



Women, Finance, and Education

Utahns' Awareness, Understanding, and Attitudes

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Introduction

During the fall of 2023, Utah Women & Leadership Project (UWLP) researchers conducted a statewide study to establish a baseline for public perceptions related to the awareness, understanding, and attitudes about challenges that Utah women and girls face. In early 2024, we published 20 short research summaries that shared the results of this comprehensive study. Then, in the fall of 2024, we administered the survey, with slight refinements, around the state of Utah. We now share the results of the 2024 data by releasing six white papers; this is the fourth in the series.

Overall, this comprehensive study was designed to support the efforts of A Bolder Way Forward (BWF), which is a statewide initiative focused on ensuring that more Utah girls, women, and their families thrive. Each area of focus (spoke) has bold goals with data-driven metrics to measure progress. This research focuses on collecting and analyzing data to help track this progress for those goals based on potential shifts in public awareness, understanding, and/or attitudes related to each spoke. The shifts are critical for Utahns to make progress in the topic areas.

The following lists the five overarching categories within BWF and the 18 spokes (areas of focus) included in this research:

1. **Education:** Finance, Higher Education Attainment, and K–12 Initiatives
2. **Community Engagement:** Political Representation, Boards and Commissions, and Civic Engagement/Advocacy
3. **Safety and Security:** Child Sexual Abuse, Domestic Violence, Poverty and Homelessness, Sexual Assault, and Sexual Harassment and Gender-Based Discrimination
4. **Health and Wellbeing:** Health across the Lifespan and Home and Family
5. **Workplace:** Childcare/Pre-K Programs, Entrepreneurship, Gender Pay Gap, Leadership Development, Organizational Strategies and Workplace Culture, STEM Fields, and Workforce Development

This report covers three spokes in the Education category: Finance, Higher Education Attainment, and K–12 Initiatives. After highlighting foundational research methods for the study as a whole, this report shares the findings of these three areas of focus and includes both the applicable quantitative and qualitative results.

Research Methods

The primary research questions for the full research study are as follows:

1. What are the levels of awareness, understanding, and concern related to issues and challenges that Utah women and girls face?
2. What are the attitudes of Utahns around various topics that influence the experiences of women and girls in the state?
3. What are the differences among genders and other demographic variables related to attitudes, perceptions, and understandings of a variety of related topic areas?

An 82-item survey was created based on existing literature and survey instruments, guidance from experts, and the baseline data needed by BWF leaders in each of the 18 areas of focus. In addition, 13 demographic questions were included, along with one open-ended question inviting responses regarding any thoughts, insights, or ideas respondents may have related to the challenges that Utah women and girls face. Participants responded to each item using a 7-point Likert scale (1=strongly disagree, 2=disagree,

3=somewhat disagree, 4=neither disagree nor agree, 5=somewhat agree, 6=agree, 7=strongly agree). The survey took approximately 10–20 minutes for participants to complete. Approval from Utah State University’s Institutional Review Board was secured before distribution.

Data were collected for this research study from October 1 to November 20, 2024, and all Utahns aged 18 or older were considered potential participants. The data were collected using two samples: first, we contracted with Qualtrics to distribute and collect data to ensure we had a *representative sample* of Utahns, which we knew may not have occurred with our convenience sample. Second, the online survey instrument was also administered to a *convenience sample* (non-probability) of Utah residents representing different settings, backgrounds, and situations. A call for participants was announced through the UWLP monthly newsletter, social media platforms, and website. In addition, UWLP staff, BWF leaders and coordinators, county coalition leaders and members, and advocates/volunteers around the state helped distribute it, as did nonprofit organizations, chambers of commerce, government agencies, municipalities and counties, women’s networks and associations, multicultural groups, businesses, universities, churches, and volunteers. In addition, targeted recruitment efforts were launched throughout the state to improve representation from individuals representing a broad range of demographics and geography; the survey was provided in both English and Spanish.

The representative sample was fully completed by 1,920 Utahns (see Appendix A for a demographic overview). The convenience sample had 2,801 respondents, but not all completed the entire instrument (see Appendix B for a demographic overview). As is common with a convenience sample, it is not fully representative of the state in several respects. For example, when compared to overall state demographics, this study under-sampled people of color, individuals with less formal education, and residents in lower income ranges. With the samples combined, 4,721 Utahns participated in the research study.

In terms of data analysis, the Statistical Package for the Social Sciences (SPSS) was utilized to run statistics. These statistical tests included descriptives, frequencies, one-way ANOVAs, T tests, bivariate correlations, crosstabs, and other tests as needed. A p-value helps determine the significance of a result in relation to the null hypothesis. In this research, as is typical, the p-value ≤ 0.05 was used to consider statistical significance. In the sections below, an asterisk (*) was used for the demographic variables to identify those connections that reached this level of significance. It is important to note that this white paper reports statistical means (i.e., a single number that represents the center point or typical value of the dataset) and shifts through the years, which we report with standard deviations (SD). A SD is a measure of dispersement (i.e., how much the data is spread out around the mean or average) in statistics.¹ Smaller SD values indicate that the data points cluster closer to the statistical mean, which signifies that the values in the dataset are relatively consistent. On the other hand, higher values mean that the values spread out further from the mean.

The study findings in this white paper are described in the following three sections:

1. Finance
2. Higher Educational Attainment
3. K–12 Initiatives

Finance

In 2020, the UWLP published a research and policy brief titled, “Women and Finances: What Utahns Need to Know.”² During the process of seeking research sources for the brief, we discovered that data on Utah women and finances were limited. Yet, it is critical that women of all ages work toward achieving financial security and sustainability and be able to make informed financial decisions to serve their own life goals. Important components of maximizing financial awareness include budgeting, managing debt, attaining

¹ Martínez-Mesa, J., González-Chica, D. A., Bastos, J. L., Bonamigo, R. R., & Duguia, R. P. (2014). Sample size: How many participants do I need in my research? *Epidemiology and Biostatistics Applied to Dermatology*, 89(4), 609–615. <https://doi.org/10.1590/abd1806-4841.20143705>

² Scribner, R. T., & Madsen, S. R. (2020, April 1). *Women and finances: What Utahns need to know*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/snapshot/29.pdf>

credit scores, achieving home ownership, planning wills and estates, investing, considering entrepreneurship, understanding insurance needs, and protecting one’s money. Fortunately, five items from the fall 2024 study provided additional insight that may be useful in implementing ways to help more Utah women achieve financial security for themselves and their families. There were 1,920 participants who responded to all five questions in the representative sample, and 2,591 who responded to at least one of the five questions in the convenience sample, for a combined total of 4,511 participants.

1. Awareness

The first survey item in this section was “*I am aware of resources that help me achieve financial security.*” We ran frequency data separately for women and men because BWF is focused on changing perceptions of women, but the comparison with men is also helpful. The statistical mean was 4.79 (SD 1.60) for women respondents in the representative sample, 4.94 (SD 1.61) for participants in the convenience sample, and 4.89 (SD 1.61) for women in the combined samples (see Table 1 for additional details). The statistical mean of the two samples was close; both were close to 5 (somewhat agree) on the 7-point Likert scale. Table 2 shows men’s agreement levels.

Table 1. Awareness – Women’s Agreement Levels

Levels of Agreement	Representative <i>M=4.79; SD=1.60</i>	Convenience <i>M=4.94; SD=1.61</i>	Combined <i>M=4.89; SD=1.61</i>
Strongly disagree	64 (6.3%)	77 (3.2%)	141 (4.2%)
Disagree	50 (4.9%)	182 (7.6%)	232 (6.8%)
Somewhat disagree	67 (6.6%)	239 (10.0%)	306 (9.0%)
Neither agree nor disagree	173 (17.1%)	237 (9.9%)	410 (12.1%)
Somewhat agree	282 (27.8%)	596 (25.0%)	878 (25.8%)
Agree	258 (25.4%)	687 (28.8%)	945 (27.8%)
Strongly agree	120 (11.8%)	365 (15.3%)	485 (14.3%)
Total Participants	1014	2383	3397

Table 2. Awareness – Men’s Agreement Levels

Levels of Agreement	Representative <i>M=5.09; SD=1.52</i>	Convenience <i>M=5.20; SD=1.58</i>	Combined <i>M=5.11; SD=1.53</i>
Strongly disagree	45 (5.0%)	7 (3.4%)	52 (4.7%)
Disagree	26 (2.9%)	15 (7.2%)	41 (3.7%)
Somewhat disagree	51 (5.7%)	11 (5.3%)	62 (5.6%)
Neither agree nor disagree	105 (11.7%)	14 (6.7%)	119 (10.8%)
Somewhat agree	255 (28.5%)	45 (21.6%)	300 (27.2%)
Agree	286 (31.9%)	81 (38.9%)	367 (33.2%)
Strongly agree	128 (14.3%)	35 (16.8%)	163 (14.8%)
Total Participants	896	208	1104

Overall, women’s levels of agreement with this statement—which focused on the respondents’ awareness of resources that can help them achieve financial security—is significantly lower than men’s. In the combined samples, 67.9% of female respondents agreed to some degree with the statement, while 32.1% either disagreed or selected neither agree nor disagree.

In the 2023 survey results,³ the statistical mean for all study participants was 4.56 (SD 1.61) for the representative sample and 4.95 (SD 1.63) for the convenience sample, which is lower than the 2024 results. There is a slight shift toward agreement in the 2024 samples. For the 2023 combined samples, only 14.5% strongly agreed, while another 28.6% agreed. That left 56.8% who selected disagree, neither agree nor disagree, or somewhat agree—all levels of disagreement or lack of surety.

³ Madsen, S. R. (2024, April 4). *Finance: Research summary*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/finance-research-summary.pdf>

Demographic Findings: The brief statements below share findings for women respondents in the combined samples. The statistical means are based on a 7-point Likert scale (1=strongly disagree, 4=neither agree nor disagree, and 7=strongly agree). The “*” refers to demographic variables that met the statistical significance p-value threshold of ≤ 0.05 .

Age*: Women respondents who were 65–60 (5.23), 70 and older (5.20), and 60–64 (5.19) had the highest agreement levels, while those who were in the following age range categories had the lowest agreement: 18–24 (4.66), 35–39 (4.72), 30–34 (4.72), and 25–29 (4.75).

Children*: Mothers (4.96) had stronger agreement with the statement than did women who did not have children (4.72); there were no significant differences among mothers and agreement levels depending on number of children in various age groups.

Counties/Regions*: Women who lived in Iron County (5.30) were significantly more likely to agree with this statement than those who resided in Weber County (4.74) and those in the grouping of central rural counties (4.75). There were no statistically significant agreement differences among multi-county districts (MCDs).⁴

Education*: Women who had graduate degrees (5.25), bachelor’s degrees (4.92), and associate degrees (4.71) were significantly more likely to agree with the statement, compared to those who selected less than high school (4.10), some high school (4.15), and high school graduate or equivalent (4.41).

Employment*: Women who selected unemployed (looking for work) (4.38) as their employment status were significantly less likely to agree with the statement, compared to respondents who had retired (5.13), were employed full time (4.99), or were full-time students (4.85).

Income*: Women with total household incomes that were less than \$25,000 (4.35), \$25,000–\$34,999 (4.44), and \$35,000–\$49,999 (4.51) were less likely to agree than those with higher incomes. For example, those selecting \$200,000 and above (5.39) and \$150,000–\$199,999 (5.18) had the highest agreement. Overall, the higher the income, the stronger the agreement.

Marital Status*: Female respondents who selected married but separated (4.41) and living with partner/cohabiting (4.52) had the lowest agreement levels, while those who selected married (5.04) and widowed (4.93) had the highest.

Race/Ethnicity*: Women who identified as Native Hawaiian and Other Pacific Islander (5.26), White (4.91), and American Indian or Alaska Native (4.91) had the highest agreement levels.

Religion*: The highest levels of agreement came from women who selected Hinduism (5.19), Islam (5.10), and Latter-day Saint (5.08). The lowest agreement came from women who selected Jehovah Witness (4.31), Other/General Christian (4.61), Atheist (4.64), and Agnostic (4.68). Activity levels were ranked on a 5-point scale (1=lowest to 5=highest), and respondents who selected 5 as their religious activity level had the highest agreement (5.29), while those who selected 2 (4.53) and 1 (4.54) had the lowest.

Residency*: Women who had lived in Utah for 6–10 years (5.04) and more than 21 years (4.98) had the highest agreement, while those who selected fewer than 2 years (4.64) and 2–5 years (4.78) had the lowest.

2. Utilization

The second survey item in this section was “*I have utilized resources that have helped me achieve financial security.*” Again, we ran frequency data separately for women and men, because BWF is focused on changing perceptions of women, but the comparison with men is also helpful. The women’s statistical mean was 4.53 (SD 1.69) for the representative sample, 4.55 (SD 1.87) for the convenience

⁴ Multi-county districts (MCDs) include Bear River (Box Elder, Cache, and Rich counties), Central (Juab, Millard, Piute, Sanpete, Sevier, and Wayne counties), Mountainland (Summit, Utah, and Wasatch counties), Southeastern (Carbon, Emery, Grand, and San Juan counties), Southwestern (Beaver, Garfield, Iron, Kane, and Washington counties), Uintah Basin (Daggett, Duchesne, and Uintah counties), and Wasatch Front (Davis, Morgan, Salt Lake, Tooele, and Weber counties).

sample, and 4.55 (SD 1.82) for the combined samples (see Table 3 for additional details). Overall, Utah women as a whole straddle two agreement options—neither agree nor disagree and somewhat agree—which means that a significant number of respondents are not utilizing resources to achieve their financial security. Table 4 shows men’s agreement levels.

Table 3. Utilization – Women’s Agreement Levels

Levels of Agreement	Representative <i>M=4.53; SD=1.69</i>	Convenience <i>M=4.55; SD=1.87</i>	Combined <i>M=4.55; SD=1.82</i>
Strongly disagree	76 (7.5%)	195 (8.2%)	271 (8.0%)
Disagree	78 (7.7%)	296 (12.5%)	374 (11.0%)
Somewhat disagree	92 (9.1%)	194 (8.2%)	286 (8.4%)
Neither agree nor disagree	188 (18.5%)	266 (11.2%)	454 (13.4%)
Somewhat agree	258 (25.4%)	494 (20.8%)	752 (22.2%)
Agree	213 (21.0%)	601 (25.3%)	814 (24.0%)
Strongly agree	109 (10.7%)	331 (13.9%)	440 (13.0%)
Total Participants	1014	2377	3391

Table 4. Utilization – Men’s Agreement Levels

Levels of Agreement	Representative <i>M=4.81; SD=1.67</i>	Convenience <i>M=4.97; SD=1.74</i>	Combined <i>M=4.84; SD=1.68</i>
Strongly disagree	52 (5.8%)	9 (4.3%)	61 (5.5%)
Disagree	65 (7.3%)	21 (10.1%)	86 (7.8%)
Somewhat disagree	56 (6.3%)	14 (6.8%)	70 (6.3%)
Neither agree nor disagree	142 (15.8%)	22 (10.6%)	164 (14.9%)
Somewhat agree	220 (24.6%)	33 (15.9%)	253 (22.9%)
Agree	236 (26.3%)	73 (35.3%)	309 (28.0%)
Strongly agree	125 (14.0%)	35 (16.9%)	160 (14.5%)
Total Participants	896	207	1103

In the 2023 survey results, the statistical mean for all participants was 4.17 (SD 1.72) for the representative sample and 4.55 (SD 1.90) for the convenience sample. The survey item above focused on awareness of resources, which had a stronger agreement, while this item focused on the utilization of resources. 43.1% of respondents from the combined 2023 samples either disagreed at some level or neither agreed nor disagreed with the statement, while another 19.7% somewhat agreed. In the representative sample, even more (52.8%) either disagreed or were unsure. In 2024, we see similar trends and slight movement toward agreement.

Demographic Findings: The following brief statements share findings for the women’s combined samples.

Age:* Female respondents who were 55 and older had the strongest agreement (4.58 to 4.95), while respondents who selected the following age range categories had the lowest: 40–44 (4.40), 30–34 (4.43), 35–39 (4.46), and 25–29 (4.48).

Children:* There were slight statistically significant differences between mothers (4.60) and women who did not have children (4.42), and no differences among the agreement levels of mothers based on various numbers of children in a variety of age categories.

Counties/Regions:* The highest statistical means came from women respondents in the following counties: Rich (5.00), San Juan (4.95), Tooele (4.88), Iron (4.83), Millard (4.76), and Utah (4.75). Counties with the lowest agreement were Emery (4.00), Morgan (4.00), Uintah (4.12), Wasatch (4.12), Grand (4.19), Juab (4.21), Duchesne (4.25), and Beaver (4.27). In terms of MCDs, residents of Mountainland (4.70) and Bear River (4.63) had the strongest agreement, while those in Uintah Basin had the lowest.

*Education**: Women who had a high school diploma or less were significantly less likely to agree with the statement (3.80 to 4.13), compared with those who had graduate degrees (4.88), bachelor’s degrees (4.59), and associate degrees (4.38).

*Employment**: Not surprising, women who were retired (4.74) and employed full time (4.63) were significantly more likely to agree than those who selected unemployed (looking for work) (4.00) and full-time homemaker (4.30).

*Income**: The more household income women reported, the more likely they were to agree with the statement. For example, women who reported having incomes less than \$50,000 were significantly less likely to agree (4.08 to 4.26), while those in the highest three incomes levels were significantly more likely to agree (4.63 to 4.97).

*Marital Status**: Respondents who selected married (4.69) and widowed (4.58) had the highest agreement, while those who selected married but separated (4.09) and divorced (4.15) had the lowest agreement levels.

*Race/Ethnicity**: There were no statistically significant differences in agreement levels among respondents by race/ethnicity categories.

*Religion**: There were significant differences between agreement levels and religious affiliation, with the highest agreement from women who selected Judaism (4.85), Catholic (4.79), Jehovah Witness (4.77), Hinduism (4.75), and Protestant (4.69). The lowest agreement levels were from women who selected Agnostic (4.29), Other/General Christian (4.33), Atheist (4.40), Islam (4.40), and Spiritual but Not Religious (4.40). There was a linear relationship between agreement level and religious activity levels (1–5, lowest to highest). Those who selected 5 (4.90) had the strongest agreement, while those who selected 1 had the lowest (4.11).

*Residency**: Women who had lived in Utah fewer than 2 years (4.32) and 2–5 years (4.50) had significantly less agreement than those who had lived in Utah longer (4.59 to 4.81).

3. Understanding Is Valuable

The third item in this section was “*I believe it is valuable for me to understand my personal finances.*” Again, we ran frequency data separately for women and men. For women, the statistical mean for the representative sample was 5.78 (SD 1.28), 6.68 (SD 0.70) for the convenience sample, and 6.41 (SD 1.00) for the combined samples (see Table 5 for additional details). Overall, Utah women believe it is valuable for them to understand their personal finances. There was a significantly higher agreement, however, in the convenience sample, where the statistical mean was close to strongly agree. Table 6 shows men’s agreement levels.

Table 5. Understanding is Valuable – Women’s Agreement Levels

Levels of Agreement	Representative <i>M</i> =5.78; <i>SD</i> =1.28	Convenience <i>M</i> =6.68; <i>SD</i> =0.70	Combined <i>M</i> =6.41; <i>SD</i> =1.00
Strongly disagree	20 (2.0%)	13 (0.5%)	33 (1.0%)
Disagree	10 (1.0%)	1 (0.0%)	11 (0.3%)
Somewhat disagree	25 (2.5%)	5 (0.2%)	30 (0.9%)
Neither agree nor disagree	72 (7.1%)	12 (0.5%)	84 (2.5%)
Somewhat agree	193 (19.0%)	48 (2.0%)	241 (7.1%)
Agree	362 (35.7%)	523 (21.9%)	885 (26.1%)
Strongly agree	332 (32.7%)	1781 (74.7%)	2113 (62.2%)
Total Participants	1014	2383	3397

In the 2023 survey results, the statistical mean for all study participants was 6.04 (SD 1.22) for the representative sample and 6.68 (SD 0.76) for the convenience sample. Interestingly, the convenience sample had one of the smallest standard deviations of any item in the 2023 study, which means that the responses across the sample were more similar than for most survey items. In that sample, only 3.0% disagreed, neither agreed nor disagreed, or somewhat agreed, while the total in the representative

sample was 8.6%. In 2024, the corresponding percentages were 4.3% in the convenience sample and 11.5% in the representative sample. Clearly, most Utahns believe they should understand their own finances.

Table 6. Valuable – Men’s Agreement Levels

Levels of Agreement	Representative <i>M=5.83; SD=1.27</i>	Convenience <i>M=6.53; SD=0.96</i>	Combined <i>M=5.96; SD=1.24</i>
Strongly disagree	15 (1.7%)	2 (1.0%)	17 (1.5%)
Disagree	9 (1.0%)	0 (0.0%)	9 (0.8%)
Somewhat disagree	25 (2.8%)	3 (1.4%)	28 (2.5%)
Neither agree nor disagree	54 (6.0%)	4 (1.9%)	58 (5.2%)
Somewhat agree	177 (19.8%)	9 (4.3%)	186 (16.8%)
Agree	296 (33.0%)	45 (21.5%)	341 (30.9%)
Strongly agree	320 (35.7%)	146 (69.9%)	466 (42.2%)
Total Participants	896	209	1105

Demographic Findings: The statements below share findings for women respondents in the combined samples.

Age: There were no statistically significant agreement differences among the age range categories.

Children:* Mothers had significantly higher agreement levels than women who did not have children (6.45 and 6.33, resp.), but the numbers are similar. Although there was some statistical significance between mothers based on number of children within various age ranges, there was no consistent pattern.

Counties/Regions:* Women respondents from the following counties had the highest agreement: Carbon (6.67), Cache (6.67), Davis (6.63), Iron (6.59), Box Elder (6.59), Wasatch (6.55), Uintah (6.54), Weber (6.51), Salt Lake (6.51), and Emery (6.48). Women with the lowest agreement resided in Daggett (4.86), Rich (5.44), Beaver (5.79), Morgan (5.88), and Wayne (5.88) counties. Among MCDs, residents of the Bear River (6.55), Wasatch Front (6.51), and Southeastern (6.41) had the highest agreement, with Central (6.12) and Uintah Basin (6.18) having the lowest agreement.

Education:* Women respondents who held master’s degrees (6.71), bachelor’s degrees (6.54), and associate degrees (6.26) were significantly more likely to agree with this statement, particularly compared to those with less than high school (5.00), high school graduate or equivalent (5.71), and some high school (5.74).

Employment:* Women who selected full-time student (6.53), employed full time (6.52), and employed part time (6.44) were significantly more likely to agree with the statement than were those who selected unemployed (looking for work) (5.92).

Income:* The higher the household income level, the stronger the agreement. For example, women who selected less than \$25,000 (5.79) and \$25,000–\$34,999 (5.85) were the least likely to agree with the statement, while those who selected \$200,000 and above (6.70) were significantly more likely to agree.

Marital Status:* Women who selected widowed (6.16), married but separated (6.20), divorced (6.23), and living with partner/cohabitating (6.23) had the lowest agreement, while married (6.52) participants selected significantly higher agreement levels.

Race/Ethnicity:* Women who selected American Indian or Alaska Native (5.86) and Black or African American (5.92) were the least likely to agree with the statement, compared to women who selected Native Hawaiian and Other Pacific Islander (6.59), White (6.50), and Asian (6.16), who had the highest agreement.

Religion:* The highest agreement came from women participants who selected Latter-day Saint (6.64), Spiritual but Not Religious (6.53), Agnostic (6.52), and Atheist (6.37). The lowest came from women who selected Islam (5.70), Catholic (5.98), and Other/General Christian (6.02). In terms of

religious activity, those who selected 5 (very active) (6.57) and 4 (6.34) had the highest agreement, while those who selected 3 (6.14) and 2 (6.18) had the lowest.

*Residency**: Respondents who selected fewer than 2 years (5.71) were significantly likely to have less agreement than were those who selected more than 21 years (6.64) and 11–20 years (6.60). The longer a woman had lived in Utah, the stronger her agreement with the statement.

4. Financial Management

The fourth survey item in this section was “*I can manage my personal finances independently and make informed decisions to improve my financial wellness.*” Again, we ran frequency data separately for women and men because BWF is focused on changing perceptions of women, but the comparison with men is also helpful. The statistical mean was 5.30 (SD 1.47) for women respondents in the representative sample and 5.85 (SD 1.22) for the convenience sample (see Table 7 for additional details). The mean of the representative sample was slightly over somewhat agree, while the convenience sample mean was closer to agree. Yet, with samples combined, 504 Utahns (14.8%) still disagreed or selected neither agree nor disagree. Utah men in both samples were more confident than women that they can manage their finances and make informed decisions. Table 8 shows men’s agreement levels.

Table 7. Financial Management – Women’s Agreement Levels

Levels of Agreement	Representative <i>M</i> =5.30; <i>SD</i> =1.47	Convenience <i>M</i> =5.85; <i>SD</i> =1.22	Combined <i>M</i> =5.68; <i>SD</i> =1.32
Strongly disagree	28 (2.8%)	13 (0.5%)	41 (1.2%)
Disagree	30 (3.0%)	44 (1.8%)	74 (2.2%)
Somewhat disagree	53 (5.2%)	99 (4.2%)	152 (4.5%)
Neither agree nor disagree	143 (14.1%)	94 (3.9%)	237 (7.0%)
Somewhat agree	233 (23.0%)	461 (19.4%)	694 (20.4%)
Agree	300 (29.6%)	843 (35.4%)	1143 (33.7%)
Strongly agree	227 (22.4%)	826 (34.7%)	1053 (31.0%)
Total Participants	1014	2380	3394

Table 8. Financial Management – Men’s Agreement Levels

Levels of Agreement	Representative <i>M</i> =5.43; <i>SD</i> =1.41	Convenience <i>M</i> =6.12; <i>SD</i> =1.08	Combined <i>M</i> =5.56; <i>SD</i> =1.38
Strongly disagree	21 (2.3%)	2 (1.0%)	23 (2.1%)
Disagree	22 (2.5%)	1 (0.5%)	23 (2.1%)
Somewhat disagree	40 (4.5%)	4 (1.9%)	44 (4.0%)
Neither agree nor disagree	108 (12.1%)	6 (2.9%)	114 (10.3%)
Somewhat agree	189 (21.1%)	27 (13.0%)	216 (19.6%)
Agree	311 (34.7%)	79 (38.0%)	390 (35.3%)
Strongly agree	205 (22.9%)	89 (42.8%)	294 (26.6%)
Total Participants	896	208	1104

In the 2023 survey results, the statistical mean for all study participants was 5.15 (SD 1.49) for the representative sample and 5.86 (SD 1.23) for the convenience sample. In the representative sample, which had a mean that hovered around somewhat agree, 14.5% disagreed at some level, 13.2% neither agreed nor disagreed, 23.1% somewhat agreed, while 31.8% agreed, and 17.4% strongly agreed. In the convenience sample, 71.0% agreed or strongly agreed. The combined means for the 2024 combined participants is slightly higher than in 2023.

Demographic Findings: The statements below summarize findings for the combined samples of women participants.

*Age**: The lowest agreement levels came from respondents in the following age ranges: 18–24 (5.45), 30–34 (5.45), 35–39 (5.55); the highest agreement included women who were 70 and older (5.97), 60–64 (5.83), 45–49 (5.83), and 50–54 (5.82).

*Children**: There were slight but significant differences between mothers (5.71) and women who had no children (5.63); mothers had higher agreement. Among mothers of different numbers of children in the three age groups, those with four or more children in the 0–5 age group had the lowest agreement, and those with 1, 2, or 3 children in that age group had higher agreement levels. This was somewhat similar with mothers who had children in the 6–11 age ranges. However, the patterns were not linear.

*Counties/Regions**: Women from the counties or county groupings with the lowest agreement levels included Washington (5.43), the central rural county grouping (5.53), the Tooele, Morgan, & Rich grouping (5.53), and the eastern rural county grouping (5.62). Those with the highest agreement included Iron (6.00), Weber (5.87), Davis (5.78), and Cache (5.77) counties. The urban counties in the state had stronger agreement (5.71) than the rural counties (5.58).

*Education**: Women respondents with less than high school (5.05), high school graduate or equivalent (5.08), and some high school (5.22) were significantly less likely to agree with this statement than those who had graduate degrees (5.99) and bachelor’s degrees (5.76).

*Employment**: Women who were unemployed (looking for work) (5.10) and full-time students (5.18) had the lowest levels of agreement, while respondents who selected employed full time (5.79) and retired (5.77) had the highest.

*Income**: The higher the annual household income, the stronger the agreement with this item. For example, those who selected less than \$25,000 (5.13) and \$25,000–\$34,999 (5.37) had significantly less agreement than those who selected \$200,000 and above (6.05), \$150,000–\$199,999 (5.86), and \$100,000–\$149,999 (5.79).

Marital Status: There were no statistically significant differences among marital status categories.

*Race/Ethnicity**: Women who selected Native Hawaiian and Other Pacific Islander (6.00) and White (5.74) were significantly more likely to agree with the statement than those who selected American Indian or Alaska Native (5.29) and Hispanic/Latino (5.40).

*Religion**: The highest levels of agreement came from women who selected Latter-day Saint (5.82) and Islam (5.80), while the lowest agreement came from women who selected Jehovah Witness (4.77). All others had means between 5.50 and 5.69. In terms of religious activity level, the respondents who were more active in their religious affiliations had higher levels of agreement.

*Residency**: Women who lived in Utah the longest—more than 21 years and 11–20 years (5.85 and 5.77, resp.)—were significantly more likely to agree with the statement, while those who had lived in Utah fewer than 2 years (5.29) selected lower agreement options.

5. Competence and Confidence

The final survey item in this section was “*It is important for women to be competent and confident with money.*” Unlike the other survey items in this section, we ran frequency data together for all participants and did not separate women and men. The statistical mean was 5.90 (SD 1.26) for respondents in the representative sample, 6.82 (SD 0.58) for the convenience sample, and 6.43 (1.03) for the combined samples (see Table 9 for additional details). Overall, Utahns agree/strongly agree that women should be competent and confident with money. In fact, 2,985 (65.9%) participants selected strongly agree, with a striking 86.0% of the convenience sample selecting strongly agree. Even in the representative sample, only 2.8% of respondents selected any type of disagreement (1.0% in the convenience sample). The convenience sample responses for this survey item had one of the highest statistical means and the narrowest standard deviation of the entire 2024 survey.

In the 2023 survey results, the statistical mean for combined study participants was 6.16 (SD 1.20) for the representative sample and 6.83 (SD 0.62) for the convenience sample. The convenience sample in 2023 also had one of the smallest standard deviations in the study. Although there was a significant

difference between samples, both datasets had high means. In the convenience sample, only 0.9% disagreed, while only 0.2% neither agreed nor disagreed. Although the mean was higher in the convenience sample, 81.0% of the combined samples selected strongly agree. The 2024 survey results followed patterns similar to those of the 2023 findings.

Table 9. Competence and Confidence –Agreement Levels

Levels of Agreement	Representative <i>M=5.90; SD=1.26</i>	Convenience <i>M=6.82; SD=0.58</i>	Combined <i>M=6.43; SD=1.03</i>
Strongly disagree	29 (1.5%)	9 (0.3%)	38 (0.8%)
Disagree	25 (1.3%)	1 (0.0%)	26 (0.6%)
Somewhat disagree	36 (1.9%)	7 (0.3%)	43 (0.9%)
Neither agree nor disagree	142 (7.4%)	10 (0.4%)	152 (3.4%)
Somewhat agree	295 (15.4%)	22 (0.8%)	317 (7.0%)
Agree	652 (34.0%)	316 (12.1%)	968 (21.4%)
Strongly agree	741 (38.6%)	2244 (86.0%)	2985 (65.9%)
Total Participants	1920	2609	4529

Demographic Findings: The statements below summarize findings for the combined samples of all participants.

Age: There were no statistically significant differences among the age range categories.

*Children**: There was a significant difference between parents (6.50) and nonparents (6.29), and no significant differences when comparing parents of different numbers and ages of children.

*Counties/Regions**: Respondents with the highest agreement levels resided in Cache (6.75), Davis (6.72), Emery (6.70), Iron (6.70), Sevier (6.62), Salt Lake (6.60), Sanpete (6.57), Uintah (6.56), and Juab (6.53) counties. Those with the lowest agreement resided in Rich (5.61), Daggett (5.62), Morgan (5.81), and Piute (5.88%) counties. All statistical means, however, were still in the agree to strongly agree range. Residents who lived in the Wasatch Front (6.58) and Bear River MCDs (6.51) had significantly higher agreement than respondents in the Central (6.23) and Southwestern (6.23) MCDs. Again, the statistical means for all were between agree and strongly agree.

*Education**: Respondents with graduate degrees (6.77), bachelor’s degrees (6.57), associate degrees (6.34), and some college but degree not received or is in progress (6.28) had significantly higher agreement than those who selected less than high school (4.90), some high school (5.52), and high school graduate or equivalent (5.82).

*Employment**: Respondents who selected full-time student (6.62), employed part time (6.52), and employed full time (6.52) had the highest agreement levels, while those who selected unemployed (looking for work) (5.83) had the lowest. Those who selected retired (6.26) and full-time homemaker (6.37) were in the middle, but they clearly agreed.

*Gender**: Women respondents (6.58) had significantly higher agreement than men (5.96); non-binary respondents had a mean of 6.67.

*Income**: The higher the household income levels, the stronger the agreement. For example, respondents who selected less than \$25,000 (5.79) and \$25,000–\$34,999 (5.98) had significantly lower agreement—although they still agreed—than did those who selected \$200,000 and above (6.76) and \$150,000–\$199,999 (6.65).

Marital Status: There were no statistically significant differences of agreement levels among marital status categories.

*Race/Ethnicity**: Respondents who selected White (6.55), Native Hawaiian and Other Pacific Islander (6.32), Asian (6.21), and Hispanic/Latino (6.15) had significantly stronger agreement than did those who selected Black or African American (5.74) and American Indian or Alaska Native (5.77).

*Religion**: The highest levels of agreement came from respondents who selected Latter-day Saint (6.75), Agnostic (6.60), Atheist (6.51), and Spiritual but Not Religious (6.51) as their religious affiliation. The lowest agreement came from individuals who selected Jehovah Witness (5.37),

Hinduism (5.95), Islam (5.98), and Catholic (6.00). In terms of religious activity level, although there was statistical significance between levels, they were not linear. For example, respondents who selected 5=very active (6.60) had the highest agreement, followed by 1=not at all (6.32).

*Residency**: The more years a respondent had lived in Utah, the higher the agreement with the statement; residents of more than 21 years (6.75) had the strongest agreement, and those with fewer than 2 years (5.88) had the weakest.

6. Qualitative Findings

As mentioned, we offered one open-ended question inviting responses regarding any thoughts, insights, or ideas respondents may have related to the challenges that Utah women and girls face. Overall, 2,248 study participants provided qualitative responses to this prompt, with 100 mentioning something that fell within the “Finance” category. Table 10 lists the extrapolated theme categories, followed by several respondent quotations that provide representative observations regarding the themes. Note that some comments pertained to several categories, as individual statements often overlapped a variety of themes and topics. Others simply identified the general category as an issue of concern but did not provide additional commentary. Consequently, the theme percentages exceed 100.0%.

Table 10. Qualitative Themes – Finance

Theme Categories	#	%
A. Cultural Expectations & Unpaid Caregiving	38	38.0%
B. Economic Inequality	30	30.0%
C. Pay Gap & Career Disparities	27	27.0%
D. Financial Literacy/Education Needed	20	20.0%
E. Cost of Living Challenges	19	19.0%

- A. *Cultural Expectations & Unpaid Caregiving*: The most frequent theme that surfaced from respondents was the impact of cultural expectations in Utah for women to stay at home to provide unpaid caregiving and domestic labor. Thirty-eight respondents (38.0%) mentioned how these expectations prevent many women from being able to enter the workforce and may therefore limit women’s earning potential and financial independence. Responses included

“Utah has many biases due to predominate religious ideals where women are to be supportive of men and care for the home. The economy doesn’t allow this ideal to flourish any longer and creates an uneven workload. Women also tend to be less financial stable after a relationship ends due to the uneven workload and less importance placed on a women’s career over a man’s career.”

“I feel that there is still a stigma around women who choose to work and that we shouldn’t choose to have kids if we aren’t going to prioritize being a stay-at-home mom. This makes it difficult to feel accepted in the decisions I make for my family. Many women feel the pressure to work due to financial burdens. Cost of childcare makes it extremely difficult to get ahead.”

“We need a better way for our children and communities to flourish without relying on unpaid labor from women. Women who age with no social security, disability, or retirement available to them and are then left in the dust if they need to leave their marriage or any other set of unforeseen circumstances happen. Lifting women will lift everyone.”

“Traditional gender role beliefs in churches and communities can limit women’s opportunities and cause them to shoulder a disproportionate share of childcare and household responsibilities. This can make it challenging for women to pursue their education and career goals and put them at a financial disadvantage.”

- B. *Economic Inequality*: The second most frequently mentioned issue was overall economic inequality faced by women, with 30 respondents (30.0%) stating this was of concern. According to responses, this inequality is caused by lack of education attainment and lower pay in traditionally “female” careers. For example,

“I feel like there is an “illusion of choice” in Utah. So many women my age are getting degrees that

“Gaps in economic inequality and differences in education make it difficult for (women) to

won't get them well-paying jobs and seem oblivious to the financial danger they put themselves in when they become a stay-at-home mom with no work experience and no employable degree."

survive in society; it will take a joint effort by the government and women as a whole to address this problem."

- C. *Pay Gap & Career Disparities*: A large portion of responses (27.0%) directly mentioned the gender pay gap and other career disparities as causes for financial insecurity among women. A previous white paper includes a full section on the topic of the pay gap. For example,

"I am concerned about the pay gap between women and men in Utah, not only because it immediately affects women's economic status and resources, and their children's, but also because it exponentially affects their lives going forward—their retirement, their social security, their assets, the whole bundle."

"One significant challenge is the gender pay gap. Despite progress in recent years, women still earn less than men for the same work. This not only affects their financial stability but also limits their opportunities for economic independence and advancement. It is essential to promote gender equality and advocate for policies that support women and girls. This could include initiatives to close the pay gap and increase the representation of women in leadership positions."

"Women in Utah often encounter wage gaps and underrepresentation in certain industries, impacting their economic independence. Supporting women-owned businesses and promoting equitable pay are essential."

- D. *Financial Literacy/Education Needed*: Although most respondents indicated there was a need for change, 20 (20.0%) provided direct recommendations for increasing financial literacy and providing financial education. Comments included

"We need more education on personal financial success—investing, taxes, savings, retirement, and financial independence. I would love to see Utah lead the way in new, innovative ideas for everyone in Utah. We all deserve success!"

"Women need more educational resources and opportunities to help upgrade their skills and knowledge, thereby enhancing their economic independence."

- E. *Cost of Living Challenges*: Of note were the 19 (19.0%) responses that cited increased cost of living as a challenge for women and families. Housing costs were a prevalent concern, as was the resulting need for dual-income households to afford these increased expenses. For instance,

"I think Utah's culture is changing, but not fast enough to keep up. Women are rarely able to be stay at home moms now days, as the cost of living has inflated to the point where both partners need to work just to pay bills and feed families."

"The State of Utah has become so expensive that a single mom can't afford housing and food for her and her children. More needs to be done to address the cost of living in Utah."

A number of responses (16.0%) mentioned the unique financial challenges experienced by single women (specifically single mothers). Many of these comments shared concern over the financial burden of divorce and how such costs make women hesitant to leave unhealthy and abusive relationships due to fear over the resulting financial insecurity. Some responses specifically cited inequalities and bias in the courts system negatively impacting the financial situations of women experiencing divorce or separation. The resulting debt, limited career opportunities, and lack of childcare resources were cited as challenges for recently single women/mothers; these were also fears experienced by women that caused them or others to stay in a financially stable relationship even when it may not be healthy to do so.

Higher Education Attainment

Vast research⁵ confirms that completing postsecondary certificates and degrees is linked to positive outcomes. Research through the years, focused mostly on bachelor and graduate degree attainment, links higher education not only with better jobs, lower unemployment, and more stability, but also with benefits in health and wellbeing, civic and community engagement, parenting, self-development, intellectual and cognitive development, and societal outcomes. Even though slightly more women than men are now graduating at the bachelor’s degree level in Utah, this is not the case for women of color. And, Utah has the widest gap in the nation between men and women with graduate degrees.⁶ Because it is important for all Utahns to received postsecondary education, exploring Utahns’ understanding and perceptions may guide strategies for increasing completion rates.

The four related survey items provide additional insight that can guide changes to improve support for more Utah families. For each of these statements, we compare current data with the 2023 UWLP study⁷ results that used two of the same items. Two of the survey items from last year were changed for this year’s survey to measure more precisely changes in perceptions for the metrics being measured for BWF. For the representative sample, 1,920 participants took the survey, while 2,610 participated in the convenience sample, for a combined total of 4,530 respondents.

1. The Value of Higher Education

The first survey item in this section was “*In addition to improving economic opportunity, higher education is also important for intellectual growth, personal development, and life-long societal contributions.*” The statistical mean of the representative sample was 5.66 (SD 1.34), the convenience sample was 6.33 (SD 1.10), and the combined samples was 6.05 (SD 1.25). Findings show that 2,194 Utahns (46.4%) strongly agreed that higher education (also called postsecondary education) is important not only for economic opportunity but also for other benefits that are important for all life domains (e.g., home and family, community engagement, and faith-based contributions).

In the convenience sample, 61.5% of respondents strongly agreed, while 93.1% of respondents in that sample agreed at some level. In fact, only 3.2% selected neither agree nor disagree, and only 3.8% selected any level of disagreement. In the representative sample, only 6.8% disagreed, while 83.4% agreed at some level with the statement. A significant majority of Utahns believe that the benefits of an education after high school are important for their overall growth and development. See Table 11 for more details.

Table 11. The Value of Higher Education – Agreement Levels

Levels of Agreement	Representative <i>M=5.66; SD=1.34</i>	Convenience <i>M=6.33; SD=1.10</i>	Combined <i>M=6.05; SD=1.25</i>
Strongly disagree	33 (1.7%)	15 (0.6%)	48 (1.1%)
Disagree	36 (1.9%)	25 (1.0%)	61 (1.3%)
Somewhat disagree	61 (3.2%)	57 (2.2%)	118 (2.6%)
Neither agree nor disagree	189 (9.8%)	84 (3.2%)	273 (6.0%)
Somewhat agree	374 (19.5%)	218 (8.4%)	592 (13.1%)
Agree	638 (33.2%)	606 (23.2%)	1244 (27.5%)
Strongly agree	589 (30.7%)	1605 (61.5%)	2194 (48.4%)
Total Participants	1920	2610	4530

⁵ Madsen, S. R., Hanewicz, C., & Thackeray, S. (2010, January 26). *The value of higher education for women in Utah*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/briefs/1-value-of-higher-education.pdf>

⁶ Madsen, S. R., & Madsen, G. P. (2021, December 2). *Women’s equality in Utah: Why Utah is ranked as the worst state, and what can be done*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/wp/no-4.pdf>

⁷ Madsen, S. R. (2024, March 19). *Higher education attainment: Research summary*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/higher-education-attainment-research-summary.pdf>

In the 2023 survey, the statistical mean for the representative sample was 5.63 (SD 1.41), and the convenience sample mean was 6.31 (SD 1.10). This was similar to the 2024 results. In the 2023 findings, 2,629 (79.3%) respondents agreed or strongly agreed with this statement, while another 11.7% somewhat agreed. While 9.0% of either sample disagreed in 2023, only 5.0% of either sample disagreed in 2024. Many Utahns understand that a higher education has many purposes beyond economic ones.

Demographic Findings: The brief statements below share findings for the combined samples. The statistical means are based on a 7-point Likert scale (1=strongly disagree, 4=neither agree nor disagree, and 7=strongly agree). The “*” refers to demographic variables that met the statistical significance p-value threshold of ≤ 0.05 .

Age: There were no significant differences agreement differences among the age range categories.

Children:* There was a significant difference of agreement levels between parents (6.11) and nonparents (5.93), with parents having stronger agreement. Among parents, there were no statistical differences when comparing various numbers and ages of children and agreement levels.

Counties/Regions:* Respondents who lived in the following counties had the highest agreement: Cache (6.42), Wasatch (6.34), Davis (6.31), Iron (6.28), Emery (6.24), and Sanpete (6.21). There was a statistically significant difference between respondents in the Bear River MCD (6.22) and those in the Southwestern (5.83), Central (5.83), and Uintah Basin (5.89) MCDs. However, respondents from across the state agreed with the statement.

Education:* The more the education respondents had, the stronger the agreement with this survey item. Respondents who selected graduate degree (6.55) and bachelor’s degree (6.20) had significantly higher agreement than those who selected less than high school (4.24) and high school graduate or equivalent (5.38).

Employment:* Respondents who selected full-time student (6.33), employed full time (6.13), and employed part time (6.11) had the highest agreement, while those who selected unemployed (looking for work) (5.54) had the lowest agreement.

Gender:* There was a significant difference between men (5.76) and women (6.14) in terms of agreements levels; non-binary participants had a statistical mean of 6.17.

Income:* The higher the household income, the stronger the agreement with the statement. For example, those with the highest agreement selected \$200,000 and above (6.47), \$150,000–\$199,999 (6.27), and 100,000–\$149,999 (6.18), compared to those who selected less than \$25,000 and \$25,000–\$34,999 (5.65 and 5.56, resp.).

Marital Status: There were no significant differences among marital status categories and agreement with the statement.

Race/Ethnicity:* Respondents who selected White (6.11), Asian (5.98), and Hispanic/Latino (5.92) had the highest agreement.

Religion:* Respondents who selected Latter-day Saint (6.33), Islam (6.21), Atheist (6.16), Agnostic (6.09), and Hinduism (6.08) had the strongest agreement, compared to those who selected Jehovah Witness (5.53). Study participants who selected 5=very active were significantly more likely to agree with the statement than those reporting all other religious activity levels.

Residency:* Those respondents who had lived in Utah fewer than 2 years (5.63) had significantly lower agreement levels than those who selected more than 21 years (6.27), 11–20 years (6.23), and 6–10 years (6.08). The more years an individual had lived in Utah, the stronger the agreement.

2. Worth the Investment

The second survey item in this section was “*College is worth the financial investment.*” This item was added in 2024, so we do not have results from 2023 from which to compare. The statistical mean for the representative sample was 5.10 (SD 1.58), the convenience sample was 5.67 (SD 1.41), and the combined samples was 5.43 (SD 1.51). A striking 76.7% of Utahns in the combined samples agreed at some level with the statement, while only 11.8% disagreed at some level. Even more striking was the

83.0% agreement within the convenience sample of 2,611 Utahns. Overall, Utahns continue to believe at various agreement levels that college is worth the financial investment. See Table 12 for more details.

Table 12. Worth the Investment – Agreement Levels

Levels of Agreement	Representative <i>M=5.10; SD=1.58</i>	Convenience <i>M=5.67; SD=1.41</i>	Combined <i>M=5.43; SD=1.51</i>
Strongly disagree	65 (3.4%)	32 (1.2%)	97 (2.1%)
Disagree	86 (4.5%)	64 (2.5%)	150 (3.3%)
Somewhat disagree	137 (7.1%)	151 (5.8%)	288 (6.4%)
Neither agree nor disagree	327 (17.0%)	194 (7.4%)	521 (11.5%)
Somewhat agree	391 (20.4%)	560 (21.4%)	951 (21.0%)
Agree	519 (27.0%)	667 (25.5%)	1186 (26.2%)
Strongly agree	395 (20.6%)	943 (36.1%)	1338 (29.5%)
Total Participants	1920	2611	4531

Demographic Findings: The statements below summarize the findings of all participants in this research study.

Age:* Although all statistical means for various age ranges fell within the somewhat agree to agree space, the findings show that those in certain age ranges had stronger agreement. For example, respondents in the 50–54, 45–49, 70 and older, and 65–69 age ranges had the strongest agreement, with statistical means between 5.42 and 5.68. Study participants in the 18–34 age ranges had the least agreement, with means between 5.26 and 5.32. This was not a linear relationship, though, as those who were in the 60–64 age range ended up in the middle.

Children:* There was a significant difference in agreement between parents (5.52) and nonparents (5.23). There were not significant differences, however, among parents with different numbers of children in different age ranges.

Counties/Regions:* Although there were no statistical differences by county or MCD, there were some differences when counties with lower numbers of participants were grouped together. Counties with the highest agreement included Iron (5.89), Cache (5.70), Utah (5.61), and Davis (5.55). The lowest agreement came from residents of the Tooele, Morgan, & Rich county grouping (5.06), the central rural county grouping (5.10), Box Elder County (5.17), and Weber County (5.19).

Education:* Again, the more education, the stronger the agreement—with respondents who had graduate degrees (6.05), bachelor’s degrees (5.61), and associate degrees (5.16) having the strongest agreement, while less than high school, some high school, and high school graduate or equivalent had statistically less agreement (3.81 to 4.85).

Employment:* Not surprisingly, full-time students (5.75), employed full time (5.57), and employed part time (5.40) had the strongest agreement with the statement, compared to those who selected unemployed (looking for work) (4.61). Respondents selecting full-time homemaker (5.23) and retired (5.24) fell in between.

Gender:* Men and women had significantly different responses, with women having stronger agreement (5.52) than men (5.17); non-binary participants had significantly lower agreement at 4.88.

Income:* The higher the household income, the stronger the agreement. For example, those with the highest agreement included respondents who selected \$200,000 and above (6.03), \$150,000–\$199,999 (5.73), and 100,000–\$149,999 (5.61), compared to those who selected less than \$25,000 and \$25,000–\$34,999 (4.76 and 4.81, resp.).

Marital Status:* Respondents who selected married (5.59) had significantly stronger agreement than all others, with living with partner/cohabiting (4.97) and married but separated (5.01) having significantly less agreement.

*Race/Ethnicity**: Respondents who selected Asian (5.49), White (5.48), and Native Hawaiian and Other Pacific Islander (5.43) as their race/ethnicity had significantly higher agreement levels than did those who selected American Indian or Alaska Native (5.08).

*Religion**: Respondents who selected Islam (5.90), Latter-day Saint (5.79), and Judaism (5.66) as their religious affiliation had stronger agreement than those who selected Jehovah Witness (4.89), Other/General Christian (5.01), and Spiritual but Not Religious (5.13). There was a linear connection between religious activity level and agreement. Those who were most religiously active most strongly believed that college was worth the financial investment.

*Residency**: Residents who reported living in Utah fewer than 2 years (4.99) had significantly lower agreement than all other options, with more than 21 years (5.60) and 11–20 years (5.65) having the highest agreement.

3. Graduate Degrees for Women

As mentioned, Utah has the widest gap in the nation between men and women with graduate degree attainment,⁸ which is one of the metrics in the Best & Worst States for Women’s Equality⁹ ranking. Hence, it is important to more deeply understand Utah’s perceptions of graduate programs for women. The third survey item in this section was “*It is important for more Utah women to complete graduate degree programs.*” The statistical mean was 5.31 (SD 1.44) for the representative sample, 5.63 (SD 1.38) for the convenience sample, and 5.50 (SD 1.41) for the combined samples. Interestingly, the statistical means hover between somewhat agree to agree. In the convenience sample, only 7.6% of Utahns disagreed at any level, and 16.9% selected neither agree nor disagree. Overall, 75.6% of respondents in the combined samples agreed at some level that it was important for more Utah women to obtain graduate degrees, with 78.7% in the convenience sample agreeing. Although the means between the representative and convenience samples are statistically different, 71.2% of respondents in the representative sample also agree at some level. A deeper qualitative exploration of these findings could add more insight into why this is the case. See Table 13 for more details.

Table 13. Graduate Degrees for Women – Agreement Levels

Levels of Agreement	Representative <i>M</i>=5.31; <i>SD</i>=1.44	Convenience <i>M</i>=5.63; <i>SD</i>=1.38	Combined <i>M</i>=5.50; <i>SD</i>=1.41
Strong disagree	48 (2.5%)	27 (1.0%)	75 (1.7%)
Disagree	44 (2.3%)	50 (1.9%)	94 (2.1%)
Somewhat disagree	72 (3.8%)	103 (4.0%)	175 (3.9%)
Neither agree nor disagree	389 (20.3%)	376 (14.4%)	765 (16.9%)
Somewhat agree	337 (17.6%)	471 (18.1%)	808 (17.9%)
Agree	607 (31.6%)	672 (25.8%)	1279 (28.3%)
Strongly agree	48 (22.0%)	906 (34.8%)	1329 (29.4%)
Total Participants	1920	2605	4525

In the 2023 survey, the statistical mean was 5.32 (SD 1.43) for the representative sample and 5.79 (SD 1.32) for the convenience sample. In the combined samples, 62.7% selected agree or strongly agree, while only 5.1% disagreed. In the representative sample, 6.8% disagreed, but 30.8% selected neither agree nor disagree. In the 2023 sample, 69.2% agreed at some level. In the 2024 samples, the percentage of respondents who agreed is slightly higher.

Demographic Findings: The brief statements below report findings for the combined samples.

Age: There were no statistically significant agreement differences among the age range categories.

⁸ Madsen, S. R., & Madsen, G. P. (2021, December 2). *Women’s equality in Utah: Why Utah is ranked as the worst state, and what can be done*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/wp/no-4.pdf>

⁹ 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>

*Children**: There was a statistically significant difference between the agreement levels of parents (5.55) and nonparents (5.39), but among parents, there were no differences between agreement and number of children in different age categories.

*Counties/Regions**: The counties or county groupings with the highest agreement from respondents included Iron (5.76), Cache (5.62), Utah (5.62), and Davis (5.61). The lowest agreement came from residents in the Tooele, Morgan, & Rich grouping (5.09) and the central rural county grouping (5.25).

*Education**: Not surprisingly, respondents with graduate degrees (6.04) and bachelor's degrees (5.52) had significantly higher agreement than those with less than high school (4.26) and high school graduate or equivalent (4.87) as their highest educational attainment level. Those with the lowest educational attainment still somewhat agreed that it is important for more Utah women to complete graduate degree programs.

*Employment**: Respondents who selected full-time student (5.90) and employed full time (5.64) had significantly higher agreement than those who selected unemployed (looking for work) (4.88) and full-time homemaker (5.14).

Gender: Women's agreement levels were similar to men's with this survey item (5.52 and 5.42, resp.), and non-binary participants had a statistical mean of 5.79.

*Income**: The higher the household income, the stronger the agreement with the statement. For example, those with the highest agreement included respondents who selected \$200,000 and above (5.94), \$150,000–\$199,999 (5.68), and 100,000–\$149,999 (5.59), compared to those who selected less than \$25,000 and \$25,000–\$34,999 (5.05 and 5.10, resp.).

Marital Status: There were no statistical differences between marital status categories and the respondents' levels of agreement.

Race/Ethnicity: There were no statistical differences between race/ethnicity and the respondents' levels of agreement.

*Religion**: The strongest agreement came from individuals who selected Judaism (5.76), Hinduism (5.71), Atheist (5.67), and Latter-day Saint (5.60) as their religious affiliation, with the lowest agreement from Other/General Christians (5.16). Respondents who reported higher activity levels in their religion had stronger agreement with the statement.

*Residency**: Although there was not a linear pattern of length of time living in Utah to agreement levels, respondents who had lived in Utah fewer than 2 years (5.21) were significantly less likely to agree with the statement than all other residency categories (5.50 to 5.70).

4. Federal Financial Aid

The final survey item in this section was “*It is important for all those considering attending college to apply for federal financial aid (FAFSA).*” This was a new survey item, so we do not have 2023 findings with which to compare. According to the National College Attainment Network's FAFSA tracker, Nevada, Florida, Arizona, Utah, and Alaska have the lowest percentages of high school seniors completing the FAFSA form.¹⁰ Of the 4,528 individuals who completed this survey item, 3,365 (74.4%) agreed at some level that it was important for all those considering college to complete the FAFSA form, with 1,548 (34.2%) selecting strongly agree. Among respondents in the representative sample, 72.9% agreed, compared to 75.3% in the convenience sample; 9.1% in the representative sample disagreed at some level, compared to 8.6% in the convenience sample. See Table 14 for additional information.

¹⁰ *Utah News Dispatch*. (2024, June 22). Utah among states with lowest high school seniors completing FAFSA. *News*. https://www.stgeorgeutah.com/news/local/utah-among-states-with-lowest-high-school-seniors-completing-fafsa/article_0072f5c2-d970-5c35-8624-61952995c866.html

Table 14. Federal Financial Aid – Agreement Levels

Levels of Agreement	Representative <i>M=5.36; SD=1.49</i>	Convenience <i>M=5.65; SD=1.50</i>	Combined <i>M=5.53; SD=1.51</i>
Strong disagree	55 (2.9%)	37 (1.4%)	92 (2.0%)
Disagree	51 (2.7%)	88 (3.4%)	139 (3.1%)
Somewhat disagree	67 (3.5%)	100 (3.8%)	167 (3.7%)
Neither agree nor disagree	347 (18.1%)	418 (16.0%)	765 (16.9%)
Somewhat agree	370 (19.3%)	281 (10.8%)	651 (14.4%)
Agree	513 (26.7%)	653 (25.0%)	1166 (25.8%)
Strongly agree	517 (26.9%)	1031 (39.5%)	1548 (34.2%)
Total Participants	1920	2608	4528

Demographic Findings: The brief statements below summarize findings for the combined samples.

*Age**: Older respondents were less likely to agree with the statement than younger respondents. For example, those who selected 70 and older (5.00) and 65–69 (5.18) had responses significantly lower than those who selected 18–24 (5.85) and 25–29 (5.83).

*Children**: There was a significant difference between parent (5.56) and nonparent (5.45) agreement levels, but there were no differences among parents in terms of number of children in various age range categories.

*Counties/Regions**: Counties with the strongest agreement included Duchesne (5.96), Cache (5.94), Carbon (5.92), Iron (5.87), Uintah (5.81), and San Juan (5.75). Respondents in these counties were significantly more likely to agree than those with the lowest statistical means: Rich (4.86), Millard (4.86), and Emery (4.91).

*Education**: Respondents who selected graduate degree (5.71), associate degree (5.57), bachelor’s degree (5.54), and some college but degree not received or is in progress (5.52) were significantly more likely to agree with this statement than those who selected less than high school (4.52), some high school (4.77), and high school graduate or equivalent (5.23).

*Employment**: Respondents who selected full-time student (6.03) had the highest agreement, while those who selected retired (5.06) and full-time homemaker (5.22) were significantly less likely to agree.

*Gender**: Women’s agreement levels were significantly higher than men’s (5.60 and 5.28, resp.), and non-binary participants had a statistical mean of 6.00.

*Income**: Although there were some statistically significant results, the pattern was not linear. For example, the category with the highest agreement was \$50,000–\$74,999 (5.67), followed by \$100,000–\$149,999 (5.65). Respondents in several of the lowest agreement categories tended to report lower incomes, but there were exceptions.

Marital Status: There were no significant differences of agreement among marital status categories.

Race/Ethnicity: There were no significant differences among agreement levels when comparing race/ethnicity categories.

*Religion**: Respondents who selected Islam (5.81), Agnostic (5.74), Atheist (5.71), Judaism (5.65), and Catholic were among the those who had the strongest agreement with the statement, while those who selected Jehovah Witness (5.16) and Protestant (5.34) had the lowest agreement. There were no significant differences between agreement levels and religious activity categories.

*Residency**: Respondents who lived in Utah fewer than 2 years (5.31) had significantly less agreement, compared to all other categories (5.57 to 5.76).

5. Qualitative Findings

As mentioned, we offered one open-ended question inviting responses regarding any thoughts, insights, or ideas respondents may have related to the challenges that Utah women and girls face. Overall, 2,248

study participants provided qualitative responses to this prompt, with 176 mentioning something that fell within the “Higher Education Attainment” category. Table 15 lists the extrapolated theme categories, followed by several respondent quotations that provide representative observations regarding examples the themes. Note that some comments pertained to several categories, as individual statements often overlapped a variety of themes and topics. Others simply identified the general category as an issue of concern but did not provide additional commentary. As such, themes do not total 100.0%.

Table 15. Qualitative Themes – Higher Education Attainment

Theme Categories	#	%
A. Equity and Access	78	44.3%
B. Encouragement to Pursue	40	22.7%
C. Religious and Cultural Influences	32	18.2%
D. Barriers to Completion	26	14.8%
E. Value of Education	20	11.4%

A. *Equity and Access*: Overwhelmingly, the theme that surfaced most frequently among respondents (44.3%) concerned equity for females in higher education environments and programs as well as access to education—and creating opportunities in rural communities was mentioned often. Responses included,

“Higher education is frequently inaccessible to rural women.”

“Although Utah’s education system is strong, women and girls may still face barriers to participation in vocational training and higher education, especially in non-traditional fields. While Utah offers opportunities for women in some areas, more policy support and social attention are needed to help women and girls overcome these challenges and achieve equality and self-development.”

“Educational and professional opportunities may sometimes be limited, especially in rural areas, which can restrict career advancement and economic independence.”

“Because women bear the responsibility of caregiving for children, their education opportunities are limited, which keeps them in low-paying jobs. I strongly support public education at no cost for every American, from birth to an associate degree (at a minimum).”

B. *Encouragement to Pursue*: The second-most prevalent theme among respondents (22.7%) was the importance of encouraging girls and women to pursue higher education. For instance,

“I think there are still far too many people, men and women alike, in Utah that discourage women from pursuing higher education.”

“I always wanted to be a nurse but didn’t have enough confidence in my math or chemistry skills to try and make it happen when I got into college. So, I never tried. But I’ve thought about it my whole working career and often wondered how it would have affected my life and how I felt about myself.”

“We need to make sure girls know that they can pursue higher education. Going to high school in Utah was hard because everyone would make fun of me for wanting to be a doctor.”

“I work with young girls and see the immense pressure on them. Many girls in the community are not pushed to imagine their possibilities; they seem to accept from a young age that they are going to marry and become mothers.”

C. *Religious and Cultural Influences*: Among the responses were 32 comments (18.2%) that referred to cultural and/or religious influences that deter women and girls from completing from postsecondary education. For example,

“The dominant religion in Utah needs to do a better job of encouraging girls to get their education and live their dreams and not just push motherhood. Make room for both. We have so many unhappy women in our culture who repressed their aspirations and ambitions because

“More discussion and education on how ‘a man is not a financial plan.’”

“As a member of the LDS faith, I know that family is put first. I don’t have a problem with that, but I do when there are certain expectations. For example, having a family versus the mother getting

they thought there was only one righteous choice.”
“It is *so* important that both men and women are informed about the importance of women attaining education and workforce experience. I believe conversations about this should start when people are young.”

an education. In my view, they are the same. Both are an investment for the family and the individual for the future. A young woman shouldn't have to choose between one or the other.”

D. *Barriers to Completion*: Many respondents (14.8%) noted the challenges women face when it comes to completing certificates and degrees. Responses included

“As a full-time student in an electrical engineering program, I have been lucky thus far with supportive professors, but I have been told in writing by an administrator that if my children get sick, maybe I shouldn't take classes that don't offer flexibility. Classes with notoriously bad flexibility are lab classes, all of which are in STEM fields. I worry constantly that if my children get ill in a future semester with a professor that has no flexibility or empathy, the university will not be on my side, and my career going forward will be held hostage by a bad apple. I do not think women should be at the mercy of kind professors to have access to resources that will help them have stability in life. In fact, it is precisely those women who need the resources the most. Broad, institutional safety nets are mandatory to ensuring that women, especially in the heart of Mormondom, are given the same chance to grow and be full humans that men are.”

“Education opportunities are readily available for girls and women in Utah, but childcare is a barrier to accessing higher education for women.”

“Lack of community/childcare support to really help women achieve their career or educational goals. It leaves women who work or start a business or pursue higher education feeling burnt out as they continue to try to achieve impossible standards in all areas of life.”

“Financial barrier in higher education tuition: master's degrees are too expensive.”

“One young woman planned to complete her degree at the school where her husband was beginning his training in a medical field. His mother was so worried about the debt that she did not want her daughter-in-law to complete her degree but instead stop at the end of her junior year and go to work.”

E. *Value of Education*: The final theme that emerged in comments (11.4%) emphasized the value of completing postsecondary education. For example,

“I went back to school and got another master's degree—in school counseling—so I could be home with my kids more. It's absolutely the best thing I've done. I'm able to contribute financially, save for their college education, save for retirement, and be with my kids. Additionally, I find the work satisfying.”

“I decided I needed to be able to return to the job market at above entry level so I could earn enough to support my family. I went back for a master's and was able to do so. However, my bachelor's degree was useless. It would have been better for me to work a few years to learn about life and my own skills before going to college in the first place.”

“It's critical for women who choose to stay at home and raise children to obtain as much higher education as they possibly can. These mothers can change the world through their devotion to teaching the rising generation.”

“Self-growth through education and learning is an important factor in my own destiny.”

Additional comments mentioned support for higher educational attainment more generally, including several comments about increasing opportunities for vocational training and trades apprenticeships and support for women completing credentials in STEM programs. Another subset discussed the importance of improving safety on college campuses, highlighting the vulnerability of young women when it comes to being sexually harassed or experiencing other types of sexual violence.

K-12 Initiatives

Vast research¹¹ confirms that educational experiences of all types during childhood and youth are important preparation for life. The teaching, counseling, and programs within the schools and beyond are critical to children’s growth and development, and adults (e.g., parents, administrators, teachers, counselors, politicians, community leaders) often determine what and how children learn. Further, the perceptions of adults in all settings, including religious spaces, influence children’s views of their own possibilities, educational aspirations, and career opportunities and choices. Findings from this study provide insights from Utah adults more generally on significant areas that influence girls. Exploring Utahns’ current perceptions may guide strategies for change.

The five related survey items provide additional insight that can guide changes to improve support for more Utah families. For four of these statements, we compare current data with the 2023 UWLP study results that used the same items.¹² In addition, one survey item was added to this year’s survey to measure perceptions of the absenteeism trend that is troublesome in Utah. The representative sample had 1,920 participants, while 2,607 were in the convenience sample, for a combined total of 4,527 individuals.

1. Math Skills

The first survey item in this section was “*It is important for girls in K-12 to have strong math skills for their future career and life.*” The statistical mean of the representative sample was 5.62 (SD 1.30), the convenience sample was 6.13 (SD 1.06), and the combined samples was 5.92 (SD 1.19). Findings show that most Utahns do believe that it is important for girls to have strong math skills, with 87.7% of all study participants selecting some level of agreement, with 39.2% selecting strongly agree. There was a significant difference between the two samples, with the convenience sample having significantly higher agreement. In that sample, only 2.3% disagreed at some level, and another 5.7% selected neither agree nor disagree. See Table 16 for more details.

Table 16. Math Skills – Agreement Levels

Levels of Agreement	Representative <i>M=5.62; SD=1.30</i>	Convenience <i>M=6.13; SD=1.06</i>	Combined <i>M=5.92; SD=1.19</i>
Strongly disagree	28 (1.5%)	6 (0.2%)	34 (0.8%)
Disagree	30 (1.6%)	14 (0.5%)	44 (1.0%)
Somewhat disagree	54 (2.8%)	43 (1.6%)	97 (2.1%)
Neither agree nor disagree	229 (11.9%)	149 (5.7%)	378 (8.3%)
Somewhat agree	383 (19.9%)	379 (14.5%)	762 (16.8%)
Agree	655 (34.1%)	781 (30.0%)	1436 (31.7%)
Strongly agree	541 (28.2%)	1235 (47.4%)	1776 (39.2%)
Total Participants	1920	2607	4527

In the 2023 survey, the statistical mean for the representative sample was 5.56 (SD 1.35), and for the convenience sample it was 6.14 (SD 1.04), which is similar to our 2024 data. In 2023, there was a significant difference between samples, with 42.6% participants strongly agreeing in the convenience sample and only 28.5% in the latter.

Demographic Findings: The brief statements below share findings for the combined samples. The statistical means are based on a 7-point Likert scale (1=strongly disagree, 4=neither agree nor disagree, and 7=strongly agree). The “*” refers to demographic variables that met the statistical significance p-value threshold of ≤ 0.05 .

¹¹ Madsen, S. R. (2008). *On becoming a woman leader: Learning from the experiences of university presidents*. Jossey-Bass; Madsen, S. R. (2009). *Developing leadership: Learning from the experiences of women governors*. University Press of America.

¹² Madsen, S. R. (2024, March 19). *K-12 initiatives: Research summary*. Utah Women & Leadership Project. <https://www.usu.edu/uwlp/files/k-12-initiatives-research-summary.pdf>

*Age**: There was a significant difference among age range categories, but no specific pattern appeared. Statistically significant findings emerged only between those who selected 18–24 (5.69)—the lowest agreement—and those in the following age groups, who had the highest agreement: 45–49 (6.02), 65–69 (6.00), and 60–64 (6.00).

*Children**: There was a significant difference between parents (5.98) and nonparents (5.79), with parents having stronger agreement. Among parents who had children in the 0–5 age range, those with 1 or 2 children had the highest agreement, while those with more children had lower agreement.

*Counties/Regions**: Respondents who lived in the following counties had the highest agreement: Cache (6.18), Davis (6.10), Duchesne (6.08), Iron (6.06), Salt Lake (6.04), Emery (6.03), and Wasatch (6.02). The lowest agreement came from respondents who lived in Rich, Morgan, Wayne, Daggett, Millard, and Piute (5.41–5.59). In addition, there was a statistically significant difference between respondents in the Bear River MCD (6.00) and the Wasatch Front MCD (5.99), compared with those in Central (5.68) and Southwestern (5.78) MCDs. However, respondents from across the state more generally agreed with the statement.

*Education**: The more the education, the stronger the agreement with this survey item. Respondents who selected graduate degree (6.24) and bachelor’s degree (6.01) had significantly higher agreement than those who selected less than high school (4.31), some high school (5.35), and high school graduate or equivalent (5.42).

*Employment**: Respondents who selected employed full time (6.02) and full-time student (6.00) had significantly stronger agreement than those who selected unemployed (looking for work) (5.46) and full-time homemaker (5.67).

*Gender**: There was a significant difference between men (5.77) and women (5.96) in terms of agreements levels; non-binary participants had a statistical mean of 6.33.

*Income**: The higher the household income, the stronger the agreement with the statement. For example, those who selected less than \$25,000 (5.46) and \$25,000–\$34,999 (5.52) were significantly less likely to agree with the statement than those who had incomes over \$100,000 (6.06 to 6.20).

Marital Status: There were no significant differences among marital status categories and agreement with the statement.

*Race/Ethnicity**: Respondents who selected White (5.96), Asian (5.91), Native American (5.89), and Hispanic/Latino (5.83) had the highest agreement, while those who selected Black or African American (5.21) had significantly less agreement.

*Religion**: Respondents who selected Atheist (6.07), Agnostic (6.06), and Latter-day Saint (6.00) were significantly more likely to agree with the statement than did those who selected Jehovah Witness (5.21). All others had statistical means ranging from 5.70 to 5.92. The differences between agreement and religious activity were minimal.

*Residency**: Residents of fewer than 2 years (5.60) had significantly lower agreement levels than those who selected 11–20 (6.11) and more than 21 years (6.06).

2. Career and Technical Education

The second survey item in this section was “*It is important for girls to complete Career and Technical Education (CTE) pathways in high school.*” The statistical mean for the representative sample was 5.49 (SD 1.29), the convenience sample was 5.81 (SD 1.16), and the combined samples was 5.68 (SD 1.22). There was a statistically significant difference between samples, with respondents in the convenience sample being more likely to agree with the statement. The difference was that in the representative sample, more respondents selected somewhat agree, while in the convenience sample more participants selected strongly agree. A striking 81.7% of Utahns in the combined samples agreed at some level with the statement, with only 3.8% disagreeing at some level. See Table 17 for more details.

Table 17. Career and Technical Education – Agreement Levels

Levels of Agreement	Representative <i>M=5.49; SD=1.29</i>	Convenience <i>M=5.81; SD=1.16</i>	Combined <i>M=5.68; SD=1.22</i>
Strongly disagree	28 (1.5%)	6 (0.2%)	34 (0.8%)
Disagree	29 (1.5%)	17 (0.7%)	46 (1.0%)
Somewhat disagree	47 (2.4%)	45 (1.7%)	92 (2.0%)
Neither agree nor disagree	303 (15.8%)	357 (13.7%)	660 (14.6%)
Somewhat agree	423 (22.0%)	427 (16.4%)	850 (18.8%)
Agree	637 (33.2%)	869 (33.3%)	1506 (33.3%)
Strongly agree	453 (23.6%)	886 (34.0%)	1339 (29.6%)
Total Participants	1920	2607	4527

In 2023, the statistical mean for the representative sample was 5.37 (SD 1.31), and in the convenience sample it was 5.83 (SD 1.16), which also displayed a significant difference between the samples. In the combined samples, 82.2% of respondents agreed with the statement at some level, with only 17.8% disagreeing or selecting neither agree nor disagree. In the 2024 study, fewer respondents disagreed.

Demographic Findings: The short statements below summarize the findings of the combined samples.

Age: There were no statistically significant agreement differences among the age range categories.

Children:* There was a significant difference in agreement between parents (5.73) and nonparents (5.56). Also, parents with fewer children in the 0–5 age group, compared to parents with more children in the 0–5 age group had lower agreement. The same was true for the 6–11 age group. Those who had only 1 or 2 children in those categories had stronger agreement.

Counties/Regions:* There were statistical differences between agreement levels among residents of counties that who had the highest agreement—Emery (6.03), Sanpete (6.00), Grand (5.97), Juab (5.95), Duchesne (5.91), and Carbon (5.90)—and counties with residents who had lower agreement. Those counties included Rich (5.12), Millard (5.18), Wayne (5.29), Piute (5.29), Daggett (5.31), and Morgan (5.40).

Education:* Again, the more education a respondent had, the stronger the agreement—with respondents who had graduate degrees (5.86), bachelor’s degrees (5.76), and some college but degree not received or is in progress (5.68) having the strongest agreement, compared with less than high school (4.64), some high school (5.23), and high school graduate or equivalent (5.25) having statistically less agreement.

Employment:* Respondents who were employed full time (5.78) and full-time students (5.71) had significantly stronger agreement than those who selected unemployed (looking for work) (5.37) and full-time homemaker (5.40).

Gender:* Men and women had significantly different responses, with women having stronger agreement (5.71) than men (5.56); non-binary participants had higher agreement at 5.88.

Income:* Respondents with the highest agreement included those who selected household income categories over \$100,000 (5.79–5.84), compared to those who selected categories that were less than \$50,000 (5.29–5.44).

Marital Status: There were no significant differences among marital status categories and agreement levels.

Race/Ethnicity: There were no significant differences among respondents who selected various race/ethnicity categories and agreement levels.

Religion:* Respondents who selected Islam (5.93), Judaism (5.81), Agnostic (5.76), Hinduism (5.74), Atheist (5.72), and Catholic (5.72) as their religious affiliation had the strongest agreement with the statement, while those who the lowest agreement selection, Jehovah Witness (5.00), registered a statistically significant difference. There were no significant differences in agreement among religious activity categories.

*Residency**: Residents who reported living in Utah fewer than 2 years (5.43) and 2–5 years (5.57) had significantly lower agreement than those who selected more than 21 years (5.82), 6–10 years (5.78), and 11–20 years (5.71).

3. Advanced Coursework

The third survey item in this section was “*It is as important for girls as it is for boys to take advanced coursework in high school that prepares students for postsecondary opportunities and careers.*” The statistical mean was 5.76 (SD 1.30) for the representative sample, 6.63 (SD 0.79) for the convenience sample, and 6.26 (SD 1.12) for the combined samples. There was a statistically significant difference between the two samples—nearly one full point—with the convenience sample having much stronger agreement. In fact, 1,956 (75.4%) in that sample selected strongly agree, while only 1.0% disagreed at all, and only 2.5% selected neither agree nor disagree. In the representative sample, 84.6% of respondents also selected a level of agreement as well, so Utahns agreed that both boys and girls should take advanced coursework in high school that prepares them for postsecondary opportunities and careers. See Table 18 for more details.

Table 18. Advanced Coursework – Agreement Levels

Levels of Agreement	Representative <i>M</i>=5.76; <i>SD</i>=1.30	Convenience <i>M</i>=6.63; <i>SD</i>=0.79	Combined <i>M</i>=6.26; <i>SD</i>=1.12
Strong disagree	28 (1.5%)	5 (0.2%)	33 (0.7%)
Disagree	30 (1.6%)	3 (0.1%)	33 (0.7%)
Somewhat disagree	47 (2.4%)	17 (0.7%)	64 (1.4%)
Neither agree nor disagree	190 (9.9%)	64 (2.5%)	254 (5.6%)
Somewhat agree	333 (17.3%)	107 (4.1%)	440 (9.7%)
Agree	640 (33.3%)	446 (17.1%)	1086 (24.0%)
Strongly agree	652 (34.0%)	1967 (75.4%)	2619 (57.8%)
Total Participants	1920	2609	4529

In the 2023 survey, the statistical mean was 5.91 (SD 1.31) for the representative sample and 6.65 (SD 0.75) for the convenience sample, which is similar to the 2024 results. In the 2023 convenience sample, 75.8% (2,018) selected strongly agree, while 41.5% (270) of the representative sample did the same, which was higher than in our current dataset. Both were still high, but the difference was substantial. In the combined samples, only 5.1% of respondents disagreed at some level or chose neither agree nor disagree—while in 2024 that percentage was 8.4%.

Demographic Findings: The brief statements below provide a summary of findings for the combined samples.

Age: There were no statistically significant agreement differences among age range categories.

*Children**: There was a statistically significant difference between the agreement levels of parents (6.33) and nonparents (6.12), but among parents, there were no differences in agreement and number of children in different age categories. Of course, most Utahns agreed.

*Counties/Regions**: Residents who were more likely to agree with the statement lived in Cache (6.63), Davis (6.50), Carbon (6.49), Salt Lake (6.43), and Iron (6.42) counties. Those who were the least likely to agree lived in Daggett (5.23), Rich (5.37), Morgan (5.49), Millard (5.68) and Wayne (5.69) counties.

*Education**: Not surprisingly, respondents with graduate degrees (6.65), bachelor’s degrees (6.40), associate degrees (6.14), and some college but degree not received or is in progress (6.11) had significantly higher agreement than those with less than high school (4.55), some high school (5.39), and high school graduate or equivalent (5.57) as their highest educational attainment level.

*Employment**: Respondents who selected full-time student (6.46), employed full time (6.37), and employed part time (6.31) had significantly higher agreement than those who selected unemployed (looking for work) (5.76).

*Gender**: Women’s agreement levels were significantly higher than men’s (6.39 and 5.85, resp.); non-binary participants had a statistical mean of 6.58.

*Income**: The higher the household income, the stronger the agreement with the statement. For example, those with the highest agreement included respondents who selected \$200,000 and above (6.68), \$150,000–\$199,999 (6.48), and 100,000–\$149,999 (6.45), compared to those who selected less than \$25,000 (5.64) and \$25,000–\$34,999 (5.74).

*Marital Status**: Respondents who selected widowed (5.99) and single (6.03) had significantly less agreement than those who selected married (6.39).

*Race/Ethnicity**: Respondents who selected White (6.35), Native Hawaiian and Other Pacific Islander (6.19), and Asian (6.11) had the strongest agreement, while those who selected Black or African American (5.79) and American Indian or Alaska Native (5.84) had significantly less agreement.

*Religion**: The strongest agreement came from individuals who selected Latter-day Saint (6.55), Atheist (6.45), Agnostic (6.39), and Spiritual but Not Religious (6.27). The lowest agreement levels came from Utahns who selected Jehovah Witness (5.42) and Other/General Christians (5.42). Activity levels were ranked on a 5-point scale (1=lowest to 5=highest), and respondents who had the highest agreement levels also selected 5 (6.41) and 4 (6.13) for their religious activity level, compared to those who selected 2 (6.03) and 3 (6.07).

*Residency**: The longer a respondent had lived in Utah, the higher the agreement level. Individuals who selected more than 21 years (6.55) and 11–20 years (6.49) had significantly stronger agreement than those who selected fewer than 2 years (5.74) and 2–5 years (6.12).

4. Math Gender Difference

The fourth survey item in this section was “*It is concerning that The Nation’s Report Card math scores for 4th and 8th grade in Utah are lower for girls than they are for boys.*” Of the 4,532 individuals who completed this survey item, 3,862 (85.2%) agreed at some level that it is concerning that girls have lower math scores than boys, with 2,143 (47.3%) selecting strongly agree. There was, however, a significant difference between the responses in the two samples, with the mean for the representative sample being 5.38 (SD 1.42) and the convenience sample being 6.43 (SD 0.96). In the latter, only 1.8% of respondents disagreed, and only 4.2% selected neither agree nor disagree. See Table 19 for additional information.

Table 19. Math Gender Difference – Agreement Levels

Levels of Agreement	Representative <i>M</i>=5.38; <i>SD</i>=1.42	Convenience <i>M</i>=6.43; <i>SD</i>=0.96	Combined <i>M</i>=5.98; <i>SD</i>=1.28
Strong disagree	42 (2.2%)	4 (0.2%)	46 (1.0%)
Disagree	39 (2.0%)	16 (0.6%)	55 (1.2%)
Somewhat disagree	70 (3.6%)	25 (1.0%)	95 (2.1%)
Neither agree nor disagree	365 (19.0%)	109 (4.2%)	474 (10.5%)
Somewhat agree	361 (18.8%)	185 (7.1%)	546 (12.0%)
Agree	574 (29.9%)	599 (22.9%)	1173 (25.9%)
Strongly agree	469 (24.4%)	1674 (64.1%)	2143 (47.3%)
Total Participants	1920	2612	4532

In the 2023 survey, the statistical mean was 5.44 (SD 1.41) for the representative sample and 6.42 (SD 0.97) for the convenience sample, which is similar to the 2024 results. In the 2023 representative sample, although only 7.7% disagreed and 20.0% were unsure, 55.3% either agreed or strongly agreed. Yet, in convenience sample, 24.5% agreed, and 56.4% strongly agreed. The same trends exist in 2024, with slight shifts.

Demographic Findings: The brief statements below provide a summary of findings for the combined samples.

*Age**: Younger respondents were less likely to agree with the statement than others. For example, those who selected 18–24 (5.82), 25–29 (5.82), and 30–34 (5.89) had significantly less agreement than others; however, it was not a linear relationship. The highest agreement came from respondents who selected 45–49 (6.16), 50–54 (6.08), 65–69 (6.06), and 60–64 (6.04).

*Children**: There was a significant difference between parent (6.06) and nonparent (5.82) agreement levels. Among parents, those who had more than 4 children in the 0–5 age group had significantly lower agreement than those with fewer children in that age group.

*Counties/Regions**: Residents who were more likely to agree with the statement lived in Sanpete (6.46), Iron (6.28), Cache (6.27), Salt Lake (6.24), Davis (6.23), Carbon (6.18), and Wasatch (6.14) counties. Respondents in these counties had statistically significant differences from those with the lowest statistical means, which included Rich (5.00), Morgan (5.06), Piute (5.06), Millard (5.14), and Wayne (5.17). Among MCDs, respondents living in the Wasatch Front (6.16) and Bear River (6.02) MCDs were more likely to agree with the statement than those in the Central (5.48) and Southwestern (5.77) MCDs.

*Education**: The higher the educational attainment level, the stronger the agreement. Respondents who selected graduate degree (6.44), bachelor’s degree (6.17), associate degree (5.88), and some college but degree not received or is in progress (5.80) were significantly more likely to agree with the statement than those who selected less than high school (4.45), some high school (4.94), and high school graduate or equivalent (5.06).

*Employment**: Respondents who selected full-time student (6.16) and employed full time (6.10) had the highest agreement, while those who selected unemployed (looking for work) (5.16) and full-time homemaker (5.74) were significantly less likely to agree.

*Gender**: Women’s agreement levels were significantly higher than men’s (6.13 and 5.52, resp.), and non-binary participants had a statistical mean of 6.25.

*Income**: The higher the household income level, the stronger the agreement. For example, those who selected less than \$25,000 (5.18) and \$25,000–\$34,999 (5.35) had significantly less agreement than those who reported incomes in the \$200,000 and above (6.44) and \$150,000–\$199,999 (6.27) categories.

Marital Status: There were no significant differences among marital status categories.

*Race/Ethnicity**: Respondents who selected White (6.10) and Native Hawaiian and Other Pacific Islander (6.08) were more likely to agree with the statement than those who selected American Indian or Alaska Native (5.31) and Black or African American (5.32).

*Religion**: Respondents who selected Agnostic (6.31), Latter-day Saint (6.24), Atheist (6.14), and Spiritual but Not Religious (6.07) were among the those who had the strongest agreement with the statement, while those who selected Jehovah Witness (4.58), Other/General Christian (5.46), Islam (5.62), and Catholic (5.63) had the lowest agreement. On the 5-point activity scale, participants who selected 5=very active as their religious activity level had significantly stronger agreement than those in any other activity level.

*Residency**: Respondents who lived in Utah fewer than 2 years (5.32) and 2–5 years (5.76) had significantly less agreement than those in all other residency categories (6.02 to 6.33).

5. Chronic Absenteeism

The final survey item in this section was “*Utahns should be concerned about the percentage of children who are chronically absent from school.*” This was a new survey item, so we do not have 2023 findings with which to compare. According to the Utah State Board of Education, “Students who attend at a rate of 95% or better are significantly less likely to have failing grades or problematic behavior.”¹³ There is extensive research on absenteeism and lower achievement. In fact, children who are chronically absent are 13 times more likely to be chronically absent in the following grade and seven

¹³ Utah State Board of Education. (2024). *Absenteeism and truancy prevention*. <https://schools.utah.gov/prevention/absenteeismtruancyprevention>

times more likely to drop out of school.¹⁴ The statistical mean for the representative sample was 5.68 (SD 1.30), the convenience sample was 6.45 (SD 0.95), and the combined samples was 6.12 (SD 1.18). There is a significant difference among levels of agreement with the survey item and whether a respondent was in the convenience or representative samples (see demographic differences in Appendices A and B); respondents in the convenience sample had significantly stronger agreement. See Table 20 for additional information.

Table 20. Chronic Absenteeism – Agreement Levels

Levels of Agreement	Representative <i>M=5.68; SD=1.30</i>	Convenience <i>M=6.45; SD=0.95</i>	Combined <i>M=6.12; SD=1.18</i>
Strong disagree	26 (1.4%)	10 (0.4%)	36 (0.8%)
Disagree	28 (1.5%)	15 (0.6%)	43 (0.9%)
Somewhat disagree	52 (2.7%)	22 (0.8%)	74 (1.6%)
Neither agree nor disagree	230 (12.0%)	89 (3.4%)	319 (7.0%)
Somewhat agree	350 (18.2%)	159 (6.1%)	509 (11.2%)
Agree	640 (33.3%)	626 (24.0%)	1266 (28.0%)
Strongly agree	594 (30.9%)	1686 (64.7%)	2280 (50.4%)
Total Participants	1920	2607	4527

Demographic Findings: The brief statements below provide findings for the combined samples.

Age:* Older respondents were significantly more likely to agree with the statement than younger respondents. For example, those who selected 70 and older (6.31), 50–54 (6.30), and 60–64 (6.24) had stronger levels of agreement than those who selected 30–34 (5.93), 35–39 (5.95), 18–24 (5.95), and 25–29 (6.03). Although all agreed, it is concerning that those in the childbearing and rearing years had lower agreement.

Children:* There was a significant difference between parent (6.17) and nonparent (6.02) agreement levels, but all agreed with the statement. There were no differences among parents in terms of number of children in various age range categories.

Counties/Regions:* Residents who were more likely to agree with the statement were from Duchesne (6.54), Cache (6.42), Carbon (6.34), Davis (6.34), Salt Lake (6.34), Iron (6.32), Sevier (6.27), Wasatch (6.25), and Sanpete (6.21) counties. Respondents who lived in the following counties had the lowest agreement levels: Millard (5.36), Morgan (5.36), Rich (5.51), Wayne (5.55), and Beaver (5.62). Survey participants who lived in the Wasatch Front (6.27) and Bear River MCDs (6.22) were more likely to agree than those in the Central (5.81) and Southwestern (5.90) MCDs.

Education:* The higher the education attainment, the stronger the agreement. Respondents who selected graduate degree (6.51), bachelor’s degree (6.24), associate degree (6.07), and some college but degree not received or is in progress (5.97) were significantly more likely to agree with the statement than those who selected less than high school (4.40), some high school (5.34), and high school graduate or equivalent (5.46).

Employment:* Respondents who selected full-time student (6.28), employed full time (6.22), retired (6.15), and employed part time (6.08) had the highest agreement, while those who selected unemployed (looking for work) (5.24) and full-time homemaker (5.48) were significantly less likely to agree.

Gender:* Women’s agreement levels were significantly higher than men’s (6.22 and 5.82, resp.), and non-binary participants had a statistical mean of 6.00.

Income:* The higher the annual household income level, the stronger the agreement, in a linear pattern: less than \$25,000 (5.50), \$25,000–\$34,999 (5.69), \$35,000–\$49,999 (5.84), \$50,000–\$74,999 (6.14),

¹⁴ ULEAD Utah. (2024, March). *Fact sheet: Chronic absenteeism & achievement*. https://schools.utah.gov/ulead/uleadfiles/reports/factsheet/Fact%20Sheet_Attendance_Mar24.pdf

\$75,000–\$99,999 (6.17), \$100,000–\$149,999 (6.31), \$150,000–\$199,999 (6.32), and \$200,000 and above (6.46).

Marital Status: There were no significant differences among agreement levels for this statement within the marital status categories.

*Race/Ethnicity**: Respondents who selected Black or African American (5.62) and American Indian or Alaska Native (5.66) were significantly less likely to agree with the statement than those who selected White (6.21), Asian (6.06), and Native Hawaiian and Other Pacific Islander (6.03).

*Religion**: Respondents who selected Latter-day Saint (6.39), Agnostic (6.25), and Atheist (6.23) were among the those who had the strongest agreement with the statement, while those who selected Jehovah Witness (5.00), Other/General Christian (5.72), Islam (5.76), and Catholic (5.86) had the lowest agreement. Those who selected 5=very active with the religious activity scale (1 to 5) were significantly more likely to agree with the statement (6.29) than those citing all other activity levels (5.94 to 6.01).

*Residency**: The longer an individual had lived in Utah, the stronger the agreement. For example, respondents who lived in Utah fewer than 2 years (5.64) had significantly less agreement, compared to those who selected more than 21 years (6.41) and 11–20 years (6.31).

6. Qualitative Findings

As mentioned, we offered one open-ended question inviting responses regarding any thoughts, insights, or ideas respondents may have related to the challenges that Utah women and girls face. Overall, 2,248 study participants provided qualitative responses to this prompt, with 105 mentioning something that falls within the “K–12 Initiatives” category. Table 21 lists the extrapolated theme categories, followed by several respondent quotations that provide representative observations regarding the themes. Note that some comments pertained to several categories, as individual statements were often related to multiple themes and topics. Others simply identified the general category as an issue of concern but did not provide additional commentary. Consequently, themes do not total 100.0%.

Table 21. Qualitative Themes – K-12 Initiatives

Theme Categories	#	%
A. Importance	43	41.0%
B. Career Preparation	37	35.5%
C. Traditional Attitudes and Sexism	17	16.2%
D. Teaching Sex Ed and Consent	12	11.4%

A. *Importance*: The most frequent theme that surfaced, commented on by 41.0% of respondents, included statements about the importance of education, including general statements about the value of education and the need for real change. For example,

“Knowledge is power. Females need to learn very early that schooling is important.”

“I believe Utah has a way to go towards equality across the board. Equality and education should be foremost in our schools.”

“I think the biggest issue facing women in Utah right now is educational inequality. . . . There is a gap between male and female scores in high school in some areas. I hope that this problem can be solved.”

B. *Career Preparation*: The second most frequently mentioned issue was related to career preparation, including STEM (see a more in-depth discussion of STEM in the second white paper in this 2025 series), and was mentioned by 35.5% of participants. Examples include

“As someone who is progressing in a professional field that took me a long time to find, I would have found it valuable in high school to have had more exposure to real career path options with opportunities to understand what it takes to get into

“There needs to be real change in the schooling system (to) focus on helping children to learn and grow to be productive members of society that can be self-sufficient. It would help them to learn about and find a career they feel fulfilled

those fields and different options for jobs.”

“Encouraging more girls to pursue STEM (science, technology, engineering, and mathematics) fields is crucial to overcoming gender disparities in higher-paying careers. Providing mentorship and resources to girls at an early age can make a significant difference in their long-term career choices.”

with and get them the basic training to start in that career.”

“I feel like guidance in the schools . . . is part of what’s missing that leads to women landing where they do career-wise. I now see the many other career paths that I could’ve taken that would’ve played to my interests and strengths.”

- C. *Traditional Attitudes and Sexism*: Comments about the frequency and serious nature of traditional attitudes and sexism was the next most frequently mentioned theme, noted by 16.2% of respondents. Comments included,

“My own 10-year-old daughter thought she wasn’t as smart as the smartest boy in her class, and I had to remind her she got one of the top 3 end-of-level test scores. She’s already experiencing sexism via the old playground rhymes and comments (I can’t believe I got beat by a girl!).”

“In some educational settings, traditional gender attitudes may influence girls’ choice of subjects and careers.”

“Girls’ education is still not taken as seriously as it should be, and it should be promoted more.”

- D. *Teaching Sex Education and Consent*: The next most commonly mentioned theme was related to teaching sex education, consent, and healthy relationships, mentioned by 11.4% of participants. For example,

“We also need to teach successful relationship strategies, *in school*, because they’re not getting enough at home, . . . so we need to inform them on the practical realities of relationships.”

“There need to be education-based programs for *all* teens about what *is* and *is not* consent.”

“We should also be educated about sex, contraception, or guided to organizations that offer this info. It’s not enough to tell girls to abstain from sex, but we need to empower them to make choices with the keys to be successful and the strength to make them!”

“It is *imperative* that sex education becomes mandatory in Utah so that girls have a better chance at understanding their bodies and their boundaries. We need to empower girls and women in every segment of society and in every socio-economic group.”

The next most frequent topic included the role of the family in a child’s life and the importance of family. Additional comments included disparities in education and opportunities between boys and girls; financial issues in the schools, including teacher salaries; the need for mentors and role models for girls; the lack of alignment between school schedules and working parents; having boys and girls work together more in schools; the need for financial education; and homeschoolers and charter schools.

Conclusion

This white paper highlights key findings related to data collected on three key areas (spokes) in the BWF initiative: Finances, Higher Education Attainment, and K–12 Initiatives. Respondents from across the state participated in this 2024 comprehensive study, which focused on understanding the perceptions and attitudes of Utahns on a variety of topics. Both quantitative and qualitative findings were shared in this report. This is the fourth of six white papers that share the findings of the comprehensive study.

Instead of highlighting recommendations for changes in this conclusion, we have included Appendix C, which provides details of each of the three spoke areas of focus addressed in this report and includes the spoke’s description, vision, goals, and thriving statement. The goals—linked to metrics that are updated each year—are our recommendations on what needs to be done to improve Utah in each area so that more women can thrive in all life settings.

Utah must do better to ensure everyone thrives. As Melinda Gates once stated, “If you want to lift up humanity, empower women. It is the most comprehensive, pervasive, high-leverage investment you can

make in human beings.”¹⁵ The vision of BWF is not to lift girls and women at the expense of boys and men—that is a fallacious scarcity mentality. Instead, we believe in the abundance mentality: there is enough for everyone through cooperation and collaboration. As Utah decision makers and residents join to find ways to strengthen the impact of girls and women more effectively, more Utah women and families will feel connected to our state’s well-known mantra: “This Is the Place.” And, in fact, when more women can feel like “This is Her Place,” too, we will know Utah is finally becoming a place where women are truly valued.

Author: Dr. Susan R. Madsen is considered one of the top global scholars and thought leaders on the topic of women’s leadership, has authored or edited nine books, and has published hundreds of articles, chapters, and reports. Her research has been cited in the *U.S. News and World Report*, *The Atlantic*, *The New York Times*, *Parenting Magazine*, *Chronicle of Higher Education*, and *The Washington Post*. She is also a regular contributor to *Forbes* and other local and state newspapers. Professor Madsen is the Karen Haight Huntsman Endowed Professor of Leadership in the Jon M. Huntsman School of Business at Utah State University and serves on many nonprofit and community boards. She is also the Founding Director of the Utah Women & Leadership Project, the visionary behind Utah’s A Bolder Way Forward, and her passion is to strengthen the impact of girls and women in Utah and worldwide.

Author: Brie Sparks is the Statewide Impact Manager for the UWLP and focuses on the statewide initiative, A Bolder Way Forward. Prior to joining the UWLP, Brie managed graduate medical education programs as an Academic Manager of Neurology Fellowships at the University of Utah. Previously, she worked for the Utah Clinical and Translational Science Institute (also at the University of Utah), engaging diverse communities and stakeholders in health research discussions, presenting nationally and locally on community engagement, and facilitating conversations that impacted a variety of health research projects and publications. During this time, Brie also served as an appointed member of the Salt Lake County Mayor’s Council on Diversity Affairs. Brie completed her MBA at the University of Utah and has a bachelor’s degree in Secondary Education from Idaho State University.

Organization: The Utah Women & Leadership Project (UWLP) is housed in the Jon M. Huntsman School of Business at Utah State University (USU) and works in partnership with USU Extension. UWLP’s mission is to strengthen the impact of Utah girls and women. The UWLP serves Utah and its residents by, first, producing relevant, trustworthy, and applicable research; second, creating and gathering valuable resources; and third, convening trainings and events that inform, inspire, and ignite growth and change for all Utahns. The UWLP is also the backbone organization for A Bolder Way Forward (www.abolderwayforward.org).

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¹⁵ Gates, M. (2021). *The moment of lift: How empowering women changes the world*. Flatiron Books.

Appendix A. Study Demographics – Representative Sample (N=1,920)

<p>Gender Man (46.7%) Woman (52.8%) Non-binary (0.5%) Prefer not to say (0.1%)</p> <p>Age 18–24 (5.6%) 25–29 (9.5%) 30–34 (14.2%) 35–39 (9.4%) 40–44 (8.6%) 45–49 (7.5%) 50–54 (7.0%) 55–59 (9.9%) 60–64 (7.4%) 65–69 (8.6%) 70 and older (12.3%)</p> <p>Education Less than high school (1.6%) Some high school (3.7%) High school grad/eq. (26.7%) Some college (21.5%) Associate (12.0%) Bachelor’s (24.2%) Graduate (10.3%)</p> <p>Marital Status Single (24.9%) Married (45.7%) Living with partner (8.6%) Married but separated (2.5%) Widowed (5.4%) Divorced (12.5%) Other (0.3%)</p> <p>Years in Utah Fewer than 2 years (64.2%) 2–5 years (8.8%) 6–10 years (9.2%) 11–20 years (6.4%) More than 21 years (11.4%)</p> <p>Employment Status Employed full time (47.6%) Employed part time (10.8%) Full-time student (1.7%) Full-time homemaker (4.6%) Unemployed, looking (8.5%) Retired (22.9%) Other (3.8%)</p>	<p>Children Yes (57.6%) No (42.4%)</p> <p>Children’s Ages 0–5 (0=74.4%, 1=16.3%, 2=5.8%, 3+=3.0%) 6–11 (0=75.8%, 1=17.7%, 2=3.3%, 3+=1.6%) 12–17 (0=77.4%, 1=15.0%, 2=4.6%, 3+=1.4%)</p> <p>Income Less than \$25,000 (20.1%) \$25,000–\$34,999 (12.5%) \$35,000–\$49,999 (12.8%) \$50,000–\$74,999 (17.8%) \$75,000–\$99,999 (13.2%) \$100,000–\$149,999 (12.2%) \$150,000–\$199,999 (7.3%) \$200,000 and above (4.1%)</p> <p>Race/Ethnicity American Indian or Alaska Native (4.8%) Asian (5.1%) Black or African American (11.9%) Hispanic/Latina (15.5%) Native Hawaiian and Other Pacific Islander (0.8%) White (60.9%) Other (0.8%)</p> <p>Religion Agnostic (6.5%) Atheist (4.8%) Catholic (26.7%) Latter-day Saint (8.2%) Hinduism (1.6%) Islam (2.1%) Jehovah Witness (0.9%) Judaism (2.4%) Protestant (16.1%) Other/General Christian (17.3%) Spiritual/Not Religious (11.8%) Other (0.8%)</p>	<p>Religious Activity 1=Not at all (24.4%) 2=A little (13.7%) 3=Somewhat (22.2%) 4=Active (19.0%) 5=Very active (20.7%)</p> <p>County Beaver (6.3%) Box Elder (1.1%) Cache (1.3%) Carbon (1.0%) Daggett (0.7%) Davis (3.6%) Duchesne (0.8%) Emery (0.6%) Garfield (1.8%) Grand (1.7%) Iron (0.9%) Juab (0.4%) Kane (1.2%) Millard (0.9%) Morgan (3.4%) Piute (0.5%) Rich (1.9%) Salt Lake (20.9%) San Juan (1.7%) Sanpete (0.6%) Sevier (1.1%) Summit (2.9%) Tooele (1.2%) Uintah (0.6%) Utah (25.8%) Wasatch (0.8%) Washington (9.2%) Wayne (2.9%) Weber (4.1%)</p> <p>Region Bear River (4.3%) Central (6.5%) Mountainland (29.5%) Southeastern (5.0%) Southwestern (19.4%) Uintah Basin (2.0%) Wasatch Front (33.2%)</p>
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Appendix B. Study Demographics – Convenience Sample (N=2,801)

<p>Gender Man (8.1%) Woman (91.2%) Non-binary (0.6%) Prefer not to say (0.1%)</p> <p>Age 18–24 (5.5%) 25–29 (8.2%) 30–34 (11.1%) 35–39 (11.1%) 40–44 (12.9%) 45–49 (14.0%) 50–54 (12.2%) 55–59 (7.7%) 60–64 (7.1%) 65–69 (4.4%) 70 and older (5.7%)</p> <p>Education Less than high school (0.4%) Some high school (0.4%) High school grad/eq. (3.7%) Some college (11.6%) Associate (6.3%) Bachelor’s (35.3%) Graduate (42.2%)</p> <p>Marital Status Single (13.6%) Married (71.4%) Living with partner (3.7%) Married but separated (1.4%) Widowed (2.3%) Divorced (7.5%) Other (0.3%)</p> <p>Years in Utah Fewer than 2 years (1.6%) 2–5 years (6.1%) 6–10 years (7.4%) 11–20 years (16.3%) More than 21 years (68.6%)</p> <p>Employment Status Employed full time (65.5%) Employed part time (15.8%) Full-time student (2.2%) Full-time homemaker (5.7%) Unemployed, looking (1.9%) Retired (8.8%) Other (0.1%)</p>	<p>Children Yes (57.6%) No (42.4%)</p> <p>Children’s Ages 0–5 (0=74.4%, 1=16.3%, 2=5.8%, 3+=3.0%) 6–11 (0=75.8%, 1=17.7%, 2=3.3%, 3+=1.6%) 12–17 (0=77.4%, 1=15.0%, 2=4.6%, 3+=1.4%)</p> <p>Income Less than \$25,000 (3.9%) \$25,000–\$34,999 (2.5%) \$35,000–\$49,999 (5.3%) \$50,000–\$74,999 (10.6%) \$75,000–\$99,999 (14.4%) \$100,000–\$149,999 (24.3%) \$150,000–\$199,999 (16.9%) \$200,000 and above (22.1%)</p> <p>Race/Ethnicity American Indian or Alaska Native (1.5%) Asian (2.1%) Black or African American (1.0%) Hispanic/Latina (4.6%) Native Hawaiian and Other Pacific Islander (0.8%) White (89.8%) Other (0.1%)</p> <p>Religion Agnostic (12.5%) Atheist (7.3%) Catholic (3.5%) Hinduism (0.3%) Islam (0.0%) Jehovah Witness (0.1%) Judaism (1.3%) Latter-day Saint (50.2%) Protestant (2.9%) Other/General Christian (5.0%) Spiritual/Not Religious (16.9%)</p>	<p>Religious Activity 1=Not at all (19.9%) 2=A little (11.6%) 3=Somewhat (12.0%) 4=Active (14.8%) 5=Very active (41.8%)</p> <p>County Beaver (0.5%) Box Elder (1.0%) Cache (6.2%) Carbon (1.6%) Daggett (0.0%) Davis (11.5%) Duchesne (0.3%) Emery (0.9%) Garfield (1.8%) Grand (1.1%) Iron (2.5%) Juab (0.4%) Kane (1.1%) Millard (0.4%) Morgan (0.2%) Piute (0.3%) Rich (0.2%) Salt Lake (31.8%) San Juan (1.4%) Sanpete (0.6%) Sevier (0.8%) Summit (1.7%) Tooele (1.5%) Uintah (0.9%) Utah (18.5%) Wasatch (1.1%) Washington (5.3%) Wayne (0.4%) Weber (6.1%)</p> <p>Region Bear River (7.4%) Central (2.8%) Mountainland (21.2%) Southeastern (4.9%) Southwestern (11.1%) Uintah Basin (1.2%) Wasatch Front (50.8%)</p>
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Appendix C. A Bolder Way Forward Spoke Details

I. FINANCE

The Finance Spoke focuses on empowering women of all ages to achieve financial security and sustainability. This includes helping Utah women learn how to make informed financial decisions to serve their own life goals and improve financial wellness. Spoke leaders will bring together individuals and organizations from around the state who can provide crucial financial information; develop innovative resources; offer timely educational opportunities; increase awareness of personal finance best practices; and offer gatherings to meet new friends, mentors, and advocates. Important areas of focus include budgeting, managing debt, raising credit scores, owning homes, planning estates, investing, engaging in entrepreneurship, understanding insurance needs, protecting personal money, and starting a business in this economy.

Vision: Empower Utah women of all ages to achieve financial security and sustainability by increasing their financial confidence and competence.

Goals:

1. Increase financial competence in high school girls. [Metric Dashboard]
2. Increase the percentage of women who feel confident that they can achieve a financial goal. [Metric Dashboard]
3. Increase the percentage of Utah women who have emergency savings. [Metric Dashboard]
4. Increase the percentage of Utah women who have a retirement account. [Metric Dashboard]
5. Change Utahns' agreement (understanding and perceptions) in the following areas: [Metric Dashboard]
 - a. I am aware of resources that help me achieve financial security. [Increase women's agreement by 10% by 2026 and 20% by 2030]
 - b. I have utilized resources that have helped me achieve financial security. [Increase women's agreement by 10% by 2026 and 20% by 2030]
 - c. I believe it is valuable for me to understand my personal finances. [Increase women's agreement by 5% by 2026 and 10% by 2030]
 - d. I can manage my personal finances independently and make informed decisions to improve my financial wellness. [Increase women's agreement by 10% by 2026 and 20% by 2030]
 - e. It is important for women to be competent and confident with money. [Increase agreement by 5% by 2026 and 10% by 2030]

Thriving Statement: Women of any age thrive when they are empowered to achieve financial security and sustainability.

II. HIGHER EDUCATION ATTAINMENT

The Higher Education Attainment Spoke focuses on increasing participation and completion rates of all women in Utah, including at the certificate, associate, bachelor, and graduate levels. This also includes a specific focus on women from marginalized populations. Although increasing the rates of postsecondary attainment is important for all residents—including men—it is critical to consider future initiatives and initiatives by gender. This spoke will include affiliates and participants across the state with all institutions of higher learning. It will also include additional voices, initiatives, and organizations that focus on increasing rates of women attending immediately after high school (particularly women of color), retaining female students, removing barriers, supporting completion, encouraging reengagement, and increasing aspirations for graduate education among Utah women and girls.

Vision: Boldly increase the participation and completion rates of Utah women at the certificate, associate, bachelor, and graduate levels.

Goals:

1. Increase the college-going rate of female high school grads by
 - a. Increasing the enrollment of first-time, degree-seeking female students 1.5% by 2026 and 3.0% by 2030. [[Metric Dashboard](#)]
 - b. Increasing the enrollment of girls and women in technical college certificate programs. [[Metric Dashboard](#)]
2. Increase female students' ability to pay the cost of attendance by
 - a. Increasing FAFSA completion rates in Utah by 5% in 2026 and 10% in 2030. [[Metric Dashboard](#)]
3. Increase the number of degrees and certificates awarded to women 8% by 2026 and 20% by 2030. [[Metric Dashboard](#)]
 - a. Increase the number of STEM degrees and certificates awarded to women (in support of STEM Fields Spoke Goal #1). [[Metric Dashboard](#)]
 - b. Increase the number of women awarded graduate degrees 4% by 2026 and 8% by 2030. [[Metric Dashboard](#)]
4. Change Utahns' agreement (understanding and perceptions) in the following areas: [[Metric Dashboard](#)]
 - a. In addition to improving economic opportunity, higher education is also important for intellectual growth, personal development, and life-long societal contributions. [Increase agreement by 5% by 2026 and 10% by 2030]
 - b. Inclusive environments are critical to cultivating cultures of belonging in higher education. [Increase agreement by 5% by 2026 and 10% by 2030]
 - c. It is important for more Utah women to complete graduate degree programs. [Increase agreement by 5% by 2026 and 10% by 2030]
 - d. Women students of color face more barriers than other students when pursuing careers in high-wage, high-demand fields. [Increase agreement by 5% by 2026 and 10% by 2030]
5. Increase female participation in college education during high school by
 - a. Increasing female enrollment in concurrent enrollment 3% by 2025 and 5% by 2030. [[Metric Dashboard](#)]
 - b. Increasing female enrollment in technical college dual enrollment by 2% by 2026 and 4% by 2030. [[Metric Dashboard](#)]

Thriving Statement: Women and girls thrive when they can aspire to and have access and opportunity to complete postsecondary education at all levels, no matter their backgrounds or previous life experiences.

III. K–12 INITIATIVES

The K–12 Initiatives Spoke focuses on a variety of strategies, efforts, and programs that will better prepare Utah girls and young women to successfully complete high school; transition to college; and become healthy, positive, and contributing members of society. Initiatives may focus on improving confidence and resilience, increasing aspirations to attend and complete college, raising interest in nontraditional fields, and boosting math scores by eighth grade. Informed by newly released CDC data, initiatives could also focus on strengthening mental health more broadly through decreasing rates of sexual violence among youth, partnering with other entities to reduce suicide ideation, and identifying other critical elements. Raising aspirations among girls and young women to become leaders is crucial to achieving positive outcomes for themselves and their communities.

Vision: Provide access and opportunities for all Utah girls and young women to successfully complete high school; be college and career ready; and become healthy, positive, and contributing members of society.

Goals:

1. Increase high school graduation to at least 95% (currently 88%), college and career ready, in high schools across Utah, with a focus on girls and underrepresented groups (in collaboration with the Higher Education Attainment Spoke). [Metric Dashboard]
2. Increase the percentage of all Utah students with proficient math skills, with a focus on girls and other underrepresented groups.
 - a. Close any significant achievement gaps between boys and girls as measured by Acadience Math in grades K through 3. [Metric Dashboard]
 - b. Close any significant achievement gaps between boys and girls as measured by RISE Math tests in grades 3 through 8. [Metric Dashboard]
 - c. Close any significant achievement gaps between boys and girls as measured by NAEP Math 8 tests. [Metric Dashboard]
3. Change Utahns' agreement (understanding and perceptions) in the following areas: [Metric Dashboard]
 - a. It is important for girls in K–12 to have strong math skills for their future career and life. [Increase agreement by 5% by 2026 and 10% by 2030]
 - b. It is important for girls to complete Career and Technical Education (CTE) pathways in high school. [Increase agreement by 5% by 2026 and 10% by 2030]
 - c. It is as important for girls as it is for boys to take advanced coursework in high school that prepares students for postsecondary opportunities and careers. [Increase agreement by 5% by 2026 and 10% by 2030]
 - d. It is concerning that The Nation's Report Card math scores for 4th and 8th grade in Utah are lower for girls than they are for boys. [Increase agreement by 5% by 2026 and 10% by 2030]

Note: Parent and family engagement strategies are woven into each goal.

Thriving Statement: Women and girls thrive when they have the access and opportunity to successfully complete high school and be college and career ready.