ANNUAL REPORT ON POVERTY IN UTAH 2017 2018
Our Mission

Community Action Partnership of Utah leads, strengthens, and supports the Community Action network in order to build thriving communities and end poverty.

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Acknowledgments

This report would not have been possible without the incredible work that the many non-profits, government agencies, businesses, and individuals perform each day. This report is a reflection of their daily efforts to reduce and prevent poverty in the state of Utah. We want to provide special thanks to those that contributed to this report: Utah’s Community Action Agencies; Department of Workforce Services; Randy Raphael, Sarah Wald, and Malia McIlvenna of Utah State Office of Education; and Utah Division of Housing & Community Development.
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“Poverty in Utah is real. It doesn’t have to be.”

That was the tagline for the Community Action Partnership of Utah several years ago. It still resonates with me because I believe it. I see poverty in Utah every day in my job and in my community and in my commute. You probably see it too. I also see people escape the grasp of poverty. Not quite as often as every day. But it is amazing to watch the transformation of families as they become self-sufficient.

The Community Action Partnership of Utah (CAP Utah) is the statewide network of Utah’s nine Community Action Agencies. Together we envision an end to poverty in Utah. We work toward this vision every day, not only by providing services to help families and individuals across the state, but also by partnering with communities throughout the state to learn more about the problems and solutions of poverty.

This Annual Report on Poverty in Utah is part of that effort. We invite you to familiarize yourself with this information and decide how you can partner with us and with other poverty-fighting institutions across the state to build thriving communities. We want to help you help us in our mission to end poverty. We thank you for all of your efforts to eradicate poverty in our communities.

Because poverty in Utah is real, but it doesn’t have to be.

Sincerely,

Jason Wilde
Board President
Community Action Partnership of Utah
Please contact us if you are interested in joining the discussion and being part of the solution.

<table>
<thead>
<tr>
<th>Association/Partnership</th>
<th>Address</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bear River Association of Governments</td>
<td>170 N. Main, Logan, UT 435-752-7242</td>
<td></td>
</tr>
<tr>
<td>Ogden-Weber Community Action Partnership</td>
<td>3159 Grant Ave., Ogden, UT 801-791-0456</td>
<td></td>
</tr>
<tr>
<td>Open Doors</td>
<td>875 E Hwy 193, Layton UT 801-771-4642</td>
<td></td>
</tr>
<tr>
<td>Uintah Basin Association of Governments</td>
<td>330 E 100 South, Roosevelt, UT 84066 435-7224518</td>
<td></td>
</tr>
<tr>
<td>Utah Community Action (FKA Salt Lake Community Action Program)</td>
<td>1307 S 900 W, Salt Lake City, UT 801-977-1122</td>
<td></td>
</tr>
<tr>
<td>Community Action Services and Food Bank</td>
<td>815 S Freedom Blvd., Provo, UT 84601 801-373-8200</td>
<td></td>
</tr>
<tr>
<td>Southeastern Utah Association of Governments</td>
<td>PO Box 1106, Price, UT 84501 435-637-9232</td>
<td></td>
</tr>
<tr>
<td>Six County Association of Governments</td>
<td>PO Box 820, Richfield, UT 435-893-0743</td>
<td></td>
</tr>
<tr>
<td>Five County Community Action Partnership</td>
<td>1010 W 1600 S, St. George, UT 435-673-3548</td>
<td></td>
</tr>
<tr>
<td>Community Action Partnership of Utah</td>
<td>5284 Commerce Dr. #C-264, Murray, UT 801-433-3025</td>
<td></td>
</tr>
</tbody>
</table>
The Annual Report on Poverty compiles and organizes statistical information into federal, state and county data sections. This report is an unbiased resource for all our partners, advocates, legislators and stakeholders who are working to enhance the lives of Utahan’s experiencing poverty. I invite all those utilizing this resource embrace the Promise of Community Action as they find and promote solutions to poverty in our state:

Promise of Community Action:

Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.

We are all part of Community Action and together we can end poverty in Utah!

Nissa Newton
Executive Director, Community Action Partnership of Utah
History of the Federal Poverty Threshold

In 1963 an employee of the Social Security Administration, Mollie Orshansky, published an analysis of the population of those in poverty using thresholds she had developed using an “economy food plan” developed by the Department of Agriculture (DOA) “designed for temporary or emergency use when funds are low.” Orshansky had determined that families of three or more tended to spend about one-third of their income on food after taxes. Her original analysis included 124 different categories accounting for cost of food in terms of family size, farm/nonfarm status, number of family members who were children, age of household members, and sex of head of household. The poverty thresholds were then applied to the income calculations determined through Current Population Survey (CPS) data that used a before-tax definition of income. Orshansky, aware of the inconsistency between her after-tax measurement and that of the CPS, reasoned that her thresholds would yield “a conservative underestimate” of poverty.

In 1969, the U.S. Bureau of the Budget (now the Office of Management and Budget) issued a directive that made Orshansky’s thresholds the official statistical definition of poverty by the federal government. Since that time, the poverty threshold has been heavily debated but little altered.

Arguments have been made for changing the basis for the definition. For example by price of goods vs. standard of living and whether to designate households as farm/nonfarm, removal of the designation of female or male headed households, and at what number of family members should the amount increase (i.e. nine persons or more) are just some of the issues that have been debated. Some of the debates have resulted in change, however using the price of food as the basis of the poverty threshold remains intact.

Table 1 shows the most current measurement of the poverty threshold as of December 2016.
Why Is Measuring Poverty Important?

The federal poverty threshold numbers are used primarily for studying poverty through data collection and analysis and allow statisticians to track progress or decline in terms of poverty trends in the U.S. The federal government also issues poverty guidelines each year that are a simplification of poverty threshold numbers created for use in determining eligibility for federal and state assistance programs. Nearly all means-tested programs (those that determine eligibility based on income and assets) use what is commonly referred to as the federal poverty level (FPL) as a baseline for program approval or a percentage of the FPL such as 125 percent or 185 percent. In Utah, for example, if a parent applies for the Children’s Health Insurance Program (CHIP), as long as the child meets other eligibility criteria, the program is available for children in families whose income is under 200% of the FPL.

Here are a few examples of federal programs that use the FPL to determine eligibility:

- Head Start
- Low-Income Energy Assistance and Home Weatherization
- Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program)
- Job Corps

Table 1.
Current Poverty Thresholds 2016

<table>
<thead>
<tr>
<th>Size of family unit</th>
<th>Weighted average poverty thresholds</th>
<th>Related children under 18 years</th>
<th>None</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five</th>
<th>Six</th>
<th>Seven</th>
<th>Eight or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>One person (unrelated individual)</td>
<td>12,228</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 65 years</td>
<td>12,486</td>
<td>12,486</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65 years and over</td>
<td>11,511</td>
<td>11,511</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two people</td>
<td>15,569</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household under 65 years</td>
<td>16,151</td>
<td>16,072</td>
<td>16,543</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household 65 years and over</td>
<td>14,522</td>
<td>14,507</td>
<td>16,480</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three people</td>
<td>19,105</td>
<td>18,774</td>
<td>19,318</td>
<td>19,337</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Four people</td>
<td>24,563</td>
<td>24,755</td>
<td>25,160</td>
<td>24,339</td>
<td>24,424</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Five people</td>
<td>29,111</td>
<td>29,854</td>
<td>30,288</td>
<td>29,360</td>
<td>28,643</td>
<td>28,205</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Six people</td>
<td>32,928</td>
<td>34,337</td>
<td>34,473</td>
<td>33,763</td>
<td>33,082</td>
<td>32,070</td>
<td>31,470</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seven people</td>
<td>37,458</td>
<td>39,509</td>
<td>39,756</td>
<td>38,905</td>
<td>38,313</td>
<td>37,208</td>
<td>35,920</td>
<td>34,507</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eight people</td>
<td>41,781</td>
<td>44,188</td>
<td>44,578</td>
<td>43,776</td>
<td>43,072</td>
<td>42,075</td>
<td>40,809</td>
<td>39,491</td>
<td>39,156</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nine people or more</td>
<td>49,721</td>
<td>53,155</td>
<td>53,413</td>
<td>52,702</td>
<td>52,106</td>
<td>51,127</td>
<td>49,779</td>
<td>48,561</td>
<td>48,259</td>
<td>46,400</td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau
The Supplemental Poverty Measure

Debates in the 1980s about the inclusion of government noncash benefits (such as food assistance) as income for measuring poverty without changing the poverty thresholds possibly contributed to a Congressional appropriation in 1990 for a study of the poverty measure. The National Academy of Sciences (NAS) established the Panel on Poverty and Family Assistance. Their report proposed a new approach for measuring poverty, although did not include dollar amounts. In 2010 the Interagency Technical Working Group on Developing a Supplemental Poverty Measure (ITWG) provided suggestions for a supplemental measure to be released along with Census numbers each year. This measure is known as the Supplemental Poverty Measure (SPM).

The ITWG suggested the SPM account for dollar amounts spent on a “basic set of goods” including food, clothing, shelter, and utilities (FCSU) and a small amount for other needs such as household items and non-work transportation. The threshold is calculated using five years of cost data for families with two children and then adjusted to account for varying family types and housing costs based on location. The value of noncash benefits available to the family are calculated along with cash income to determine total resources. Expenses such as income taxes and childcare expenses are subtracted from the dollar amount of all resources to determine the final supplemental poverty measure amount.

The SPM is a more complex calculation of a family’s financial situation that considers income, tax credits, in-kind benefits such as food assistance, and certain household expenses. As a result SPM can provide a more in-depth picture of who is affected by poverty and their circumstances.
Table 2.
Poverty Measure Concepts: Official and Supplemental

<table>
<thead>
<tr>
<th>Measurement Units</th>
<th>Official Poverty Measure</th>
<th>Supplemental Poverty Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Families and unrelated individuals</td>
<td>All related individuals who live at the same address, and any co-resident unrelated children who are cared for by the family (such as foster children) and any cohabiters and their relatives</td>
</tr>
<tr>
<td>Poverty Threshold</td>
<td>Three times the cost of a minimum food diet in 1963</td>
<td>The mean of the 30th and 36th percentile of expenditures on food, clothing, shelter, and utilities (FCSU) of consumer units with exactly two children multiplied by 1.2</td>
</tr>
<tr>
<td>Threshold Adjustments</td>
<td>Vary by family size, composition, and age of householder</td>
<td>Geographic adjustments for differences in housing costs by tenure and a three-parameter equivalence scale for family size and composition</td>
</tr>
<tr>
<td>Updating Thresholds</td>
<td>Consumer Price Index: all items</td>
<td>Five-year moving average of expenditures on FCSU</td>
</tr>
<tr>
<td>Resource Measure</td>
<td>Gross before-tax income</td>
<td>Sum of cash income, plus noncash benefits that families can use to meet their FCSU needs, minus taxes (or plus tax credits), minus work expenses, minus out-of-pocket medical expenses, and child support paid to another household.</td>
</tr>
</tbody>
</table>

Source: The Supplemental Poverty Measure 2015

Highlights of the 2016 Supplemental Poverty Measure

- In 2016, the overall SPM rate was 14.0 percent. This was 0.5 percentage points lower than the 2015 SPM rate of 14.5.
- SPM rates were down for children under age 18 and adults, aged 18 to 64. SPM rates for individuals aged 65 and older were up, from 13.7 percent in 2015 to 14.5 percent in 2016.
- The SPM rate for 2016 was 1.3 percentage points higher than the official poverty rate of 12.7 percent.
- The percent of individuals aged 65 and older with SPM resources below half their SPM threshold increased from 4.5 percent in 2015 to 5.2 percent in 2016.
- There were 13 states plus the District of Columbia for which SPM rates were higher than official poverty rates; 20 states with lower rates, and 17 states for which the differences were not statistically significant.
- Social Security continued to be the most important anti-poverty program, moving 26.1 million individuals out of poverty. Refundable tax credits moved 8.1 million people out of poverty.

For the purpose of studying the complexities of poverty in the U.S., it is also important to have a method to measure changes from year to year. While some may argue the equation for setting the poverty thresholds is flawed, it nevertheless provides a consistent yardstick to measure poverty over time.

Figure 1.
Poverty Rates by Age 1959-2015

Source: U.S. Census Bureau
Data is collected each year by the Census Bureau for the Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). This valuable information gives researchers an annual look at the state of poverty in the U.S. and how it compares to previous years.

Key Findings from the 2016 CPS ASEC

- The poverty rate in 2016 was down by 0.8 percentage points from 2015, the rate dropping from 13.5 percent to 12.7 percent.
- The amount of people in poverty dropped by 2.5 million from 2015 to 40.6 million people living in poverty in 2016.
- Nearly all demographic groups saw a statistically significant decrease in the rate of poverty from 2015 to 2016, except for adults aged 65 and older – they were the only population group to experience an increase in the number of people in poverty.

https://census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf

Table 3.

Poverty in the U.S. by Selected Characteristics:

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All the people in the U.S.</td>
<td>13.3%</td>
</tr>
<tr>
<td>White</td>
<td>11.6%</td>
</tr>
<tr>
<td>White, not Hispanic</td>
<td>9.1%</td>
</tr>
<tr>
<td>Black</td>
<td>21.4%</td>
</tr>
<tr>
<td>Hispanic (any race)</td>
<td>21.4%</td>
</tr>
<tr>
<td>Asian</td>
<td>11.4%</td>
</tr>
<tr>
<td>Male</td>
<td>12.2%</td>
</tr>
<tr>
<td>Female</td>
<td>14.8%</td>
</tr>
<tr>
<td>Children under 18</td>
<td>19.7%</td>
</tr>
<tr>
<td>Adults 18-64</td>
<td>12.4%</td>
</tr>
<tr>
<td>Adults 65 and older</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

Source: 2015 CPS ASEC Estimate
Income Inequality in the U.S.

Income inequality refers to uneven income distribution across a population. Census data shows that income inequality has increased since 1999 when incomes peaked prior to a recession in 2001.

Figure 2 shows what the income distribution looks like in the United States when households are divided into fifths – or quintiles. The wealthiest quintile of working families took home half of all income (with the top 5% possessing nearly 22% of that amount), while those in the bottom quintile received only 3% of the economic pie.
Poverty in Utah

Source: ACS Comparative Economic Characteristics 2015
Employment, Income Inequality, Assets, and Cost of Living

Table 4.
Income and Benefits by Household in Utah

Utah Households by Type of Income

Median Annual Household Income - $65,977

Mean Annual Household Income - $84,117

Percentage of Households:
• With earned income – 83.9%
• With Social Security Income – 24.6%
• With Retirement Income – 16.2%
• With Supplemental Security Income (SSI) – 3.8%
• With cash public assistance income – 1.5%
Income Inequality in Utah

Income inequality does not just exist between the wealthiest and poorest households; it exists between racial and ethnic groups and for those with disabilities.

Table 5:
Median Income by Household and Ethnicity in Utah

<table>
<thead>
<tr>
<th>Race/Ethnic Origin</th>
<th>Percent of Population</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>90.0%</td>
<td>$65,367</td>
</tr>
<tr>
<td>Black or African American</td>
<td>1.1%</td>
<td>$40,590</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>0.9%</td>
<td>$39,861</td>
</tr>
<tr>
<td>Asian</td>
<td>2.2%</td>
<td>$62,367</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>0.6%</td>
<td>$46,060</td>
</tr>
<tr>
<td>Some other race</td>
<td>3.5%</td>
<td>$43,327</td>
</tr>
<tr>
<td>Two or more races</td>
<td>1.6%</td>
<td>$53,443</td>
</tr>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>10.6%</td>
<td>$46,677</td>
</tr>
<tr>
<td>White alone (not Hispanic or Latino)</td>
<td>83.5%</td>
<td>$66,516</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey 1-year Estimates

Figure 3:
Poverty by Ethnicity in Utah

Source: 2015 American Community Survey 1-year Estimates
Table 6: Women’s Earnings as a Percentage of Men’s Earnings in Utah

<table>
<thead>
<tr>
<th>Occupation by Sex and Median Earnings in the Past 12 Months (in 2016 Inflation-Adjusted Dollars) for the Civilian Employed Population 16 Years and Over</th>
<th>Median earnings (dollars) for male</th>
<th>Median earnings (dollars) for female</th>
<th>Women’s earnings as a percentage of men’s earning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Civilian employed population 16 years and over with earnings</td>
<td>$41,120</td>
<td>$23,880</td>
<td>58.1%</td>
</tr>
<tr>
<td>Business and financial operations occupations</td>
<td>$60,693</td>
<td>$43,334</td>
<td>71.4%</td>
</tr>
<tr>
<td>Computer, engineering, and science occupations:</td>
<td>$70,439</td>
<td>$45,671</td>
<td>64.8%</td>
</tr>
<tr>
<td>Computer and mathematical occupations</td>
<td>$72,162</td>
<td>$49,090</td>
<td>68.0%</td>
</tr>
<tr>
<td>Architecture and engineering occupations</td>
<td>$70,181</td>
<td>$42,028</td>
<td>59.9%</td>
</tr>
<tr>
<td>Life, physical, and social science occupations</td>
<td>$48,893</td>
<td>$38,439</td>
<td>78.6%</td>
</tr>
<tr>
<td>Education, legal, community service, arts, and media occupations:</td>
<td>$46,329</td>
<td>$25,674</td>
<td>55.4%</td>
</tr>
<tr>
<td>Community and social services occupations</td>
<td>$49,135</td>
<td>$27,073</td>
<td>55.1%</td>
</tr>
<tr>
<td>Legal occupations</td>
<td>$100,542</td>
<td>$40,020</td>
<td>39.8%</td>
</tr>
<tr>
<td>Education, training, and library occupations</td>
<td>$38,148</td>
<td>$24,743</td>
<td>64.9%</td>
</tr>
<tr>
<td>Arts, design, entertainment, sports, and media occupations</td>
<td>$40,772</td>
<td>$21,763</td>
<td>53.4%</td>
</tr>
<tr>
<td>Healthcare practitioner and technical occupations:</td>
<td>$75,498</td>
<td>$40,130</td>
<td>53.2%</td>
</tr>
<tr>
<td>Health diagnosing and treating practitioners and other technical occupations</td>
<td>$101,489</td>
<td>$46,414</td>
<td>45.7%</td>
</tr>
<tr>
<td>Health technologists and technicians</td>
<td>$26,867</td>
<td>$27,414</td>
<td>102.0%</td>
</tr>
<tr>
<td>Healthcare support occupations</td>
<td>$20,727</td>
<td>$20,501</td>
<td>98.9%</td>
</tr>
<tr>
<td>Law enforcement workers including supervisors</td>
<td>$51,340</td>
<td>$35,106</td>
<td>68.4%</td>
</tr>
<tr>
<td>Food preparation and serving related occupations</td>
<td>$10,607</td>
<td>$9,405</td>
<td>88.7%</td>
</tr>
<tr>
<td>Building and grounds cleaning and maintenance occupations</td>
<td>$22,241</td>
<td>$14,895</td>
<td>67.0%</td>
</tr>
<tr>
<td>Personal care and service occupations</td>
<td>$15,839</td>
<td>$11,842</td>
<td>74.8%</td>
</tr>
<tr>
<td>Sales and office occupations:</td>
<td>$35,334</td>
<td>$22,251</td>
<td>63.0%</td>
</tr>
<tr>
<td>Office and administrative support occupations</td>
<td>$27,296</td>
<td>$25,304</td>
<td>92.7%</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance occupations:</td>
<td>$37,682</td>
<td>$30,012</td>
<td>79.6%</td>
</tr>
<tr>
<td>Farming, fishing, and forestry occupations</td>
<td>$25,530</td>
<td>$18,654</td>
<td>73.1%</td>
</tr>
<tr>
<td>Installation, maintenance, and repair occupations</td>
<td>$42,379</td>
<td>$41,961</td>
<td>99.0%</td>
</tr>
<tr>
<td>Production, transportation, and material moving occupations:</td>
<td>$34,271</td>
<td>$22,199</td>
<td>64.8%</td>
</tr>
<tr>
<td>Transportation occupations</td>
<td>$44,123</td>
<td>$31,099</td>
<td>70.5%</td>
</tr>
</tbody>
</table>

Source: 2016 American Community Survey 1-year Estimates
Asset Poverty

Poverty does not just mean a low-income, but also lack of assets, access to health insurance, equity in a home, and availability of jobs that pay a living wage. The following definitions and data are taken from the Prosperity Now (formerly CFED) annual Assets & Opportunity Scorecard:

Liquid Asset Poverty – Liquid asset poverty refers to households that have insufficient assets such as cash, savings, or mutual funds that would allow that household to subsist at the poverty level for three months if they were to lose their source of income.

Asset Poverty - Asset poverty is similar in concept but includes assets that would be more difficult to liquidate in a loss-of-income circumstance, such as a home, car, or business.

Extreme Asset Poverty - Some households have a negative net worth, which means that the family owes more than it owns. A family in this situation would have no financial cushion to help them through a period of loss of income or other financial crisis.

Prime Credit - Consumers who have a credit score (score based on evaluation of past financial behavior such as mortgage payment and credit card payment history) at or below 720 (on a scale of 280-850 in 2014). Individuals with low credit scores may be subject to much higher interest rates when purchasing a car or taking out a loan for a needed home repair, subjecting them to possible further debt.

Underbanked Households - Refers to households that have a checking or savings account but have used non-bank services such as money orders, check cashing services, payday loans, pawn shops, or refund anticipation loans in the past 12 months.

Unbanked Households - Households with neither a checking nor savings account.

Low-Wage Jobs – Percentage of jobs in occupations with median annual pay below 100% of poverty for a family of four.

Employers Offering Health Insurance – Percentage of private-sector establishments that offer health insurance to employees, 2014.

Homeownership – Percentage of occupied housing units that are owner-occupied, 2014.
Table 7.
Median Earnings by Educational Attainment and Sex for the Population over 25 with Earnings in Utah Asset Poverty

<table>
<thead>
<tr>
<th>Education Level</th>
<th>All</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population 25 years and over with earnings</td>
<td>$35,541</td>
<td>$45,670</td>
<td>$25,364</td>
</tr>
<tr>
<td>Less than high school graduate</td>
<td>$22,009</td>
<td>$26,365</td>
<td>$16,219</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>$29,531</td>
<td>$36,660</td>
<td>$21,909</td>
</tr>
<tr>
<td>Some college or associate’s degree</td>
<td>$31,943</td>
<td>$41,937</td>
<td>$23,141</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$45,046</td>
<td>$59,118</td>
<td>$32,092</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>$65,249</td>
<td>$80,088</td>
<td>$50,590</td>
</tr>
</tbody>
</table>

Source: Prosperity Now 2017 Assets & Opportunity Scorecard/State Profile

Table 8.
Financial Assets & Income in Utah

<table>
<thead>
<tr>
<th>Financial Indicator</th>
<th>State Rank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>68.9% - Homeownership Rate</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>57.9% - Of Utah Credit Users Have Prime Credit</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>40.7% - Employers Provide Health Insurance</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>37.2% - Live In Liquid Asset Poverty</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>24.5% - Live In Asset Poverty</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>23.9% - Are Low-Wage Employed</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>20.9% - Are Underbanked</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>3.9% - Are Un-Banked</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>3.8% - Bankruptcy Rate (Per 1,000 People)</td>
<td>46</td>
<td></td>
</tr>
</tbody>
</table>

Source: Prosperity Now 2017 Assets & Opportunity Scorecard/State Profile
Cost of Living and Earning a Living Wage

As part of an initiative called the “Living Wage Project,” the Massachusetts Institute of Technology (MIT) developed a Living Wage Calculator. The faculty and students in charge of the project analyze and aggregate data for states, counties, and cities examining cost of food, child care, healthcare, housing, transportation, taxes, other necessities, wages by occupational group, and minimum wage. Through this process, they have been able to estimate cost of living by geographical area and then project what a household would need to earn in each area to afford the minimal costs to live in each area.

A living wage is different from a minimum wage. A living wage is an hourly wage that a person or family can earn through employment to meet the most basic costs of living without needing government assistance programs to supplement their income. The minimum wage is the government mandated lowest wage that most employers are allowed to pay their employees in a state, county, or city. The poverty wage is the wage a household could earn to be considered at the poverty threshold.

Table 9.
Typical Expenses in Utah (averaged for the entire state)

<table>
<thead>
<tr>
<th>Annual Expenses</th>
<th>1 Adult</th>
<th>1 Adult 1 Child</th>
<th>2 Adults 2 Children</th>
<th>2 Adults (1 Working) 2 Children</th>
<th>2 Adults (1 Working) 3 Children</th>
<th>2 Adults 2 Children</th>
<th>2 Adults 3 Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$3,560</td>
<td>$5,390</td>
<td>$8,023</td>
<td>$10,608</td>
<td>$12,889</td>
<td>$10,608</td>
<td>$12,889</td>
</tr>
<tr>
<td>Child Care</td>
<td>$0</td>
<td>$5,836</td>
<td>$11,329</td>
<td>$0</td>
<td>$11,329</td>
<td>$16,822</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>$2,084</td>
<td>$6,072</td>
<td>$5,786</td>
<td>$5,946</td>
<td>$5,804</td>
<td>$5,946</td>
<td>$5,804</td>
</tr>
<tr>
<td>Housing</td>
<td>$6,664</td>
<td>$10,104</td>
<td>$10,104</td>
<td>$10,104</td>
<td>$14,442</td>
<td>$10,104</td>
<td>$14,442</td>
</tr>
<tr>
<td>Transportation</td>
<td>$3,768</td>
<td>$7,155</td>
<td>$9,346</td>
<td>$10,196</td>
<td>$10,231</td>
<td>$10,196</td>
<td>$10,231</td>
</tr>
<tr>
<td>Other</td>
<td>$2,799</td>
<td>$4,565</td>
<td>$5,497</td>
<td>$6,845</td>
<td>$6,235</td>
<td>$6,845</td>
<td>$6,235</td>
</tr>
<tr>
<td>Required annual income after taxes</td>
<td>$18,875</td>
<td>$39,122</td>
<td>$50,084</td>
<td>$43,699</td>
<td>$49,601</td>
<td>$55,028</td>
<td>$66,423</td>
</tr>
<tr>
<td>Annual taxes</td>
<td>$3,537</td>
<td>$7,332</td>
<td>$9,386</td>
<td>$8,189</td>
<td>$9,295</td>
<td>$10,313</td>
<td>$12,448</td>
</tr>
<tr>
<td>Required annual income before taxes</td>
<td>$22,412</td>
<td>$46,453</td>
<td>$59,471</td>
<td>$51,889</td>
<td>$58,896</td>
<td>$65,341</td>
<td>$78,871</td>
</tr>
</tbody>
</table>

Source: MIT Living Wage Calculator
Financial Assistance Programs for Low-Income Families and Households

Unemployed or underemployed individuals and families who do not qualify for Social Security or Unemployment benefits may qualify for other financial assistance programs such as the Family Employment Program (FEP), Refugee Cash Assistance (RCA), or General Assistance (GA). These programs are time-limited, intended only for short term assistance. FEP assistance (commonly referred to as “welfare”), also known by its federal funding name Temporary Assistance for Needy Families (TANF) is designated specifically for parents and legal guardians of children under 18 who are living in the home. While this program serves primarily single parents, there are a small number of two-parent families who receive assistance as well. In Utah, there is a 36-month lifetime limit a parent can receive FEP assistance unless they meet an exemption for an extension such as a physical or mental illness that prevents them from supporting their family through employment. Cash assistance for families who enter the U.S. as refugees is known as Refugee Cash Assistance (RCA); supporting families for up to eight months. General Assistance (GA) is a state-funded program that provides a small amount of financial support up to 12 months in a 60-month period for adults without children who are unable to work due to illness, injury, or disability. Figures 6 and 7 show the financial assistance caseloads for the period from November 2015 to October 2016.

Table 10.
Living Wage in Utah (averaged for the entire state)

<table>
<thead>
<tr>
<th>Hourly Wages</th>
<th>1 Adult 1 Child</th>
<th>1 Adult 2 Children</th>
<th>2 Adults (1 Working) 1 Child</th>
<th>2 Adults (1 Working) 3 Children</th>
<th>2 Adults 2 Children</th>
<th>2 Adults 3 Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living Wage</td>
<td>$10.78</td>
<td>$22.33</td>
<td>$28.59</td>
<td>$22.26</td>
<td>$28.32</td>
<td>$15.71</td>
</tr>
<tr>
<td>Poverty Wage</td>
<td>$5.00</td>
<td>$7.00</td>
<td>$9.00</td>
<td>$9.00</td>
<td>$13.00</td>
<td>$5.00</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$7.25</td>
<td>$7.25</td>
<td>$7.25</td>
<td>$7.25</td>
<td>$7.25</td>
<td>$7.25</td>
</tr>
</tbody>
</table>

Source: MIT Living Wage Calculator
Figure 4.
Number of Individuals (Parents and Children) Receiving FEP between October 2016 and September 2017

![INDIVIDUALS RECEIVING FEP](image)

Source: Utah Department of Workforce Services

Figure 5.
Number Adults Receiving GA between October 2016 and October 2017

![INDIVIDUALS RECEIVING GA](image)

Source: Utah Department of Workforce Services
Approximately 30% of Utah's population is under age 18, making Utah the youngest state in the country. Funding education in a state where a large portion of the population is under 18 provides unique challenges. Despite a relatively high percentage of personal income per $1,000 in the form of taxes going to fund K-12 education, Utah has long struggled with having one of the lowest funding-per-pupil rates in the nation. This phenomenon was labeled the “Utah education paradox” by the Utah Foundation, a Utah-based policy research organization. Legislative changes in property tax exemptions and an increase in the percentage going to higher education compared to K-12 education resulted in a decline of Utah taxpayers’ previous funding effort for education. Since 1988 Utah has come in last in per pupil funding in the country.

With Utah’s consistently high birthrate (17.6 per 1000 women aged 15-44 in contrast to the lowest birthrate of 9.4 per 1000 in New Hampshire in 2013) and nearly 31% of the population under the age of 18, Utah has a significant need for education funding.

Table 11:
Per Pupil Spending in Utah and the U.S.

<table>
<thead>
<tr>
<th></th>
<th>Nation</th>
<th>Utah</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$10,771</td>
<td>$6,432</td>
<td>51</td>
</tr>
<tr>
<td>Instruction</td>
<td>$6,547</td>
<td>$4,068</td>
<td>51</td>
</tr>
<tr>
<td>Pupil Support</td>
<td>$601</td>
<td>$242</td>
<td>51</td>
</tr>
<tr>
<td>Staff Support</td>
<td>$501</td>
<td>$256</td>
<td>50</td>
</tr>
<tr>
<td>School Admin.</td>
<td>$593</td>
<td>$408</td>
<td>49</td>
</tr>
<tr>
<td>District Admin.</td>
<td>$218</td>
<td>$62</td>
<td>51</td>
</tr>
</tbody>
</table>

Source: Utah State Office of Education Fingertip Facts 2016-2017

Education and Poverty

Graduation rates in Utah continue to improve with an increase in overall graduation rates up 6.4 percentage points in the past five years. New graduation data released in November 2016 by the Utah State Board of Education indicates that Utah is showing improvement in the graduation rates of all subgroups of students. However, many populations such as students with disabilities and African American, Latino, and American Indian students are not completing their high school education, putting them at a much greater risk of living in poverty.
Figure 6:
Utah Graduation Rates by Subgroup 2016

Figure 7.
Poverty Rate by Educational Attainment

Source: 2015 ACS 1-year Estimates
College Readiness
Utah is among several states that employs ACT scores as a method of measuring college-readiness of graduating seniors. The ACT College Readiness Benchmarks are the minimum ACT college readiness assessment scores required for students to have a high probability of success in the following college courses where credit is earned: English composition, social sciences, college algebra, and biology. Utah is one of a dozen states that tests 100% of graduating seniors to determine the percentage of students meeting the ACT College Readiness Benchmarks.

The Utah State Board of Education utilizes two indicators to demonstrate two levels of college readiness: the percentage of students with an ACT composite score of 18 or greater, who are considered academically ready for college, and the percentage of students who met all ACT Benchmarks, which indicates how well they will likely do in their first year of college.

ACT Benchmarks Indicating College Readiness

<table>
<thead>
<tr>
<th>Subject</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>English Composition</td>
<td>18</td>
</tr>
<tr>
<td>College Algebra</td>
<td>22</td>
</tr>
<tr>
<td>Social Sciences</td>
<td>22</td>
</tr>
<tr>
<td>Biology</td>
<td>23</td>
</tr>
</tbody>
</table>
Table 12:  
Percentage of Utah Students Meeting ACT College Readiness Benchmarks in 2015 by Gender, Income, and Ethnic Origin

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian</td>
<td>F</td>
<td>Yes</td>
<td>15.7</td>
<td>13.9</td>
<td>16.2</td>
<td>16.1</td>
<td>16.6</td>
<td>27.9%</td>
<td>3.4%</td>
</tr>
<tr>
<td>American Indian</td>
<td>F</td>
<td>No</td>
<td>17.5</td>
<td>16.3</td>
<td>17.0</td>
<td>18.8</td>
<td>17.9</td>
<td>43.8%</td>
<td>3.8%</td>
</tr>
<tr>
<td>American Indian</td>
<td>M</td>
<td>Yes</td>
<td>15.4</td>
<td>13.3</td>
<td>16.1</td>
<td>15.4</td>
<td>16.7</td>
<td>22.4%</td>
<td>2.1%</td>
</tr>
<tr>
<td>American Indian</td>
<td>M</td>
<td>No</td>
<td>18.8</td>
<td>16.6</td>
<td>19.3</td>
<td>19.3</td>
<td>19.9</td>
<td>54.2%</td>
<td>19.4%</td>
</tr>
<tr>
<td>Asian</td>
<td>F</td>
<td>Yes</td>
<td>19.3</td>
<td>18.4</td>
<td>19.7</td>
<td>19.8</td>
<td>20.0</td>
<td>57.6%</td>
<td>24.7%</td>
</tr>
<tr>
<td>Asian</td>
<td>F</td>
<td>No</td>
<td>22.1</td>
<td>22.0</td>
<td>22.0</td>
<td>22.7</td>
<td>22.4</td>
<td>80.1%</td>
<td>36.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>M</td>
<td>Yes</td>
<td>18.5</td>
<td>16.4</td>
<td>19.8</td>
<td>18.3</td>
<td>20.1</td>
<td>57.0%</td>
<td>20.4%</td>
</tr>
<tr>
<td>Asian</td>
<td>M</td>
<td>No</td>
<td>23.1</td>
<td>22.1</td>
<td>23.6</td>
<td>23.5</td>
<td>23.5</td>
<td>78.2%</td>
<td>44.4%</td>
</tr>
<tr>
<td>Black</td>
<td>F</td>
<td>Yes</td>
<td>15.8</td>
<td>14.7</td>
<td>15.5</td>
<td>16.7</td>
<td>16.4</td>
<td>32.1%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Black</td>
<td>F</td>
<td>No</td>
<td>18.1</td>
<td>17.7</td>
<td>17.3</td>
<td>19.2</td>
<td>18.6</td>
<td>50.9%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Black</td>
<td>M</td>
<td>Yes</td>
<td>15.4</td>
<td>13.7</td>
<td>16.1</td>
<td>15.8</td>
<td>16.0</td>
<td>27.4%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Black</td>
<td>M</td>
<td>No</td>
<td>18.2</td>
<td>16.7</td>
<td>17.9</td>
<td>19.5</td>
<td>19.1</td>
<td>49.6%</td>
<td>17.1%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>F</td>
<td>Yes</td>
<td>16.5</td>
<td>14.9</td>
<td>16.4</td>
<td>17.2</td>
<td>17.2</td>
<td>34.5%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>F</td>
<td>No</td>
<td>18.4</td>
<td>17.7</td>
<td>17.9</td>
<td>19.4</td>
<td>18.8</td>
<td>53.3%</td>
<td>11.1%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>M</td>
<td>Yes</td>
<td>16.5</td>
<td>14.5</td>
<td>17.0</td>
<td>16.9</td>
<td>17.5</td>
<td>34.3%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>M</td>
<td>No</td>
<td>18.8</td>
<td>17.4</td>
<td>18.6</td>
<td>19.4</td>
<td>19.6</td>
<td>55.0%</td>
<td>16.4%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>F</td>
<td>Yes</td>
<td>16.6</td>
<td>15.5</td>
<td>16.7</td>
<td>17.2</td>
<td>17.4</td>
<td>39.5%</td>
<td>2.8%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>F</td>
<td>No</td>
<td>18.8</td>
<td>17.7</td>
<td>18.0</td>
<td>19.8</td>
<td>19.4</td>
<td>55.8%</td>
<td>14.5%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>M</td>
<td>Yes</td>
<td>16.4</td>
<td>14.6</td>
<td>17.2</td>
<td>16.3</td>
<td>17.5</td>
<td>35.5%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>M</td>
<td>No</td>
<td>18.8</td>
<td>17.9</td>
<td>19.5</td>
<td>18.9</td>
<td>19.3</td>
<td>60.6%</td>
<td>16.0%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>F</td>
<td>Yes</td>
<td>19.3</td>
<td>18.6</td>
<td>18.3</td>
<td>21.0</td>
<td>19.5</td>
<td>58.5%</td>
<td>20.8%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>F</td>
<td>No</td>
<td>22.7</td>
<td>23.0</td>
<td>21.7</td>
<td>23.9</td>
<td>22.7</td>
<td>86.0%</td>
<td>40.7%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>M</td>
<td>Yes</td>
<td>17.9</td>
<td>16.7</td>
<td>17.3</td>
<td>18.2</td>
<td>18.8</td>
<td>49.5%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>M</td>
<td>No</td>
<td>21.8</td>
<td>20.7</td>
<td>21.3</td>
<td>22.7</td>
<td>22.3</td>
<td>75.7%</td>
<td>34.2%</td>
</tr>
<tr>
<td>White</td>
<td>F</td>
<td>Yes</td>
<td>19.2</td>
<td>18.7</td>
<td>18.4</td>
<td>20.3</td>
<td>19.4</td>
<td>61.7%</td>
<td>14.6%</td>
</tr>
<tr>
<td>White</td>
<td>F</td>
<td>No</td>
<td>21.7</td>
<td>21.9</td>
<td>20.8</td>
<td>22.9</td>
<td>21.7</td>
<td>79.5%</td>
<td>31.6%</td>
</tr>
<tr>
<td>White</td>
<td>M</td>
<td>Yes</td>
<td>19.0</td>
<td>17.4</td>
<td>19.0</td>
<td>19.6</td>
<td>19.8</td>
<td>55.9%</td>
<td>17.6%</td>
</tr>
<tr>
<td>White</td>
<td>M</td>
<td>No</td>
<td>21.7</td>
<td>20.7</td>
<td>21.7</td>
<td>22.4</td>
<td>22.3</td>
<td>75.7%</td>
<td>35.5%</td>
</tr>
</tbody>
</table>
Utah currently lacks the appropriate inventory of housing to meet the needs of its residents. Low-income families typically pay a larger share of their income toward housing costs than higher-income households, making their financial security more reliant on the housing market.

**Housing Affordability**

- In 2015 approximately 24.1% of homeowners with a mortgage and approximately 44.4% of renters are considered cost burdened; that is, they spend more than 30% of their income on housing.

- As of 2017, Utah’s current housing inventory has an estimated 47,180-unit shortage in available affordable housing for Extremely Low-Income Households (0-30% of the area median income (AMI)). Twenty four percent of renter households in Utah fall into this category.

- Fair Market Rent (FMR) for a two-bedroom apartment is $885 in Utah. A minimum wage worker earns an hourly wage of $7.25. In order to afford that level of rent and utilities, that worker must work 94 hours per week, 52 weeks per year.

Source: Out of Reach 2016: Utah

### Table 13.

**Housing and Homeownership in Utah**

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Utah Data</th>
<th>U.S. Data</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership Rate</td>
<td>68.9%</td>
<td>63.0%</td>
<td>10</td>
</tr>
<tr>
<td>Homeownership by Race</td>
<td>1.5 x as high for white households</td>
<td>1.6 x as high for white households</td>
<td>21</td>
</tr>
<tr>
<td>Homeownership by Income</td>
<td>2.1 x as high for top 20%</td>
<td>2.2 x as high for top 20%</td>
<td>21</td>
</tr>
<tr>
<td>Homeownership by Gender</td>
<td>1.06x as high for single women</td>
<td>1.03x as high for single women</td>
<td>N.A.</td>
</tr>
<tr>
<td>Homeownership by Family Structure</td>
<td>1.7x higher for 2-parent households</td>
<td>1.9 x higher for 2-parent households</td>
<td>7</td>
</tr>
<tr>
<td>Foreclosure Rate</td>
<td>.56%</td>
<td>1.55%</td>
<td>4</td>
</tr>
<tr>
<td>Delinquent Mortgage Loans</td>
<td>.92%</td>
<td>1.141%</td>
<td>13</td>
</tr>
<tr>
<td>High-Cost Mortgage Loans</td>
<td>7.1%</td>
<td>7.6%</td>
<td>33</td>
</tr>
<tr>
<td>Affordability of Homes (value/income)</td>
<td>3.7 x higher than median income</td>
<td>3.5 x higher than median income</td>
<td>33</td>
</tr>
</tbody>
</table>

Source: CFED Assets & Opportunity Scorecard
Homelessness

Homelessness is the most obvious societal challenge associated with lack of affordable housing. All homeless people have one thing in common – poverty. The U.S. Department of Housing and Urban Development (HUD) defines homelessness as follows:

- An individual residing in places not meant for human habitation, in shelters, or in housing developed for the homeless.
- People who are losing their primary nighttime residence, which may include a motel, hotel, or a shared situation, within 14 days and who lack resources or support networks to remain in housing.
- Families with children or unaccompanied youth who are unstably housed and likely to remain in that state.
- A person living in a domestic violence housing situation who has found no place to live, and lacks the resources and support networks needed to obtain housing.

Service providers recognize different categories of homelessness: transitional, situational, episodic, and chronic. People who become homeless temporarily experience what is known as situational or transitional homelessness; they will typically spend a short time in a shelter or staying with friends or family before obtaining stable, permanent housing again. Those who are episodically homeless experience recurring homelessness and utilize homeless services and shelters repeatedly. Finally, chronic homelessness refers to individuals who live primarily in shelters or on the streets; it also refers to individuals who have experienced four or more episodes of homelessness in one year.

Figure 8.
Homelessness Effects on Children

**Homeless children:**
2X as likely to have learning disabilities.
3X as likely to have an emotional disturbance than children who are not homeless.

**Of homeless students (grades 3-8):**
Only 48% met statewide math standards during the 2011-2012 school year.
Only 51% met statewide reading standards during the 2011-2012 school year.

50% of homeless students are held back for one grade.
22% are held back for multiple grades.

Homeless Response System

Since the reasons for homelessness are complex, the methods of providing services are complex as well. Utah employs multiple strategies:

- **Diversion** – These programs seek to work with people applying for shelter to connect them with alternatives such as staying with family or friends. Some financial assistance may be provided to help keep them in their current housing.

- **Day Shelters and Resource Centers** – Homeless Resource Centers such as the Weigand Center in Salt Lake City, provide access to facilities for bathing, doing laundry, receiving case management, and meals.

- **Street Outreach** – Those experiencing homelessness do not always seek services from shelters and other resources available to them. Street outreach is performed by government agencies and local nonprofits who work to connect individuals to services.

- **Emergency Shelter** – These facilities provide overnight shelter to those experiencing a short-term housing crisis who lack other safe options. The goal at these shelters is to find people permanent housing as quickly as possible.

- **Transitional Housing** – These programs provide up to 24 months of temporary housing along with supportive services. Certain populations are more appropriate for this service such as survivors of domestic violence, unaccompanied youth (16–24) who may be unable to live independently, and those struggling with a substance abuse disorder. Many homeless individuals whose primary barrier to permanent housing is economic or struggle with serious mental illness are better served by other models such as rapid re-housing.

- **Rapid Re-Housing** – Rapid Re-Housing (RRH) attempts to reconnect individuals and families to housing as quickly as possible and provides limited financial assistance to reestablish housing stability. Studies have shown that those served by RRH are much less likely to return to homelessness than those exiting an emergency shelter or transitional housing. RRH programs work with local landlords to reduce barriers to housing, provide limited financial assistance, case management, and help in reducing barriers to housing barriers.

- **Permanent Supportive Housing** – The most intensive housing option, permanent supportive housing (PSH) is offered to those with disabilities and those who are considered chronically homeless. Utilizing the “Housing-First” philosophy, PSH improves the health and stability of clients and provides considerable economic savings as well by reducing hospital stays, emergency room visits, interaction with law enforcement, and use of homeless services.
The Affordable Care Act

2010 brought passage of the Affordable Care Act (ACA), legislation aimed at providing coverage to 32 million Americans who previously lacked health care coverage. The coverage would come through an expansion of private and public coverage, change in laws regarding limits on out-of-pocket costs, elimination of denial of coverage for pre-existing conditions, help paying for coverage through tax credits, and a mandate that those who could afford to purchase health care were required to do so.

One of the primary methods of expanding health care coverage to low-income, uninsured Americans in the ACA legislation was through an expansion of the Medicaid program. The expansion would provide Medicaid coverage to individuals and families with incomes under 138% of poverty. A major obstacle to this expansion and coverage of low-income Americans came with the Supreme Court ruling in 2012 that declared states could not have the funding for their existing program pulled if they chose not to expand the program in accordance with the ACA policies.

Table 14.
Uninsured in Utah 2016 by Age and Sex

<table>
<thead>
<tr>
<th>Age</th>
<th>Number Uninsured</th>
<th>Percent Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number Uninsured</td>
<td>264,801</td>
<td>8.8%</td>
</tr>
<tr>
<td>Under 18 years</td>
<td>53,600</td>
<td>5.8%</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>208,853</td>
<td>11.7%</td>
</tr>
<tr>
<td>65 years and older</td>
<td>2,354</td>
<td>.7%</td>
</tr>
<tr>
<td>19 to 25 years</td>
<td>36,464</td>
<td>10.9%</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>143,326</td>
<td>9.4%</td>
</tr>
<tr>
<td>Female</td>
<td>121,481</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

Source: 2016 ACS 1-year Estimates
Table 15.
Uninsured in Utah 2016 by Ethnic Origin, Education, Employment & Income

<table>
<thead>
<tr>
<th>Race and Latino Origin</th>
<th>Count (15)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone (not Hispanic or Latino)</td>
<td>144,616</td>
<td>6.1%</td>
</tr>
<tr>
<td>Black or African American Alone</td>
<td>2,623</td>
<td>8.3%</td>
</tr>
<tr>
<td>American Indian and Alaska Native Alone</td>
<td>6,814</td>
<td>21.9%</td>
</tr>
<tr>
<td>Asian Alone</td>
<td>5,839</td>
<td>8.4%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander alone</td>
<td>4,499</td>
<td>15.4%</td>
</tr>
<tr>
<td>Some other race alone</td>
<td>50,615</td>
<td>31.0%</td>
</tr>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>96,123</td>
<td>21.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Count (15)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate</td>
<td>45,431</td>
<td>31.3%</td>
</tr>
<tr>
<td>H.S. graduate, GED, or alternative</td>
<td>57,295</td>
<td>14.4%</td>
</tr>
<tr>
<td>Some college or associate’s degree</td>
<td>52,256</td>
<td>8.1%</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>19,821</td>
<td>3.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Count (15)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In labor force</td>
<td>156,428</td>
<td>10.6%</td>
</tr>
<tr>
<td>Employed</td>
<td>139,522</td>
<td>9.8%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>16,906</td>
<td>29.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Count (15)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $25,000</td>
<td>43,678</td>
<td>15.2%</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>76,097</td>
<td>14.1%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>63,512</td>
<td>9.9%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>32,907</td>
<td>6.4%</td>
</tr>
<tr>
<td>$100,000 and over</td>
<td>44,803</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ratio of income to Poverty Level in the past 12 months</th>
<th>Count (15)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 138% of poverty threshold</td>
<td>85,022</td>
<td>16.8%</td>
</tr>
<tr>
<td>138% to 199% of poverty threshold</td>
<td>50,033</td>
<td>15.3%</td>
</tr>
<tr>
<td>200% to 399% of poverty threshold</td>
<td>88,840</td>
<td>7.9%</td>
</tr>
<tr>
<td>At or above 400% of poverty threshold</td>
<td>38,805</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

Source: 2016 ACS 1-year Estimates

“We have made substantial progress in the last few years toward helping more children and families get health coverage. Moreover, the ACA established essential health benefits that all plans must cover, including prenatal care and pediatric services. It is critically important that we not lose the gains we have made for children and families in Utah. A repeal of the ACA puts children and families’ health coverage and benefits at risk.”

- Jessie Mandle, Voices for Utah Children
Food Hardship and Food Insecurity

Food hardship data is gathered from the Gallup-Healthways Well-Being Index and food insecurity data is gathered by the USDA through the Current Population Survey. The specific food question that Gallup has been posing is very similar to one of the questions asked by the federal government in its annual survey of Americas’ food security. Gallup asks: “Have there been times in the past twelve months when you did not have enough money to buy food that you or your family needed?” The Food Research and Action Center (FRAC) counts “yes” answers as evidence of “food hardship.” Utah fares better than many states in terms of food hardship and food insecurity, ranking among the lowest rates compared to other states. But that does not mean that Utah is exempt from the problem with 12.9% of households in the state considered experiencing food hardship with an even greater percentage in metropolitan areas of the state. Per recent USDA data, 11.9% of Utah households are considered food insecure and 4.5% are considered “very low” food secure households.

The National School Lunch Program

The United States Department of Agriculture Food and Nutrition Service sets the eligibility criteria for students to be able to qualify for free or reduced school lunch. Currently, students whose families have income that falls below 185% of FPL qualify for reduced-price school lunch while those students whose families have income that falls below 130% of FPL are eligible for free lunch. Data provided by the Utah State Board of Education reports that statewide, 35.2% of students qualify for free or reduced school lunch. The chart provided below shows the large proportion of some racial and ethnic groups who fall below 185% of FPL.
Figure 9:
Percentage of Utah Students Qualifying for Free and Reduced School Lunch by Ethnic Origin and Sex in the 2016-17 School Year

<table>
<thead>
<tr>
<th>School Year</th>
<th>Race</th>
<th>Gender</th>
<th>Sample Size</th>
<th>Low Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>American Indian</td>
<td>F</td>
<td>3,594</td>
<td>78.4%</td>
</tr>
<tr>
<td>2017</td>
<td>American Indian</td>
<td>M</td>
<td>3,761</td>
<td>76.5%</td>
</tr>
<tr>
<td>2017</td>
<td>Asian</td>
<td>F</td>
<td>5,663</td>
<td>36.4%</td>
</tr>
<tr>
<td>2017</td>
<td>Asian</td>
<td>M</td>
<td>5,604</td>
<td>39.2%</td>
</tr>
<tr>
<td>2017</td>
<td>Black</td>
<td>F</td>
<td>4,382</td>
<td>60.4%</td>
</tr>
<tr>
<td>2017</td>
<td>Black</td>
<td>M</td>
<td>4,970</td>
<td>61.5%</td>
</tr>
<tr>
<td>2017</td>
<td>Hispanic</td>
<td>F</td>
<td>54,195</td>
<td>71.8%</td>
</tr>
<tr>
<td>2017</td>
<td>Hispanic</td>
<td>M</td>
<td>57,290</td>
<td>72.5%</td>
</tr>
<tr>
<td>2017</td>
<td>Pacific Islander</td>
<td>F</td>
<td>4,866</td>
<td>66.4%</td>
</tr>
<tr>
<td>2017</td>
<td>Pacific Islander</td>
<td>M</td>
<td>5,442</td>
<td>67.1%</td>
</tr>
<tr>
<td>2017</td>
<td>Two or More Races</td>
<td>F</td>
<td>8,075</td>
<td>37.0%</td>
</tr>
<tr>
<td>2017</td>
<td>Two or More Races</td>
<td>M</td>
<td>8,431</td>
<td>35.9%</td>
</tr>
<tr>
<td>2017</td>
<td>White</td>
<td>F</td>
<td>239,740</td>
<td>26.6%</td>
</tr>
<tr>
<td>2017</td>
<td>White</td>
<td>M</td>
<td>254,913</td>
<td>27.0%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>660,704</td>
<td>36.6%</td>
</tr>
</tbody>
</table>

Source: Utah State Board of Education

For many children, school lunch is their only balanced meal of the day. One of the key objectives of the National School Lunch Program (NSLP) is to ensure that school children have access to nutritious, well-balanced meals. According to the USDA, NSLP provides school children with one-third or more of their Recommended Dietary Allowance (RDA) for key nutrients. These lunches are required to provide no more than 30% of calories from fat and less than 10% from saturated fat.
The National School Breakfast Program

There is considerable evidence supporting the importance of breakfast for the health and performance of school children. Providing meals through the School Breakfast Program (SBP) can aid in obesity prevention and increased consumption of healthier foods such as fruits, milk and vegetables. Children who eat a balanced breakfast perform better in school, resulting in higher graded and standardized test scores, reduced absenteeism, and improved cognitive performance.

Unfortunately, Utah has the lowest participation rate for the National School Breakfast Program in the country, ranking 51st in the nation. Out of every 100 children who participate in the National School Lunch Program (NSLP), only 34 of them participate in the National School Breakfast Program. A school breakfast program is considered successful if it reaches 70 low-income students for every 100 who participate in the NSLP. If Utah met that benchmark, over 50,000 students would be starting their school day with breakfast.

Through the Special Supplemental Nutrition Program, popularly known as WIC, low-income women, infants, and children are provided with nutritious foods, nutrition education and counseling, and help with accessing health care. Approximately three-quarters of those who benefit from the food received from WIC benefits are aged five and younger.

Figure 10.

Average monthly WIC participation in Utah, Oct 2016 – Sep 2017

<table>
<thead>
<tr>
<th>Category</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pregnant Women</td>
<td>4,459</td>
</tr>
<tr>
<td>Total Women</td>
<td>12,850</td>
</tr>
<tr>
<td>Total Infants</td>
<td>12,530</td>
</tr>
<tr>
<td>Total Children</td>
<td>28,510</td>
</tr>
<tr>
<td>Total Women, Infants, and Children</td>
<td>53,890</td>
</tr>
</tbody>
</table>

Source: United States Department of Agriculture Food and Nutrition Service
Supplemental Nutrition Assistance Program

Formerly referred to as “Food Stamps,” a form of the well-known Federal food assistance program was established in 1933. The original food assistance program was established in response to the Great Depression when plummeting food crop prices caused the government to purchase basic commodities at discount prices and distribute them to hungry and impoverished Americans. A more formalized food assistance program was established in 1939, named the “Food Stamps Plan.” The program ended in 1943 as World War II came to an end and the economy in the U.S. was on the mend. 1961 saw the reintroduction of the Food Stamp Program under President John F. Kennedy. In 2008, the Food Stamp Program was renamed the Supplemental Nutrition Assistance Program (SNAP), although in Utah it is still most often referred to as Food Stamps.

Table 16.
SNAP (Food Stamp) Households in Utah 2017

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Count</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Households</td>
<td>142,373</td>
<td></td>
</tr>
<tr>
<td>With Children</td>
<td>63,358</td>
<td>53.18%</td>
</tr>
<tr>
<td>Single Parent</td>
<td>46,124</td>
<td>35.88%</td>
</tr>
<tr>
<td>With one or more disabled individuals</td>
<td>35,156</td>
<td>25.01%</td>
</tr>
<tr>
<td>With one or more elderly individuals</td>
<td>15,747</td>
<td>12.25%</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earned Income Only</td>
<td>35,586</td>
<td>27.68%</td>
</tr>
<tr>
<td>Unearned Income Only</td>
<td>41,694</td>
<td>32.43%</td>
</tr>
<tr>
<td>Both Earned and Unearned Income</td>
<td>23,542</td>
<td>18.31%</td>
</tr>
<tr>
<td>No Income</td>
<td>27,730</td>
<td>21.57%</td>
</tr>
<tr>
<td>Average Household Size</td>
<td>2.49</td>
<td></td>
</tr>
</tbody>
</table>

Source: Department of Workforce Services 2015 Data
The county profile section provides basic information on the demographics and the various related causes of poverty in each county. The major findings come from the U.S. Census Bureau, the American Community Survey, the Department of Workforce Services, Utah State Office of Education, and the National Low-Income Housing Coalition. The change in poverty rate is a year-over-year comparison. The county rank indicates which counties have the highest and lowest rates among the 29 counties in Utah.

### County Profile Data Sources

<table>
<thead>
<tr>
<th>Data Point</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>County Poverty Rate</td>
<td>2011-2015 American Community Survey 5-Year Estimates. The American Community Survey (ACS) 5-year data is an average of the data collected during the listed period. The ACS is an ongoing statistical survey performed by the U.S. Census Bureau.</td>
</tr>
<tr>
<td>Change in Poverty Rate</td>
<td>Calculation done using 2011-2015 American Community Survey 5-Year Estimates and previous year’s 5-year Estimates.</td>
</tr>
<tr>
<td>Population</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>- Children under 18 Years Old</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>- Individuals 65+</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>-In Poverty (county data)</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>-Children in Poverty (county data)</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>-Percent individuals 65+ in poverty</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>-Without High School Diploma</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>Without College Degree</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>Poverty Rate of those w/o H.S. Diploma</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>Percent of high school grads college ready</td>
<td>Utah State Office of Education</td>
</tr>
<tr>
<td>(scoring a composite of 18 or higher on ACT)</td>
<td></td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>Utah Department of Workforce Services, Labor Force Data</td>
</tr>
<tr>
<td>Nonfarm Jobs</td>
<td>Department of Workforce Services - County and Statewide Information Annual Profiles</td>
</tr>
<tr>
<td>Job Growth</td>
<td>Department of Workforce Services - County and Statewide Information Annual Profiles</td>
</tr>
<tr>
<td>Median Annual Household Income</td>
<td>American Community Survey 2011-2015 5-Year Estimates</td>
</tr>
<tr>
<td>Average Monthly Wage</td>
<td>Department of Workforce Services - County and Statewide Information Annual Profiles</td>
</tr>
<tr>
<td>Uninsured (18-64)</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>Children Uninsured (Under 18)</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
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<tr>
<td>Fair Market Rent (FMR) (2 bedroom)</td>
<td>National Low Income Housing Coalition (NLIHC) - Out of Reach 2015</td>
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<tr>
<td>Average Renter Wage per Hour</td>
<td>National Low Income Housing Coalition (NLIHC) - Out of Reach 2015</td>
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<tr>
<td>Wage Needed for FMR (2 bedroom)</td>
<td>National Low Income Housing Coalition (NLIHC) - Out of Reach 2015</td>
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<tr>
<td>Renters Unable to Afford FMR (2 bedroom)</td>
<td>National Low Income Housing Coalition (NLIHC) - Out of Reach 2015</td>
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<td>Homeless identified during annualized point-in-time count. (not a count of all homeless throughout the year)</td>
<td>2015 Annualized Point-in-Time Count, Utah Community Services Office. Counties: Unofficial Annualized Estimates, based on 2015 Point-in-Time Count (Utah Community Services Office)</td>
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<td>Number of Households receiving SNAP</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
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<td>(Food Stamps)</td>
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<tr>
<td>-With one or more people over 60</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
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<tr>
<td>-With Children under 18</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
</tr>
<tr>
<td>-With one or more people w/ a disability</td>
<td>American Community Survey 2011-2015 5-year estimates</td>
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</table>
Data Sources

When studying poverty data it is helpful to understand the different ways it is collected and interpreted. The data used to compile this report comes primarily from the U.S. Census Bureau and Utah government agencies, both state and local. The following is a brief explanation of two of the primary sources cited in this report:

Current Population Survey (CPS)
Annual Social and Economic Supplement (ASEC)

The CPS is a survey conducted by the U.S. Census Bureau primarily for collecting employment data. The CPS excludes most individuals living in institutions and certain members of the Armed Forces depending on their living arrangements. Due to the relatively small sample size used to calculate poverty nationally (approximately 100,000 addresses), CPS data is best used to examine poverty on the national level.

American Community Survey (ACS)

The ACS provides annual estimates of household income and poverty rates by state and smaller geographic units. Surveys are mailed out and those who respond are provided follow-up contact by an interviewer. If a population in a metropolitan area exceeds 65,000, ACS data collected each year is sufficient for analysis. Populations in areas, such as rural counties, that exceed 20,000 but are lower than 65,000 require a three-year average of ACS data for sufficient analysis. For geographic regions with sparse populations, a five-year average provides the best data for measuring poverty.
Cache County

**Population** 117,449
- **Children Under 18** 31.50%
- **Individuals 65 +** 8.20%
- **Median Age** 25

**Individuals in Poverty** 17,713
- **Children in Poverty** 5426
- **Percent Children in Poverty** 14.90%
- **Individuals 65 + in Poverty** 4.80%

**Without H.S. Diploma (18-24)** 5.40%
- **Without High School Diploma (25 and older)** 7.50%
- **With Bachelors Degree or Higher (25 and older)** 36.10%
  - **Poverty rate of 25+ w/out H.S. Diploma** 19.80%

**Average Renter Wage per Hour** $13.10

**Median Household Income** $51,951

**Unemployment Rate** 3.10%
- **Nonform Jobs** 56,659
- **Job Growth** 2.30%

**Average Monthly Wage** 2,789
- **Uninsured (18-64)** 13.40%
- **Uninsured (under 18)** 5.90%
  - **Fair Market rent** 5.90%
  - **Median Household Income** 2,789

**Percent of all HH receiving SNAP** 8.30%
- **With one or more people over 60** 15.20%
- **With Children under 18** 69.40%
- **With one or more people w/ a disability** 45.50%
Carbon County

Affordable Rent at Mean Renter Wage

Wage Needed for FMR (2 Bedrooms) $12.50

Average Renter Wage per Hour $12.75

Population 20,927

% of households that rent 29%

% of all HH receiving SNAP 13.60%

Unemployment Rate 5.90%

Median Household Income $47,894

Fair Market rent $650

Uninsured (18-64) 18.70%

Without High School Diploma (25 and older) 11.90%

Without one or more people over 60 52.60%

With Children under 18 25.50%

With Bachelors Degree or Higher (25 and older) 47.60%

With Children in Poverty 6.60%

Individuals in Poverty 3113

Individuals 65 + in Poverty 997

Median Age 26.90%

Unemployed (18-24) 9.70%

With one or more people over 60 52.60%

Without High School Diploma (25 and older) 11.90%

Poverty rate of 25+ w/out H.S. Diploma 15.10%

Without one or more people with a disability 47.60%

Without High School Diploma (18-24) 9.70%

Without one or more people over 60 52.60%

With Children under 18 25.50%

With Bachelors Degree or Higher (25 and older) 47.60%

With Children in Poverty 6.60%

Individuals in Poverty 3113

Individuals 65 + in Poverty 997

Median Age 26.90%

Unemployed (18-24) 9.70%

With one or more people over 60 52.60%

Without High School Diploma (25 and older) 11.90%

Poverty rate of 25+ w/out H.S. Diploma 15.10%

Without one or more people with a disability 47.60%
Grand

Population 9,388
Children Under 18 22.66%
Individuals 65 + 14.50%
Median Age 39.1

Individuals in Poverty 1740
Children in Poverty 431
Percent Children in Poverty 20.40%
Individuals 65 + in Poverty 12.30%

Average Monthly Wage 2,602
Uninsured (18-64) 31.30%
Uninsured (under 18) 27.70%
Fair Market rent $813

Unemployment Rate 5.80%
Nonform Jobs 5,400
Job Growth 2.70%
Median Household Income $44,858

Percent of all HH receiving SNAP 8.90%
With one or more people over 60 41.90%
With Children under 18 61.90%
With one or more people w/ a disability 39.80%

Without H.S. Diploma (18-24) 17.30%
Without High School Diploma (25 and older) 9.90%
With Bachelors Degree or Higher (25 and older) 23.70%
Poverty rate of 25+ w/out H.S. Diploma 43.10%
Juab County

Affordable Rent at Mean Renter Wage
Wage Needed for FMR (2 Bedrooms)

Individuals 65 +
Average Renter Wage per Hour
$15.73

Children Under 18
Average Renter Wage per Hour
$10.91

% of households that rent
18%

Median Age
30

Population
10,400

Children Under 18
35.50%

Individuals 65 +
11.40%

Median Household Income
$55,201

Unemployment Rate
3.60%

Nonform Jobs
3,448

Job Growth
1.90%

Without H.S. Diploma (18-24)
18.40%

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%

Median Household Income
$55,201

Without High School Diploma (25 and older)
8.80%

With Bachelors Degree or Higher (25 and older)
15.90%

Poverty rate of 25+ w/out H.S. Diploma
22.70%
Kane County

Population 7,202
Children Under 18 22.60%
Individuals 65 + 20.60%
Median Age 43.6

Unemployment Rate 3.80%
Nonform Jobs 3,842
Job Growth 2.80%
Median Household Income $47,530

Average Monthly Wage $2,598
Uninsured (18-64) 26%
Uninsured (under 18) 22%
Fair Market rent $821

With one or more people w/ a disability 22%
With Children under 18 62%
Without High School Diploma (25 and older) 24.80%
With Bachelors Degree or Higher (25 and older) 22%

Poverty rate of 25+ w/out H.S. Diploma 14.00%
Median Household Income $47,530

% of households that rent 20%
Average Renter Wage per Hour $11.55
Wage Needed for FMR (2 Bedrooms) $15.79
Affordable Rent at Mean Renter Wage $601

Percent of all HH receiving SNAP 8.80%
With one or more people over 60 22%
With Children under 18 62%
Without High School Diploma (18-24) 12.40%
Without High School Diploma (25 and older) 4.70%
With Bachelors Degree or Higher (25 and older) 4.70%

Poverty rate of 25+ w/out H.S. Diploma 14.00%
Median Household Income $47,530

% of households in Poverty 8.80%
Individuals in Poverty 161
Individuals 65 + in Poverty 20%

Percent Children in Poverty 10.00%
Children in Poverty 161
Children Under 18 43.6
Wage Needed for FMR (2 Bedrooms) $2,598

Percent Children in Poverty 10.00%
Children in Poverty 161
Children Under 18 43.6
Wage Needed for FMR (2 Bedrooms) $2,598

Percent Children in Poverty 10.00%
Children in Poverty 161
Children Under 18 43.6
Wage Needed for FMR (2 Bedrooms) $2,598
Salt Lake County

Affordable Rent at Mean Renter Wage
Wage Needed for FMR (2 Bedrooms)

Children Under 18
Average Renter Wage per Hour
Wage Needed for FMR (2 Bedrooms)

% of households that rent
Average Renter Wage per Hour
Wage Needed for FMR (2 Bedrooms)

1,078,958
31.8
28.50%

131,630
28.50%

Without H.S. Diploma (18-24) 14.10%
Without High School Diploma (25 and older) 10.40%
With Bachelors Degree or Higher (25 and older) 32.20%
Poverty rate of 25+ w/out H.S. Diploma 23.50%

1,078,958
31.8
28.50%

34%

$19.04
$15.08

131,630
16.20%

39,017
6.80%

34%

$19.04
$15.08

131,630
16.20%

39,017
6.80%

3.20%

684,146
65,549

3.50%

18.20%
$4,211

32.20%
$990

23.50%
$990

10.80%
Fair Market rent
$990

Percent of all HH receiving SNAP
With one or more people over 60
With Children under 18
With one or more people w/ a disability

8.90%
24.70%
62.70%
41.20%

COUNTY PROFILES
San Pete County

- Median Age: 30.5
- Population: 28,261
- % of households that rent: 28%
- Average Renter Wage per Hour: $12.50
- Fair Market rent: $439
- Median Household Income: $46,929
- Median Age: 30.5
- Population: 28,261
- % of households that rent: 28%
- Average Renter Wage per Hour: $12.50
- Fair Market rent: $439
- Median Household Income: $46,929

Individuals in Poverty: 4,043
Children in Poverty: 1,102
Percent Children in Poverty: 14.60%
Individuals 65 + in Poverty: 1,102
Poverty rate of 25+ w/ out H.S. Diploma: 23.10%

Without H.S. Diploma (18-24): 15.20%
Without High School Diploma (25 and older): 11.10%
With Bachelors Degree or Higher (25 and older): 20.50%

Percent Children in Poverty: 14.60%
Individuals 65 + in Poverty: 1,102
Poverty rate of 25+ w/ out H.S. Diploma: 23.10%

Population: 28,261
28%
12.60%
30.5

Unemployment Rate: 3.90%
Nonform Jobs: 7,818
Job Growth: 3.70%
Median Household Income: $46,929

% of households that rent: 26%
Average Renter Wage per Hour: $8.44
Wage Needed for FMR (2 Bedrooms): $12.50
Affordable Rent at Mean Renter Wage: $439

Average Monthly Wage: $2,385
Uninsured (18-64): 21.50%
Uninsured (under 18): 13.20%
Fair Market rent: $650

With one or more people w/ a disability: 46.40%
With Children under 18: 60.80%
With Children under 18: 30.30%

Without one or more people over 60: 30.30%
Without High School Diploma (18-24): 15.20%
Without High School Diploma (25 and older): 11.10%

Median Household Income: $46,929
30.5
28%
7,818

County Profiles

San Pete County

- Median Age: 30.5
- Population: 28,261
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- Average Renter Wage per Hour: $12.50
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Individuals in Poverty: 4,043
Children in Poverty: 1,102
Percent Children in Poverty: 14.60%
Individuals 65 + in Poverty: 1,102
Poverty rate of 25+ w/ out H.S. Diploma: 23.10%

Without H.S. Diploma (18-24): 15.20%
Without High School Diploma (25 and older): 11.10%
With Bachelors Degree or Higher (25 and older): 20.50%

Percent Children in Poverty: 14.60%
Individuals 65 + in Poverty: 1,102
Poverty rate of 25+ w/ out H.S. Diploma: 23.10%

Population: 28,261
28%
12.60%
30.5

Unemployment Rate: 3.90%
Nonform Jobs: 7,818
Job Growth: 3.70%
Median Household Income: $46,929

% of households that rent: 26%
Average Renter Wage per Hour: $8.44
Wage Needed for FMR (2 Bedrooms): $12.50
Affordable Rent at Mean Renter Wage: $439

Average Monthly Wage: $2,385
Uninsured (18-64): 21.50%
Uninsured (under 18): 13.20%
Fair Market rent: $650

With one or more people w/ a disability: 46.40%
With Children under 18: 60.80%
With Children under 18: 30.30%

Without one or more people over 60: 30.30%
Without High School Diploma (18-24): 15.20%
Without High School Diploma (25 and older): 11.10%

Median Household Income: $46,929
30.5
28%
7,818
Sevier County

- Population: 20,871
- Children Under 18: 30.80%
- Individuals 65+: 15.20%
- Median Age: 34.1

- Unemployment Rate: 4.40%
- Nonform Jobs: 63.20%
- Job Growth: 8.388
- Median Household Income: $48,711

- Average Monthly Wage: $2,817
- Uninsured (18-64): 24.70%
- Uninsured (under 18): 12.30%
- Fair Market Rent: $650

- Average Renter Wage per Hour: $10.32
- Wage Needed for FMR (2 Bedrooms): $12.50
- Affordable Rent at Mean Renter Wage: $536

- % of households that rent: 23%
- Without High School Diploma (18-24): 22.80%
- Without High School Diploma (25 and older): 9.60%
- With Bachelors Degree or Higher (25 and older): 13.80%
- Without Bachelors Degree or Higher (25 and older): 63.20%
- With Children under 18: 24.70%
- With one or more people over 60: 11.20%
- With one or more people with a disability: 35.90%

- Percent Children in Poverty: 9.60%
- Individuals 65 + in Poverty: 15.60%
- Individuals in Poverty: 2,973
- Children in Poverty: 985

- Median Household Income: $48,711
- Median Age: 34.1
- Median Renter Wage: $12.50
- Individuals 65 + in Poverty: 2,973
- Individuals in Poverty: 2,973
- Children in Poverty: 985

- Without H.S. Diploma (18-24): 22.80%
- Without High School Diploma (25 and older): 9.60%
- With Bachelors Degree or Higher (25 and older): 13.80%
- Poverty rate of 25+ w/out H.S. Diploma: 29.80%

- Percent of all HH receiving SNAP
  - Without Children under 18: 13.80%
  - With Children under 18: 4.40%
  - With one or more people over 60: 16.80%
  - With one or more people with a disability: 35.90%
### Uintah County

#### Population
- 35,721
- **Children Under 18**: 33.80%
- **Individuals 65+**: 9.40%
- **Median Age**: 29.7

#### Median Household Income
- $67,561

#### Unemployment Rate
- 9.30%

#### Job Growth
- -10.70%

#### Average Monthly Wage
- ** Uintah County**: $3,520
  - Uninsured (18-64): 22.30%
  - Uninsured (under 18): 10.40%
  - Fair Market rent: $840

#### Average Renter Wage per Hour
- $18.18

#### Wage Needed for FMR (2 Bedrooms)
- $16.15

#### Affordable Rent at Mean Renter Wage
- $945

#### Percent of households that rent
- 24%

#### Median Age

#### Percent of all HH receiving SNAP
- 7%

#### With one or more people over 60
- 17.10%

#### With Children under 18
- 65.60%

#### With one or more people with a disability
- 39.50%

#### Percent of all HH receiving SNAP
- 7%

#### With one or more people over 60
- 17.10%

#### With Children under 18
- 65.60%

#### With one or more people with a disability
- 39.50%

#### Uninsured (under 18)
- 7%

#### Uninsured (18-64)
- 10.40%

#### Poverty rate of 25+ w/out H.S. Diploma
- 15.60%

#### Without High School Diploma (25 and older)
- 13.20%

#### With Bachelors Degree or Higher (25 and older)
- 15.90%

#### Children in Poverty
- 3,261
- **With Children under 18**: 65.60%
- **Without High School Diploma (25 and older)**: 15.90%
- **With Bachelors Degree or Higher (25 and older)**: 13.20%

#### Median Age
- 33.80%

#### With Children under 18
- **Individuals 65+**: 12,421
- **Uninsured (18-64)**: 7%
- **Uninsured (under 18)**: 7%

#### Fair Market rent
- **Uintah County**: $18.18
- **With Children under 18**: $16.15
- **With one or more people over 60**: $16.15
- **With one or more people with a disability**: $16.15

#### With one or more people w/ a disability
- 22.30%

#### With one or more people over 60
- 12,421

#### Median Household Income
- 3,520

#### Poverty rate of 25+ w/out H.S. Diploma
- 15.60%

#### Without High School Diploma (18-24)
- 15.60%

#### Without High School Diploma (25 and older)
- 13.20%

#### With Bachelors Degree or Higher (25 and older)
- 15.90%

#### Poverty rate of 25+ w/out H.S. Diploma
- 20.50%

#### Welfare Recipients
- 7%

#### Homeless
- 3,261

#### Adults in Poverty
- 1,117

#### Individuals in Poverty
- 1,117

#### Uninsured (18-64)
- 65.60%

#### Uninsured (under 18)
- 7%

#### Without High School Diploma (18-24)
- 20.50%

#### Without High School Diploma (25 and older)
- 17.10%

#### With Bachelors Degree or Higher (25 and older)
- 10.40%

#### Poverty rate of 25+ w/out H.S. Diploma
- 22.30%
<table>
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<th>Data</th>
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<tr>
<td>Children Under 18</td>
<td>28.20%</td>
</tr>
<tr>
<td>Individuals 65 +</td>
<td>12.90%</td>
</tr>
<tr>
<td>Median Age</td>
<td>40.3</td>
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<tr>
<td>% of households that rent</td>
<td>17%</td>
</tr>
<tr>
<td>Average Renter Wage per Hour</td>
<td>$10.32</td>
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<tr>
<td>Wage Needed for FMR (2 Bedrooms)</td>
<td>$12.50</td>
</tr>
<tr>
<td>Affordable Rent at Mean Renter Wage</td>
<td>$536</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>7.70%</td>
</tr>
<tr>
<td>Nonform Jobs</td>
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<tr>
<td>Job Growth</td>
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<td>Median Household Income</td>
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<td>Average Monthly Wage</td>
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<tr>
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<td>29.80%</td>
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<tr>
<td>Poverty rate of 25+ w/out H.S. Diploma</td>
<td>24.80%</td>
</tr>
<tr>
<td>Percent Children in Poverty</td>
<td>97</td>
</tr>
<tr>
<td>Individuals 65 + in Poverty</td>
<td>18%</td>
</tr>
<tr>
<td>Percent of all HH receiving SNAP</td>
<td>4.50%</td>
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<tr>
<td>With one or more people over 60</td>
<td>56.80%</td>
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<tr>
<td>With Children under 18</td>
<td>43.20%</td>
</tr>
<tr>
<td>With one or more people w/ a disability</td>
<td>25%</td>
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</tbody>
</table>
End Notes & Bibliography


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“National School Lunch Program.”


“Monthly Data - State Level Participation by Category and Program.”

“WIC Program | Food and Nutrition Service.”

“The History of SNAP.”


“Description of Income and Poverty Data Sources.”

POVERTY IN UTAH IS REAL.

IT DOESN’T HAVE TO BE.