



Poverty Among Utah Women: A 2026 Update

Setting the Stage

Ten years ago, the Utah Women & Leadership Project (UWLP) published an initial research snapshot titled “Poverty Among Utah Women,”¹ followed by an updated report in 2022.² The snapshots trace the steady decline of poverty among Utah’s female-headed households with children under age 5—from 49.6%³ to 36.4%⁴ to 32.9%⁵ most recently—a 17.0-percentage-point decrease over the past decade.⁶ Across the US, women continue to experience poverty at higher rates than men (13.3% versus 11.0%), while in Utah the rates are 8.8% for women and 7.9% for men.⁷ Notably, although the national average has risen slightly for both women and men living in poverty (up 0.2 and 0.1 percentage points, respectively), Utah’s poverty rates for both groups have fallen modestly since our last report (down 0.8 percentage points and 0.3 percentage points, respectively).⁸ These trends suggest that Utah’s targeted efforts and community supports may be contributing to more positive outcomes than those seen nationally. National sources also indicate that recent and ongoing changes in federal assistance (such as Medicaid and SNAP benefits) and education regulations are expected to influence poverty trends, although official federal statistical releases have not yet documented significant shifts resulting from these changes.⁹

Persistent factors that contribute to poverty among Utah women include the gender wage gap and the lifetime pay gap. In a September 2025 report, Utah ranked 50th among the states and the District of Columbia, with women earning just 74 cents for every dollar earned by men, compared to the national average of 81 cents.¹⁰ Utah also has the worst lifetime pay gap in the nation: over a 40-year career, Utah women earn an average of \$755,120 less than men and would need to work until age 75 to earn what a man makes by age 60.¹¹ In addition, certain racial and age groups are more likely to experience poverty.¹² Finally, in recent years, steep rises in housing and rental costs have pushed many Utah women and families into homelessness for the first time or to the brink of losing stable housing.¹³

Poverty rates for women-led households with young children have fallen sharply over the past decade — dropping from nearly one half to one third.

Having established the broad context of women’s poverty in Utah, this research snapshot focuses on three areas: poverty rates for women across key demographic groups, specific factors contributing to women’s poverty, and current efforts aimed at reducing poverty and strengthening women’s economic stability.

Poverty Rates: Demographics

Utah women continue to live in poverty at a lower rate than the national average (8.8% in Utah versus 13.3% in the US).¹⁴ Utah’s poverty rate (at 8.3% overall) also continues to rank second lowest in the nation, and between 2023 and 2024, Utah was among the 13 states in which there was a significant decrease in poverty.¹⁵ According to one source, white Utah women experienced a greater decrease in the percentage of individuals experiencing poverty, compared to Utah men, since our 2022 report (a 0.7 percentage point decrease versus a 0.1 percentage point drop).¹⁶ However, certain racial groups in the state continue to experience poverty at higher rates, including Black women, although the percentage of Black women living in poverty has decreased by 12.1 percentage points since our 2022 report.¹⁷ See Table 1 for a complete breakdown of Utah poverty rates by race and gender.

Table 1: Utah Poverty Rates by Race & Gender¹⁸

Race	Women	Men
Blacks or African Americans	24.7%	26.6 %
Hispanics or Latinos	12.7%	11.2%
Native Americans and Native Alaskans*	13.9%	14.4%
Native Hawaiians and Other Pacific Islanders*	6.7%	5.6%
Asians	9.6%	5.5%
Whites	7.8%	7.1%

*Ruggles, S., Flood, S., Sobek, M., Backman, D., Cooper, G., Rivera Drew, J. A., Richards, S., Rodgers, R., Schroeder, J., & Williams, K. C. W. (2025). *IPUMS USA Version 16.0, ACS 1-Year (2025)*. IPUMS. <https://doi.org/10.18128/D010.V16.0>. The data were not available in US Census Bureau ACS summary tables. The IPUMS ACS sample, though representative, is a subset of the sample used for the other racial groups; thus, the estimates are not directly comparable.

The overall percentage of families with a female householder and no spouse present living in poverty continued

to drop since our last report, falling from 24.2% to 22.3% nationwide. In Utah, poverty dropped from 19.2% to 16.3% among this group; for households with children under the age of 18, poverty rates dropped from 27.4% to 22.7%. In households with children only under age 5 (the demographic group most at risk for poverty), the percentage dropped from 36.4%¹⁹ to 32.9%,²⁰ meaning about one in three women-led households in Utah with young children are currently living in poverty. This is down from nearly half (49.6%) since our first report published 10 years ago.²¹ See Table 2 for a full breakdown of poverty rates by family and household type in the US and Utah.

Table 2: Poverty Rates by Family and Household Type²²

Family Type	Married-Couple Households		Female-Headed Households	
	US	Utah	US	Utah
All Families	4.5%	3.3%	22.3%	16.3%
Children Under 18	5.5%	3.8%	31.3%	22.7%
Children Under 5	4.2%	5.0%	36.2%	32.9%

High poverty rates among female-headed households remain drastically different from the low poverty rates of women in married-couple households, though all have dropped since our last report.²³ In Utah, just 3.3% of all married-couple families live in poverty, compared to 4.5% in the US.²⁴ In married-couple households with children under 18, 3.8% in Utah and 5.5% in the US live in poverty. In married-couple households with children only under 5, poverty rates are 5.0% in Utah and 4.2% in the US, making it the only family-specific Utah demographic that experiences higher poverty rates than national rates.²⁵

Age and location of residence (rural or urban) are also factors that influence poverty. Since our 2022 report, older women have become even more vulnerable, with the percentage of women aged 75 and older living in poverty continuing to rise. This upward trend among the oldest women highlights the growing economic pressures facing Utah's aging population. In the US, 14.2% of women and 9.4% of men over age 75 now live in poverty.²⁶ This represents an increase of 2.3 percentage points for women and 1.8 percentage points for men in this age group since our last report.²⁷ In Utah, women aged 75 and older are living in poverty at much higher rates than Utah men of the same age (11.6%, compared to 6.6%). This marks an increase of 3.1 percentage points for Utah women since our last report, higher than the national increase for women; this compares to a 1.8 percentage point increase for Utah men, the same as the national trend for men.²⁸ Lower lifelong earnings and retirement savings, combined with longer life expectancy than their male counterparts, may contribute to these poverty differences later in life.²⁹

Rural Utah women continue to be more at risk for living in poverty than women living in urban areas. The US Census Bureau extrapolated Utah data by sampling three counties identified as rural (Iron, Tooele, and Washington) and five identified as urban (Cache, Davis, Salt Lake, Utah, and Weber).³⁰ In 2023, the average poverty rate for women in urban counties was 8.8%, compared to 10.0% in rural counties. The poverty rate for women living in the counties is as follows: Cache (10.3%), Davis (7.5%), Iron (11.6%), Salt Lake (8.3%), Tooele (7.4%), Utah (8.8%), Washington (11.1%), and Weber (9.5%).³¹

Factors Contributing to Poverty

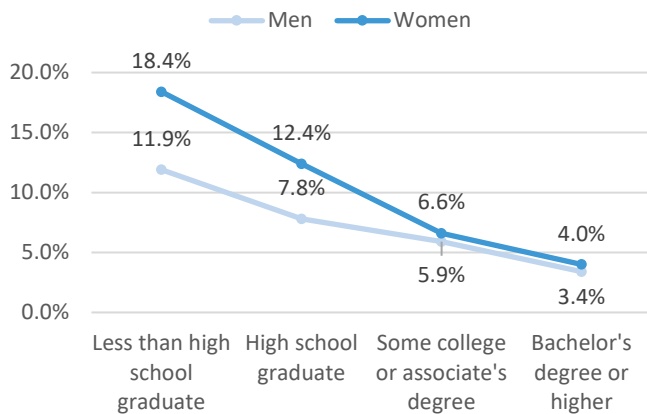
Factors throughout a woman's life contribute to gender disparity in poverty rates. Beginning in childhood, boys aged 5–7 make an average of 50.0% more in weekly allowance than girls of the same age, which may be due in part to parents valuing boys' chores and trivializing girls' chores.³² The burden of domestic work also falls disproportionately on girls: globally, girls ages 5–14 spend 550 million hours every day on household chores, 160 million more hours than boys their age.³³ These unequal attitudes and patterns around unpaid domestic work persist into adulthood. In Utah, women spend 5.55 hours daily on unpaid work, while men spend just 3.22—a larger gap than the national average.³⁴ Women are more likely to shoulder the burden of caregiving for children and aging parents, and women more often leave paid employment to provide care. This can lead to serious long-term financial consequences, as even a one-year career break can result in \$100,000 in lost income and retirement savings.³⁵

In young adulthood, the inequality continues for women as more female college students struggle financially, relying more often on food, housing, utility, and medical assistance than male college students.³⁶ Women hold two-thirds of the country's student debt and leave college with \$2,700 more debt on average than men, only to face a gender pay gap that compounds as they age. On average, women will take two years longer than their male counterparts to pay off that debt, which may result in postponing other financial priorities, such as saving for retirement or starting a business.³⁷

In Utah, at all levels of educational attainment, women experience poverty to a greater degree than men. However, the gender differences decrease as educational attainment increases (see Figure 1). Educational inequities have long played a role in poverty rates, but women have also been rising to educational opportunities, which may contribute to falling poverty rates among this population. Although women hold more bachelor's degrees than men (26.2% versus 24.8%), men continue to hold more graduate or professional degrees (15.4% versus 11.9%).³⁸ In the last decade, women have surpassed men for bachelor's degree attainment; the gender gap in graduate and professional

degrees has narrowed from 5.1 percentage points³⁹ to 3.5.⁴⁰ These changes are positive for Utah women, who are earning more degrees that can increase earning potential and allow for career mobility, advancement, and versatility.⁴¹ Between 2014 and 2024, Utah women's workforce involvement increased slightly, from 44.2%⁴² to 44.7%.⁴³ Better educational and career opportunities, along with increased workforce participation, may contribute to falling poverty rates for women in the state.

Figure 1. Poverty Rates by Educational Attainment for Utah Women and Men⁴⁴



Another contributing factor to the gender gap in poverty rates is occupational segregation in Utah's workforce, which reflects an unequal distribution of men in higher-paying industries and women in lower-paying industries. The median income for all earners in Utah is \$48,152. The top three male-dominated industries in Utah earn above the median income (\$50,985 for construction and extraction occupations, with 96.2% men; \$54,596 for installation, maintenance, and repair, with 94.8% men; and \$76,573 for law enforcement, with 87.8% men). In contrast, the top three women-dominated industries in the state earn well below the state's median salary (\$30,511 for health-care support occupations, with 84.6% women; \$20,114 for personal care and service, with 78.5% women; and \$40,229 for health technologists and technicians, with 72.4% women).⁴⁵ Occupational segregation in the state contributes to many women earning far less than men, placing them at greater risk for poverty.

In fact, for all workers aged 16 and over, Utah women's median earnings are just 62.0% of what Utah men make (\$37,246 versus \$60,093).⁴⁶ Utah women are also far more likely than Utah men to work part time (36.4% versus 28.7%), which comes with many disadvantages, including offering few to no benefits, paying lower wages, and providing lower short- and long-term job stability.⁴⁷

Women are also far more likely than men to be the unpaid caregivers for children or aging parents worldwide, nationally, and within our state. Since Utah has one of the

highest fertility rates, the largest family size, and the largest share of women who work part time in the nation, caregiving for children is a particularly important issue that shapes women's life choices.⁴⁸ This includes decisions about how to balance raising children with employment, and research shows that maternal well-being increases when mothers are able to attain the work situation they prefer.⁴⁹

Insufficient childcare also remains a major obstacle for employed women in Utah, especially those earning low wages. Both nationally and within the state, high-quality, affordable childcare remains in short supply. Only 18.7% of Utah families can afford infant care, and the cost for two children—such as an infant and a 4-year-old—requires a typical Utah family to spend 21.7% of their yearly income (\$23,989), which is 22.4% more than average rent in the state. For low-wage workers, childcare may be entirely out of reach; a minimum-wage worker would need to work from January through November (47 weeks) to pay for care for just one infant. Meaningful childcare reform, such as capping childcare at 7.0% of income, would allow 9,563 more parents to enter the workforce and would expand Utah's economy by \$1.6 billion (0.5%).⁵⁰ Utah mothers are disproportionately affected, with significantly more Utah women than men (49.0% versus 31.0%) reporting that they or another parent would work more if high-quality childcare were available.⁵¹ Many women who want to work or advance their careers find their opportunities limited by inaccessible childcare.⁵²

Efforts to Address Poverty in Utah

On the legislative front, Utah lawmakers took an important step toward poverty reduction in 2025 by appropriating \$6 million for new Temporary Assistance for Needy Families (TANF) programs.⁵³ This funding will be used to devise and test new ways of helping families transition from public benefits to work-based independence. In a parallel step, the Utah Legislature and Governor Spencer J. Cox passed and signed a 2026 resolution to identify and reform federal constraints that limit Utah's ability to innovate in programs designed to help people move from welfare to self-reliance. The resolution emphasizes strengthening the state's social safety nets by gaining more authority to experiment with federally funded programs and by addressing benefit cliffs, plateaus, perception gaps, and other barriers to upward mobility.

The challenges are significant. Families using multiple social safety net programs often face confusing eligibility rules and phaseouts that complicate financial planning. According to a statewide survey, 62.0% of respondents receiving public assistance reported feeling stuck in low-income jobs because they believed earning more would

cause a loss of benefits without improving their financial situation. Benefit cliffs occur when a small increase in income results in a substantial reduction or loss of benefits—such as childcare, healthcare, housing, or food assistance—leaving families no better off financially. Benefit plateaus occur when rising earnings are offset by reductions in benefits, taxes, or increased household expenses, which, again, leaves families no better off.⁵⁴ In both situations, individuals earn more but do not experience a meaningful increase in available financial resources. The 2026 resolution aims to give Utah the flexibility to innovate solutions to these long-standing problems.⁵⁵

Community organizations continue to be the backbone of poverty reduction in the state, addressing the many diverse aspects of poverty. Utah Community Action, for example, prioritizes education and self-reliance for individuals experiencing poverty and supports 50,000 children and families each year through services ranging from housing and utility assistance to preschool and nutritional needs. These organizations not only meet families' immediate needs but also create opportunities for long-term success through education, such as the Head Start program.⁵⁶ Community Action Partnership of Utah also supports agencies that deliver housing, financial counseling, and basic-needs services.⁵⁷

United Way operates regional and county offices, such as United Way Utah County, that offer county-specific access to resources such as 211, which connects people to local food banks, rental assistance, and mental health support.⁵⁸ Some organizations, such as Women of the World, focus on specific populations—supporting refugee women as they navigate systemic barriers and economic insecurity to achieve self-reliance and a voice in the community.⁵⁹ State agencies, including the Utah Department of Workforce Services, also play a vital role by assisting individuals with food and child care support, employment services, medical and financial needs, and disability and unemployment insurance.⁶⁰ Together these and many other organizations across the state play essential roles in addressing the complex dimensions of poverty.

Conclusion

Poverty rates among women in Utah have improved in recent years, but many women in the state continue to experience poverty, including single mothers, whose rates remain high. Women of color, women heading households with young children, and women living in rural Utah are especially vulnerable. Many factors are interwoven with poverty, including the gender wage gap, lifetime wage gap, occupational segregation, and uneven division of caregiving.

As state leaders, community organizations, and individuals work together to address these inequities alongside poverty itself, more women will be positioned to rise out

of poverty. Reducing poverty strengthens the lives of women and families—and benefits the entire state.

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