14</sup> Ball, S., Meppen, D., Prior, H., Hudson, K. (2024, April).
- <sup>15</sup> National Council on Aging. (2022, October 7). Caregiver stress: The impact on physical health. <https://www.ncoa.org/article/caregiver-stress-the-impact-on-physical-health>
- <sup>16</sup> Ball, S., Meppen, D., Prior, H., Hudson, K. (2024, April).
- <sup>17</sup> Holmes, T. E. (2023, September 12). Paid family leave: Find out if your state offers benefits for parents and caregivers. AARP. <https://www.aarp.org/caregiving/financial-legal/info-2019/paid-family-leave-laws.html>
- <sup>18</sup> Family Caregiver Alliance. (2016). Caregiver statistics: Demographics. <https://www.caregiver.org/resource/caregiver-statistics-demographics/>
- <sup>19</sup> U.S. Government Accountability Office. (2023, October 12). The affordable housing crisis grows while efforts to increase supply fall short. <https://www.gao.gov/blog/affordable-housing-crisis-grows-while-efforts-increase-supply-fall-short>
- <sup>20</sup> AARP. (n.d.). AARP Utah, Utah Housing Coalition release senior affordable housing report. <https://states.aarp.org/utah/aarp-utah-utah-housing-coalition-release-senior-affordable-housing-report>
- <sup>21</sup> Genworth. (n.d.). Cost of care survey. <https://www.genworth.com/aging-and-you/finances/cost-of-care>
- <sup>22</sup> Institute for Women’s Policy and Research, YWCA Utah. (2019). The well-being of women in Utah in 2019. Status of Women in the States. [https://iwpr.org/wp-content/uploads/2020/08/R593\\_Utah-YWCA-Status-of-Women-Fact-Sheet-2019.pdf](https://iwpr.org/wp-content/uploads/2020/08/R593_Utah-YWCA-Status-of-Women-Fact-Sheet-2019.pdf)
- <sup>23</sup> Eskovitz, J., & Palmieri, J. (n.d.). Utah social security quick facts. AARP. <https://states.aarp.org/utah/utah-social-security-quick-facts>
- <sup>24</sup> Eskovitz, J., & Palmieri, J. (n.d.).
- <sup>25</sup> Banta, M. (2024, April 3). How health care shortages affect rural Utahns—and what the state is doing to help. *Salt Lake Tribune*. <https://www.sltrib.com/news/2024/04/03/how-health-care-shortages-affect/>
- <sup>26</sup> Banta, M. (2024, April 3).
- <sup>27</sup> Banta, M. (2024, April 3).
- <sup>28</sup> Division of Aging & Adult Services, Utah Department of Human Services. (2019, October 1). Utah state plan: aging and adult services. <https://www.advancingstates.org/sites/nasquad/files/u34008/Utah-2019-STATE-PLAN-FINAL-Updated-071919.pdf>
- <sup>29</sup> Utah Department of Health and Human Services, Primary Care and Rural Health. (n.d.). 2022–2023 annual report. <https://ruralhealth.utah.gov/wp-content/uploads/2022-2023-PCR-Annual-Report-1.pdf>
- <sup>30</sup> Utah Department of Health & Human Services. (n.d.). Health Indicator Report of Depression: Adult Prevalence. Public Health Indicator-Based Information System for Public Health (IBIS). [https://ibis.utah.gov/ibispsh-view/indicator/view/Dep.UT\\_US.html](https://ibis.utah.gov/ibispsh-view/indicator/view/Dep.UT_US.html)
- <sup>31</sup> Brookshire, B. (2024, January 17). Depression in older adults. AARP. <https://www.aarp.org/health/conditions-treatments/info-2024/what-is-depression.html>
- <sup>32</sup> Szymkowicz, S. M., Gerlach, A. R., Homiack, D. & Taylor, W. D. Biological factors influencing depression in later life: Role of aging processes and treatment implications. *Translational Psychiatry*, 13, 160. <https://www.nature.com/articles/s41398-023-02464-9>
- <sup>33</sup> Division of Aging & Adult Services, Utah Department of Human Services. (2019, October 1).
- <sup>34</sup> Utah Alzheimer’s Disease and Related Dementias Coordinating Council. (2023). 2023–2030: Utah Alzheimer’s Disease and Related Dementias State Plan. Utah Department of Health and Human Services. <https://ucoa.utah.edu/resources/documents/ADRD2023stateplan.pdf>
- <sup>35</sup> Utah Alzheimer’s Disease and Related Dementias Coordinating Council. (2023).
- <sup>36</sup> Haan, K., & Reilly, K. (2024, March 1). Gender pay gap statistics in 2024. *Forbes Advisor*. <https://www.forbes.com/advisor/business/gender-pay-gap-statistics/#the-gender-pay-gap-by-location-section>
- <sup>37</sup> McCann, A. (2024, August 19). Best & worst states for women’s equality (2024). *WalletHub*. <https://wallethub.com/edu/best-and-worst-states-for-women-equality/5835>
- <sup>38</sup> Medicare.gov. (n.d.). Long-term care. <https://www.medicare.gov/coverage/long-term-care>
- <sup>39</sup> Affordable Housing Finance. (2022, November 29). TWG to build senior housing development in Utah. [https://www.housingfinance.com/developments/twg-to-build-senior-housing-development-in-utah\\_o](https://www.housingfinance.com/developments/twg-to-build-senior-housing-development-in-utah_o)
- <sup>40</sup> South Jordan, Utah. (n.d.). South Jordan senior center project. <https://www.sjc.utah.gov/638/South-Jordan-Senior-Center-Project>
- <sup>41</sup> Anderson, T. (2023, October 23). Salt Lake City’s new ADU ordinance is working. Building Salt Lake. <https://buildingsaltlake.com/salt-lake-citys-new-adu-ordinance-is-working/>

*Acknowledgements:* We appreciate the expertise and feedback provided by KoShell Miller, Kathie Debenham, Meghan Gauger, and Dr. Susan R. Madsen. We extend a hearty thanks to Josh & Amber Bird, Blair Kent, and Shannon Christiansen Seare for their ongoing support of Utah Women & Leadership Project and this important research.