

Women and Aging: What Utahns Need to Know

RESEARCH SUMMARY

UTAH WOMEN & LEADERSHIP Project

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The population of the United States is aging overall. Although Utah is one of the country's youngest states, it too has a growing population of older adults, including women age 50 and above. This demographic shift has significant implications for the economy, healthcare, individual financial stability, and social support systems. Because women tend to live longer than men, they outnumber men after age 65. Challenges for older women are likely to increase as the population of aging women grows. Programs and opportunities that provide support, ensure equality, foster belonging, and empower women 50 and older are essential to helping them thrive.

CAREGIVING

Almost two-thirds of caregivers in Utah are women, many of whom are part of the "sandwich generation," caring for both children and aging parents. Unpaid caregiving for an older adult, whether a parent or grandparent, or for an adult child with a disability, can create significant financial, emotional, and physical hardship, yet this work often goes unrecognized. Of the nearly half of Utah adults who provide care to someone, 22% support a person with Alzheimer's or another form of dementia. Caregivers often experience financial strain due to employment changes to meet caregiving responsibilities, and many delay their own healthcare, increasing the risk of poor physical and mental health.

HEALTHCARE ACCESS

Of Utah's 29 counties, 24 have a shortage of primary care physicians. Limited healthcare access contributes to higher rates of breast cancer, undiagnosed diabetes, high blood pressure, and substance use disorder. Rural communities face challenges recruiting physicians and specialists, have limited proximity to services, and have gaps in home health, hospice, and other care options which are vital for older women.

AGEISM

Includes "the stereotypes (how we think), prejudice (how we feel), and discrimination (how we act) towards others or oneself based on age."

Discrimination can have detrimental effects on women's economic outlook, health outcomes, and mental health and intersects and exacerbates other forms of disadvantage including those related to sex, race, and disability.

~ The World Health Organization

MENTAL HEALTH AND DEMENTIA

Utah consistently has higher rates of depression than the US overall, and adult women have significantly higher rates of depression than men (34% vs 18%). For older adults, detecting depression and anxiety can be challenging because of stereotypes that assume that fatigue, hopelessness, and feeling low are a normal part of aging. Depression in later life has significant consequences, including cognitive decline, increased risk factors for accelerated aging, increased mortality, and co-occurring frailty. In Utah, dementia is the 4th leading cause of death, and the number of Utah residents with Alzheimer's disease is expected to increase.

BARRIERS FOR WOMEN 50+

- Burnout due to cultural expectations of perfectionism and selflessness.
- Inadequate conversations around age-related health concerns.
- Lack of representation in decision-making that impacts them.

RETIREMENT

As women near retirement, maintaining financial security becomes increasingly important. Because women face a gender wage gap, are more likely to work part-time, and experience more career breaks, their lifelong earnings are lower than men's, leading to a "gender wealth gap," or lower overall net worth than men, and a "gender investment gap," which combined can leave them with fewer resources to support longer life expectancies.

Financial literacy and planning are important in later life, as women are much more likely than men to live on their own as they age. Nearly half of Utah women age 65 and older are either single or married with a spouse absent (49%), versus only a quarter of Utah men of the same age (24%).

Many senior women live in poverty. In Utah, 8% of Utah women and 5% of Utah men live below the poverty line, representing 13,403 Utah women. For 66% of Utah senior women, Social Security provides at least half of their income, and for 40% it is their sole source of income. As women continue to outlive men, the number living alone and relying on limited financial resources in retirement is likely to increase.



GENDER PAY GAP

Utah consistently has one of the largest pay gaps in the nation, with Utah women earning approximately 72% of men. Older women returning to the workplace after raising children may face ageism and gender discrimination, while time away from the workforce can also result in lost professional contacts. In addition, limited career advancement opportunities and declining earning power can negatively affect retirement savings and Social Security benefits. The gap leaves Utah's older women less prepared for retirement and the costs of long-term care.

AFFORDABLE HOUSING

There is a shortage of affordable housing across the US, including in Utah, and low-income Utahns face the loss of over 40% of federally subsidized rental units for seniors over the next 25 years. Nearly half of Utah women over 65 live on their own, and given that women live longer than men, the lack of affordable housing will disproportionately affect older women. In addition, medically supportive housing, such as assisted living, is often financially out of reach.

FROM AWARENESS TO ACTION

Recognize the challenges of caregiving. Balance unpaid care work among family members to mitigate the challenges of providing ongoing care and the physical and financial consequences. Increase awareness of the importance, necessity, and challenges associated with caregiving to improve access to resources.

Address affordable housing. Increase the number of affordable housing projects for seniors, with cities and developers working together. Loosen restrictions on accessory dwelling units to allow homeowners to build on their existing property to accommodate an aging relative.

Improve access to healthcare in rural Utah. Implement public policy that incentivizes opening healthcare offices in rural areas and provide state funding to address health disparities. Increase partnerships between rural clinics and residency programs. Encourage healthcare practitioners to learn about the needs of rural residents and respond accordingly.

Normalize mental healthcare. Remove the stigma to receiving mental health services. Help older women receive timely treatment as they experience new health challenges and life changes and could benefit from additional support to manage depression, anxiety, and grief.

Address the gender pay gap. Resolve the gender pay gap now in support of future retirees. Provide 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.

SUPPORT OLDER WOMEN IN UTAH

Recognize and value the contributions of older women in Utah by responding to the complex challenges they face. See below for calls to action and resources that can ensure Utah's seniors can thrive in their later years.

Data Sources: UWLP Research Snapshot No. 29 (2020), UWLP Research Snapshot No. 55 (2024)

WHAT YOU CAN DO

- **Learn More:** Explore resources in the UWLP Aging [Resource Kit](#).
- **Review:** Find resources and community leaders on the Belonging Teams [webpage](#).
- **Get Involved:** Connect to grassroots movement happening within [A Bolder Way Forward](#).
- **Take Action:** Help move the needle and discover additional [Calls to Action](#) for individuals, groups, organizations, and communities.



Advocate for affordable senior housing, access to physical and mental healthcare, and wellness programs specifically for older women. Include older women in policy decisions that impact their quality of life.



Recognize and value the contributions of older women, while raising awareness of the complex challenges that they face.



Initiate conversations on menopause, aging, and neurodivergence to reduce stigma and promote understanding. Ask women over 50 about their experiences regarding these and other topics.

Learn more at www.utwomen.org

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