It is well to be prepared for life as it is, but it is better to be prepared to make life better than it is.

-Sargent Shriver
The 2009 Report on the State of Poverty in Utah is a collaboration between the Utah State Community Services Office and the Community Action Partnership of Utah. The State Community Services Office provides guidance, oversight, and funding to help communities assist people to become more self-sufficient socially, physically, culturally and economically by reducing poverty and improving the quality of life for low-income Utahns. The mission of the Community Action Partnership of Utah is to use collective strength to address poverty in Utah.

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The State of Utah Division of Housing and Community Development and its Community Services Office are pleased to present the annual report on the State of Poverty in Utah for 2009.

This report is a compilation of key factors and elements on the conditions and causes of poverty in Utah. As a state, we are committed to substantially reducing the factors of poverty that exist in our community. Although this is a difficult task in many respects, the effects of poverty on our community are large and far reaching. Reducing poverty in Utah is a goal we can all aspire to whether we volunteer our time to help those in need or we donate resources to assist in the cause. This goal not only helps individuals and families in need, it reduces both the social and economic burden poverty creates in our communities.

We salute the many partners in our efforts to reduce poverty in Utah. In particular, we have seen great strides in the statewide effort to end chronic homelessness in Utah. These efforts have moved many individuals off the streets and into more productive lives.

With these and many other efforts, we have made an enormous impact on the lives of thousands of Utahns. Although the context of this report is to inform the Utah State Legislature on the nature, extent and causes of poverty in Utah, our hope is the substance of this report will allow all of us to evaluate how we can provide opportunities to our fellow Utahns. Only with our combined efforts can we create sustainable change for our state.

Gordon D. Walker
Director, Division of Housing and Community Development

Jonathan D. Hardy
Director, State Community Services Office
EXECUTIVE SUMMARY

This report is a first peek at a changing economy. In the fall of 2008, the national economy underwent historic changes. As the media started portraying the stock market crash as the beginning of the next Great Depression, unemployment rates began rising and service providers began seeing a new population of clients. The data in this report does not tell the full extent of this change, however it does take a hard look at where Utah stands in comparison to the rest of the nation and hints at the changes that took place at the end of the year.

Unfortunately, data is slow. Community Action Partnership of Utah depends on the U.S. Census Bureau and other national sources for much of the data in this report. As of the printing of this report, Utah’s official poverty rate is 10.3%—down from 10.6% last year. This statistic came as a surprise to us because of the reality that we are seeing in our communities. This data comes from the American Community Survey and is based on 2007 data; we can assume that our actual poverty level has risen in the past year, but we won’t know for another year where we stand. Utah has always had a much lower poverty rate than the rest of the country and the data shows that this trend remains.

Two issues that have dominated the national discussion this year were rising unemployment and foreclosure. Utah has always trended behind the nation in our unemployment rate. This is still true—Utah’s unemployment rate for March of 2009 was 5.2% compared to 8.5% nationally. Our economy has proven to be steady compared to the rest of the nation, however it must be noted that the unemployment rate in March of 2008 was 3.3%. This marks a 67% increase over the course of the last year.

Foreclosure has not been the issue in Utah that it has been for the rest of the country. Like poverty and unemployment, Utah lags behind the rest of the country when it comes to foreclosure. At the end of 2008, the total foreclosure starts continued to be lower than the national rate, and the total foreclosure inventory of all prime mortgages in Utah was 1.07% compared to 1.88% nationally, while the total foreclosure percentage of all subprime mortgages in Utah was 8.79% compared to 13.71% nationally. Though we have been trending up slightly in the number of foreclosures in the state, we have only seen our first big increase within the last six months.

While Utah’s statistics show a stronger economy and less poverty in the state, there are definite signs that Utahns are still suffering during this economic downturn. In the spring of 2009, Community Action Partnership of Utah commissioned a statewide community assessment. This assessment showed that 61% of clients at Utah’s Community Action Agencies were seeking services for the first time within this year. Indeed, the face of poverty in Utah is changing. Demand for emergency food has increased by more than 30% in the last year and 33% of homeowners in Utah are struggling to make their mortgage payments. As our economy slows, poverty’s problems are moving closer to the middle class. This will be a trend that we will continue to watch and analyze in future years.

The economic downturn has also lead to some major policy changes and funding increases within the social sector that will need to be considered in the future. The State of Utah is facing less revenue and more demand than it has in the past. Many state programs were cut during the past year, leaving vulnerable populations with fewer resources than before. At a time when many people are relying on the state system for the first time, programs and services have been cut. While efforts were made to protect these programs, the reality of the state budget left many Utahns without the services they depend upon.

In February of 2009, Congress passed the American Recovery and Reinvestment Act (ARRA). This ARRA, known as the “stimulus”, is meant to encourage economic development and job growth. The ARRA also includes large amounts of money for poverty programs. While this report does not spend much time discussing the potential effect of stimulus programs, it is an important thing to note. While the face of poverty is changing, so are the resources available to serve the low-income population. In the next year we expect to see improved emergency housing services allowing people to remain stable in their homes while they look for employment or recover from a crisis. Utah will also continue to increases programs to serve the homeless population. Work programs, training opportunities and access to education will be improved and expanded. Utah’s Community Action Agencies will be increasing services, putting a new focus on job creation and training. These changes should lead to real and significant changes in the lives of those living in and near poverty in Utah.
The 2009 Annual Report on Poverty in Utah provides information and statistics on issues affecting low-income Utahns. This report brings together data from the U.S. Census Bureau, the American Community Survey, the Bureau of Labor, Utah State Government, and national organizations that provide local level poverty data. These sources provide information on affordable housing, health care, food and nutrition, work supports, and asset building in Utah.

Throughout this book, we have attempted to use the most current data available. Because data sources use different schedules to collect and publish data, it was at times difficult to obtain 2008 data. In this case, we have used the most current data available.

The goal of this report is to present the reader with facts and data that will contribute to the larger discussion about alleviating poverty in Utah. This report includes some public policy recommendations as well as non-governmental models that can be used to solve the problems of poverty laid out in the report. The 2009 Annual Report on Poverty in Utah provides information about the extent of poverty, including information about the thousands of households in poverty in the state. To access additional information and data tables online, visit www.utahcap.org.

WHAT IS POVERTY?
The Federal Government defines poverty as whether or not a household is above or below a prescribed set of money income thresholds (called the “poverty line”) that vary by family size and composition. If a family’s total income is less than the family’s poverty threshold, then that family and every individual in it is considered in poverty. Yet, for a family or individual living in poverty, it is much more complicated than this model assumes. Poverty goes beyond a lack of financial resources. Poverty is hunger, lack of adequate or affordable shelter, and the inability to visit a doctor when you or your child is ill. Poverty can mean not having a job or adequate education for a job. Poverty is constantly having to budget what few dollars you have in order to pay your bills and feed your family. Poverty is sometimes having to ask the government for assistance. Poverty often means you are powerless, and do not have a voice in political change.

However, in order to have a discussion about poverty issues, we must somehow define what we mean by the word “poverty”. Poverty is officially determined using the Federal Poverty Guidelines, which are issued annually by the U.S. Department of Health and Human Services. They are often used to determine financial eligibility for government assistance programs. In this report the federal poverty guidelines will be used to define poverty. While this measure is not perfect, it is widely accepted as a way to frame the poverty discussion.

Recently, the state of Utah has embraced a model of defining and thinking about poverty described in the book Bridges Out of Poverty. The book simply defines poverty as “the extent to which an individual does without resources.” However, the Bridges Out of Poverty model does not define poverty only in terms of financial resources. The book proposes that poverty can be experienced in all of the following areas:

- Financial—Having the money to purchase goods and services;
- Emotional—Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior;
- Mental—Having the mental abilities and acquired skills (reading, writing, computing) to deal with daily life;
- Spiritual—Believing in divine purpose and guidance;
- Physical—Having physical health and mobility;
- Support Systems—Having access to friends, family, and backup resources in times of need;
- Relationships/Role Models—Having frequent access to adults who are appropriate, who are nurturing to the child, and who do not engage in self-destructive behavior;
- Knowledge of Hidden Rules—Knowing the unspoken cues and habits of a group;
- Coping Strategies—Being able to engage in procedural self-talk and the mindsets that allow issues to be moved from the concrete to the abstract.

1 U.S. Census Bureau, Housing and Household Economic Statistics Division
2 World Bank Poverty Net
The Bridges Out of Poverty model looks at poverty as something that can affect us in more ways than just financially, it is a holistic approach to addressing poverty. While this approach can help us better understand the full picture of poverty and is a useful tool in solving poverty, this report only addresses financial poverty.

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<th>48 Contiguous States and D.C.</th>
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<tr>
<td>8</td>
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</tbody>
</table>

For each additional person add: $3,740  $4,680  $4,300


POVERTY
What does it really mean to be “poor”? It is more than just a number. Some would imagine that poor people live in homeless shelters, panhandle on the street corners and wear worn clothing. But poverty could just as easily be a mother who is trying to go to school and raise her two children and has to rely on donations and second-hand stores for clothing and Food Stamps to feed her family. It could be a young couple that just lost their jobs and home and are now on a waiting list to qualify for affordable housing, and applying to get unemployment insurance. It could be a family who has put off taking their sick child to the doctor because they don’t have healthcare and can’t afford the cost of the visit. People live in poverty all over our state, in our cities, and sometimes even on our blocks. They may not even appear to be poor, but every day is a struggle as they try to find enough money to feed their families, pay their rent and utilities, and make ends meet.

Quick Facts:
- 10.3% of Utahns live below the poverty level. This compares to a national poverty rate of 13.3%. 254,385 Utahns lived in poverty in 2007.
- Utah’s poverty rate has increased 11.4% this decade, more than the average increase in the U.S. Cache County and San Juan County’s poverty rates increased the most, by 35.8% and 28.5% respectively.
- 11.3% of children in Utah were living in poverty in 2007.
- 27.2% of all female-headed households in Utah were in poverty in 2007.
- Three of Utah’s Counties: Daggett, Sanpete and San Juan, are ranked in the top 100 poorest counties in the nation.
- Nine of Utah’s 29 counties had poverty rates above the national rate in 2007.
- 29.7% of all Native Americans in the state lived in poverty in 2007.
- Utah’s Unemployment Rate has increased 57.6% over the past year.
- Utahns without a high school diploma are more likely to live in poverty, as 17.4% of them did in 2007.

POVERTY AND ITS MEASUREMENT
Poverty in Utah has always been lower than the national average, due to our relatively healthy economy and job growth. However, Utah still has serious poverty issues that need to be addressed. We need to end poverty in Utah by helping low-income individuals achieve self-sufficiency. This can be achieved by working together to address the needs of the poorest Utahns and to build an economy that works for everyone. We have been experiencing a recession over the last year and it has had a profound effect on Utahns. Many are seeing themselves living in poverty, or just a few paychecks away from it, for the first time in their lives. This section will provide insight into what poverty looks like in Utah.

The official measure of poverty is released each fall through the U.S. Census Bureau American Community Survey (ACS). The 2007 ACS was released in the fall of 2008, but all of the data was gathered in 2007. Though this report will use data from the 2007 ACS, it should be noted that the 2007 ACS data will not reflect the recent economic downturn. While these numbers are useful for understanding poverty in our state, these numbers vastly underestimate the true level of poverty in Utah. In fact, most county-level data on poverty is generally only available through the decennial census, so the majority of the county-level data will be from the 2000 U.S. Census, unless otherwise indicated.

While Utah’s poverty rate of 10.3% is lower than the national rate of 13.3%, there are many counties in Utah where the poverty rate is well above the national average. These tend to be rural counties where jobs may be scarce and economic development is minimal. In these areas, services for low-income people may be difficult to access because of the distances that are necessary to travel, and low-income people may have to depend on each other for life’s basic necessities or go without. Despite Utah’s poverty rate consistently being below the national poverty rate, Utah, and many of its counties, have seen a steady increase in the poverty rate during the current decade. Utah’s national ranking has risen to the 14th-lowest poverty rate in 2007 from the 12th-lowest in 2000. The state rate also fluctuates with the national rate.

Poverty in the United States is measured by the poverty guidelines that are set by the U.S. government through the U.S. Census Bureau. The guidelines are a simplified version of the federal poverty thresholds which are used to determine eligibility for many government programs. The original thresholds were established in the mid-1960s and were based primarily on the economy food plan, which assumed that families spent approximately 1/3rd of their income on food. The thresholds have not been modified since, except for adjustments for inflation as measured by the consumer price index. Many feel the official poverty measure is flawed and needs to be overhauled and based on self-sufficiency or relative poverty models instead.

Poverty rate derived from 2007 U.S. Census Bureau American Community Survey (ACS), three-year estimates. In the past we have used the ACS one-year estimates to determine the poverty rate. While one-year estimates are more recent, the three-year estimates are based on a larger sample size and thus more reliable. The Census Bureau recommends using three-year averages for ranking purposes as these numbers are less volatile. For comparison with last year’s report, the one-year estimates are 9.7% for Utah and 13.0% for the U.S.
THE WORKING POOR

Many people who live in poverty have jobs, yet are still struggling. More and more full- and part-time workers are falling into poverty. This is an indication that jobs are not paying enough to ensure that employees have adequate resources to make ends meet. Currently, Utah’s minimum wage is $6.55 per hour. This number will increase to $7.25 per hour on July 24, 2009. A full-time worker being paid minimum wage makes only $13,624 per year. The increase in minimum wage will make the annual salary $15,080. If a single mother with one or more children works full-time at minimum wage, they would fall below the federal poverty line. In 2007, 14.3% of all part-time workers lived in poverty, as compared to 2.2% of full-time workers.

POVERTY TRENDS AMONG GROUPS

Another worrisome trend is the rise in poverty amongst individuals over age 65; 6.8% lived in poverty in 2007. While this number is well below the national average of 9.5%, it has risen by 3% over the past three years. There is some speculation that an increase in the lifespan of individuals means that people are outliving their savings.

While the majority of Utah’s low-income population is white, minority populations experience poverty at a disproportionately higher rate. Poverty among Black (10.1%), Asian (13.2%) and Hispanic (19.3%) populations in Utah are quite high, as compared to the 7.9% of non-Hispanic white Utahns that live in poverty. This may be due in part to Utah’s status as a center of refugee relocation. The American Indian poverty rate is also very high at 29.7%, particularly on Southeastern Utah reservations.

CHILDREN AND FAMILIES IN POVERTY

Child poverty is probably one of the most serious problems in Utah: 11.3% of all children in Utah live in poverty. That equates to 91,064 children. Most of these children have parents who work, but with the current unstable workforce and low wages, these families are truly struggling. Poverty can affect children’s ability to learn, cause children to have social, emotional, and behavioral problems and impede their mental and physical development.

In fact, 7.7% of all families with children live in poverty in Utah. Even worse, 27.2% of female-headed households with children live in poverty.

UNEMPLOYMENT

While unemployment is not a direct measure of poverty, it is an important indicator of the likelihood of poverty. Even though Utah has seen historically low unemployment rates in recent years, the unemployment rate has skyrocketed over the last year, marking the fastest increase in the history of the state. 5.2% of Utahns were unemployed in March 2009, which is a 26.8% increase since December, and a 57.6% increase over March of 2008. Garfield County has the highest unemployment rate in the state at 8.7%.

While Utah’s unemployment rate is less than the national rate (8.5%), there are still not enough high paying jobs with benefits that can move people out of poverty in the state. Even when Utah’s unemployment rate decreases, the poverty rate continues to grow. This implies that many Utahns are employed in jobs that do not pay adequate wages. With the current crisis, we are seeing increases in both the poverty rate and the number of unemployed. Many people are finding themselves unemployed, under-employed, and/or in poverty for the first time in their lives. This is a frightening experience for many, as they try to figure out how they can keep their house, feed their kids, and compete for the few jobs that are available.

This report will examine poverty in more detail by providing information and statistics related to consumer spending, asset poverty, food and nutrition, work supports, health, housing and homelessness.

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6 U.S. Census Bureau, Current Population Survey
7 U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division.
8 U.S. Census Bureau, American Community Survey 2007
9 U.S. Census Bureau, American Community Survey 2007
10 National Center for Children in Poverty
### Table 2: National Poverty Rate and State Ranking

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### Table 3: Poverty Rate by County

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Source: U.S. Census Bureau, Data Integration Division, Small Area Estimates Branch.

### Chart 1

**Comparison of Utah and U.S. Poverty Rate**

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<td>2006</td>
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<tr>
<td>2007</td>
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Source: U.S. Census Bureau, Data Integration Division, Small Area Estimates Branch.
Table 4: Poverty Rate Trends in Utah among Groups
Percent in Poverty, 2007

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<th>Group</th>
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<tr>
<td>Female</td>
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<td>Families with Children</td>
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<td>Married Couple Family</td>
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<td>Foreign Born</td>
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<td>Naturalized Citizen</td>
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<td>Full-Time Worker</td>
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<td>People over 65</td>
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<td>Less than HS Educ.</td>
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Source: U.S. Census Bureau, American Community Survey 2007

Table 5: Percent of Children in Poverty by County

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<td>13.7%</td>
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Table 6: Unemployment Rate by County

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<td>64.1%</td>
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</table>

Source: Department of Workforce Services

Chart 2: Poverty in Utah by Ethnicity/Race, 2007

Source: U.S. Census Bureau, 2000 U.S. Census, 2007 American Community Survey

Chart 3: Annual Unemployment Rate, U.S. and Utah, 2000-2009

Chart 4
Monthly Unemployment Rate, U.S. and Utah, March 2008-March 2009

Chart 5
Utah Poverty Rate and Unemployment Rate

CONSUMER SPENDING

Analyzing household income and the costs of goods and services can help us to better understand poverty. The amount of money that Americans pay over time for goods and services is tracked by the U.S. Bureau of Labor Statistics with the Consumer Price Index (CPI) and is similar to a cost-of-living index. It looks at the prices paid by urban consumers for a representative group of goods and services and is used to measure spending patterns and inflation. The CPI also serves as a measure of the health of the economy and, as can be expected, consumer spending has declined during this current economic crisis. It is also important to consider the increase of income inequality, which contemplates trends in the distribution of income. The gap between low- and moderate-income families and wealthy families has grown rapidly over the past two decades.\(^{11}\)

Quick Facts:\(^{12}\)
- Utah’s average wage is 80% of the national and the 37th-lowest in the nation.
- San Juan and Piute County have significantly lower median household incomes than the rest of the state.
- The top 0.1% of Americans earned 20 times the income of the bottom 90% in 1979 and 77 times in 2006.
- Utah has the lowest income inequality in the nation, but is also the 30th fastest-growing in income inequality in the nation.
- In Utah, the wealthiest families (top 5%) have average incomes 8.1 times as large as the poorest 20% of families.
- Summit and Salt Lake Counties have higher-than-average Utah income disparities.
- 2009 marks the first time Utah has not experienced non-agricultural job growth in six years.
- Garfield and Rich counties have experienced the greatest loss in job growth over the past six-months, with a reduction of 32.3% and 29.9% respectively.
- Utah has the 2nd lowest per-capita income in the nation.
- Over the past year, Utah has seen a 44.9% increase in the Bankruptcy Rate.

POVERTY AND THE ECONOMY

In the beginning of 2008, the fallout from the nation’s housing market contraction began to have serious effects on the economy. Millions of jobs were lost across the nation, unemployment rates skyrocketed, stocks dropped, banks slowed down or stopped loaning money and the country fell into a severe recession that is likely to continue into 2010. While poverty existed before the recession, the economic downturn has accelerated many of the causes of poverty and pushed more people closer to or below the poverty line, and in some cases reversed important progress that has been made over the past decade.

Utah was hit by the recession just like every other state. Utah experienced mass layoffs and the Utah Department of Workforce Services saw a 66% increase in the number of job seekers it served over the past year.\(^{13}\) While there has been some annual job growth in the government, education, health and natural resources sectors, all other job sectors in Utah have experienced dramatic losses over the last year.\(^{14}\) Utah’s Bankruptcy Rate increased 44.9% in 2008.\(^{15}\)

The makeup of Utah’s workforce is somewhat unique in the nation. 72% of all part-time workers in Utah are female.\(^{16}\) Utah ranks 11th in the nation (1 being the highest) in the percentage of part-time workers that are female, and has the lowest percentage of females working full-time in the entire country. Only 37% of full-time workers are female. In fact, Utah has the second smallest percentage of women in the workforce, only 43% of Utah’s total workforce is female.

COSTS AND SPENDING

The Consumer Price Index (CPI) follows changes in the prices of goods and services that are directly purchased in the marketplace.\(^{17}\) It is calculated across regions, and Utah is part of the West Index which includes Colorado, Kansas, Missouri, Montana, and Wyoming. The CPI is used for determining eligibility and benefit levels of a large

\(^{13}\) Utah Department of Workforce Services
\(^{14}\) U.S. Department of Labor, Bureau of Labor Statistics
\(^{15}\) American Bankruptcy Institute
\(^{17}\) U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index

Despite the current economic downturn, Utah’s economy is very robust. Utah’s Gross Domestic Product (GDP), which measures the market value of all final goods and services made in Utah, increased 5.3% in 2007. This was the highest growth rate in the nation.

The Consumer Price Index (CPI) measures the average price of consumer goods and services and reflects the spending patterns of all urban consumers and urban wage earners and clerical workers. It is often use as an economic indicator, to measure inflation, and as a cost-of-living index. It is calculated by the U.S. Bureau of Labor Statistics on a national and regional level; there is no specific CPI data for Utah.
number of federal government assistance programs, and plays a part in the calculations of the federal poverty guidelines.

Primarily, the CPI is a cost of living index that measures inflation, which is the change in the level of prices over time, but it also tells us the cost of living. The CPI increased by 3.8% in Utah during 2008, compared to 2.9% in 2007. As prices for goods and services continue to rise, more and more low-and moderate-income Utahns find it difficult to afford basic necessities.

**INCOME**

Utah’s median income of $55,220 is slightly higher than the national average of $50,740 and is the 13th highest in the nation. It increased by 7.5% from 2006-2007. The median income is the middle value of all income in the state and is used to measure income levels in comparison to cost of living. The median income is not the average income of the state. There is an equal chance that someone would fall above or below the median income. It is considered a better measure than the average income because it is less affected by extreme high and low numbers. San Juan and Piute Counties have the lowest median income and Summit county has the highest.

Utah’s average wage is 80% that of the national, the 37th-lowest in the nation. Wage growth in 2008 was below that of inflation, as average wages grew only 2.8%. This is of concern because the 2008 rate of inflation increased to a level not seen since 1991. Although the rate of inflation has slowed during the end of 2008 and into 2009 due to the recession, the long-run trend in Utah is a decline in real-wage value as most incomes are not indexed to inflation.

Uintah county boasts the highest average monthly wage of $3,724 and Piute County has the lowest at $1,711. Per-capita income is a measurement of the amount of money an individual receives of the yearly income generated in the country. Utah’s per-capita income of $30,291 is much lower than the national ($36,751) due to the large percentage of children in the state.

**INCOME INEQUALITY AND THE DECLINE OF PURCHASING POWER**

In the past decade, Utah’s economy has been one of the fastest-growing in the country and has weathered the 2001 and 2009 recessions comparatively well. However, the benefits of the economic growth have disproportionately benefited the wealthiest Utahns. While the incomes of the richest families grew substantially, the incomes of middle and lower-income families saw only marginal increases.

Although the income gap in Utah is not as pronounced as the rest of the country, it is still part of a national trend towards a polarization of the country’s wealth. In 1979, the after-tax incomes of the wealthiest 1% of Americans was 7.9 times higher than the middle fifth of households. By 1989, it was 13.5 times higher and by the 1990s it was 20.6 times higher. The growth reached 23.0 times as high—nearly tripling the income between the top 1% and the middle in only a few decades. The difference between the top 1% and the bottom fifth was approximately 72.7 times higher by 2006.

Despite a smaller gap in income distribution, Utah has the 30th fastest-growing rate of income inequality in the country. In the early 2000s, the richest 20% of families had incomes 5.8 times as large as the poorest 20% of families. This is an increase from 4.6 in the early 1980s. The average income of the poorest fifth of families only increased approximately $200 per year between the early 1980s and the mid 2000s. Comparatively, the average income of the richest fifth grew $2,050 per year. Recent data shows that income inequality is more severe in urban areas and less so in rural areas. For example, Salt Lake and Summit County have higher income inequality than Box Elder and Sanpete Counties.

Not only has the increased economic prosperity of the past decade failed to benefit middle—and lower-income workers, but the purchasing power of their income is being eroded by increases in the cost of living in Utah as measured by inflation.

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19 U.S. Census Bureau, American Community Survey 2007.
20 U.S. Department of Labor, Bureau of Labor Statistics
21 U.S. Department of Commerce, Bureau of Economic Analysis
23 Id.
Declining real wages and the unequal distribution of income in Utah is of concern because it correlates with a declining middle class and increased levels of poverty. Income inequality is associated with a decline in upward mobility for low-income families. Without an increase in real wages and more equitable distribution, working low-income families will continue to struggle to lift themselves out of poverty.

**TABLES and CHARTS**

**Table 7: Utah Job Growth by County**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Beaver</td>
<td>3.8%</td>
<td>-2.8%</td>
</tr>
<tr>
<td>Box Elder</td>
<td>-3.8%</td>
<td>-3.4%</td>
</tr>
<tr>
<td>Cache</td>
<td>-2.9%</td>
<td>-3.5%</td>
</tr>
<tr>
<td>Carbon</td>
<td>10.1%</td>
<td>4.5%</td>
</tr>
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<td>Daggett</td>
<td>-8.6%</td>
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</tbody>
</table>

Source: Utah Department of Workforce Services.

**Chart 6**

*Total Nonagricultural Job Growth since 1990, U.S. and Utah*

1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009

-4.0% -3.0% -2.0% -1.0% 0.0 1.0% 2.0% 3.0% 4.0% 5.0% 6.0% 7.0% 8.0%

**UT Job Growth**

**U.S. Job Growth**


**Chart 7**

*Increase in Job Seekers at the UT Department of Workforce Services*

Source: Utah Department of Workforce Services.
Table 8: Median Income by County

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<tr>
<th>County</th>
<th>2007</th>
<th>2006-2007 % Increase</th>
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Source: U.S. Bureau of Labor Statistics, Utah Department of Workforce Services

Small Area Income & Poverty Estimates, 2007 & 2006 American Fact Finder

Chart 8
Utah Job Growth by Industry, March 08–March 09

Chart 9
Gender Breakdown of Workers, UT

Chart 10
Consumer Price Index West All Urban Consumers (CO, KS, MO, MT, UT, WY)

Source: Bureau of Labor Statistics Consumer Price Index
Table 9: Average Wage by County

<table>
<thead>
<tr>
<th>County</th>
<th>Avg monthly wage 2008</th>
<th>Average monthly wage 2007</th>
<th>Avg Hourly wage 2008</th>
<th>Avg Hourly wage 2007</th>
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<td>$2,045.00</td>
<td>$2,076.00</td>
<td>$11.80</td>
<td>$11.98</td>
</tr>
<tr>
<td>Weber</td>
<td>$2,755.00</td>
<td>$2,709.00</td>
<td>$15.89</td>
<td>$15.63</td>
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Source: Utah Department of Workforce Services

Table 10: Per-Capita Income by County

<table>
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<th>2005</th>
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<td>U.S.</td>
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<td>Utah state total</td>
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<td>$23,371</td>
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<td>$21,685</td>
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<td>$21,685</td>
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<td>$19,005</td>
<td>$19,005</td>
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<tr>
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<td>$23,310</td>
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<td>$21,113</td>
<td>$21,113</td>
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<td>$17,808</td>
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<td>$21,128</td>
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<td>$22,081</td>
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<td>Summit, UT</td>
<td>$23,371</td>
<td>$23,880</td>
<td>$24,724</td>
</tr>
<tr>
<td>Tooele, UT</td>
<td>$24,475</td>
<td>$25,412</td>
<td>$25,852</td>
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<td>Uintah, UT</td>
<td>$23,753</td>
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<td>$21,668</td>
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<td>Weber, UT</td>
<td>$27,021</td>
<td>$28,786</td>
<td>$29,669</td>
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Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce

Chart 11: Bankruptcy Rate Change, U.S. v. UT

Source: American Bankruptcy Institute, *Data is for non-business filings*
Chart 12
Richest Families Experienced the Greatest Income Gains in the Last Two Decades

<table>
<thead>
<tr>
<th>Quartile</th>
<th>Utah</th>
<th>U.S.</th>
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<tbody>
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<td>Bottom</td>
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<td></td>
</tr>
<tr>
<td>2nd</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Top</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

0.0 10.0% 20.0% 30.0% 40.0% 50.0% 60.0% 70.0% 80.0%


Chart 13
Change in Real Average U.S. Household Income by Income Group, 2000-2007

Data Source: Joint Economic Committee, U.S. Congress, 2008
ASSET POVERTY

Asset Poverty can be defined as a household’s inability to access wealth resources sufficient to provide basic needs for a period of three months. Basic needs refer to the minimum standards for consumption and acceptable needs. Utah’s asset poverty rate is 26.8% and is actually one of the lowest in the country (ranked 44th), however the national rate is lower at 22%. This national rate indicates that one-fifth of the population does not possess enough assets to survive three months without a job at the federal poverty level.

Quick Facts:

- Nationally, two times as many households are asset poor as opposed to income poor.
- 22.9% of all male Utah residents are asset poor compared to 27.3% nationally.
- While 49.4% of all females nationally are asset poor, only 35.6% of female Utahns are.
- Non-hispanic whites in Utah are more likely to be asset poor (22%) than those nationally (16.6%).
- 41.2% of all Latino Utah residents are asset poor, while only 39% are asset poor nationally.
- 18.7% of all married Utah residents are asset poor, more than the 13.8% nationally.
- Many single-parent families are asset poor both in Utah (42.7%) and nationally (46.8%).
- Approximately one-third of single individuals, both in Utah and nationally, are asset poor.
- 2,858 Utah residents enrolled in the Utah Saves program in 2008, a 61.5% increase from the previous year.
- The Earn It. Keep It. Save It. coalition saw a 20% increase in the number of Utah residents using the Volunteer Income Tax Assistance (VITA) program in 2008.
- 2-1-1 Information and Referral saw an 18.3% increase in the number of calls concerning free tax preparation.
- Utah State University Extension agents taught 12,030 financial education classes across the state in 2008.

ASSET POVERTY

Poverty is traditionally viewed by many as simply a lack of income, and while this viewpoint provides a compelling indicator of family financial stability, there is an additional factor which enhances and compliments this traditional approach to discussing poverty: Asset Poverty. Asset poverty is a measure of economic security and mobility based on household net worth. Net worth is defined as the total value of all assets, such as a house or a business, minus any liabilities, such as debts. A household is asset poor if it has insufficient net worth to subsist at the federal poverty level for three months in the absence of income.

This measure of asset poverty was developed to more fully illustrate the challenges facing today’s families by taking into account additional factors like assets and debt. Asset poverty is often overlooked and is actually more persistent and prevalent than income poverty. The Center for Economic Development reports that, nationwide, there are two times as many households that are asset poor as opposed to income poor (22.4% vs. 10.2%).

ASSET POVERTY IN UTAH

Utah’s asset poverty rate in 2007 was 26.8% and, while more up-to-date figures are not available, it is estimated that this number has continued to increase. At least 26.8% of all Utah residents do not have enough savings or wealth to subsist at the poverty level for three months during extended periods of economic hardship, such as a sudden job loss or a medical emergency. The issue of asset poverty is one that affects many families and highlights what a significant challenge it is for a large portion of Utah’s residents to stay financially self-sufficient.

ASSET BUILDING PROGRAMS

Asset-building programs are a crucial resource to those families living in asset poverty. They provide families with a mechanism to move out of asset poverty. Rachel is a 29-year-old single mother with two daughters. She is employed full-time and is working toward completing her college education. Rachel joined the IDA Program because she wanted the opportunity to develop a financial strategy for herself as well as set an example for her two daughters. Rachel decided to use her savings toward the purchase of her first home. She received financial management training from USU Extension, completed homeownership training with Habitat for Humanity, and her personal case management was provided by Financial Vital Signs. Rachel’s new home is a 3 bedroom, 2.5 bathroom town home located in the heart of Salt Lake City that is close to where she attends school, and within walking distance of her daughters’ school. The neighboring town homes are occupied by other single-parent families with whom Rachel and her daughters built close relationships as they assisted in the completion of their own homes.

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24 Sources: Center for Economic Development, Internal Revenue Service, Utah State University Extension, 2-1-1 Information and Referral, Community Action Partnership of Utah, Volunteer Income Tax Assistance Program.
25 Center for Economic Development.
26 Id.
and toward family financial security. In Utah, there are a variety of programs that provide asset formation opportunities, primarily by providing services and education.

**Volunteer Income Tax Assistance**

The Volunteer Income Tax Assistance (VITA) program is implemented across the state and provides free tax preparation services to low- to moderate-income households. VITA sites are fully staffed by volunteers who are trained by the Internal Revenue Service (IRS). Each volunteer works with a tax filer to ensure that all tax credits to which the tax filer is entitled, including the Earned Income Tax Credit (EITC), are claimed.

**Earned Income Tax Assistance (EITC)**

The federal Earned Income Tax Credit (EITC) is a refundable tax credit that reduces or eliminates the tax liability that low- to moderate-income working individuals pay. The EITC also frequently operates as a wage subsidy for low- to moderate-income workers. The EITC is one of the largest anti-poverty tools in the United States and enjoys broad bipartisan support. As many as 31,000–33,000 Utah households fail to file for the EITC because they are not aware of it, because they do not think they earn enough to be required to file taxes or because of education and language barriers. It is estimated that between $50 - $70 million in federal EITC money is left unclaimed by Utahns each year. The EITC can be claimed by any qualified, working tax filer. The statewide Earn It. Keep It. Save It. coalition works to strengthen family financial stability through increased utilization of the Earned Income Tax Credit (EITC), Volunteer Income Tax Assistance (VITA), and other asset formation programs. The Earn It. Keep It. Save It. initiative is a public-private partnership that:

- Runs 58 VITA sites throughout the state.
- Saved an estimated $1.6 million in tax preparation fees in 2008 (tax year 2007).
- Provided 15,569 free tax returns in 2008.
- Had 3,945 of the returns claim the EITC (tax year 2007).
- Resulted in 5.3 million EITC dollars to be delivered to low- to moderate-income Utahns in 2008 (tax year 2007).27

**Utah Saves**

Utah Saves is a statewide coalition of nonprofit, corporate and government groups helping individuals and families save and build wealth. Through information, advice, and encouragement, Utah Saves assists people who wish to pay down debt, build an emergency fund, afford a home, gain an education, invest, or build a retirement in order to improve their standard of living and, most important, to gain peace of mind regarding their finances. Currently there are 7,508 Utah Savers.28

**Utah State University Extension**

Utah State University (USU) Extension is a partnership of federal, state, and local governments. With its network of county offices and state universities, USU extension is in a position to deliver educational programs at the grassroots level throughout Utah. With its integration of teaching, research, and public service, USU Extension is able to respond to critical and emerging issues with research-based, unbiased information. USU Extension offers financial education classes covering bankruptcy education, home buyer education, Power Pay (a system designed to help you eliminate debt in the fastest possible way) and retirement. In 2008, 12,030 Utahns participated in the financial education classes offered by USU Extension.29

**AAA Fair Credit Foundation**

AAA Fair Credit Foundation is a non-profit organization providing financial counseling, financial education, debt management, and asset-building programs. Their mission is to help individuals and families experiencing financial distress restore financial balance by providing customized financial counseling services tailored to meet the needs of the individuals and families it serves. AAA Fair Credit Foundation serves to help consumers overcome the isolation many people feel

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27 Community Action Partnership of Utah, Volunteer Income Tax Assistance Program
28 Utah Saves Initiative
29 Utah State University Extension
when dealing with overwhelming financial burdens. In 2008, 920 Utah Residents contacted AAA Fair Credit Foundation and completed a financial counseling session, a 3.4% increase from 2007.30

**Utah Individual Development Account Network**
The Utah Individual Development Account Network (UIDAN) is an investment strategy and multi-faceted financial education program. The Utah IDA Network is designed to help provide low- and moderate-income families with the opportunity, incentive, and institutional support necessary for them to save for and acquire productive assets that promise a higher income, new wealth and self-sufficiency. An IDA will match these family’s savings 3-to-1 when saving towards a first home, a small business, higher education or, for a client with disabilities, assistive items. The Utah IDA Network is a statewide collaborative of many public and private community partners. AAA Fair Credit Foundation coordinates the Utah IDA Network. Individual Development Accounts (IDAs) are emerging as one of the most promising tools that enable low-income American families to save, build assets, and enter the financial mainstream. To date, 306 participants in the Utah IDA Network have saved $266,432.37 across the state. 51.5% of Utah IDA Network participants have used their savings to purchase a home, 35.9% have used their savings for education and 12.5% have used their savings for a small business.31

Eligibility for the Utah IDA Network is as follows, individuals must
• Have a social security or tax-payer ID number
• Be a resident and living in Utah
• Be 18 years of age or older
• Earn wages from full- or part-time work
• Not have more than $10,000 in net assets excluding one automobile and one house per household

**Utah Education Savings Plan**
The Utah Educational Savings Plan (UESP) is a simple, sound plan to stretch a child’s educational dollars and provide some wonderful tax incentives. The Utah Educational Savings Plan is the official, and only, 529 plan sponsored by the State of Utah. 529 plans are tax-advantaged savings vehicles designed to encourage individuals to save for the costs of higher education. It is a “direct-sold” 529 plan, which means that an account can be set up and contributions can be made by dealing directly with UESP. It is administered by the Utah State Board of Regents acting in its capacity as the Utah Higher Education Assistance Authority. The UESP offers benefits that can help money grow and make the account tax-advantaged when April 15th rolls around. Earnings on an account are exempt from federal income taxes as long as the money is used for qualified higher education expenses. The Utah Educational Savings Plan is nationally recognized as one of the best 529 plans and is available to any U.S. Resident. Currently there are 32,945 Utahns taking advantage of this program. Additionally, UESP offers the Fast Forward Matching Program, which gives qualified Utah residents a 100% match on their money for future qualified higher education expenses. The program matches contributions up to $400 annually per beneficiary. To qualify, the household income must be under 200% of the federal poverty level.

**UTAH COUNCIL ON FINANCIAL AND ECONOMIC EDUCATION**
Recommendations from the United Way of Salt Lake Financial Stability Council combined with other state-wide financial stability efforts resulted in the creation of the Utah Council on Financial and Economic Education (UCFEE). By working together and building on the strength of the programs of its individual members, the UCFEE coordinates financial education efforts across the state by connecting current financial education programs with consistent, common messaging. The UCFEE also works to embed financial education concepts into all areas of a person’s life to reinforce financial skills and encourage positive behavior. During the 2008 legislative session, the council was endorsed by the legislature with broad support, through the passage of SCR 3. The Council is chaired by the state treasurer.

**2-1-1 INFORMATION AND REFERRAL**
2-1-1 Information and Referral, a program of Utah Food Bank Services, is a free information and referral line for health, human and community services. 2-1-1 provides information and referral on

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30 Utah AAA Fair Credit Foundation
31 Utah Individual Development Account Network

L. M. is a 29-year-old single mother of two daughters who works for an anti-poverty agency in Salt Lake. She was on section 8 housing, FSS and saved in an IDA account, did 200 hours of sweat equity for Habitat for Humanity in Salt Lake County and qualified for a Home Start Loan. L.’s IDA was case managed by the Salt Lake County Housing Authority and her financial management classes and home ownership classes were taught by USU. She was able to purchase a 3-bedroom, 2 ½ bath condo in a gated community with a recreation center that has a pool and playground equipment for her two daughters.
topics such as emergency food pantries, rental assistance, public health clinics, child care resources, support groups, legal aid, and a variety of non-profit and governmental agencies. 2-1-1 acts as the main point of contact for many of the programs described; potential clients are encouraged to call 2-1-1 as an initial point of contact and to get appropriate referrals for service. For example, 2-1-1 acts as the main information hub for the VITA program, and received 12,473 tax-related calls during tax season 2008.

As Utah’s economy continues to be unstable, many families will, for the first time, experience asset poverty. The programs described herein are fundamental to establishing long-term solutions to issues of not just asset poverty, but poverty in general. It is not sufficient to say that individuals and families simply need an increase in their income to move out of poverty; they also need to be educated about, and utilize, the programs and tools available. This will help Utahns develop and maintain wealth and transformative assets, which are long-term sources of funds that could be used in an emergency situation or to improve living conditions. If two families or individuals have the same income but differing levels of wealth or assets, the family with more assets would have a more definite wealth and be able to maintain their social and/or economic status during turbulent times.

**TABLES and CHARTS**

<table>
<thead>
<tr>
<th>County</th>
<th>2008 - # of Participants in IDA Program</th>
<th>2007 - # of Participants in IDA Program</th>
<th>2006 - # of Participants in IDA Program</th>
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Source - Utah IDA Network

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<th>Family Size</th>
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<tr>
<td>Three</td>
<td>$36,620</td>
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<td>Four</td>
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</tr>
<tr>
<td>Five</td>
<td>$51,580</td>
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<tr>
<td>Six</td>
<td>$59,060</td>
</tr>
<tr>
<td>Seven</td>
<td>$66,540</td>
</tr>
<tr>
<td>Eight</td>
<td>$74,020</td>
</tr>
<tr>
<td>More than Eight</td>
<td>add $7,480 for each additional person</td>
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</table>

Source - Utah IDA Network
### Table 13: Earned Income Tax Credit Returns filed by County, 2005-2007

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<th>County</th>
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<th><strong>TY 2006</strong></th>
<th><strong>TY 2005</strong></th>
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<td>Total EITC $</td>
<td>EITC Returns</td>
<td>Total EITC $</td>
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<td>Beaver</td>
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<td>$5,003,804</td>
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<tr>
<td>Cache</td>
<td>$10,901,960</td>
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<td>Carbon</td>
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<td>$56,352</td>
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<td>$1,858,963</td>
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<td>$1,422,077</td>
<td>582</td>
<td>$1,370,936</td>
</tr>
<tr>
<td>Iron</td>
<td>$6,007,556</td>
<td>2992</td>
<td>$5,486,096</td>
</tr>
<tr>
<td>Jutb</td>
<td>$1,080,416</td>
<td>542</td>
<td>$977,777</td>
</tr>
<tr>
<td>Kane</td>
<td>$7,959,509</td>
<td>417</td>
<td>$681,558</td>
</tr>
<tr>
<td>Millard</td>
<td>$1,181,639</td>
<td>724</td>
<td>$1,266,604</td>
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<tr>
<td>Morgan</td>
<td>$414,372</td>
<td>240</td>
<td>$383,075</td>
</tr>
<tr>
<td>Price</td>
<td>$221,067</td>
<td>110</td>
<td>$188,267</td>
</tr>
<tr>
<td>Rich</td>
<td>$191,332</td>
<td>101</td>
<td>$182,460</td>
</tr>
<tr>
<td>Salt Lake</td>
<td>$106,208,952</td>
<td>56712</td>
<td>$97,602,948</td>
</tr>
<tr>
<td>San Juan</td>
<td>$1,851,460</td>
<td>906</td>
<td>$1,747,225</td>
</tr>
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<td>Sanpete</td>
<td>$3,408,749</td>
<td>1680</td>
<td>$3,121,134</td>
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<tr>
<td>Sevier</td>
<td>$2,905,315</td>
<td>1454</td>
<td>$2,541,288</td>
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<tr>
<td>Summit</td>
<td>$1,351,634</td>
<td>1080</td>
<td>$1,271,371</td>
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<td>Tooele</td>
<td>$2,547,428</td>
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<td>$2,461,288</td>
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<td>Uintah</td>
<td>$2,994,184</td>
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<td>$2,964,362</td>
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<tr>
<td>Utah</td>
<td>$1,851,460</td>
<td>906</td>
<td>$1,747,225</td>
</tr>
<tr>
<td>Wasatch</td>
<td>$1,590,906</td>
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<td>$1,439,186</td>
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<tr>
<td>Washington</td>
<td>$15,455,428</td>
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<td>$13,958,848</td>
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<tr>
<td>Wayne</td>
<td>$364,609</td>
<td>194</td>
<td>$307,734</td>
</tr>
<tr>
<td>Weber</td>
<td>$26,723,161</td>
<td>14238</td>
<td>$24,800,003</td>
</tr>
</tbody>
</table>

Source: Internal Revenue Service

### Chart 14
Increase in Dollar Values of EITC in Utah (in Millions)

- **2003**: $230,127,909.00
- **2004**: $233,505,825.00
- **2005**: $244,239,094.00
- **2006**: $251,098,692.00
- **2007**: $272,852,755.00

Source: Internal Revenue Service

### Table 14: Asset Measures for Utah, Value and Ranking

<table>
<thead>
<tr>
<th>Asset Measure</th>
<th>2007 National Rank</th>
<th>2005 National Rank</th>
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</thead>
<tbody>
<tr>
<td>Median Credit Card Debt</td>
<td>$1,536</td>
<td>$1,337</td>
</tr>
<tr>
<td>Households with Zero Net Worth</td>
<td>20.90%</td>
<td>13.90%</td>
</tr>
<tr>
<td>Median Net Worth Of Households</td>
<td>$68,300</td>
<td>$62,820</td>
</tr>
<tr>
<td>% of SubPrime Mortgages</td>
<td>16.30%</td>
<td>11.00%</td>
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</table>

Source: Center for Economic Development

### Table 15: Utah Saves and USU Financial Education Participants by County, 2006-2008

<table>
<thead>
<tr>
<th>County</th>
<th># of Utah Savers</th>
<th># of Participants in USU Extension Financial Classes</th>
</tr>
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<tbody>
<tr>
<td>Beaver</td>
<td>17</td>
<td>299</td>
</tr>
<tr>
<td>Box Elder</td>
<td>78</td>
<td>322</td>
</tr>
<tr>
<td>Cache</td>
<td>281</td>
<td>205</td>
</tr>
<tr>
<td>Carbon</td>
<td>103</td>
<td>90</td>
</tr>
<tr>
<td>Daggett</td>
<td>98</td>
<td>18</td>
</tr>
<tr>
<td>Davis</td>
<td>880</td>
<td>123</td>
</tr>
<tr>
<td>Duchesne</td>
<td>45</td>
<td>20</td>
</tr>
<tr>
<td>Emery</td>
<td>17</td>
<td>11</td>
</tr>
<tr>
<td>Garfield</td>
<td>78</td>
<td>52</td>
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<tr>
<td>Grand</td>
<td>23</td>
<td>15</td>
</tr>
<tr>
<td>Iron</td>
<td>51</td>
<td>9</td>
</tr>
<tr>
<td>Jutb</td>
<td>180</td>
<td>19</td>
</tr>
<tr>
<td>Kane</td>
<td>6</td>
<td>2</td>
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<td>Millard</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Morgan</td>
<td>95</td>
<td>12</td>
</tr>
<tr>
<td>Prito</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Rich</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Salt Lake</td>
<td>310</td>
<td>23</td>
</tr>
<tr>
<td>San Juan</td>
<td>33</td>
<td>2</td>
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<tr>
<td>San Pete</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sevier</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Summit</td>
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<td>3</td>
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<td>Utah</td>
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<td>4</td>
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<tr>
<td>Wasatch</td>
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<td>13</td>
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<tr>
<td>Washington</td>
<td>156</td>
<td>3</td>
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<tr>
<td>Wayne</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Weber</td>
<td>397</td>
<td>2</td>
</tr>
<tr>
<td>Unknown</td>
<td>397</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>7508</td>
<td>1306</td>
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</table>

Source: Utah State University Extension
### Table 16: Calls to 2-1-1 by County

<table>
<thead>
<tr>
<th>County</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
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<td>11</td>
<td>19</td>
</tr>
<tr>
<td>Box Elder</td>
<td>60</td>
<td>78</td>
</tr>
<tr>
<td>Cache</td>
<td>367</td>
<td>401</td>
</tr>
<tr>
<td>Carbon</td>
<td>31</td>
<td>42</td>
</tr>
<tr>
<td>Dagget</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Davis</td>
<td>946</td>
<td>945</td>
</tr>
<tr>
<td>Duchesne</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Emery</td>
<td>11</td>
<td>24</td>
</tr>
<tr>
<td>Garfield</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>Grand</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Iron</td>
<td>57</td>
<td>41</td>
</tr>
<tr>
<td>Juab</td>
<td>18</td>
<td>23</td>
</tr>
<tr>
<td>Kane</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td>Millard</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Morgan</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Piute</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Rich</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Salt Lake</td>
<td>7,129</td>
<td>8,911</td>
</tr>
<tr>
<td>San Juan</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>San Pete</td>
<td>18</td>
<td>25</td>
</tr>
<tr>
<td>Sevier</td>
<td>38</td>
<td>29</td>
</tr>
<tr>
<td>Summit</td>
<td>85</td>
<td>75</td>
</tr>
<tr>
<td>Tooele</td>
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<td>244</td>
</tr>
<tr>
<td>Uintah</td>
<td>9</td>
<td>14</td>
</tr>
<tr>
<td>Utah</td>
<td>210</td>
<td>297</td>
</tr>
<tr>
<td>Wasatch</td>
<td>8</td>
<td>29</td>
</tr>
<tr>
<td>Washington</td>
<td>147</td>
<td>359</td>
</tr>
<tr>
<td>Wayne</td>
<td>2</td>
<td>2</td>
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<tr>
<td>Weber</td>
<td>960</td>
<td>1431</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>10,540</strong></td>
<td><strong>13,065</strong></td>
</tr>
</tbody>
</table>

*Some 2009 VITA calls have more than one VITA referral. As a result, the number of referrals is greater than the number of calls.

Source: 2-1-1 Information and Referral

---

### Chart 15
**Utah Mortgage Foreclosures, 1999-2008**

- **All loans**
- **Prime loans**
- **Subprime loans**
- **Federal Housing Admin. Loans**


---

### Chart 16
**Outstanding Consumer Credit, U.S. (in Millions)**

- **2002**: $1,984,100,000.00
- **2003**: $2,078,000,000.00
- **2004**: $2,191,300,000.00
- **2005**: $2,284,900,000.00
- **2006**: $2,387,500,000.00
- **2007**: $2,517,600,000.00
- **2008**: $2,567,700,000.00
- **2009**: $2,578,200,000.00

Source: U.S. Federal Reserve Bank

---

### Chart 17
**Total Calls to 2-1-1**
In the relatively good economic times earlier this decade, the United States Department of Agriculture (USDA) surveys indicated that about one in every eight Utah household (12.5% of the population) was considered to be “food insecure.” Food insecurity means that an individual or household has difficulty obtaining food due to a lack of resources. Although food insecurity doesn’t necessarily equate to hunger, it is an indicator of serious risk. In 2008, as incomes shrank or disappeared altogether, the cost of groceries went up 6.4%, continuing a trend of food inflation spikes that began in 2007. Although the impact of the recession on Utah’s food security rate will not be fully understood for years to come, record increases in the usage of Food Stamps and other emergency and supplemental food resources throughout 2008 and into 2009 suggest that thousands of food-insecure households are being pushed into “very low food security”, where food intake is reduced and eating patterns disrupted due to a lack of resources. This is commonly understood to mean hunger.

**Quick Facts:**
- Between 100,000 and 175,000 Utahns (about 5.1% of the population) had very low food security prior to the start of the recession.
- Prices for food prepared at home increased by 6.4% in 2008.
- According to Utah Food Bank Services, demand for emergency food boxes has increased by 30% over the last year.
- Food Stamp usage increased by more than 30% in the 12 months from February 2008 to February 2009. About 73,000 Utahns were using the program in February 2009.
- The USDA estimates that nearly half (46%) of Utah households who qualify for Food Stamps do not utilize the program.
- The number of WIC recipients increased by 10% from February 2008 to February 2009. More than 72,000 Utahns were utilizing WIC in February 2009.
- Nearly one in three school-aged children in Utah rely on free or reduced-price school lunch.
- According to the Food Research and Action Center’s 2008 School Breakfast Scorecard, Utah has the lowest rate of school breakfast participation in the country. About a third (34%) of children who relied on free or reduced-price school lunch also accessed school breakfast in the 2007-2008 school year.

**FOOD STAMPS**
The Food Stamp Program was established by Congress under the passage of the Food Stamp Act of 1964. The Food Stamp Program is the foundation of the federal government’s response to hunger. This program increases the resources of low-income households to purchase food. Originally, books of food stamps were issued, whereas today most benefits are issued via electronic benefit transfer or EBT, which works like a debit card. Food Stamp benefits can only be used to purchase non-prepared foods and recipients cannot purchase non-food items.

The 2008 Farm Bill made significant changes to the Food Stamp Program, these program improvements will:
- End years of erosion in the purchasing power of food stamps by raising and indexing for inflation the program’s standard deduction and minimum benefit.
- Support working-poor families by eliminating the cap on the dependent care deduction, reducing the chances that families will have to forgo food to pay for decent and safe child care.
- Promote saving by improving the program’s resource limits and excluding tax-preferred retirement accounts and education accounts from those limits.
- Simplify food stamp administration for participants and states by building on successful initiatives from the last Farm Bill (2002).
- Rename and update the program, which will be called the “Supplemental Nutrition Assistance Program” (SNAP); food stamp coupons will be eliminated.
- Strengthen program operations, integrity, and oversight and modernize benefit delivery, for example by creating a state option for telephonic applications and by improving oversight of state modernization efforts.

Sources: Utah Food Bank Services, Utah Department of Workforce Services, U. S. Department of Agriculture, Food Research and Action Center, Utah State Office of Education, Child Nutrition Department.

U.S. Department of Agriculture

Center on Budget and Policy Priorities, Implementing New Changes to the Food Stamp Program: A Provision by Provision Analysis of the 2008 Farm Bill
Stacy Dean, Colleen Pawling and Dottie Rosenbaum July 1, 2008

Monica’s husband lost his job as contractor when the economy started shrinking. Desperate for help to provide for their four kids, Monica turned to emergency food pantries to help stretch their depleting funds. Monica had already tried to get Food Stamps for her kids, but was dissuaded by an unhelpful worker and unnecessary paperwork and documentation. Frustrated and desperate, she turned to local advocates for help. After a few phone calls, Monica’s family was approved for over $300 per month in Food Stamps, enough to stretch their finances while ensuring her kids had enough nutritious food to eat until more work could be found.
CHILD NUTRITION PROGRAMS
School-based nutrition programs include the National School Lunch Program (NSLP), the School Breakfast Program (SBP), and the Summer Food Service Program (SFSP). All are federally-assisted meal programs available to public schools, non-profit private schools and child care providers. Participation in the programs are voluntary, though participating organizations must provide meals that meet nutritional guidelines set by the USDA. In order to qualify for free meals through the NSLP and SBP, households must be at or below 130% of the federal poverty level, while reduced-price meals are available for households whose incomes fall between 130% and 185% of the poverty level. Children 18 and younger may receive free meals and snacks through SFSP. Meals and snacks are also available to persons with disabilities over age 18 who participate in school programs for people who are mentally or physically disabled.36

WOMEN, INFANTS AND CHILDREN
The Special Supplemental Nutrition Program for Women, Infants, and Children, known more commonly as WIC, was started in 1974. WIC provides low-income, nutritionally at-risk pregnant or nursing women, infants and children up to the age of five with highly nutritious foods such as infant formula, high protein items like beans, legumes and peanut butter, and 100% fruit juice. Recent changes allow recipients to also purchase fresh fruits and vegetables. Unlike the Food Stamp Program which offers optional nutrition education, nutrition education is mandatory to receive WIC benefits. WIC improves access to health care and improves pregnancy outcomes for low-income women as well as improves the nutritional intake of program participants.37

WIC is not an entitlement program, which means that the federal government does not fund every eligible person on the program. Instead, WIC is a federal grant program for which Congress authorizes a specific amount of funding each year for program operations. The Food and Nutrition Service, which administers the program at the federal level, provides these funds to WIC state agencies (state health departments or comparable agencies) to pay for WIC foods, nutrition education, and administrative costs.38

OTHER PROGRAMS
There are numerous other federally-funded nutrition programs which serve much smaller populations. The Elderly Nutrition Program is administered by the U.S. Department of Health and Human Services. The programs administered under this funding include:39

- Senior Congregate Meals: Meals are served and made available to all seniors regardless of income. These meals are served in a group setting, like churches, senior centers and other community settings. Meals are provided at no cost to seniors, though many ask for a voluntary donation to cover the cost.
- Home-Delivered Meals: These are meals delivered to home-bound seniors who are in need because of health status and lack of resources to prepare meals on their own.
- Child and Adult Care Food Program: CACFP is a program through which day care centers, non-residential adult day care, emergency shelters and afterschool programs provide meals and snacks to participants.

EMERGENCY FOOD
Emergency food pantries and food banks are operated by a variety of entities; these include churches, county governments and non-profit organizations. While the vast majority of food for these organizations is donated directly by the public, they also receive support through The Emergency Food Assistance Program (TEFAP) as well as state and federal grants. The USDA makes available commodities to food banks that in turn deliver these foods to emergency food pantries and prepared meals sites. There are 79 emergency food pantries in Utah.

It is estimated that only 17% of the food available to Utah’s low-income households is donated through charities.40 The bulk is made up by federal nutrition programs

36 Id.
37 Utah State Office of Education, Child Nutrition Department.
39 U.S. Department of Health and Human Services
40 Utah Food Bank Services

Cheryl recently moved to Salt Lake City from Provo to find work and start a new life. But as someone struggling with a mental disability and in a poor economy, she remained unemployed. Without family, friends, or transportation, Cheryl quickly reached the end of her money and the end of her rope. She was out of food, but like many people, Cheryl assumed she did not qualify for aid because her Food Stamp case had once been closed. Volunteers brought her food from local pantries for several weeks, while advocates sorted out her Food Stamp case. On the verge of homelessness, Cheryl was able to remain in her apartment and continues to seek work.
like Food Stamps and school-based meals. Emergency food pantries can and should provide a critical service to low-income households in crisis. However, many overestimate the importance of charitable food when it comes to the larger question of solving hunger. Because government programs control the vast majority of nutritional relief, we must look to government policy and the broader political will to find meaningful, permanent solutions to hunger.

### Tables and Charts

#### Table 17: Increase in Food Stamp Cases (Households) by County

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>Feb-09</th>
<th>Feb-08</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEAVER</td>
<td>198</td>
<td>146</td>
<td>35.6%</td>
</tr>
<tr>
<td>BOX ELD</td>
<td>1,196</td>
<td>959</td>
<td>24.7%</td>
</tr>
<tr>
<td>CACHE</td>
<td>2,524</td>
<td>2,009</td>
<td>25.6%</td>
</tr>
<tr>
<td>CARBON</td>
<td>1,104</td>
<td>1,024</td>
<td>6.8%</td>
</tr>
<tr>
<td>DAGGETT</td>
<td>9</td>
<td>10</td>
<td>-10.0%</td>
</tr>
<tr>
<td>DAVIS</td>
<td>5,328</td>
<td>4,380</td>
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<td>525</td>
<td>429</td>
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<td>349</td>
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<td>PIUTE</td>
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<td>WASHINGTON</td>
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<td>WEBER</td>
<td>9,014</td>
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<tr>
<td>STATE OF UTAH</td>
<td>72,728</td>
<td>55,907</td>
<td>30.1%</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services

#### Table 18: Number of Individuals on Food Stamps by County

<table>
<thead>
<tr>
<th>County</th>
<th>Individual FS Cases</th>
<th>% of population</th>
</tr>
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<tbody>
<tr>
<td>BEAVER</td>
<td>492</td>
<td>7.4%</td>
</tr>
<tr>
<td>BOX ELD</td>
<td>3,233</td>
<td>6.82%</td>
</tr>
<tr>
<td>CACHE</td>
<td>7,273</td>
<td>6.50%</td>
</tr>
<tr>
<td>CARBON</td>
<td>2,389</td>
<td>12.04%</td>
</tr>
<tr>
<td>DAGGETT</td>
<td>13</td>
<td>1.35%</td>
</tr>
<tr>
<td>DAVIS</td>
<td>14,562</td>
<td>4.82%</td>
</tr>
<tr>
<td>DUCHESNE</td>
<td>1,300</td>
<td>7.75%</td>
</tr>
<tr>
<td>EMERY</td>
<td>904</td>
<td>8.52%</td>
</tr>
<tr>
<td>GARFIELD</td>
<td>363</td>
<td>7.20%</td>
</tr>
<tr>
<td>GRAND</td>
<td>1,167</td>
<td>12.51%</td>
</tr>
<tr>
<td>IRON</td>
<td>4,802</td>
<td>10.36%</td>
</tr>
<tr>
<td>JUAB</td>
<td>816</td>
<td>8.13%</td>
</tr>
<tr>
<td>KANE</td>
<td>454</td>
<td>6.81%</td>
</tr>
<tr>
<td>MILLARD</td>
<td>1,086</td>
<td>8.01%</td>
</tr>
<tr>
<td>MORGAN</td>
<td>121</td>
<td>1.25%</td>
</tr>
<tr>
<td>PIUTE</td>
<td>186</td>
<td>12.85%</td>
</tr>
<tr>
<td>RICH</td>
<td>84</td>
<td>3.69%</td>
</tr>
<tr>
<td>SALT LAKE</td>
<td>72,120</td>
<td>7.00%</td>
</tr>
<tr>
<td>SAN JUAN</td>
<td>3,156</td>
<td>20.75%</td>
</tr>
<tr>
<td>SANPETE</td>
<td>2,182</td>
<td>8.09%</td>
</tr>
<tr>
<td>SEVIER</td>
<td>2,260</td>
<td>10.96%</td>
</tr>
<tr>
<td>SUMMIT</td>
<td>513</td>
<td>1.28%</td>
</tr>
<tr>
<td>TOOELE</td>
<td>4,175</td>
<td>7.17%</td>
</tr>
<tr>
<td>UINTAH</td>
<td>1,571</td>
<td>5.16%</td>
</tr>
<tr>
<td>UTAH</td>
<td>26,374</td>
<td>5.06%</td>
</tr>
<tr>
<td>WASATCH</td>
<td>712</td>
<td>3.12%</td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>10,423</td>
<td>7.20%</td>
</tr>
<tr>
<td>WAYNE</td>
<td>183</td>
<td>6.94%</td>
</tr>
<tr>
<td>WEBER</td>
<td>20,453</td>
<td>9.11%</td>
</tr>
<tr>
<td>STATE OF UTAH</td>
<td>183,397</td>
<td>6.65%</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services
### Table 19: Number of Children on Free or Reduced School Lunch, Oct. 2008, by County

<table>
<thead>
<tr>
<th>ENROLLMENT</th>
<th>FREE</th>
<th>REDUCED</th>
<th>PAID</th>
<th>TOTAL ENROLLED</th>
<th>% on Free or Reduced</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEAVER</td>
<td>408</td>
<td>281</td>
<td>887</td>
<td>1,576</td>
<td>43.72%</td>
</tr>
<tr>
<td>BOX ELDERS</td>
<td>2,257</td>
<td>1,275</td>
<td>7,365</td>
<td>10,897</td>
<td>32.41%</td>
</tr>
<tr>
<td>CACHE (2 Districts)</td>
<td>4,484</td>
<td>2,553</td>
<td>13,377</td>
<td>20,416</td>
<td>34.48%</td>
</tr>
<tr>
<td>CARBON</td>
<td>1,093</td>
<td>378</td>
<td>2,181</td>
<td>3,652</td>
<td>40.28%</td>
</tr>
<tr>
<td>DAGGETT</td>
<td>10</td>
<td>14</td>
<td>131</td>
<td>155</td>
<td>15.48%</td>
</tr>
<tr>
<td>DAVIS</td>
<td>9,620</td>
<td>5,506</td>
<td>51,565</td>
<td>66,691</td>
<td>22.68%</td>
</tr>
<tr>
<td>DUCHARSES</td>
<td>849</td>
<td>542</td>
<td>3,063</td>
<td>4,454</td>
<td>37.23%</td>
</tr>
<tr>
<td>EMERY</td>
<td>592</td>
<td>377</td>
<td>1,342</td>
<td>2,311</td>
<td>41.93%</td>
</tr>
<tr>
<td>GARYFIELD</td>
<td>236</td>
<td>155</td>
<td>562</td>
<td>953</td>
<td>41.03%</td>
</tr>
<tr>
<td>GRAND</td>
<td>433</td>
<td>188</td>
<td>866</td>
<td>1,467</td>
<td>41.76%</td>
</tr>
<tr>
<td>IRON</td>
<td>2,457</td>
<td>992</td>
<td>8,567</td>
<td>11,021</td>
<td>40.03%</td>
</tr>
<tr>
<td>JUAB (2 Districts)</td>
<td>539</td>
<td>227</td>
<td>1,632</td>
<td>2,398</td>
<td>31.94%</td>
</tr>
<tr>
<td>KANE</td>
<td>289</td>
<td>166</td>
<td>737</td>
<td>1,192</td>
<td>38.17%</td>
</tr>
<tr>
<td>MILLARD</td>
<td>963</td>
<td>469</td>
<td>3,001</td>
<td>3,470</td>
<td>47.72%</td>
</tr>
<tr>
<td>MORGAN</td>
<td>132</td>
<td>151</td>
<td>2,034</td>
<td>2,317</td>
<td>12.21%</td>
</tr>
<tr>
<td>PIUTE</td>
<td>164</td>
<td>46</td>
<td>111</td>
<td>321</td>
<td>65.42%</td>
</tr>
<tr>
<td>RICHT</td>
<td>175</td>
<td>47</td>
<td>242</td>
<td>463</td>
<td>47.73%</td>
</tr>
<tr>
<td>SALT LAKE (4 districts)</td>
<td>49,833</td>
<td>14,267</td>
<td>112,617</td>
<td>176,717</td>
<td>36.27%</td>
</tr>
<tr>
<td>SAN JUAN</td>
<td>1,576</td>
<td>312</td>
<td>1,06</td>
<td>2,994</td>
<td>63.06%</td>
</tr>
<tr>
<td>SANPETE (2 districts)</td>
<td>1,683</td>
<td>842</td>
<td>2,767</td>
<td>5,294</td>
<td>47.73%</td>
</tr>
<tr>
<td>SEVIER</td>
<td>1,258</td>
<td>709</td>
<td>2,637</td>
<td>4,604</td>
<td>42.72%</td>
</tr>
<tr>
<td>SUMMIT (3 districts)</td>
<td>959</td>
<td>239</td>
<td>5,480</td>
<td>6,678</td>
<td>47.94%</td>
</tr>
<tr>
<td>TOOELE</td>
<td>3,195</td>
<td>1,284</td>
<td>13,020</td>
<td>14,494</td>
<td>22.71%</td>
</tr>
<tr>
<td>UINTAH</td>
<td>1,190</td>
<td>625</td>
<td>4,121</td>
<td>5,936</td>
<td>39.38%</td>
</tr>
<tr>
<td>UTAH (3 districts)</td>
<td>19,717</td>
<td>7,814</td>
<td>76,946</td>
<td>104,647</td>
<td>26.35%</td>
</tr>
<tr>
<td>WASATCH</td>
<td>979</td>
<td>414</td>
<td>3,466</td>
<td>4,859</td>
<td>28.67%</td>
</tr>
<tr>
<td>WAYNE</td>
<td>135</td>
<td>112</td>
<td>253</td>
<td>500</td>
<td>49.40%</td>
</tr>
<tr>
<td>WEBER (2 districts)</td>
<td>13,195</td>
<td>4,340</td>
<td>23,647</td>
<td>41,182</td>
<td>42.58%</td>
</tr>
<tr>
<td>UTAH STATE</td>
<td>126,744</td>
<td>47,983</td>
<td>358,646</td>
<td>533,373</td>
<td>32.76%</td>
</tr>
</tbody>
</table>

Source: Utah State Office of Education, Child Nutrition Department
Utah has entered its second year of state health system reform. During the 2009 legislative session, four bills were passed that are intended to lay a foundation for reform. The bills do not represent comprehensive reform but will hopefully prove to be a launching pad for bolder changes in the future. A new legislative interim committee has been tasked with researching and developing solutions to reduce costs, improve quality and expand access to coverage and care. Yet, the urgency to reform the health system has heightened as Utah and the nation move deeper into the recession. Businesses are being forced to drop coverage, families increasingly cannot afford their share of insurance premiums, and the viability of the state’s Medicaid and CHIP programs are being seriously tested by skyrocketing enrollment paired with reduced state funding. More than ever, Utah needs a more efficient and accessible health care system.

Quick Facts:
- Over the last ten years, Utah’s non-elderly uninsured rate increased 3% faster than the U.S. average and the rate of uninsured children increased 5% faster than the U.S. average.
- The portion of insurance premiums paid by families increased by 73% and the employers’ shares increased by 74% over the last decade.
- Cost-sharing obligations for individuals also increased over the last ten years by 98%, and the employers’ contribution towards individual coverage increased by 41%.
- 72% of uninsured Utah children lived below 200% of the Federal Poverty Level in 2008.
- In 2008, 67% of uninsured Utahns were part of a working family.
- Utah Medicaid has grown by nearly 15% since January 2008 to 185,341 enrollees (March 31, 2009).
- CHIP enrollment has grown by over 17% since January 2008, to 37,792 (April 1, 2009).
- Utah Premium Partnership (UPP) enrollment has grown by 9% to 691 enrollees (April 1, 2009).
- While there are 97,000 Utahns who meet the eligibility guidelines for Utah’s Primary Care Network (PCN), PCN enrollment has decreased by 21% to 14,355 because the program has been closed to new enrollment in order to contain costs.

HEALTH CARE
Utahns are either uninsured, privately insured, or covered through one of the public health insurance programs for low-income people: Medicaid, the Children’s Health Insurance Program (CHIP), the Primary Care Network (PCN), and the Utah Premium Partnership (UPP), a premium assistance program. Due to Utah’s slowing economy, thousands of Utahns are losing their employer-sponsored health insurance; some become eligible for Utah’s public programs, which explains the rapid increase in applications for these programs.

THE UNINSURED
Utah has the 12th-highest percentage of privately covered non-elderly adults in the nation. Yet, over the last ten years, Utah has led the nation in the erosion of private market coverage. This is reflected in the growing crisis of the state’s uninsured. According to the Robert Wood Johnson Foundation, Utah’s non-elderly uninsured rate jumped from 12% in 1994-1996 to 16% in 2006-2007. The Utah Health Status Survey reports a lower non-elderly uninsured rate of 12% in 2008. State data instruments typically under-count the uninsured, as recently confirmed by the Massachusetts experience. State-based estimates were used in health system reform planning, but they found the actual number of uninsured was significantly higher.

People living in poverty and ethnic or racial minorities are disproportionately uninsured. Almost three quarters (72%) of the total number of uninsured Utah children live in families below 200% of the federal poverty level (gross income for a family of four is $44,100 a year). Utah’s ethnic and racial minorities have a 6% to 27% higher incidence of being uninsured than white Utahns.

Many Utahns have been driven from the private market because of increased costs. Low and moderate-income families face greater financial strain from the combined pressures of increasing premium fees and out-of-pocket costs. Employers respond to rising costs by passing more of the costs onto their employees or by dropping coverage altogether. Over the last decade, the portion

“...It was humbling to enroll, but it was everything to know my wife and I could get our health care from Medicaid.”
–Dr. Rodney Bluth

of premiums paid by Utah families increased by 73% and individuals’ portions of premiums increased by 98%. Yet the median income in Utah only increased by 10%. This increase does not account for any co-pays or other out-of-pocket costs a family or individual incurs when seeking medically-necessary care.

Furthermore, from 1996 to 2006 the number of Utah employers offering health insurance decreased by 8.7%, with the bulk of cuts coming from small businesses. This opposes national trends, where there was a 2.9% increase in employer coverage. Therefore, it is not surprising that 67% of the uninsured are part of working families. These trends indicate that access to private insurance covering basic health care needs is becoming increasingly less certain, especially for individuals and small business owners.

**MEDICAID**
Funded through a federal-state partnership, Utah’s Medicaid program provides cost-effective health care coverage to nearly 185,000 low-income Utah children, pregnant women, parents, seniors, and people with disabilities. Ordinarily, the Federal government covers around 70% of Utah’s Medicaid costs with the rest coming from state coffers. Under the American Recovery and Revitalization Act (ARRA) however, the federal government is paying close to 80% of Medicaid costs through December 2010. This will help to meet the increased demand. Medicaid has grown 11% since January 2008, adding nearly 20,000 individuals to its rolls. In March 2009 alone, enrollment increased by over 5,500 individuals.

**Who’s on Medicaid?**
- Children make up over 60% of the Medicaid caseload. Children in families with incomes less than 100% of the poverty level (less than 133% of poverty if under age six) and with minimal assets (generally less than $3,025) qualify.
- Parents are covered up to 50% of the poverty level. All are in some phase of transition in the workforce. About 70% of individuals leaving public assistance have experienced physical or sexual abuse and are in need of mental health care.
- People with disabilities make up the largest cost center within Medicaid. Most enrollees in this category are able to work with proper accommodations and work supports. Medicaid also enables an individual to access attendant care and other services needed to live independently.
- Low-income seniors are the fastest growing segment of the Medicaid population. They live on a fixed income and therefore cannot afford care out-of-pocket. Medicaid pays for 60% of nursing home costs and for care not covered by Medicare. It also pays for home and community-based alternatives which are often two to three times less expensive than institution-based care.

**CHILDREN’S HEALTH INSURANCE PROGRAM**
Utah’s Children’s Health Insurance Program (CHIP) provides health insurance to children in families below 200% of the federal poverty level that do not qualify for Medicaid because of income or assets. Children must be under the age of 19 and be either U.S. citizens or legal permanent residents for at least five years to qualify.

CHIP is structured to look and feel like a commercial health insurance plan. Thus, CHIP requires premium payments and co-pays for services. Premiums vary by income, with the lowest-income families paying nothing and higher-income families paying $75 per quarter. Beginning in July 2007, CHIP has been continuously open to new enrollment. As a result, CHIP has seen unprecedented growth: From July 2007 to February 2009, CHIP enrollment increased by 22%, from 28,671 to 36,644 children.

**PRIMARY CARE NETWORK**
The Primary Care Network (PCN) is a health plan offered by the Utah Department of Health for adults who do not qualify for Medicaid but make less than 150% of the federal poverty level. PCN covers services administered by a primary care provider but does not provide for specialty or hospital care.

The state’s 2008 Utah Health Status Survey found that 97,000 uninsured Utah adults qualify for PCN but are not enrolled. However, to control costs, PCN is a capitated program, meaning a limited number of individuals are allowed to enroll

“I took a 33% pay cut for a job without health insurance. Now, with that pay cut, I can’t afford to buy insurance on my own either. But with the state of the economy, I didn’t have much of a choice.”
– Sam Murray

“All of our money is going towards this pregnancy with our $5,000 deductible. We are not quite clear on what the insurance is actually going to cover, if anything. It’s hard enough to find the money to buy food, let alone everything we need for the baby.”
– S.M.
regardless of how many people actually meet eligibility criteria. Because of the state's budget situation, PCN was closed for most of 2008 to new enrollment. As a result, PCN enrollment has declined from 18,187 individuals in February 2008 to 14,355 individuals in February 2009.

### UTAH PREMIUM PARTNERSHIP

The Utah Premium Partnership (UPP) is designed to help low-income working individuals and families pay their portion of employer-sponsored insurance premiums. The Utah Health Status Survey estimates there are 295,700 uninsured individuals in Utah. Many of these individuals could purchase health coverage through their employers, but can’t afford their share of the premium. The purpose of UPP is to help make coverage affordable for these people by offering up to $150 per adult and $100 per child (plus an additional $20 for dental benefits) each month to help cover the monthly premium payment.

To qualify for UPP, working families must not currently have health insurance, be able to enroll in a qualifying employer’s health plan, and earn less than 150% of the federal poverty level for adult coverage or 200% for a subsidy for children. Unfortunately, few working uninsured have an offer of employer insurance; only 23% of adults under 100% of poverty have an offer of employer-sponsored insurance. Therefore, UPP has few enrollees. As of February 2009, there were only 578 enrollees in the program. To help address the lack of employer-sponsored coverage options available to low-income working Utahns, Utah is seeking a waiver from the federal government to allow UPP subsidies to be used to purchase health insurance on the individual market.

### TABLES and CHARTS

#### Table 20: Percent Uninsured by Local Health Districts, Utah

<table>
<thead>
<tr>
<th>Local Health District</th>
<th>2008</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statewide</td>
<td>10.7%</td>
<td>10.6%</td>
<td>8.4%</td>
</tr>
<tr>
<td>Bear River</td>
<td>6.5%</td>
<td>13.5%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Central</td>
<td>15.9%</td>
<td>14.7%</td>
<td>12.4%</td>
</tr>
<tr>
<td>Davis</td>
<td>7.1%</td>
<td>7.1%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Salt Lake</td>
<td>13.4%</td>
<td>9.3%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Southeastern</td>
<td>17.3%</td>
<td>14.5%</td>
<td>13.5%</td>
</tr>
<tr>
<td>Southwest</td>
<td>10.1%</td>
<td>22.6%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Summit</td>
<td>10.8%</td>
<td>7.9%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Tooele</td>
<td>7.6%</td>
<td>5.5%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Tri County</td>
<td>9.8%</td>
<td>12.3%</td>
<td>13.7%</td>
</tr>
<tr>
<td>Utah County</td>
<td>11.1%</td>
<td>11.2%</td>
<td>6.0%</td>
</tr>
<tr>
<td>Wasatch</td>
<td>11.2%</td>
<td>11.9%</td>
<td>7.4%</td>
</tr>
<tr>
<td>Weber-Morgan</td>
<td>4.0%</td>
<td>6.4%</td>
<td>9.0%</td>
</tr>
</tbody>
</table>


Uninsured: Utah vs. U.S.

- **1999**
- **2000**
- **2001**
- **2002**
- **2003**
- **2004**
- **2005**
- **2006**
- **2007**

Table 21: Percent of Uninsured, National Rankings, Highest to Lowest, 2006-2007

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>United States</td>
<td>15.3%</td>
</tr>
<tr>
<td>2</td>
<td>Texas</td>
<td>24.9%</td>
</tr>
<tr>
<td>3</td>
<td>New Mexico</td>
<td>22.8%</td>
</tr>
<tr>
<td>4</td>
<td>Florida</td>
<td>20.7%</td>
</tr>
<tr>
<td>5</td>
<td>Louisiana</td>
<td>20.2%</td>
</tr>
<tr>
<td>6</td>
<td>Mississippi</td>
<td>19.8%</td>
</tr>
<tr>
<td>7</td>
<td>Arizona</td>
<td>19.6%</td>
</tr>
<tr>
<td>8</td>
<td>Oklahoma</td>
<td>18.5%</td>
</tr>
<tr>
<td>9</td>
<td>California</td>
<td>18.5%</td>
</tr>
<tr>
<td>10</td>
<td>Nevada</td>
<td>18.4%</td>
</tr>
<tr>
<td>11</td>
<td>Georgia</td>
<td>17.7%</td>
</tr>
<tr>
<td>12</td>
<td>Alaska</td>
<td>17.7%</td>
</tr>
<tr>
<td>13</td>
<td>Arkansas</td>
<td>17.5%</td>
</tr>
<tr>
<td>14</td>
<td>Oregon</td>
<td>17.4%</td>
</tr>
<tr>
<td>15</td>
<td>North Carolina</td>
<td>17.2%</td>
</tr>
<tr>
<td>16</td>
<td>Colorado</td>
<td>16.9%</td>
</tr>
<tr>
<td>17</td>
<td>Montana</td>
<td>16.4%</td>
</tr>
<tr>
<td>18</td>
<td>South Carolina</td>
<td>16.2%</td>
</tr>
<tr>
<td>19</td>
<td>New Jersey</td>
<td>15.6%</td>
</tr>
<tr>
<td>20</td>
<td>Utah</td>
<td>15.1%</td>
</tr>
<tr>
<td>21</td>
<td>Idaho</td>
<td>14.7%</td>
</tr>
<tr>
<td>22</td>
<td>Kentucky</td>
<td>14.6%</td>
</tr>
<tr>
<td>23</td>
<td>Wyoming</td>
<td>14.2%</td>
</tr>
<tr>
<td>24</td>
<td>Virginia</td>
<td>14.2%</td>
</tr>
<tr>
<td>25</td>
<td>Mississippi</td>
<td>14.1%</td>
</tr>
<tr>
<td>26</td>
<td>West Virginia</td>
<td>13.8%</td>
</tr>
<tr>
<td>27</td>
<td>Maryland</td>
<td>13.8%</td>
</tr>
<tr>
<td>28</td>
<td>Illinois</td>
<td>13.7%</td>
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<tr>
<td>29</td>
<td>New York</td>
<td>13.6%</td>
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<tr>
<td>30</td>
<td>Alabama</td>
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<tr>
<td>31</td>
<td>Missouri</td>
<td>13.0%</td>
</tr>
<tr>
<td>32</td>
<td>Nebraska</td>
<td>12.8%</td>
</tr>
<tr>
<td>33</td>
<td>Kansas</td>
<td>12.6%</td>
</tr>
<tr>
<td>34</td>
<td>Washington</td>
<td>11.7%</td>
</tr>
<tr>
<td>35</td>
<td>Delaware</td>
<td>11.7%</td>
</tr>
<tr>
<td>36</td>
<td>Indiana</td>
<td>11.6%</td>
</tr>
<tr>
<td>37</td>
<td>North Dakota</td>
<td>11.2%</td>
</tr>
<tr>
<td>38</td>
<td>South Dakota</td>
<td>11.0%</td>
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<tr>
<td>39</td>
<td>New Hampshire</td>
<td>11.0%</td>
</tr>
<tr>
<td>40</td>
<td>Michigan</td>
<td>11.0%</td>
</tr>
<tr>
<td>41</td>
<td>Ohio</td>
<td>10.9%</td>
</tr>
<tr>
<td>42</td>
<td>Vermont</td>
<td>10.7%</td>
</tr>
<tr>
<td>43</td>
<td>District of Columbia</td>
<td>10.6%</td>
</tr>
<tr>
<td>44</td>
<td>Iowa</td>
<td>9.9%</td>
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<tr>
<td>45</td>
<td>Pennsylvania</td>
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<td>46</td>
<td>Rhode Island</td>
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<tr>
<td>47</td>
<td>Connecticut</td>
<td>9.4%</td>
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<tr>
<td>48</td>
<td>Maine</td>
<td>9.1%</td>
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<tr>
<td>49</td>
<td>Minnesota</td>
<td>8.8%</td>
</tr>
<tr>
<td>50</td>
<td>Wisconsin</td>
<td>8.5%</td>
</tr>
<tr>
<td>51</td>
<td>Hawaii</td>
<td>8.3%</td>
</tr>
<tr>
<td>52</td>
<td>Massachusetts</td>
<td>7.9%</td>
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</table>


Table 22: CHIP Enrollment by County

<table>
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<th>County</th>
<th>Mar-08</th>
<th>Mar-09</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Beaver</td>
<td>191</td>
<td>215</td>
<td>12.6%</td>
</tr>
<tr>
<td>Box Elder</td>
<td>827</td>
<td>717</td>
<td>-14.4%</td>
</tr>
<tr>
<td>Cache</td>
<td>1,626</td>
<td>1,737</td>
<td>6.8%</td>
</tr>
<tr>
<td>Carbon</td>
<td>390</td>
<td>314</td>
<td>-8.3%</td>
</tr>
<tr>
<td>Daggett</td>
<td>2</td>
<td>1</td>
<td>-50.0%</td>
</tr>
<tr>
<td>Duchesne</td>
<td>263</td>
<td>292</td>
<td>11.0%</td>
</tr>
<tr>
<td>Davis</td>
<td>2,402</td>
<td>2,817</td>
<td>17.7%</td>
</tr>
<tr>
<td>Emery</td>
<td>181</td>
<td>202</td>
<td>11.6%</td>
</tr>
<tr>
<td>Garfield</td>
<td>143</td>
<td>120</td>
<td>-16.1%</td>
</tr>
<tr>
<td>Grand</td>
<td>245</td>
<td>231</td>
<td>-5.7%</td>
</tr>
<tr>
<td>Iron</td>
<td>1,215</td>
<td>1,269</td>
<td>4.4%</td>
</tr>
<tr>
<td>Juab</td>
<td>159</td>
<td>246</td>
<td>54.7%</td>
</tr>
<tr>
<td>Kane</td>
<td>131</td>
<td>158</td>
<td>20.6%</td>
</tr>
<tr>
<td>Millard</td>
<td>443</td>
<td>447</td>
<td>0.9%</td>
</tr>
<tr>
<td>Morgan</td>
<td>83</td>
<td>77</td>
<td>-7.2%</td>
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<tr>
<td>Unknown</td>
<td>16</td>
<td>18</td>
<td>12.5%</td>
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<tr>
<td>Platte</td>
<td>47</td>
<td>69</td>
<td>46.8%</td>
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<tr>
<td>Rich</td>
<td>37</td>
<td>53</td>
<td>43.2%</td>
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<tr>
<td>Sanpete</td>
<td>849</td>
<td>780</td>
<td>-8.1%</td>
</tr>
<tr>
<td>Sevier</td>
<td>530</td>
<td>538</td>
<td>-2.2%</td>
</tr>
<tr>
<td>San Juan</td>
<td>267</td>
<td>367</td>
<td>37.5%</td>
</tr>
<tr>
<td>Salt Lake</td>
<td>10,269</td>
<td>12,236</td>
<td>19.2%</td>
</tr>
<tr>
<td>Summit</td>
<td>291</td>
<td>326</td>
<td>12.0%</td>
</tr>
<tr>
<td>Tooele</td>
<td>312</td>
<td>611</td>
<td>19.3%</td>
</tr>
<tr>
<td>Uintah</td>
<td>281</td>
<td>322</td>
<td>14.6%</td>
</tr>
<tr>
<td>Utah</td>
<td>6,524</td>
<td>7,051</td>
<td>8.1%</td>
</tr>
<tr>
<td>Wasatch</td>
<td>279</td>
<td>368</td>
<td>31.9%</td>
</tr>
<tr>
<td>Weber</td>
<td>2,277</td>
<td>3,359</td>
<td>47.5%</td>
</tr>
<tr>
<td>Washington</td>
<td>2,909</td>
<td>3,533</td>
<td>21.5%</td>
</tr>
<tr>
<td>Wayne</td>
<td>80</td>
<td>88</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

Source: Utah Department of Health, April 2009

Chart 20–Percent of Uninsured Utah Children

Chart 21–Total Uninsured by Poverty Level, Utah 2008

Chart 26
Percent Change in Uninsured Rate
By Health District, 2006-2008

-12.0% -10.0% -8.0% -6.0% -4.0% -2.0% 0.0 2.0% 4.0% 6.0%

Statewide
Bear River
Central
Davis
Salt Lake
Southeastern
Southwest
Summit
Tooele
Tri County
Utah County
Wasatch
Weber-Morgan


Chart 27
CHIP Enrollment, Utah

Jan-08
Feb-08
Mar-08
Apr-08
May-08
Jun-08
Jul-08
Aug-08
Sep-08
Oct-08
Nov-08
Dec-08
Jan-09
Feb-09
Mar-09

0 5,000 10,000 15,000 20,000 25,000 30,000 35,000 40,000

Source: Utah Department of Health, April 2009

Chart 28
Medicaid Enrollment Growth, Utah

Jan. 2008
Feb. 2008
Mar. 2008
Apr. 2008
May-08
Jun-08
Jul-08
Aug. 2008
Sept. 2008
Oct. 2008
Nov. 2008
Dec. 2008
Jan. 2009
Feb. 2009
Mar. 2009

Source: Utah Department of Health, April 2009

Chart 29
UPP Enrollment in Utah, April 2009

Children 68% (469)
Adults without Children 1% (9)
Adults with Children 31% (213)

Source: Utah Department of Health, April 2009.
HOUSING
Utah faces a severe shortage of affordable housing for people living in poverty. While the federal government, state government, and local municipalities are taking measures to alleviate the situation, more work needs to be done. The phrase “affordable housing” is meant to refer to housing that does not preclude lower-income households from affording other necessities. There are numerous programs that help to stabilize the housing of lower-income households. However, increasing costs (including those related to utilities and transportations), as well as bumps in the road (like the foreclosure crisis), are revealing now more than ever that state and federal government need to step forward with added support.

Quick Facts:

- 28% of Utahns are renters. Fair market rent (FMR) for a two-bedroom apartment is $736.
- A household must earn $29,459 per year or $14.16 per hour to afford FMR.
- A household must work 2.2 jobs (86 hours per week, 52 weeks per year) at minimum wage to afford FMR.
- The average renter must work 1.2 jobs (48 hours per week, 52 weeks per year) to afford FMR.
- There is a shortage of 30,988 affordable units available to the extremely low-income.
- 33% of Utah homeowners and 42% of renters spend more than 30% of their income on a mortgage or lease payment, with 10% of homeowners and 17% of renters spending more than 50% of their income.
- 1,285 jobs are created per $100 million spent in affordable housing development.
- Despite recent increases, Utah’s foreclosure rate at the end of 2008 continues to be lower than the national rate: 81% of the national rate for prime loans and 92% of the national rate for sub-prime loans.
- Utah’s total foreclosure inventory continues to be considerably lower than the national level: 57% of the national level for prime loans and 64% of the national level for sub-prime loans.
- From the fourth quarter of 2007 to the fourth quarter of 2008, the rise in foreclosures increased from 0.38% to 0.84% for all foreclosures, from 0.34% to 0.55% for prime foreclosures and from 1.54% to 3.63% for sub-prime foreclosures.

HOUSING AFFORDABILITY
When speaking of housing affordability, many people use “low-income housing” and “affordable housing” interchangeably. But what do these phrases mean, and how are they measured? A useful term to help understand this is burden.

A burdened household is one that is paying over 30% of their income on housing costs. A severely-burdened household is one that is paying over 50%. One in ten homeowners and one in five renters spend more than half of their income on housing, leaving far too little money for food, healthcare, transportation, education, and other necessities. Most of these people are in poverty or are considered low-income, earning under 80% of the area median income (AMI43). This is the population that is most concerning when speaking of affordable housing. Housing can be affordable or unaffordable to anyone. However, as a society, we must support those who are on fixed incomes, who cannot work, or who are earning the minimum wage, not those who made poor consumption choices.

Utility costs must also be considered when looking at housing affordability. With energy costs growing at an ever-increasing rate, keeping the house warm in the winter can be almost as burdensome as paying rent. Transportation is another piece of the housing puzzle. Transportation costs are taking up an increasingly large portion of household income. Moving farther from city centers and jobs may keep rent payments down, but the associated higher transportation costs often negate much of the gain. President Barack Obama has created a task force to study this issue and develop a new definition of affordability that includes some measure of transportation costs.


43 Area Median Income (or AMI) is equal to the household earning the middle income in an area (not the average, but out of 100 houses lined up by earnings, the one at number 50): in 2009 the HUD State of Utah AMI estimate for families was $64,548.
FORECLOSURE

Foreclosure is important to consider when contemplating low-income housing. Utah lags behind national housing trends, including foreclosure. Though Utah has been trending up slightly in foreclosure percentages since the beginning of the national foreclosure crisis, we have seen our first big increases within the last six months. The greatest increase can be seen in sub-prime loans. What is at issue is not only the percentage of sub-prime loans going into default, but that there is a greater number of sub-prime loans as a percentage of total loans than at any other time in the past.

How does foreclosure affect lower-income renters? Communities across the nation are seeing that a large percentage of the foreclosed properties have been rental properties. Often, renters are not aware that their house is in foreclosure until they are being evicted. By this time, many have lost their deposit to the previous landlord and must relocate without any savings for the next rental deposit.

LOW-INCOME HOUSING PROGRAMS

The state and federal governments have several programs designed to provide financial incentives for developers to build low-income housing. The Olene Walker Housing Loan Fund is administered by the state to provide critical funding for the development of low-income housing. Since the fund was established in 1987, 7,000 affordable homes and apartments have been built or preserved.

The Utah Housing Corporation allocates the federal Housing Credit to provide a tax credit incentive to investors for the development or rehabilitation of low-income housing. These credits are responsible for the development of over 550 units per year across the state with a total of 12,667 since the program began.

HUD has numerous low-income housing subsidies. Public housing consists of housing units provided by local housing authorities that allow low-income, elderly and disabled residents to pay only one-third of their income toward housing. Over the past two years, the Utah County and Salt Lake City Housing Authorities have sold their non-elderly and disabled public housing. While some of these units are being replaced, Utah is nonetheless losing a substantial portion of its public housing stock.

Section 8 tenant-based rental assistance provides rental assistance vouchers that give low-income families and seniors more housing options by enabling them to live in market-rate units, allowing families to spend one-third of their income on housing with the voucher making up the difference. Project-based Section 8 is like tenant-based, but instead of the voucher following the tenants from rental to rental, the vouchers stay with the rental units themselves. Section 202 and Section 811 help provide for the development and rental assistance of supportive housing for seniors and people with disabilities. Neither project-based Section 8 nor Section 202 is currently being used to create new housing units.

Although the majority of low-income housing subsidies are provided by HUD, the U.S. Department of Agriculture runs several programs, including Section 521 Rental Assistance which is the rural equivalent of the Section 8 Tenant-Based Rental Assistance program.

RECENT FEDERAL GOVERNMENT AID

Both the American Recovery and Reinvestment Act (ARRA) and the Housing and Economic Recovery Act of 2008 are going to have large and positive affects on Utah’s low-income housing development. Both Acts provide funding for the Neighborhood Stabilization Program to help stabilize communities with high foreclosure rates. The Recovery Act is providing public housing capital funding and fully funds the project-based Section 8 program.

The Housing Credit program is being bolstered by the Recovery Act to help mitigate the decrease in funding potential of credits in two ways. First, HUD is providing gap funding for projects that received credits between 2007 and 2009. Additionally, the IRS is allowing for the Utah Housing Corporation to exchange a portion of 2008 and 2009 credits; these amounts can then be used as direct grants.

For Utah’s public housing stock, as well as Section 8 vouchers and accompanying waiting lists, please reference the Annual Report on Poverty in Utah, 2008.
Finally, the Recovery Act provides funding for (i) Community Service Block Grant, (ii) Native American Housing Block Grants, (iii) HUD housing energy and “green” retrofits, (iv) Department of Energy’s Weatherization program and grants for energy efficiency and conservation, and (v) numerous other housing-related programs.

**TABLES and CHARTS**

<table>
<thead>
<tr>
<th>Table 23: Housing Cost as a Percentage of Income by Median Income Group</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Extremely Low Income</strong></td>
</tr>
<tr>
<td>--------------------------</td>
</tr>
<tr>
<td>66%</td>
</tr>
</tbody>
</table>

Source: NHIS tabulations of 2007 American Community Survey PUMS housing file.

**Chart 30**

Percentage of Homeowners and Renters with No Burden, Burden, and Severe Burden from Housing Expenses in 2007 (by Area Median Income)

Source: American Community Survey, 2007

**Chart 31**

The Difference between Fair Market Value for Rental Properties and Average Incomes in 2009


**Chart 32**

Housing Wage (as the sum of Average Renters’ Wage and Shortfall)

$15.00

### Table 24: Average Home Prices in Utah

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Brigham/Tremonton Area</td>
<td>$173,588</td>
<td>$171,222</td>
<td>$149,230</td>
<td>$113,617</td>
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<tr>
<td>Cache/Rich Area</td>
<td>$198,162</td>
<td>$196,480</td>
<td>$174,610</td>
<td>$124,522</td>
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<tr>
<td>Carbon/Emery Area</td>
<td>$126,316</td>
<td>$101,015</td>
<td>$93,986</td>
<td>$82,977</td>
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<tr>
<td>Central Utah Areas</td>
<td>$140,481</td>
<td>$132,010</td>
<td>$122,138</td>
<td>$88,381</td>
</tr>
<tr>
<td>Davis County*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>homes</td>
<td>$247,931</td>
<td>$235,294</td>
<td>$227,819</td>
<td>$134,285</td>
</tr>
<tr>
<td>condos</td>
<td>$182,082</td>
<td>$164,454</td>
<td>$140,647</td>
<td>$100,426</td>
</tr>
<tr>
<td>Grand/San Juan Area</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>homes</td>
<td>$261,845</td>
<td>$250,686</td>
<td>$186,617</td>
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<tr>
<td>condos</td>
<td>$271,937</td>
<td>$285,657</td>
<td>$258,378</td>
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<td>Iron County Area</td>
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<tr>
<td>homes</td>
<td>$218,606</td>
<td>$213,089</td>
<td>$221,012</td>
<td>$105,249</td>
</tr>
<tr>
<td>condos</td>
<td>$156,860</td>
<td>$190,327</td>
<td>$151,894</td>
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<tr>
<td>Juab County</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>homes</td>
<td>$159,920</td>
<td>$174,428</td>
<td>$162,584</td>
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<td>Morgan County</td>
<td>$335,381</td>
<td>$296,261</td>
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<td>Park City Area</td>
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<td>$972,127</td>
<td>$1,105,824</td>
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<td>$795,371</td>
<td>$875,324</td>
<td>$853,660</td>
<td>$385,800</td>
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<td>San Juan County</td>
<td>$171,722</td>
<td>$167,011</td>
<td></td>
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</tr>
<tr>
<td>Salt Lake County</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>homes</td>
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<td>$959,299</td>
<td>$979,681</td>
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<td>$190,966</td>
<td>$163,305</td>
<td>$120,517</td>
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<td>Tooele County</td>
<td>$200,367</td>
<td>$206,012</td>
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<td>Uintah Basin Area</td>
<td>$187,762</td>
<td>$209,496</td>
<td>$172,132</td>
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<tr>
<td>Utah County</td>
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<td>homes</td>
<td>$266,169</td>
<td>$287,275</td>
<td>$260,445</td>
<td>$166,083</td>
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<td>$169,864</td>
<td>$172,225</td>
<td>$152,273</td>
<td>$110,144</td>
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<td>Wasatch County</td>
<td>$410,029</td>
<td>$471,434</td>
<td>$372,829</td>
<td>$203,426</td>
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<td>Washington County</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>homes</td>
<td>$284,537</td>
<td>$318,047</td>
<td>$337,913</td>
<td>$142,559</td>
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<tr>
<td>condos</td>
<td>$177,510</td>
<td>$179,594</td>
<td>$197,290</td>
<td>$114,699</td>
</tr>
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<td>Weber County*</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>homes</td>
<td>$189,521</td>
<td>$185,876</td>
<td>$166,692</td>
<td>$134,285</td>
</tr>
<tr>
<td>condos</td>
<td>$139,119</td>
<td>$133,701</td>
<td>$117,080</td>
<td>$100,426</td>
</tr>
</tbody>
</table>

* 1999 data for “Greater Ogden Area”

Source: Utah Association of Realtors Market Reports

### Chart 36

**Past Due and Foreclosure Starts—Percentage of Conventional Prime Mortgages UT, 1998-2008 (4th Quarter)**

- **Mortgages Past Due**
- **Foreclosures Started**

Table 25: Olene Walker Housing Loan Fund

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2007</th>
<th>2006</th>
</tr>
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<tbody>
<tr>
<td>Total funding</td>
<td>$6,694,195</td>
<td>$8,635,782</td>
<td>$6,866,616</td>
</tr>
<tr>
<td>Multi-family units (constructed or rehab)</td>
<td>913</td>
<td>713</td>
<td>666</td>
</tr>
<tr>
<td>Household income served</td>
<td>34.1%</td>
<td>32.9%</td>
<td>39.1%</td>
</tr>
<tr>
<td>Leveraging per OWHLF dollar</td>
<td>$10.14</td>
<td>$5.56</td>
<td>$5.40</td>
</tr>
<tr>
<td>Single-family units (constructed or rehab)</td>
<td>119</td>
<td>186</td>
<td>126</td>
</tr>
</tbody>
</table>

Source: Olene Walker Housing Loan Fund Annual Report to the Utah State Legislature, 2009 and 2007

Chart 37

**Past Due and Foreclosure Starts-Percentage of Conventional Subprime Mortgages**
**UT 1998-2008 (4th Quarter)**

![Chart showing past due and foreclosure starts percentage of conventional subprime mortgages in Utah from 1998 to 2008.](chart37)


Chart 38

**Percentage of Mortgages which are Subprime, UT, 1998-2008 (4th Quarter)**

![Chart showing percentage of subprime mortgages in Utah from 1998 to 2008.](chart38)

The most commonly used definitions of homelessness come from HUD and the Department of Education. Under HUD, a person is basically considered homeless when he/she: (i) resides in “places not meant for human habitation,” shelters, and housing developed for the homeless, (ii) is within a week of being evicted from a rental or is being discharged from a mental health or substance abuse facility and has found no place to live and lacks resources and support networks needed to obtain housing, (iii) is fleeing a domestic violence housing situation and has found no place to live and lacks the resources and support networks needed to obtain housing.

Housing defines chronically homeless individuals as “unaccompanied individuals with a disabling condition who have been continually homeless for at least one year or who have experienced at least four episodes of homelessness within three years”. The Department of Education definition comes from the federal McKinney-Vento Homeless Assistance Act (1987) and includes grade-school students who lack fixed, regular and adequate nighttime residence.

**Causes of Homelessness:**

- **Housing**—There is a severe shortage of affordable housing for extremely low-income households and a high percentage of people living in housing they cannot afford. The result is that families have to make hard choices between food, childcare, healthcare, and other expenses, sometimes losing their footing in the process.
- **Poverty**—The poverty rate in Utah is 10.3%. Factors like declining real wages, eroding work opportunities, and reduction of length and amount of welfare benefits are additional stressors that push individuals into homelessness.
- **Domestic Violence**—Battered women are often forced to choose between living with abuse or living in homelessness. Surveys reveal that between 25% and 50% of the nation’s homeless women and children are fleeing domestic violence.
- **Substance Abuse**—Recent studies have shown that close to one-third of the homeless population is addicted to drugs or alcohol.
- **Incarceration**—One of the greatest ties to homelessness is incarceration. Surveys have reported that often over 50% of the homeless population have spent time in some type of incarceration facility. Furthermore, recently discharged individuals with major instability in their lives (i.e. housing, health or income issues) are at high risk of becoming homeless upon release from jail if they are not offered adequate discharge planning.
- **Mental Illness**—Between 20% and 25% of the homeless population have a severe or persistent mental illness. The U.S. Department of Health and Human Services reports that most homeless people with a mental illness would be able to thrive in supportive housing.
- **Other**—People with HIV/AIDS and war veterans have strong links to homelessness as well.

**Utah is currently at a tipping point for its homeless population, having developed strong collaborations between governmental entities, private businesses, and service providers to end chronic homelessness throughout the state by 2014. However, while ending chronic homelessness is our target, we must not overlook the rest of the homeless population. With the increase of stressors on the housing market, overall homelessness seems to be on the rise. This is particularly apparent in overflowing shelters throughout the state that have had to accommodate the rising numbers by setting up temporary beds in the hallways.**

**WHO IS HOMELESS? THE POINT-IN-TIME COUNT**

Utah’s annual Point-In-Time Count of homeless individuals most recently took place on January 28, 2009. The count found that the state’s chronic homelessness rate is continuing to trend down (thought to be due to the efforts of Utah’s mission to end chronic homelessness). However, overall homelessness is on the rise. This is likely due to the souring economic conditions that have nudged people into homelessness that were teetering on the edge during prosperous times.

In 2004, Utah joined the national effort to address chronic homelessness by developing a 10-Year Plan to End Chronic Homelessness. They have developed statewide policies and work with the legislature to find funding alternatives to address chronic homelessness. They have also called upon local governments throughout the state to develop local plans. Utah is seen as a national leader and the plan had great success in reducing chronic homelessness thus far.

The Pamela Atkinson Homeless Trust Fund (PAHTF) is administered by the Utah Department of Community and Culture and has been around since 1983. It is funded by the State of Utah and by individual contributions that can be made on the Utah Income Tax Form. The program is focused on moving people from homelessness to self-sufficiency. PAHTF funds emergency shelter operations, meals, transitional housing, case management services, homeless outreach and day centers throughout the state.

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45 Sources: National Coalition for the Homeless, National Health Care for the Homelessness.
• Utah’s Point-in-Time count on January 28, 2009 reports:
  o There were 3,507 homeless men, women and children. This is an increase of 5.8% from 2008.
  o There were 700 chronically homeless individuals. This is a decrease of 4.7% from 2008.

HOMELESS CHILDREN IN UTAH’S SCHOOLS
Using the Department of Education’s definition for homeless children, there were an estimated
10,388 homeless schoolchildren on January 28, 2009. While these kids may not be sleeping on the
street, they do not have stable housing and as such are falling behind in their schooling, which is
only helping to perpetuate their situation.

WHAT IS UTAH DOING TO COMBAT HOMELESSNESS?
The Pamela Atkinson Homeless Trust Fund is one of Utah’s primary funding
mechanisms to assist non-profit agencies in providing important services to the
homeless population in an effort to help them off the streets and toward self-
sufficiency. The fund receives a General Fund appropriation from the Utah
Legislature. It is also funded by donations from taxpayers through a checkbox on
the Utah income tax form. The fund is used for:
• Emergency shelters (33%);
• Case management (27%);
• Transitional housing (19%);
• Permanent housing solutions (12%);
• Meals (5%);
• Outreach and day centers (4%).

The Olene Walker Housing Loan Fund helps to develop much of the homeless
housing in the state. The Utah Housing Corporation’s federal Housing Credits
are responsible for the development of 841 units that are slotted for homeless
individuals and families, 543 of which have supportive services and 184 of
which are reserved for the chronically homeless. Other sources of funding for
homelessness are Continuum of Care, Critical Needs Housing which is used
primarily for “brick and mortar” projects, and Emergency Shelter Grant.

Housing First. Utah began utilizing the Housing First philosophy in 2005. The
Housing First approach focuses on bypassing temporary shelters and instead
housing homeless individuals as quickly as possible. Under this approach,
individuals are offered case management and other services for more permanent
living arrangements. This research-based approach is proving to offset societal costs
to homelessness while demonstrating long-term success in ending the pattern of
chronic homelessness by moving people into self-sufficiency.

The Pathways Program, which began in 2005, has demonstrated the effectiveness
of the Housing First approach. It has shown the economic benefit of making sure
the chronically homeless are housed in two ways: First, it frees up shelter beds for
people who are in need of one-time, emergency assistance. Second, it stabilizes the
lives of the formerly chronically homeless, decreasing their needs for social services
offsetting housing and case management costs.

Utah has been nationally recognized in its effort to provide permanent supportive
projects, which will significantly increase the number of shelter beds available to
those experiencing transitional and episodic homelessness throughout the year.
These include the Sunrise Metro Apartments in 2007 with 100 studio apartments,
Grace Mary Manor in 2008 with 84 studio apartments for chronically homeless individuals,
Palmer Court in 2009 with 201 studio, one- and two-bedroom apartments for families and
individuals emerging from homelessness, the Newhouse Apartments in Price and the Golden Rule
Mission (Avalon House) in Helper with 51 units, 35 of which will be set-aside for the chronically
homeless, the Kelly Benson Apartments in West Valley City, which will house 70 chronically
homeless seniors, and many more projects to come.

“Shelter, case management, housing services, collaboration with other agencies, these are
some of the fundamental ways by which we achieve our mission. But
there are other ingredients which are essential to us in meeting
our obligation to serve. I know
that it takes Compassion; one by
one we connect in heart and in
mind with each other in common
purpose, facing adversity together,
acknowledging the great suffering
that has beset some among us,
and working toward easing that
suffering, we then set our course
upon a destination of growth and
stability… It takes Courage; our
community has boldly set out to
create more permanent housing for
people in need… It takes Wisdom
to achieve our mission; while
courage often involves stretching
yourself beyond your perceived
capacity, wisdom involves
recognizing your limitations and
collaborating with those who have
expertise in areas you do not…
Serving our mission takes faith;
The Road Home exists as a result
of our faith in you, our many
partners, and your faith in us and
our ability to serve. Our faith also
extends into each relationship with
those whom we serve.”
–Matthew Minkevitch,
Executive Director of the Road
Home, speaking about how the
Road Home team accomplishes
its mission
RECENT FEDERAL GOVERNMENT AID
The American Recovery and Reinvestment Act includes language and funding for the Homelessness Prevention and Rapid Re-Housing Program. This program grants funding to local governments and non-profits to accomplish just what its name suggests. The program’s objective is to provide short- and medium-term rental assistance as well as housing relocation and stabilization services. The services include mediation, credit counseling, rental and utility deposits, utility payments, moving assistance and case management.

The definitions of homelessness are many, as are the root causes. Regardless of these differences, the very existence of homelessness is harmful to individuals, families and society. Much needs to be done to stabilize housing and allow people to remain as self-subsistent as possible.

TABLES and CHARTS

Chart 39
Sheltered Homeless in Utah, Jan. 28, 2009

Chart 40
Utah Total Homeless Population, Point-in-Time Count

Chart 41
Chart 42
Utah Estimated Annual Number of Homeless Individuals and Families

Source: Utah Point-in-Time Count of Sheltered and Unsheltered Homeless Individuals

Chart 43
Utah Estimated Annual Number of Chronically Homeless

Source: Utah Point-in-Time Count of Sheltered and Unsheltered Homeless Individuals

Chart 44
Total Number of Homeless Children (using the broader McKinney Vento definition) Point-in-Time

Source: Utah Department of Education

Chart 45
Homeless Children by Situation January 28, 2009

Source: Utah State Office of Education
WORK SUPPORTS

Work Supports are government assistance programs that help people achieve self-sufficiency. These programs are modifications of earlier “Public Assistance” programs that were first passed in 1935 by President Roosevelt to respond to the Depression of the mid-1920s. These programs have gone through many changes throughout the years, the most recent being the passage of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which fundamentally and permanently altered the purpose and priorities of welfare in this country. They can no longer be thought of purely as safety-net programs. Most have no mechanism in place to respond to downturns in the economy, nor can they account for the growth of low-wage jobs in an increasingly service-based economy.

Quick Facts:\n- The Family Employment Program (FEP) has seen a 24% increase in cases over the past year.
- The maximum monthly benefit amount a family of four can receive under FEP is $583.
- Millard County saw a 55.6% increase in FEP cases over the past two years, the largest increase in the state.
- The General Assistance (GA) program was substantially cut in the 2009 legislative session and will have to be restructured in order to continue, resulting in several hundred individuals being cut off from benefits in the Summer of 2009.
- The Child Care Subsidy caseload has decreased by 12% of the past year because so many people have lost their jobs and no longer need child care.
- The maximum child care subsidy amount a family can get each month is $495.
- Utah’s Unemployment Insurance (UI) average weekly benefit amount covers 44.4% of an average worker’s wage.
- Utah has the 7th lowest utilization rate in the nation for Unemployment Insurance. The utilization rate is the percentage of unemployed workers that receive UI benefits.
- The Utah Department of Workforce Services has seen the fastest increase in initial filings for UI benefits in its entire history over the last 6 months. Initial claims have increased 131% since September 2008.
- The maximum weekly UI benefit is $444.

HISTORY OF WORK SUPPORTS

Originally passed in 1935 by the Roosevelt Administration to provide relief to those suffering during the Great Depression, the Social Security Act has since gone through a long series of reforms spanning the next several decades. Reformation of the welfare system has since become an important part of nearly every successive presidential candidate’s platform for election, yet the program proved to be very resistant to change.\(^{47}\)

Real change did not occur until 1996 with the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which ended cash assistance entitlement and replaced it with a new program focused on placing and keeping individuals in jobs. The most controversial aspect of the legislation, a federal five-year lifetime limit on cash assistance, was meant to ensure that no one was able to permanently depend on government assistance as their primary means of support. Utah modified the lifetime limit to just three years in 1997. Related programs were also redesigned to match the new work priorities, and eventually all work-related programs in Utah were placed under one roof, that of the newly created Utah Department of Workforce Services.

FAMILY EMPLOYMENT PROGRAM

The Utah Family Employment Program has its roots in experimental welfare policies dating back to the early 1990’s. It was later modified and codified in response to the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) that enacted the new federal cash assistance funding mechanism known as Temporary Assistance for Needy Families (TANF). Under PRWORA, states were given the discretion to establish their own lifetime limit, but any assistance beyond the federally mandated 60-month limit would have to be paid entirely by state dollars.

PRWORA also changed how welfare would be paid for by administering federal funding to states via a fixed block grant. The new capped funding approach required

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\(^{46}\) Utah Department of Workforce Services
\(^{47}\) Emily Abt, Timeline of National Welfare Reform, Public Broadcasting Service, P.O.V. – Take It From Me.
states to choose between policies based on their cost effectiveness rather than their ability to demonstrate positive outcomes for families. In general, the funding remained fixed even during periods of economic downturn or recession when, by definition, program participants would be unlikely to find work even when complying with their work plan. Fixed funding also meant a de-facto program cut as cost of living increases eroded the value of the block grant.

In addition to lifetime limits, recipients are now required to participate in work activities in order to maintain their eligibility, usually at least 30 hours a week. Program applicants must meet strict income and asset guidelines and comply with various requirements designed to get them back into the workforce as quickly as possible. The FEP caseload has increased 24% over the past year. Currently, the maximum monthly benefit amount a family of four can receive is $583.48.

Studies of FEP and its program participants show that the program does not adequately serve or account for long-term FEP recipients who are characterized as having severe, multiple barriers to employment. Such barriers might include recent episodes of domestic violence, undiagnosed mental illnesses, low levels of education, learning disabilities, and/or health problems. None of these barriers is enough to qualify a family for a hardship extension, yet together they make it highly unlikely that a family will succeed in the workforce under a standard work plan. These families are also most likely to fail to comply with basic FEP requirements and be sanctioned off the program.

GENERAL ASSISTANCE
The General Assistance program serves single adults or married couples without dependent children who are unable to work because of a temporary disabling condition that keeps them from being able to work for more than 30 days. It is also meant to be transitional support for those temporarily unable to work and a stop-gap for those awaiting a determination of permanent disability from the Social Security Administration. GA payments are recouped by the state for an individual’s lump-sum payment of back benefits once they qualify for SSI assistance. Though small, the $261 per month payment for individuals ($362 for couples) helps people to remain in their homes or to defray medical costs. Though by definition unable to work, individuals on the program must develop and comply with an employment plan that describes all the steps he/she must take in order to become employable or be deemed permanently disabled.

Entirely paid for with state funding, for many years the GA program has been squeezed by growing caseloads and flat funding, forcing program administrators to narrow policies and practices in order to manage the caseload and keep the program solvent. Unfortunately, due to the current economic situation, the GA caseload has increased 15% over the past year. Serious cuts made by the 2009 Legislature have reduced the Fiscal Year 2010 budget to $5.6 million, the program has been funded in excess of $8 million dollars for most of its history. Due to these cuts, the GA program is undergoing a complete restructuring which will end up cutting benefits to more than 1/3rd of the individuals currently on GA.

CHILD CARE SUBSIDY
The Payment-to-Parent Assisted Child Care Program is a federal and state funded program that provides assistance to both single- and two-parent families. Parents receiving assistance for child care must be employed (merely searching for work is not a qualifying condition). A parent may also attend school or receive training provided they are also employed and can complete the program within 24 months. Eligibility for child care assistance ends when an applicant’s earnings are at 64 percent of state medium income, or at 176% of the poverty level. Eligibility for child care assistance is available to families whose gross income does not exceed 300% of the poverty level.49 Payments for child care are determined by a number of factors and often do not cover the entire cost of a provider.

Given that the cost of child care can range from $4,000 to $10,000 annually—easily eclipsing the cost of college tuition—the child care subsidy is critical for ensuring that families remain successfully in the workforce. Utah currently pays 75% of average child care costs as determined

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Jen was just laid off from the job she moved to Utah for one month after moving into a new apartment. She was able to receive unemployment insurance benefits while she looked for work. With the current economic situation it took a lot longer to find a job than she had hoped, and she finally was employed after seven months. Without the unemployment insurance benefits, she would have lost her apartment and been homeless.
by market surveys. The child care assistance program is the only one to see a decrease in the number of cases over the past year. Its caseload has gone down by 12%. This is because individuals only qualify for child care assistance if they are working. As more people are being laid off, they are no longer eligible for the subsidy.

**UNEMPLOYMENT INSURANCE**

Created as part of the package of New Deal programs in 1935, the Unemployment Insurance (UI) program is a federal-state partnership designed to mitigate the ripple effect of economic downturns on businesses, communities, and on workers themselves. In contrast to FEP, which focuses on families working toward self-sufficiency, UI is intended to partially replace lost earnings for those currently in the workforce who have become involuntarily unemployed. It mitigates the effect of economic downturns by increasing consumption in communities affected by job loss. Eligibility and weekly benefit amounts are determined by a worker’s attachment to the labor force as measured by their earnings and length of time employed.

In Utah, the maximum weekly benefit is currently set at $444, replacing on average less than 45 percent of the average wage. The UI program is funded by a combination of taxes on businesses and workers, and by penalties on businesses that incur successful unemployment insurance claims against them by former workers. Utah’s utilization rate (i.e. the percentage of unemployed workers receiving Unemployment Insurance) is the second lowest of the western states, and is the 7th lowest in the nation. Though more research is needed to understand Utah’s low rate of utilization, several policy areas should be examined to evaluate their ability to respond to a modern workforce and the particulars of lower-income workers, including providing benefits to part-time workers. The Utah Department of Workforce Services has experienced the fastest growth in UI caseloads in its history during this economic downturn. From March 2008 to March 2009, the UI caseload has increased 195%. 13,388 people filed initial UI claims in March 2009 alone.

### TABLES and CHARTS

#### Table 26: The Federal Poverty Level, Eligibility Increments, 2009

<table>
<thead>
<tr>
<th>Persons in Family or Household</th>
<th>100% of Poverty Level</th>
<th>150% of Poverty Level</th>
<th>200% of Poverty Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10,830</td>
<td>$16,245</td>
<td>$21,660</td>
</tr>
<tr>
<td>2</td>
<td>$14,570</td>
<td>$21,855</td>
<td>$29,140</td>
</tr>
<tr>
<td>3</td>
<td>$18,310</td>
<td>$27,465</td>
<td>$36,620</td>
</tr>
<tr>
<td>4</td>
<td>$22,050</td>
<td>$33,075</td>
<td>$44,100</td>
</tr>
<tr>
<td>5</td>
<td>$25,790</td>
<td>$38,685</td>
<td>$51,580</td>
</tr>
<tr>
<td>6</td>
<td>$29,530</td>
<td>$44,295</td>
<td>$59,060</td>
</tr>
<tr>
<td>7</td>
<td>$33,270</td>
<td>$49,905</td>
<td>$66,540</td>
</tr>
<tr>
<td>8</td>
<td>$37,010</td>
<td>$55,515</td>
<td>$74,020</td>
</tr>
</tbody>
</table>

**SOURCE:** Federal Register, Vol. 74, No. 14, January 23, 2009, pp. 4199–4201

#### Table 27: TANF/FEP Monthly Income Limits and Benefit Amounts, Utah

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Monthly Net Income Limits</th>
<th>Monthly Cash Assistance Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$329</td>
<td>$288</td>
</tr>
<tr>
<td>2</td>
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</tr>
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<td>3</td>
<td>$588</td>
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<td>5</td>
<td>$757</td>
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<td>6</td>
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<td>$731</td>
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<tr>
<td>7</td>
<td>$843</td>
<td>$765</td>
</tr>
<tr>
<td>8</td>
<td>$914</td>
<td>$801</td>
</tr>
</tbody>
</table>

**SOURCE:** Utah Department of Workforce Services, 2009 TANF Plan Amendments

![Chart 46: Increase in FEP Caseloads, Mar 07-Mar 09](chart.png)

**Source:** Utah Department of Workforce Services
Table 28: TANF/FEP Recipients By County, 2007-2009

<table>
<thead>
<tr>
<th>County</th>
<th>Jan-07</th>
<th>Jan-08</th>
<th>Jan-09</th>
<th>% Increase Jan-07 - Jan-09</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEAVER</td>
<td>15</td>
<td>14</td>
<td>13</td>
<td>15.4%</td>
</tr>
<tr>
<td>BOX ELDER</td>
<td>117</td>
<td>113</td>
<td>114</td>
<td>2.6%</td>
</tr>
<tr>
<td>CACHE</td>
<td>148</td>
<td>116</td>
<td>157</td>
<td>-5.7%</td>
</tr>
<tr>
<td>CARBON</td>
<td>88</td>
<td>86</td>
<td>83</td>
<td>6.0%</td>
</tr>
<tr>
<td>DAGGETT</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>DUCHESNE</td>
<td>53</td>
<td>61</td>
<td>63</td>
<td>-15.9%</td>
</tr>
<tr>
<td>DAVIS</td>
<td>550</td>
<td>466</td>
<td>491</td>
<td>12.0%</td>
</tr>
<tr>
<td>EMERY</td>
<td>22</td>
<td>26</td>
<td>19</td>
<td>15.8%</td>
</tr>
<tr>
<td>GARFIELD</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>-40.0%</td>
</tr>
<tr>
<td>GRAND</td>
<td>38</td>
<td>43</td>
<td>30</td>
<td>26.7%</td>
</tr>
<tr>
<td>IRON</td>
<td>100</td>
<td>82</td>
<td>83</td>
<td>20.5%</td>
</tr>
<tr>
<td>JUAB</td>
<td>25</td>
<td>26</td>
<td>26</td>
<td>3.8%</td>
</tr>
<tr>
<td>KANE</td>
<td>16</td>
<td>13</td>
<td>16</td>
<td>0.0%</td>
</tr>
<tr>
<td>MILLARD</td>
<td>28</td>
<td>21</td>
<td>18</td>
<td>55.6%</td>
</tr>
<tr>
<td>MORGAN</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>-16.7%</td>
</tr>
<tr>
<td>PIUTE</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>0.0%</td>
</tr>
<tr>
<td>RICH</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>SANPETE</td>
<td>53</td>
<td>48</td>
<td>39</td>
<td>35.9%</td>
</tr>
<tr>
<td>SEVIER</td>
<td>62</td>
<td>53</td>
<td>43</td>
<td>44.2%</td>
</tr>
<tr>
<td>SAN JUAN</td>
<td>37</td>
<td>28</td>
<td>36</td>
<td>5.8%</td>
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<tr>
<td>SALT LAKE</td>
<td>2,995</td>
<td>2,407</td>
<td>2,559</td>
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<tr>
<td>SUMMIT</td>
<td>8</td>
<td>10</td>
<td>13</td>
<td>-38.5%</td>
</tr>
<tr>
<td>TOOELE</td>
<td>181</td>
<td>144</td>
<td>153</td>
<td>18.3%</td>
</tr>
<tr>
<td>UINTAH</td>
<td>61</td>
<td>71</td>
<td>62</td>
<td>-1.6%</td>
</tr>
<tr>
<td>UTAH</td>
<td>689</td>
<td>600</td>
<td>591</td>
<td>16.6%</td>
</tr>
<tr>
<td>WASATCH</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>0.0%</td>
</tr>
<tr>
<td>WEBER</td>
<td>900</td>
<td>761</td>
<td>823</td>
<td>9.4%</td>
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<tr>
<td>WASHINGTON</td>
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<td>WAYNE</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>-66.7%</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services

Table 29: General Assistance Recipients by County, 2007-2009

<table>
<thead>
<tr>
<th>County</th>
<th>Jan-09</th>
<th>Jan-08</th>
<th>Jan-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEAVER</td>
<td>8</td>
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<td>3</td>
</tr>
<tr>
<td>BOX ELDER</td>
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<td>CACHE</td>
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</tr>
<tr>
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<tr>
<td>DAGGETT</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>DUCHESNE</td>
<td>8</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>DAVIS</td>
<td>83</td>
<td>63</td>
<td>81</td>
</tr>
<tr>
<td>EMERY</td>
<td>10</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>GARFIELD</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>GRAND</td>
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<td>22</td>
<td>18</td>
</tr>
<tr>
<td>IRON</td>
<td>23</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>JUAB</td>
<td>3</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>KANE</td>
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<td>4</td>
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<tr>
<td>MILLARD</td>
<td>6</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>MORGAN</td>
<td>2</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PIUTE</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>RICH</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>SANPETE</td>
<td>17</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>SEVIER</td>
<td>15</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>SAN JUAN</td>
<td>3</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>SALT LAKE</td>
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<td>657</td>
<td>733</td>
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<tr>
<td>SUMMIT</td>
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<td>6</td>
<td>7</td>
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<tr>
<td>TOOELE</td>
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<td>UINTAH</td>
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<td>4</td>
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<tr>
<td>UTAH</td>
<td>157</td>
<td>138</td>
<td>138</td>
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<tr>
<td>WASATCH</td>
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<td>2</td>
<td>2</td>
</tr>
<tr>
<td>WEBER</td>
<td>254</td>
<td>165</td>
<td>220</td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>58</td>
<td>57</td>
<td>44</td>
</tr>
<tr>
<td>WAYNE</td>
<td>1</td>
<td>1</td>
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</tr>
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</table>

Source: Utah Department of Workforce Services

Table 30: Child Care Subsidy Monthly Income Limits

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Monthly Income</th>
</tr>
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<tbody>
<tr>
<td>2</td>
<td>$2,007</td>
</tr>
<tr>
<td>3</td>
<td>$2,479</td>
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<tr>
<td>4</td>
<td>$2,951</td>
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<td>5</td>
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<tr>
<td>7</td>
<td>$3,984</td>
</tr>
<tr>
<td>8</td>
<td>$4,072</td>
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</tbody>
</table>

Source: Utah Department of Workforce Services
Table 31: Child Care Assistance Recipients by County, 2007-2009

<table>
<thead>
<tr>
<th>County</th>
<th>Jan-09</th>
<th>Jan-08</th>
<th>Jan-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEAVER</td>
<td>26</td>
<td>32</td>
<td>23</td>
</tr>
<tr>
<td>BOX ELDER</td>
<td>129</td>
<td>155</td>
<td>156</td>
</tr>
<tr>
<td>CACHE</td>
<td>298</td>
<td>345</td>
<td>367</td>
</tr>
<tr>
<td>CARBON</td>
<td>64</td>
<td>81</td>
<td>80</td>
</tr>
<tr>
<td>DUGGET</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>DUCHESNE</td>
<td>36</td>
<td>54</td>
<td>66</td>
</tr>
<tr>
<td>DAVIS</td>
<td>715</td>
<td>781</td>
<td>840</td>
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<tr>
<td>EMERY</td>
<td>20</td>
<td>29</td>
<td>34</td>
</tr>
<tr>
<td>GARFIELD</td>
<td>9</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>GRAND</td>
<td>33</td>
<td>44</td>
<td>48</td>
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<tr>
<td>IRON</td>
<td>182</td>
<td>210</td>
<td>202</td>
</tr>
<tr>
<td>JUAB</td>
<td>28</td>
<td>33</td>
<td>39</td>
</tr>
<tr>
<td>KANE</td>
<td>12</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>MILLARD</td>
<td>26</td>
<td>32</td>
<td>39</td>
</tr>
<tr>
<td>MORGAN</td>
<td>1</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>PIUTE</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>RICH</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>SANPETE</td>
<td>70</td>
<td>81</td>
<td>75</td>
</tr>
<tr>
<td>SEVER</td>
<td>109</td>
<td>134</td>
<td>112</td>
</tr>
<tr>
<td>SAN JUAN</td>
<td>37</td>
<td>55</td>
<td>61</td>
</tr>
<tr>
<td>SALT LAKE</td>
<td>2,775</td>
<td>3,023</td>
<td>3,098</td>
</tr>
<tr>
<td>SUMMIT</td>
<td>11</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>TOOELE</td>
<td>118</td>
<td>122</td>
<td>133</td>
</tr>
<tr>
<td>UINTAH</td>
<td>55</td>
<td>50</td>
<td>93</td>
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<tr>
<td>UTAH</td>
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<tr>
<td>WASATCH</td>
<td>19</td>
<td>30</td>
<td>21</td>
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<tr>
<td>WEBER</td>
<td>847</td>
<td>957</td>
<td>946</td>
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<tr>
<td>WASHINGTON</td>
<td>395</td>
<td>389</td>
<td>437</td>
</tr>
<tr>
<td>WAYNE</td>
<td>3</td>
<td>4</td>
<td>3</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services

---

Chart 49

Percent of an Average Worker’s Wage that is Replaced by Unemployment Insurance Benefits, 2008

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wyoming</td>
<td>50%</td>
</tr>
<tr>
<td>Washington</td>
<td>45%</td>
</tr>
<tr>
<td>Utah</td>
<td>42%</td>
</tr>
<tr>
<td>Oregon</td>
<td>38%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>35%</td>
</tr>
<tr>
<td>Nevada</td>
<td>33%</td>
</tr>
<tr>
<td>Montana</td>
<td>30%</td>
</tr>
<tr>
<td>Idaho</td>
<td>28%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>26%</td>
</tr>
<tr>
<td>Colorado</td>
<td>24%</td>
</tr>
<tr>
<td>California</td>
<td>20%</td>
</tr>
<tr>
<td>Arizona</td>
<td>18%</td>
</tr>
<tr>
<td>Alaska</td>
<td>16%</td>
</tr>
<tr>
<td>National Average (West)</td>
<td>14%</td>
</tr>
</tbody>
</table>


Chart 50

Unemployment Insurance Utilization Rate (percent of jobless workers that received UI in 2nd Quarter of 2008)

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wyoming</td>
<td>50%</td>
</tr>
<tr>
<td>Washington</td>
<td>45%</td>
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<tr>
<td>Utah</td>
<td>42%</td>
</tr>
<tr>
<td>Oregon</td>
<td>38%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>35%</td>
</tr>
<tr>
<td>Nevada</td>
<td>33%</td>
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<tr>
<td>Montana</td>
<td>30%</td>
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<tr>
<td>Idaho</td>
<td>28%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>26%</td>
</tr>
<tr>
<td>Colorado</td>
<td>24%</td>
</tr>
<tr>
<td>California</td>
<td>20%</td>
</tr>
<tr>
<td>Arizona</td>
<td>18%</td>
</tr>
<tr>
<td>Alaska</td>
<td>16%</td>
</tr>
<tr>
<td>National Average (West)</td>
<td>14%</td>
</tr>
</tbody>
</table>


---

Chart 51

Changes in Initial Unemployment Insurance Claims, Utah

<table>
<thead>
<tr>
<th>Month</th>
<th>Claims</th>
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<tbody>
<tr>
<td>Mar-08</td>
<td>12,000</td>
</tr>
<tr>
<td>Apr-08</td>
<td>11,500</td>
</tr>
<tr>
<td>May-08</td>
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<tr>
<td>Jun-08</td>
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<tr>
<td>Jul-08</td>
<td>10,000</td>
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<td>Aug-08</td>
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<tr>
<td>Sep-08</td>
<td>9,000</td>
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<tr>
<td>Oct-08</td>
<td>8,500</td>
</tr>
<tr>
<td>Nov-08</td>
<td>8,000</td>
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<tr>
<td>Dec-08</td>
<td>7,500</td>
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<tr>
<td>Jan-09</td>
<td>7,000</td>
</tr>
<tr>
<td>Feb-09</td>
<td>6,500</td>
</tr>
<tr>
<td>Mar-09</td>
<td>6,000</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services
COUNTY PROFILES
The following section provides information about each county in Utah. Each county currently has its own page that is meant to provide basic information about the county’s economic and job outlook, poverty levels, health insurance status, housing and homelessness and other important factors related to poverty. The descriptions of each county come from the Utah Department of Workforce Services. The major findings come from the U.S. Census Bureau, the American Community Survey, the Utah Department of Workforce Services, the National Low-Income Housing Coalition, the Utah State Office of Education - Child Nutrition Department, the Utah Department of Health, the Kaiser Family Foundation and the Internal Revenue Service. Calculations in the increase in the poverty rate are calculated from the poverty level in the 2000 U.S. Census.

UTAH STATE
US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Change in Poverty Rate: 17.0%

Total Population ................................................. 2,757,779
Number of Individuals in Poverty .......................... 251,084
Percentage of Individuals in Poverty............................. 10.3
Number of Children in Poverty ............................... 91,064
Percentage of Children in Poverty ............................ 11.3
Percentage of Families with Children in Poverty .......... 9.5
Percentage of Individuals 65+ in Poverty ....................... 6.8

Education
Percentage of Individuals with High School Degree..... 24.6
Percentage of Individuals with Bachelor’s Degree........ 17.9

Employment
Median Income ...................................................... $55,220
Unemployment Rate .................................................. 5.2%
Average Monthly Wage ............................................ $3,072
Average Hourly Wage ................................................ $17.72

Asset
Number of Residents that Filed for EITC .............. 144,038
Number of Utah Savers .................................................. 7508
Number of Residents that Participated in the IDA Program ............................................. 114

Health
Percentage of Individuals Uninsured
(by health district) ................................................... 15
Percentage of Children Uninsured (by health district) ..... 8
Number of Children in CHIP ........................................ 37,841
Number of Individuals in Medicaid ........................... 184,341
Number of Individuals in Primary Care Network .... 14,702

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic)
in Poverty................................................................. 8.8
Percentage of Blacks/African Americans in Poverty .... 10.1
Percentage of Native Americans in Poverty .............. 29.7
Percentage of Hispanics/Latinos in Poverty .............. 19.3
Percentage of Female-Headed Households with Children in Poverty.......................... 27.2

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) ...................... $736
Percentage of Change in FMR since 2000 (2 bedroom) 24.3
Average Renter Wage per Hour ................................. $11.05
Wage Needed for FMR (2 bedroom) .........................  $14.16
Number of Homeless Children ................................ 10,390

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ... 32.76
Percentage Change in Food Stamp Caseload, 2008 .. 30.09
Current Food Stamp Caseload ................................... 72,728
BEAVER COUNTY
Beaver County's economy has evolved over the past decade. Agribusiness has become a major source of unemployment. Beaver County's economy seemed to turn the economic corner in 2004 with lower unemployment and higher job growth.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Beaver County Poverty Rate: 9.5%
Change in Poverty Rate: -9.5%

Total Population ........................................................6,523
Number of Individuals in Poverty .................................561
Percentage of Individuals in Poverty...............................9.5
Number of Children in Poverty .................................... 226
Percentage of Children in Poverty ................................ 11.9
Percentage of Families with Children in Poverty ..........13.4
Percentage of Individuals 65+ in Poverty .......................8.5

Education
Percentage of Individuals with High School Degree.....38.4
Percentage of Individuals with Bachelor's Degree........7.8

Employment
Median Income..........................................................$39,465
Unemployment Rate .................................................. 5.0%
Average Monthly Wage .......................................... $2,334
Average Hourly Wage................................................$17.72

Asset
Number of Residents that Filed for EITC .....................432
Number of Utah Savers ...................................................17
Number of Residents that Participated in the IDA Program ...........................................1

Health
Percentage of Individuals Uninsured (by health district)10.1
Percentage of Children Uninsured (by health district) ...3.8
Number of Children in CHIP ................................. 213
Number of Individuals in Medicaid .......................... 571
Number of Individuals in Primary Care Network.......95

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty............................................... 7.5
Percentage of Blacks/African Americans in Poverty........0.0
Percentage of Native Americans in Poverty ..................11.4
Percentage of Hispanics/Latinos in Poverty ..................16.1
Percentage of Female-Headed Households with Children in Poverty...........................................39.4

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom)......................$628
Percentage of Change in FMR since 2000 (2 bedroom)24.6
Average Renter Wage per Hour ................................$8.99
Wage Needed for FMR (2 bedroom) .........................$12.08
Number of Homeless Children ......................................0

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...43.72
Percentage Change in Food Stamp Caseload, 2008 . +35.62
Current Food Stamp Caseload ..............................198

Five County Association of Governments

<table>
<thead>
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<th>Description</th>
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<td>Total Agency Resources</td>
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<tr>
<td>Full-Time Employees</td>
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<tr>
<td>Part-Time Employees</td>
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</tr>
<tr>
<td>Volunteer Hours</td>
<td>37,035</td>
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<td>Number of Individuals Served</td>
<td>14,910</td>
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<tr>
<td>Number of Families Served</td>
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</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
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</table>
**BOX ELDER COUNTY**

Box Elder’s economy consists primarily of agriculture and manufacturing. Over 43 percent of the land is under agricultural production, either for crops or livestock. Manufacturing, including space technology, motor vehicle parts, furniture and iron and steel products, accounts for 40 percent of total nonagricultural employment. The county will continue to feel the pressure of urban Utah as growth advances north. Traditional farm land will be converted into more residential and commercial uses.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Box Elder County Poverty Rate: 8.3%
Change in Poverty Rate: 12.2%

<table>
<thead>
<tr>
<th>Total Population</th>
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<tbody>
<tr>
<td>Number of Individuals in Poverty</td>
<td>3,940</td>
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</tbody>
</table>
| Percentage of Individuals in Poverty | 8.3%
| Number of Children in Poverty | 1,609 |
| Percentage of Children in Poverty | 10.8%
| Percentage of Families with Children in Poverty | 13.8%
| Percentage of Individuals 65+ in Poverty | 5.1%

**Education**

Percentage of Individuals with High School Degree | 31.4%
Percentage of Individuals with Bachelor’s Degree | 14.8%

**Employment**

| Median Income | $52,615 |
| Unemployment Rate | 6.4% |
| Average Monthly Wage | $3,308 |
| Average Hourly Wage | $19.08 |

**Asset**

Number of Residents that Filed for EITC | 2,659
Number of Utah Savers | 78
Number of Residents that Participated in the IDA Program | 0

**Health**

Percentage of Individuals Uninsured (by health district) | 6.5%
Percentage of Children Uninsured (by health district) | 5.0%
Number of Children in CHIP | 719
Number of Individuals in Medicaid | 3,299
Number of Individuals in Primary Care Network | 333

**Race & Gender**

Percentage of Whites/Caucasians (Non-Hispanic) in Poverty | 6.3%
Percentage of Blacks/African Americans in Poverty | 8.3%
Percentage of Native Americans in Poverty | 5.2%
Percentage of Hispanics/Latinos in Poverty | 16.0%
Percentage of Female-Headed Households with Children in Poverty | 33.7%

**Housing & Homelessness**

Fair Market Rent in 2009 (2 bedroom) | $615
Percentage of Change in FMR since 2000 (2 bedroom) | 24.7%
Average Renter Wage per Hour | $12.46
Wage Needed for FMR (2 bedroom) | $11.83
Number of Homeless Children | 26

**Food & Nutrition**

Percentage of Children on Free or Reduced Lunch | 32.41%
Percentage Change in Food Stamp Caseload, 2008 | +24.71%
Current Food Stamp Caseload | 1,196

**Bear River Association of Governments**

Bear River Association of Governments

| Total Agency Resources | 5,243,259 |
| Full-Time Employees | 8 |
| Part-Time Employees | 11 |
| Volunteer Hours | 35,299 |
| Number of Individuals Served | 700 |
| Number of Families Served | 681 |
| Number of Families Served that are Headed by Single Mothers | 238 |
CACHE COUNTY

Cache County has historically been driven by production, processing, and distribution of agricultural products. Thus it has a large dairy and meat products industry. Utah State University employs about 6,000, and its research activity has created jobs. Job growth remains positive in service producing sectors accounting for losses in manufacturing. Its growing population continues to generate construction activity. Cache County’s economic base still remains strong.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Cache County Poverty Rate: 12.9%
Change in Poverty Rate: 35.8%

Total Population....................................................111,841
Number of Individuals in Poverty............................13,698
Percentage of Individuals in Poverty.............................12.9
Number of Children in Poverty.................................3,938
Percentage of Children in Poverty...............................11.7
Percentage of Families with Children in Poverty ..........18.7
Percentage of Individuals 65+ in Poverty.........................5.9

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.........................................................12.0
Percentage of Blacks/African Americans in Poverty...............................................................29.8
Percentage of Native Americans in Poverty..........................59.1
Percentage of Hispanics/Latinos in Poverty......................................................20.3
Percentage of Female-Headed Households with Children in Poverty..........................36.3

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom)..........................$635
Percentage of Change in FMR since 2000
(2 bedroom)..................................................................25.2
Average Renter Wage per Hour......................................$8.16
Wage Needed for FMR (2 bedroom)..............................$12.21
Number of Homeless Children.......................................207

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...34.48
Percentage Change in Food Stamp Caseload, 2008 .+25.63
Current Food Stamp Caseload.................................2,524

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom)..........................$635
Percentage of Change in FMR since 2000
(2 bedroom)..................................................................25.2
Average Renter Wage per Hour......................................$8.16
Wage Needed for FMR (2 bedroom)..............................$12.21
Number of Homeless Children.......................................207

Education
Percentage of Individuals with High School Degree.....22.7
Percentage of Individuals with Bachelor’s Degree........20.9

Employment
Median Income.......................................................$46,883
Unemployment Rate..................................................4.4%
Average Monthly Wage..............................................$12.98
Average Hourly Wage...............................................$13.97

Asset
Number of Residents thatFiled for EITC ..............5,852
Number of Utah Savers.................................................281
Number of Residents that Participated in the
IDA Program.............................................................33

Health
Percentage of Individuals Uninsured (by health district) 6.5
Percentage of Children Uninsured (by health district) ...5.5
Number of Children in CHIP.................................1,771
Number of Individuals in Medicaid.........................7,615
Number of Individuals in Primary Care Network........646

Bear River Association of Governments
Total Agency Resources..............................5,243,259
Full-Time Employees...................................................8
Part-Time Employees...................................................11
Volunteer Hours..................................................35,299
Number of Individuals Served.................................700
Number of Families Served.................................681
Number of Families Served that are Headed
by Single Mothers..................................................238
**US Poverty Rate:** 13.3%
**Utah Poverty Rate:** 10.3%
**Carbon County Poverty Rate:** 15.4%
**Change in Poverty Rate:** 14.9%

<table>
<thead>
<tr>
<th>Total Population</th>
<th>19,841</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Individuals in Poverty</td>
<td>2,932</td>
</tr>
<tr>
<td>Percentage of Individuals in Poverty</td>
<td>15.4</td>
</tr>
<tr>
<td>Number of Children in Poverty</td>
<td>928</td>
</tr>
<tr>
<td>Percentage of Children in Poverty</td>
<td>18.4</td>
</tr>
<tr>
<td>Percentage of Families with Children in Poverty</td>
<td>20.4</td>
</tr>
<tr>
<td>Percentage of Individuals 65+ in poverty</td>
<td>12.6</td>
</tr>
</tbody>
</table>

**Education**
- Percentage of Individuals with High School Degree: 31.4%
- Percentage of Individuals with Bachelor’s Degree: 8.2%

**Employment**
- Median Income: $41,981
- Unemployment Rate: 5.9%
- Average Monthly Wage: $3,047
- Average Hourly Wage: $17.58

**Asset**
- Number of Residents that Filed for EITC: 1,378
- Number of Utah Savers: 103
- Number of Residents that Participated in the IDA Program: 3

**Health**
- Percentage of Individuals Uninsured (by health district): 17.3%
- Percentage of Children Uninsured (by health district): 12.4%
- Number of Children in CHIP: 315
- Number of Individuals in Medicaid: 2,488
- Number of Individuals in Primary Care Network: 253

**Race & Gender**
- Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 11.9%
- Percentage of Blacks/African Americans in Poverty: 36.6%
- Percentage of Native Americans in Poverty: 14.6%
- Percentage of Hispanics/Latinos in Poverty: 21.1%
- Percentage of Female-Headed Households with Children in Poverty: 49.7%

**Housing & Homelessness**
- Fair Market Rent in 2009 (2 bedroom): $577
- Percentage of Change in FMR since 2000 (2 bedroom): 30.8%
- Average Renter Wage per Hour: $9.95
- Wage Needed for FMR (2 bedroom): $11.10
- Number of Homeless Children: 33

**Food & Nutrition**
- Percentage of Children on Free or Reduced Lunch: 40.28%
- Percentage Change in Food Stamp Caseload, 2008: +5.95%
- Current Food Stamp Caseload: 1,104

**Southeastern Utah Association of Local Governments**
- Total Agency Resources: 576,614
- Full-Time Employees: 1
- Part-Time Employees: 3
- Volunteer Hours: 5,461
- Number of Individuals Served: 3,281
- Number of Families Served: 1,429
- Number of Families Served that are Headed by Single Mothers: 299

---

**Carbon County**

Carbon County’s economic history has been dominated by coal. During the 1990’s, this base began diversifying into trade, transportation, utilities, government and various services. The College of Eastern Utah also contributes to employment opportunities.
**DAGGETT COUNTY**

Daggett County's economy is dominated by government services of federal lands and the operation of Flaming Gorge Dam. Growth in tourism has expanded recreation, which is a major component of the county’s economy.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Daggett County Poverty Rate: 7.5%
Change in Poverty Rate: -15.7%

Total Population .......................................................... 964
Number of Individuals in Poverty .................................. 64
Percentage of Individuals in Poverty............................... 7.5
Number of Children in Poverty ......................................12
Percentage of Children in Poverty .................................. 7.1
Percentage of Families with Children in Poverty ............7.6
Percentage of Individuals 65+ in Poverty ........................1.6

**Education**

Percentage of Individuals with High School Degree.....35.3
Percentage of Individuals with Bachelor's Degree.......9.3

**Employment**

Median Income......................................................$41,629
Unemployment Rate .................................................. 4.5%
Average Monthly Wage ............................................$2,479
Average Hourly Wage..............................................$14.30

**Asset**

Number of Residents that Filed for EITC...................... 42
Number of Utah Savers .....................................................1
Number of Residents that Participated in the IDA Program ..............................................0

**Health**

Percentage of Individuals Uninsured (by health district) 9.8
Percentage of Children Uninsured (by health district) .. 6.6
Number of Children in CHIP .................................... 6.6
Number of Individuals in Medicaid..............................23
Number of Individuals in Primary Care Network.............7

**Race & Gender**

Percentage of Whites/Caucasians (Non-Hispanic)
in Poverty............................................................. 5.5
Percentage of Blacks/African Americans in Poverty........0.0
Percentage of Native Americans in Poverty .................0.0
Percentage of Hispanics/Latinos in Poverty................0.0
Percentage of Female-Headed Households with
Children in Poverty.................................................28.6

**Housing & Homelessness**

Fair Market Rent in 2009 (2 bedroom).......................$577
Percentage of Change in FMR since 2000
(2 bedroom) .....................................................26.0
Average Renter Wage per Hour ...............................$9.52
Wage Needed for FMR (2 bedroom) ............................$11.10
Number of Homeless Children .................................0

**Food & Nutrition**

Percentage of Children on Free or Reduced Lunch ... 15.48
Percentage Change in Food Stamp Caseload, 2008 .-10.00
Current Food Stamp Caseload ...................................9

**Uintah Basin Association of Governments**

Total Agency Resources .................................. 2,715,411
Full-Time Employees ..............................................1
Part-Time Employees .............................................. 4
Volunteer Hours................................................... 2,800
Number of Individuals Served ......................... 2,374
Number of Families Served.................................. 999
Number of Families Served that are Headed by Single Mothers ..............................................217
**DAVIS COUNTY**

For many years, Davis County’s economy was driven by Hill Air Force Base and agricultural production. Now the county claims diverse industries including manufacturing, trade, services and government. Because of a large and growing population, there has been an influx in housing and commercial activity. Recent growth in professional/business services and government (including Hill) will expand the economy and build payrolls.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Davis County Poverty Rate: 6.3%
Change in Poverty Rate: 8.6%

Total Population .................................................... 301,915
Number of Individuals in Poverty ............................18,090
Percentage of Individuals in Poverty...............................6.3
Number of Children in Poverty ............................... 7,722
Percentage of Children in Poverty ..................................8.3
Percentage of Families with Children in Poverty ..........10.0
Percentage of Individuals 65+ in Poverty ........................4.0

**Education**
Percentage of Individuals with High School Degree.....23.3
Percentage of Individuals with Bachelor’s Degree.........20.7

**Employment**
Median Income ...................................................... $65,767
Unemployment Rate .................................................. 4.7%
Average Monthly Wage ............................................$2,861
Average Hourly Wage.................................................. $16.51

**Asset**
Number of Residents that Filed for EITC .................13,276
Number of Utah Savers ............................................ 880
Number of Residents that Participated in the IDA Program .................................................. 3

**Health**
Percentage of Individuals Uninsured (by health district) 7.1
Percentage of Children Uninsured (by health district) ...3.4
Number of Children in CHIP ..................................... 2,870
Number of Individuals in Medicaid .......................... 14,712
Number of Individuals in Primary Care Network......1,126

**Race & Gender**
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.................................................. 4.2
Percentage of Blacks/African Americans in Poverty.....13.7
Percentage of Native Americans in Poverty .............27.1
Percentage of Hispanics/Latinos in Poverty ..............14.2
Percentage of Female-Headed Households with Children in Poverty................................. 28.8

**Housing & Homelessness**
Fair Market Rent in 2009 (2 bedroom)...................$717
Percentage of Change in FMR since 2000
(2 bedroom) ................................................................. 24.5
Average Renter Wage per Hour ................................. $9.36
Wage Needed for FMR (2 bedroom) ..........................$13.79
Number of Homeless Children (motel, doubled up, etc.) ...1,074

**Food & Nutrition**
Percentage of Children on Free or Reduced Lunch .. 22.68
Percentage Change in Food Stamp Caseload, 2008  . +21.64
Current Food Stamp Caseload ..................................5,328

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<td>Part-Time Employees ............................................... 2</td>
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<td>Volunteer Hours ...................................................... 14,767</td>
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<tr>
<td>Number of Individuals Served .................................... 8,235</td>
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<tr>
<td>Number of Families Served ........................................ 2,851</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers 937</td>
</tr>
</tbody>
</table>
Duchesne County’s economy mainstay is oil and gas. Other important industries include government services, trade, transportation and utilities. The growth of Ute Tribal Enterprises also provides a boost to the County’s economy.

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.................................14.3
Percentage of Blacks/African Americans in Poverty...100.0
Percentage of Native Americans in Poverty.................39.1
Percentage of Hispanics/Latinos in Poverty.................33.2
Percentage of Female-Headed Households with Children in Poverty............................60.6

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).......................$769
Percentage of Change in FMR since 2000
(2 bedroom)..........................................................67.9
Average Renter Wage per Hour.............................$12.53
Wage Needed for FMR (2 bedroom).........................$14.79
Number of Homeless Children.................................91

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...31.23
Percentage Change in Food Stamp Caseload, 2008 +22.38
Current Food Stamp Caseload.................................525

Uintah Basin Association of Governments
Total Agency Resources ...................... 2,715,411
Full-Time Employees................................. 1
Part-Time Employees................................. 4
Volunteer Hours........................................ 2,800
Number of Individuals Served ......................2,374
Number of Families Served..............................999
Number of Families Served that are Headed by Single Mothers..........................217
Emery County’s economic base is in mining, transportation, communications, utilities and government. In agriculture, livestock ranching also remains important. Recreation and tourism are an emerging part of the county’s economy.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Emery County Poverty Rate: 11.4%
Change in Poverty Rate: 0.9%

Total Population ...................................................... 10,610
Number of Individuals in Poverty ................................ 1,176
Percentage of Individuals in Poverty ............................ 11.4
Number of Children in Poverty ................................. 414
Percentage of Children in Poverty .............................. 13.9
Percentage of Families with Children in Poverty .......... 21.2
Percentage of Individuals 65+ in Poverty .................... 7.5

Education
Percentage of Individuals with High School Degree.....35.3
Percentage of Individuals with Bachelor's Degree .... 8.6

Employment
Median Income ...................................................... $48,191
Unemployment Rate .................................................. 5.1%
Average Monthly Wage ............................................ $3,301
Average Hourly Wage ............................................... $19.04

Asset
Number of Residents that Filed for EITC ................. 583
Number of Utah Savers ............................................. 17
Number of Residents that Participated in the IDA Program ............................................. 1

Health
Percentage of Individuals Uninsured (by health district) 17.3
Percentage of Children Uninsured (by health district)  12.4
Number of Children in CHIP ...................................... 197
Number of Individuals in Medicaid ............................ 949
Number of Individuals in Primary Care Network ....... 134

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty......................................................... 10.6
Percentage of Blacks/African Americans in Poverty ...... 0.0
Percentage of Native Americans in Poverty ............... 19.0
Percentage of Hispanics/Latinos in Poverty ............... 21.9
Percentage of Female-Headed Households with Children in Poverty ................................................... 58.7

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) ....................... $577
Percentage of Change in FMR since 2000
(2 bedroom) ............................................................ 26.0
Average Renter Wage per Hour .............................. $11.90
Wage Needed for FMR (2 bedroom) ......................... $11.10
Number of Homeless Children .............................. 62

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ... 41.93
Percentage Change in Food Stamp Caseload, 2008 +10.79
Current Food Stamp Caseload ................................ 349

Southeastern Utah Association of Local Governments
Total Agency Resources ........................................ 576,614
Full-Time Employees ............................................. 1
Part-Time Employees ............................................. 3
Volunteer Hours ..................................................... 5,461
Number of Individuals Served ................................. 3281
Number of Families Served ................................. 1,429
Number of Families Served that are Headed by Single Mothers ............................................ 299
US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Garfield County Poverty Rate: 10.6%
Change in Poverty Rate: -11.7%

Total Population ....................................................... 5,044
Number of Individuals in Poverty ................................. 467
Percentage of Individuals in Poverty.............................10.6
Number of Children in Poverty .......................... 191
Percentage of Children in Poverty .......................... 15.9
Percentage of Families with Children in Poverty ..........12.0
Percentage of Individuals 65+ in Poverty ................. 9.9

Education
Percentage of Individuals with High School Degree.....32.6
Percentage of Individuals with Bachelor’s Degree.......14.8

Employment
Median Income...................................................... $41,553
Unemployment Rate .............................................. 8.7%
Average Monthly Wage ........................................ $1,899
Average Hourly Wage ........................................... $10.96

Asset
Number of Residents that Filed for EITC ............ 334
Number of Utah Savers ............................................ 78
Number of Residents that Participated in the
IDA Program .......................................................... 0

Health
Percentage of Individuals Uninsured (by health district)10.1
Percentage of Children Uninsured (by health district) 3.8
Number of Children in CHIP ............................ 113
Number of Individuals in Medicaid ...................... 335
Number of Individuals in Primary Care Network......83

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic)
in Poverty................................................................. 7.4
Percentage of Blacks/African Americans in Poverty....0.0
Percentage of Native Americans in Poverty .......... 40.0
Percentage of Hispanics/Latinos in Poverty .......... 0.0
Percentage of Female-Headed Households with
Children in Poverty................................................... 25.5

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom)................. $628
Percentage of Change in FMR since 2000
(2 bedroom) ..........................................................24.6
Average Renter Wage per Hour....................... $7.40
Wage Needed for FMR (2 bedroom) ................. $12.08
Number of Homeless Children ........... 27

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ... 41.03
Percentage Change in Food Stamp Caseload, 2008 .+16.04
Current Food Stamp Caseload ......................... 123

Garfield County depends more on tourism and recreation for employment than any other county
in the state. With Bryce Canyon, Lake Powell, state parks, and scenic beauties, the county
attracts many visitors each year. Because many jobs are seasonal, Garfield County has one of
the highest unemployment rates in the state.

Five County Association of Governments

<table>
<thead>
<tr>
<th>Total Agency Resources</th>
<th>5,036,999</th>
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</thead>
<tbody>
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<td>Volunteer Hours</td>
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<tr>
<td>Number of Individuals Served</td>
<td>14,910</td>
</tr>
<tr>
<td>Number of Families Served</td>
<td>6,525</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
<td>1,141</td>
</tr>
</tbody>
</table>
GRAND COUNTY

Grand County’s economy has evolved from agriculture and uranium mining to outdoor recreation. Tourism is currently the base of the county’s economy. Arches National Park, mountain biking, rock climbing and river rafting attract world-wide visitors.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Grand County Poverty Rate: 14.8%
Change in Poverty Rate: -2.6%

Total Population ........................................................9,326
Number of Individuals in Poverty ..............................1,327
Percentage of Individuals in Poverty.............................14.8
Number of Children in Poverty .................................459
Percentage of Children in Poverty ................................22.4
Percentage of Families with Children in Poverty .......... 21.5
Percentage of Individuals 65+ in poverty ....................8.1

Education
Percentage of Individuals with High School Degree.... 26.8
Percentage of Individuals with Bachelor’s Degree ......14.7

Employment
Median Income...................................................... $39,219
Unemployment Rate ...................................................7.7%
Average Monthly Wage ............................................$2,156
Average Hourly Wage..............................................$12.44

Asset
Number of Residents thatFiled for EITC .....................822
Number of Utah Savers ................................................23
Number of Residents that Participated in the
IDA Program ..............................................................1

Health
Percentage of Individuals Uninsured (by health district) 17.3
Percentage of Children Uninsured (by health district) .12.4
Number of Children in CHIP ....................................228
Number of Individuals in Medicaid ...........................853
Number of Individuals in Primary Care Network........ 222

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic)
in Poverty......................................................................12.8
Percentage of Blacks/African Americans in Poverty .......0.0
Percentage of Native Americans in Poverty .................28.7
Percentage of Hispanics/Latinos in Poverty ............... 18.1
Percentage of Female-Headed Households with
Children in Poverty...................................................37.3

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) .......................$577
Percentage of Change in FMR since 2000
(2 bedroom) ..........................................................25.2
Average Renter Wage per Hour..................................$7.20
Wage Needed for FMR (2 bedroom) ................. $11.10
Number of Homeless Children ......................................6

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ... 41.76
Percentage Change in Food Stamp Caseload, 2008 ..+8.54
Current Food Stamp Caseload ......................................559

Southeastern Utah Association of Local Governments
Total Agency Resources .................................. 576,614
Full-Time Employees ........................................... 1
Part-Time Employees ............................................. 3
Volunteer Hours................................................... 5,461
Number of Individuals Served ......................... 3281
Number of Families Served ................................. 1429
Number of Families Served that are Headed
by Single Mothers .............................................. 299
Iron County is renowned as host of the Utah Shakespearean Festival, the Utah Summer Games and Southern Utah University. Manufacturing plays a key role in this rural area. However, trade and services provide the most employment.

**US Poverty Rate:** 13.3%
**Utah Poverty Rate:** 10.3%
**Iron County Poverty Rate:** 19.3%
**Change in Poverty Rate:** 27.8%

- Total Population: 46,341
- Number of Individuals in Poverty: 8,171
- Percentage of Individuals in Poverty: 19.3
- Number of Children in Poverty: 2,697
- Percentage of Children in Poverty: 20.8
- Percentage of Families with Children in Poverty: 28.5
- Percentage of Individuals 65+ in Poverty: 6.2

**Education**
- Percentage of Individuals with High School Degree: 24.1
- Percentage of Individuals with Bachelor’s Degree: 16.3

**Employment**
- Median Income: $40,250
- Unemployment Rate: 6.3%
- Average Monthly Wage: $2,256
- Average Hourly Wage: $13.02

**Asset**
- Number of Residents thatFiled for EITC: $2,992
- Number of Utah Savers: 51
- Number of Residents that Participated in the IDA Program: 0

**Health**
- Percentage of Individuals Uninsured (by health district): 10.1
- Percentage of Children Uninsured (by health district): 3.8
- Number of Children in CHIP: 1,244
- Number of Individuals in Medicaid: 4,423
- Number of Individuals in Primary Care Network: 604

**Race & Gender**
- Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 17.6%
- Percentage of Blacks/African Americans in Poverty: 44.4%
- Percentage of Native Americans in Poverty: 30.8%
- Percentage of Hispanics/Latinos in Poverty: 27.0%
- Percentage of Female-Headed Households with Children in Poverty: 52.0

**Housing & Homelessness**
- Fair Market Rent in 2009 (2 bedroom): $577
- Percentage of Change in FMR since 2000 (2 bedroom): 26.0%
- Average Renter Wage per Hour: $8.21
- Wage Needed for FMR (2 bedroom): $11.10
- Number of Homeless Children: 154

**Food & Nutrition**
- Percentage of Children on Free or Reduced Lunch: 40.03%
- Percentage Change in Food Stamp Caseload, 2008: +33.62%
- Current Food Stamp Caseload: 1,709

<table>
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<th>Five County Association of Governments</th>
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<tr>
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<tr>
<td>Full-Time Employees: 0</td>
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<td>Number of Individuals Served: 14,910</td>
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</tr>
</tbody>
</table>
Juab County's population growth has often exceeded its job growth. Many residents commute outside the county to work while enjoying the rural setting. The majority of the county’s economic activity is in Nephi. Currently, a new power plant is under construction in Mona, which will help diversify the employment base.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Juab County Poverty Rate: 10.0%
Change in Poverty Rate: -6.5%

Total Population ......................................................10,039
Number of Individuals in Poverty .................................951
Percentage of Individuals in Poverty.............................10.0
Number of Children in Poverty .....................................392
Percentage of Children in Poverty ................................ 11.9
Percentage of Families with Children in Poverty .......... 19.7
Percentage of Individuals 65+ in Poverty ......................13.7

Education
Percentage of Individuals with High School Degree.....35.4
Percentage of Individuals with Bachelor's Degree........ 8.2

Employment
Median Income......................................................$50,048
Unemployment Rate ......................................................7.7
Average Monthly Wage ............................................$2,472
Average Hourly Wage..............................................$14.26

Asset
Number of Residents that Filed for EITC ...............542
Number of Utah Savers .................................................180
Number of Residents that Participated in the IDA Program............................0

Health
Percentage of Individuals Uninsured (by health district)15.9
Percentage of Children Uninsured (by health district) .12.3
Number of Children in CHIP .................................251
Number of Individuals in Medicaid ..........................936
Number of Individuals in Primary Care Network.......88

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty........................................10.1
Percentage of Blacks/African Americans in Poverty........6.7
Percentage of Native Americans in Poverty ................21.2
Percentage of Hispanics/Latinos in Poverty ..............10.0
Percentage of Female-Headed Households with Children in Poverty ........................32.6

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) ..................$670
Average Renter Wage per Hour .........................$10.89
Wage Needed for FMR (2 bedroom) ......................$12.88
Number of Homeless Children ...............................32

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...31.94
Percentage Change in Food Stamp Caseload, 2008 .+32.02
Current Food Stamp Caseload .........................268

Six County Association of Governments
Total Agency Resources ...................................1,592,262
Full-Time Employees .............................................4
Part-Time Employees ............................................7
Volunteer Hours ..............................................10,226
Number of Individuals Served .............................387
Number of Families Served ....................................153
Number of Families Served that are Headed by Single Mothers ...............34
KANE COUNTY

Kane County relies heavily on tourism with Lake Powell and the Grand Staircase Escalante National Monument partially within its border. A home-grown manufacturing company and an animal rescue firm also provide many jobs to its labor market.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Kane County Poverty Rate: 9.4%
Change in Poverty Rate: -18.3%

Total Population ....................................................... 6,663
Number of Individuals in Poverty .................................607
Percentage of Individuals in Poverty...............................9.4
Number of Children in Poverty ................................. 234
Percentage of Children in Poverty ................................14.7
Percentage of Families with Children in Poverty ..........10.4
Percentage of Individuals 65+ in Poverty ...................... 5.3

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.................................................................7.7
Percentage of Blacks/African Americans in Poverty........40.0
Percentage of Native Americans in Poverty.................37.5
Percentage of Hispanics/Latinos in Poverty...............4.9
Percentage of Female-Headed Households with Children in Poverty......................................................25.0

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom)...............$628
Percentage of Change in FMR since 2000 (2 bedroom) .................................................................24.6
Average Renter Wage per Hour .................$8.58
Wage Needed for FMR (2 bedroom) ......................$12.08
Number of Homeless Children (motel, doubled up, etc.) ..0

Education
Percentage of Individuals with High School Degree.... 26.2
Percentage of Individuals with Bachelor’s Degree......14.0

Employment
Median Income ..................................................... $42,268
Unemployment Rate ............................................. 5.9%
Average Monthly Wage ........................................ $2,046
Average Hourly Wage........................................... $11.80

Asset
Number of Residents thatFiled for EITC ............417
Number of Utah Savers .............................................6
Number of Residents that Participated in the IDA Program ..........................0

Health
Percentage of Individuals Uninsured (by health district) 10.1
Percentage of Children Uninsured (by health district) 3.8
Number of Children in CHIP .......................... 155
Number of Individuals in Medicaid ...................... 420
Number of Individuals in Primary Care Network 84

Food & Nutrition
Percentage of Children on Free or Reduced Lunch 38.17
Percentage Change in Food Stamp Caseload, 2008 +33.09
Current Food Stamp Caseload ..............................185

Five County Association of Governments

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<td>Part-Time Employees</td>
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<td>Volunteer Hours</td>
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<td>Number of Families Served that are Headed by Single Mothers</td>
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</tr>
</tbody>
</table>
MILLARD COUNTY
Millard County is home of Intermountain Power, which dominates its economic base. Well-paying manufacturing, utility and mining jobs push Millard County’s average wage higher than in other counties of comparable size. Agriculture also plays a defined role.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Millard County Poverty Rate: 12.7%
Change in Poverty Rate: 0.8%

Total Population: 13,550
Number of Individuals in Poverty: 1,502
Percentage of Individuals in Poverty: 12.7
Number of Children in Poverty: 587
Percentage of Children in Poverty: 16.3
Percentage of Families with Children in Poverty: 21.7
Percentage of Individuals 65+ in Poverty: 6.9

Education
Percentage of Individuals with High School Degree: 30.6
Percentage of Individuals with Bachelor’s Degree: 13.6

Employment
Median Income: $44,948
Unemployment Rate: 4.5%
Average Monthly Wage: $2,719
Average Hourly Wage: $15.69

Asset
Number of Residents thatFiled for EITC: 724
Number of Utah Savers: 13
Number of Residents that Participated in the IDA Program: 0

Health
Percentage of Individuals Uninsured (by health district): 15.9
Percentage of Children Uninsured (by health district): 12.3
Number of Children in CHIP: 431
Number of Individuals in Medicaid: 1,109
Number of Individuals in Primary Care Network: 208

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 10.3
Percentage of Blacks/African Americans in Poverty: 0.0
Percentage of Native Americans in Poverty: 23.0
Percentage of Hispanics/Latinos in Poverty: 42.4
Percentage of Female-Headed Households with Children in Poverty: 49.4

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom): $628
Percentage of Change in FMR since 2000 (2 bedroom): 24.6
Average Renter Wage per Hour: $9.13
Wage Needed for FMR (2 bedroom): $12.08
Number of Homeless Children: 78

Food & Nutrition
Percentage of Children on Free or Reduced Lunch: 47.72
Percentage Change in Food Stamp Caseload, 2008: +31.79
Current Food Stamp Caseload: 398

Six County Association of Governments
Total Agency Resources: 1,592,262
Full-Time Employees: 4
Part-Time Employees: 7
Volunteer Hours: 10,226
Number of Individuals Served: 387
Number of Families Served: 153
Number of Families Served that are Headed by Single Mothers: 34
MORGAN COUNTY

Agriculture is the economic focus of Morgan County with much of the activity in livestock and crop production. The area has an economic presence from specialized manufacturing, trade, government and construction. Morgan County’s natural beauty, open spaces, and efficient transportation infrastructure will lead to future economic development.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Morgan County Poverty Rate: 4.2%
Change in Poverty Rate: -4.5%

Total Population ........................................................9,645
Number of Individuals in Poverty ..................................352
Percentage of Individuals in Poverty ............................4.2
Number of Children in Poverty .....................................123
Percentage of Children in Poverty ...............................5.1
Percentage of Families with Children in Poverty ............8.6
Percentage of Individuals 65+ in Poverty ......................6.9

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty..............................................5.3
Percentage of Blacks/African Americans in Poverty ..........0.0
Percentage of Native Americans in Poverty ..................0.0
Percentage of Hispanics/Latinos in Poverty ..................1.8
Percentage of Female-Headed Households with Children in Poverty ..................................11.4

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).......................... $717
Percentage of Change in FMR since 2000 (2 bedroom) ..................24.5
Average Renter Wage per Hour ................................ $9.61
Wage Needed for FMR (2 bedroom) ..................$13.79
Number of Homeless Children ...........................................5

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ....12.21
Percentage Change in Food Stamp Caseload, 2008  .+28.57
Current Food Stamp Caseload ...........................................45

Education
Percentage of Individuals with High School Degree.....29.6
Percentage of Individuals with Bachelor’s Degree ......16.3

Employment
Median Income ..................................................... $68,174
Unemployment Rate ..................................................5.1%
Average Monthly Wage ...........................................$2,530
Average Hourly Wage ...........................................$14.60

Asset
Number of Residents that Filed for EITC .....................240
Number of Utah Savers .............................................95
Number of Residents that Participated in the IDA Program ............................................2

Health
Percentage of Individuals Uninsured (by health district) .4.0
Percentage of Children Uninsured (by health district) .N/A
Number of Children in CHIP .....................................78
Number of Individuals in Medicaid ............................189
Number of Individuals in Primary Care Network ........25

Family Connection Center
Total Agency Resources ...........................................1,584,920
Full-Time Employees ..............................................5
Part-Time Employees .............................................2
Volunteer Hours .....................................................14,767
Number of Individuals Served .................................8,235
Number of Families Served ......................................2,851
Number of Families Served that are Headed by Single Mothers ..................................937
**PIUTE COUNTY**

Piute County is one of the smallest counties in Utah. Primarily due to the public school system, government contributes the most nonfarm jobs in the county. However, recently Piute County has experienced strong employment growth apart from its traditional agricultural base.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Piute County Poverty Rate: 16.2%
Change in Poverty Rate: -4.7%

Total Population ........................................................1,447
Number of Individuals in Poverty ................................216
Percentage of Individuals in Poverty.............................16.2
Number of Children in Poverty ....................................101
Percentage of Children in Poverty ................................28.4
Percentage of Families with Children in Poverty ..........20.2
Percentage of Individuals 65+ in Poverty ......................7.0

**Education**

Percentage of Individuals with High School Degree ....36.7
Percentage of Individuals with Bachelor’s Degree ......11.1

**Employment**

Median Income ......................................................$34,610
Unemployment Rate .................................................. 4.5%
Average Monthly Wage ............................................ $1,711
Average Hourly Wage ............................................... $10.93

**Asset**

Number of Residents that Filed for EITC .................110
Number of Utah Savers .....................................................1
Number of Residents that Participated in the IDA Program .......................................................0

**Health**

Percentage of Individuals Uninsured (by health district) 15.9
Percentage of Children Uninsured (by health district) 12.3
Number of Children in CHIP .....................................67
Number of Individuals in Medicaid ..............................181
Number Individuals in Primary Care Network .............. 57

**Race & Gender**

Percentage of Whites/Caucasians (Non-Hispanic) in Poverty ..........................................................16.2
Percentage of Blacks/African Americans in Poverty ........0.0
Percentage of Native Americans in Poverty ..................71.4
Percentage of Hispanics/Latinos in Poverty ................. 22.0
Percentage of Female-Headed Households with Children in Poverty ...............................................57.1

**Housing & Homelessness**

Fair Market Rent in 2009 (2 bedroom) ....................$628
Percentage of Change in FMR since 2000
(2 bedroom) .................................................................24.6
Average Renter Wage per Hour .................................$4.76
Wage Needed for FMR (2 bedroom) .........................$12.08
Number of Homeless Children ..................................13

**Food & Nutrition**

Percentage of Children on Free or Reduced Lunch ....65.42
Percentage Change in Food Stamp Caseload, 2008 ..................+37.50
Current Food Stamp Caseload .................................... 66

**Six County Association of Governments**

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<tr>
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<td>Volunteer Hours</td>
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<td>Number of Individuals Served</td>
<td>387</td>
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<td>Number of Families Served</td>
<td>153</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
<td>34</td>
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</tbody>
</table>
RICH COUNTY
Livestock grazing and feed crops are an important component of Rich County’s economy. The important sector in the Bear Lake area is tourism. One in five county jobs is in the hospitality industry. Government is a strong employer, contributing one-third of the county’s jobs. This corner of the state also provides an important place for food production and recreation.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Rich County Poverty Rate: 9.0%
Change in Poverty Rate: -9.1%

Total Population ........................................................2,278
Number of Individuals in Poverty .......................187
Percentage of Individuals in Poverty ............9.0
Number of Children in Poverty ........................67
Percentage of Children in Poverty ...............11.5
Percentage of Families with Children in Poverty ..........13.7
Percentage of Individuals 65+ in Poverty ...............6.1

Education
Percentage of Individuals with High School Degree .......34.0
Percentage of Individuals with Bachelor’s Degree ......17.0

Employment
Median Income ......................................................$49,889
Unemployment Rate ......................................................4.0
Average Monthly Wage .................................$1,936
Average Hourly Wage ................................................$11.17

Asset
Number of Residents that Filed for EITC ..................101
Number of Utah Savers .................................................3
Number of Residents that Participated in the IDA Program .................................................0

Health
Percentage of Individuals Uninsured (by health district) .......6.5
Percentage of Children Uninsured (by health district) .......5.5
Number of Children in CHIP ...............................53
Number of Individuals in Medicaid ......................101
Number of Individuals in Primary Care Network ..............16

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty .................................................9.9
Percentage of Blacks/African Americans in Poverty ..........0.0
Percentage of Native Americans in Poverty ....................0.0
Percentage of Hispanics/Latinos in Poverty ...................18.8
Percentage of Female-Headed Households with Children in Poverty ...........................................22.2

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) ................ $634
Percentage of Change in FMR since 2000 (2 bedroom) ...........24.6
Average Renter Wage per Hour ................................ $5.86
Wage Needed for FMR (2 bedroom) ................................ $12.19
Number of Homeless Children ..........................................0

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ........ 47.73
Percentage Change in Food Stamp Caseload, 2008 +115.38
Current Food Stamp Caseload ........................................28

Bear River Association of Governments
Total Agency Resources .............................. 5243,259.93
Full-Time Employees ................................................. 8
Part-Time Employees .................................................. 11
Volunteer Hours ....................................................35,299
Number of Individuals Served ............................. 700
Number of Families Served ................................. 681
Number of Families Served that are Headed by Single Mothers ........................................... 238
SALT LAKE COUNTY

As the state capitol, Salt Lake County is the center of Utah’s economic activity. Almost 50 percent of all the state’s jobs are here. The county is the center of government activities, financial services, and the state’s transportation infrastructure. The University of Utah is also a major employer in the county. The county draws commuters from all surrounding counties.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Salt Lake County Poverty Rate: 9.0%
Change in Poverty Rate: 9.8%

Total Population ................................................. 1,030,519
Number of Individuals in Poverty ............................89,473
Percentage of Individuals in Poverty...............................9.0
Number of Children in Poverty ...............................33,530
Percentage of Children in Poverty................................ 11.5
Percentage of Families with Children in Poverty ..........13.0
Percentage of Individuals 65+ in Poverty ......................5.3

Education
Percentage of Individuals with High School Degree .....24.0
Percentage of Individuals with Bachelor’s Degree ........18.3

Employment
Median Income......................................................$56,378
Unemployment Rate .................................................5.1%
Average Monthly Wage ............................................$3,421
Average Hourly Wage................................................ $19.74

Asset
Number of Residents thatFiled for EITC .............. 56,712
Number of Utah Savers........................................... 3110
Number of Residents that Participated in the IDA Program ......................................................35

Health
Percentage of Individuals Uninsured (by health district) .13.4
Percentage of Children Uninsured (by health district) .13.3
Number of Children in CHIP .................................12,238
Number of Individuals in Medicaid .........................71,268
Number of Individuals in Primary Care Network ......4,399

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty................................................5.8
Percentage of Blacks/African Americans in Poverty ..............................................23.2
Percentage of Native Americans in Poverty ..................15.9
Percentage of Hispanics/Latinos in Poverty ..................18.3
Percentage of Female-Headed Households with Children in Poverty ......................28.0

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).....................$802
Percentage of Change in FMR since 2000
(2 bedroom) .........................................................24.3
Average Renter Wage per Hour ............................$12.42
Wage Needed for FMR (2 bedroom) ..........................$15.42
Number of Homeless Children................................3,576

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ... 36.27
Percentage Change in Food Stamp Caseload, 2008 +35.20
Current Food Stamp Caseload ................................31,187

Salt Lake Community Action Partnership
Total Agency Resources ................................. 17,009,575
Full-Time Employees .......................................... 326
Part-Time Employees ......................................... 90
Volunteer Hours..................................................21,658
Number of Individuals Served ..............................75,832
Number of Families Served ..................................72,840
Number of Families Served that are Headed by Single Mothers ..........................10,781
SAN JUAN COUNTY
San Juan County’s major industries are government, trade, and services related to tourism and recreation. The Navajo Nation’s Indian Reservation occupies much of the southern part of the county and is home to the state’s largest tribe.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
San Juan County Poverty Rate: 31.6%
Change in Poverty Rate: 28.5%

Total Population ......................................................15,206
Number of Individuals in Poverty ..............................4,496
Percentage of Individuals in Poverty.............................31.6
Number of Children in Poverty .................................1,685
Percentage of Children in Poverty.............................36.2
Percentage of Families with Children in Poverty .......... 67.6
Percentage of Individuals 65+ in Poverty ......................32.7

Education
Percentage of Individuals with High School Degree.....23.6
Percentage of Individuals with Bachelor’s Degree.......10.1

Employment
Median Income.......................................................$34,561
Unemployment Rate .................................................. 8.2%
Average Monthly Wage ............................................$2,316
Average Hourly Wage..............................................$13.36

Asset
Number of Residents that Filed for EITC .................906
Number of Utah Savers ...................................................53
Number of Residents that Participated in the IDA Program ..................................................0

Health
Percentage of Individuals Uninsured (by health district) .17.3
Percentage of Children Uninsured (by health district) .12.4
Number of Children in CHIP .....................................363
Number of Individuals in Medicaid ...........................2,610
Number of Individuals in Primary Care Network.......122

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty..................................................8.9
Percentage of Blacks/African Americans in Poverty ..........13.3
Percentage of Native Americans in Poverty .................46.7
Percentage of Hispanics/Latinos in Poverty .................23.5
Percentage of Female-Headed Households with Children in Poverty..................68.8

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) .......................$577
Percentage of Change in FMR since 2000 (2 bedroom) .....................................................................26.0
Average Renter Wage per Hour ....................................$11.55
Wage Needed for FMR (2 bedroom) .............................$11.10
Number of Homeless Children ..................................674

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ....63.06
Percentage Change in Food Stamp Caseload, 2008 +18.66
Current Food Stamp Caseload ...................................992

Southeastern Utah Association of Local Governments

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<td>Number of Families Served that are Headed by Single Mothers</td>
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</table>
Sanpete County has several seasonal industries which affect its unemployment rate. Agriculture still employs an above average share of workers, although manufacturing is growing. With a regional prison, two school districts and a junior college, government provides a substantial share of total employment. One negative aspect of Sanpete County’s economy is a low average nonfarm wage. Most rural counties have one or two centers of economic activity, Sanpete County has several.

**Race & Gender**

Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: .......................................................... 13.5
Percentage of Blacks/African Americans in Poverty: 0.0
Percentage of Native Americans in Poverty: ............. 21.1
Percentage of Hispanics/Latinos in Poverty: .......... 34.9
Percentage of Female-Headed Households with Children in Poverty: .............................................. 43.2

**Housing & Homelessness**

Fair Market Rent in 2009 (2 bedroom) ............................................. $628
Percentage of Change in FMR since 2000 (2 bedroom) ................................................................. 24.6
Average Renter Wage per Hour ............................................. $7.18
Wage Needed for FMR (2 bedroom) ........................................ $12.08
Number of Homeless Children ...................................................... 46

**Food & Nutrition**

Percentage of Children on Free or Reduced Lunch ... 47.73
Percentage Change in Food Stamp Caseload, 2008 ... +27.76
Current Food Stamp Caseload ............................................. 787

<table>
<thead>
<tr>
<th><strong>Six County Association of Governments</strong></th>
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<tbody>
<tr>
<td>Total Agency Resources ................. 1,592,262</td>
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<td>Full-Time Employees ..................... 4</td>
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<td>Volunteer Hours ................................ 10,226</td>
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<tr>
<td>Number of Individuals Served ............. 387</td>
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<tr>
<td>Number of Families Served ............... 153</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers .............. 34</td>
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</tbody>
</table>
SEVIER COUNTY
Sevier County is home to many natural attractions. The county seems to have broken into a new, higher level of economic activity. It has become a regional shopping center and home to manufacturing jobs.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Sevier County Poverty Rate: 12.6%
Change in Poverty Rate: 0.8%

Total Population ......................................................20,619
Number of Individuals in Poverty ............................. 2,430
Percentage of Individuals in Poverty.............................12.6
Number of Children in Poverty .................................1,024
Percentage of Children in Poverty................................ 17.3

Education
Percentage of Individuals with High School Degree....34.3
Percentage of Individuals with Bachelor’s Degree...........9.9

Employment
Median Income ...................................................... $45,415
Unemployment Rate ......................................................5.9
Average Monthly Wage ............................................$2,437
Average Hourly Wage ...............................................$14.06

Asset
Number of Residents that Filed for EITC ..........1,454
Number of Utah Savers.................................................7
Number of Residents that Participated in the
IDA Program .................................................................0

Health
Percentage of Individuals Uninsured (by health district)15.9
Percentage of Children Uninsured (by health district) 12.3
Number of Children in CHIP ........................................549
Number of Individuals in Medicaid .......................... 2,046
Number of Individuals in Primary Care Network.......292

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic)
in Poverty.................................................................9.8
Percentage of Blacks/African Americans in Poverty......0.0
Percentage of Native Americans in Poverty .................29.3
Percentage of Hispanics/Latinos in Poverty.................24.4
Percentage of Female-Headed Households with
Children in Poverty..................................................52.6

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).....................$628
Percentage of Change in FMR since 2000
(2 bedroom) .................................................................24.6
Average Renter Wage per Hour .................................$8.32
Wage Needed for FMR (2 bedroom) ..........................$12.08
Number of Homeless Children ....................................65

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...42.72
Percentage Change in Food Stamp Caseload, 2008 .+14.70
Current Food Stamp Caseload ....................................827

Six County Association of Governments
Total Agency Resources .....................................1,592,262
Full-Time Employees ............................................. 4
Part-Time Employees ............................................... 7
Volunteer Hours ..................................................... 10,226
Number of Individuals Served .........................387
Number of Families Served .................................153
Number of Families Served that are Headed
by Single Mothers .................................................. 34
Summit County is a classic model of how a western economy, once reliant upon natural resource extraction, has transformed into a vibrant service economy. Silver mining has been replaced by a thriving ski, tourist and real estate industry. Aesthetic beauty is the biggest sell, but a rapidly growing population poses its challenges. Population growth has kept the construction industry booming.

**Race & Gender**
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.......................... 4.2
Percentage of Blacks/African Americans in Poverty................................... 0.0
Percentage of Native Americans in Poverty............................................ 14.1
Percentage of Hispanics/Latinos in Poverty............................................ 19.5
Percentage of Female-Headed Households with Children in Poverty..................... 14.0

**Housing & Homelessness**
Fair Market Rent in 2009 (2 bedroom)............................... $1,016
Percentage of Change in FMR since 2000 (2 bedroom)............................... -21.1
Average Renter Wage per Hour........................................ $9.61
Wage Needed for FMR (2 bedroom)............................................ $19.54
Number of Homeless Children.............................................. 63

**Food & Nutrition**
Percentage of Children on Free or Reduced Lunch ... 17.94
Percentage Change in Food Stamp Caseload, 2008 .+50.00
Current Food Stamp Caseload.............................................. 228

---

### UTAH COUNTIES

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Summit County Poverty Rate: 5.0%
Change in Poverty Rate: -5.7%

Total Population ...................................................... 39,951
Number of Individuals in Poverty .................................. 1,762
Percentage of Individuals in Poverty ................................. 5.0
Number of Children in Poverty ...................................... 649
Percentage of Children in Poverty .................................... 7.0
Percentage of Families with Children in Poverty ................. 7.1
Percentage of Individuals 65+ in Poverty ......................... 3.9

### Education
Percentage of Individuals with High School Degree............. 17.2
Percentage of Individuals with Bachelor’s Degree................. 30.6

### Employment
Median Income ...................................................... $80,431
Unemployment Rate ...................................................... 4.7
Average Monthly Wage ........................................... $2,898
Average Hourly Wage ............................................... $16.72

### Asset
Number of Residents thatFiled for EITC......................... 1,080
Number of Utah Savers ................................................... 53
Number of Residents that Participated in the IDA Program .............................................. 0

### Health
Percentage of Individuals Uninsured (by health district) ... 10.8
Percentage of Children Uninsured (by health district) ... 8.5
Number of Children in CHIP ......................................... 320
Number of Individuals in Medicaid .............................. 775
Number of Individuals in Primary Care Network............ 68

### Community Action Services and Food Bank

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**TOOELE COUNTY**

U.S. Army bases have traditionally supported Tooele County’s economic base. With recent defense downsizing, other industries have emerged, producing a more diverse economic base. Growth issues pose a new challenge as the growth of Utah’s population along the Wasatch Front is moving to Tooele County.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Tooele County Poverty Rate: 6.9%
Change in Poverty Rate: -5.5%

Total Population ...............................................58,214
Number of Individuals in Poverty........................3,661
Percentage of Individuals in Poverty....................6.9
Number of Children in Poverty ..........................1,594
Percentage of Children in Poverty ....................8.9
Percentage of Families with Children in Poverty ....12.8
Percentage of Individuals 65+ in Poverty...............6.9

**Education**

Percentage of Individuals with High School Degree....33.0
Percentage of Individuals with Bachelor’s Degree.....12.0

**Employment**

Median Income....................................................$63,632
Unemployment Rate ...........................................6.0
Average Monthly Wage .......................................$3,065
Average Hourly Wage .........................................$17.68

**Asset**

Number of Residents that Filed for EITC ..............3,036
Number of Utah Savers ......................................274
Number of Residents that Participated in the IDA Program .........................................................4

**Health**

Percentage of Individuals Uninsured (by health district) .76
Percentage of Children Uninsured (by health district) ...5.1
Number of Children in CHIP ..................................631
Number of Individuals in Medicaid ........................3,672
Number of Individuals in Primary Care Network ......271

**Race & Gender**

Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.........................................................5.2
Percentage of Blacks/African Americans in Poverty ...1.2
Percentage of Native Americans in Poverty ..............13.1
Percentage of Hispanics/Latinos in Poverty ..............15.6
Percentage of Female-Headed Households with Children in Poverty..................................................33.7

**Housing & Homelessness**

Fair Market Rent in 2009 (2 bedroom) ....................$678
Percentage of Change in FMR since 2000 (2 bedroom) .................................................................26.0
Average Renter Wage per Hour............................$11.08
Wage Needed for FMR (2 bedroom) .......................$13.04
Number of Homeless Children ..............................513

**Food & Nutrition**

Percentage of Children on Free or Reduced Lunch ...33.16
Percentage Change in Food Stamp Caseload, 2008 .+42.01
Current Food Stamp Caseload .........................1,609

---

**Salt Lake Community Action Partnership**

Total Agency Resources ....................................17,009,575
Full-Time Employees .......................................326
Part-Time Employees .........................................90
Volunteer Hours ..............................................21,658
Number of Individuals Served ............................75,832
Number of Families Served .................................22,840
Number of Families Served that are Headed by Single Mothers ..................................................10,781
### Uintah County

The development of oil and gas resources continues to shape Uintah County’s economy. Industries such as government, trade, recreation services and the Ute Indian Tribal Enterprises contribute to the county’s economic diversity.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Uintah County Poverty Rate: 10.8%
Change in Poverty Rate: -22.3%

Total Population ..................................................... 30,446
Number of Individuals in Poverty .............................. 3,101
Percentage of Individuals in Poverty.............................10.8
Number of Children in Poverty ................................. 1,125
Percentage of Children in Poverty ................................13.1
Percentage of Families with Children in Poverty ..........27.3
Percentage of Individuals 65+ in Poverty ......................10.0

#### Education
Percentage of Individuals with High School Degree.....36.0
Percentage of Individuals with Bachelor’s Degree...........9.6

#### Employment
Median Income......................................................$56,265
Unemployment Rate ......................................................5.0
Average Monthly Wage ............................................$3,724
Average Hourly Wage.............................................$21.48

#### Asset
Number of Residents that Filed for EITC ..................1,582
Number of Utah Savers ...................................................49
Number of Residents that Participated in the IDA Program .................................................1

#### Health
Percentage of Individuals Uninsured (by health district) .9.8
Percentage of Children Uninsured (by health district) .. 6.6
Number of Children in CHIP .....................................326
Number of Individuals in Medicaid ........................... 1,915
Number of Individuals in Primary Care Network........... 90

#### Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.........................................................10.2
Percentage of Blacks/African Americans in Poverty.... 50.0
Percentage of Native Americans in Poverty ................. 47.6
Percentage of Hispanics/Latinos in Poverty ................. 28.7
Percentage of Female-Headed Households with Children in Poverty ..................................................63.9

#### Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).......................$663
Percentage of Change in FMR since 2000
(2 bedroom) ..................................................................68.3
Average Renter Wage per Hour .................................$13.24
Wage Needed for FMR (2 bedroom) .............................$12.75
Number of Homeless Children .......................................35

#### Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...30.58
Percentage Change in Food Stamp Caseload, 2008 .. +25.96
Current Food Stamp Caseload ......................................621

#### Uintah Basin Association of Governments
Total Agency Resources ................................... 2,715,411
Full-Time Employees .................................................... 1
Part-Time Employees .................................................... 4
Volunteer Hours.......................................................... 2,800
Number of Individuals Served ............................ 2,374
Number of Families Served ......................................... 999
Number of Families Served that are Headed by Single Mothers ........................................ 217
Utah County has the second largest population in the state. Provo and Orem constitute the center of the county’s economic sphere. Computer technologies are an integral part of the economy, being home to Novell and other technological innovative companies. The county is also home of Brigham Young University and Utah Valley University.

**US Poverty Rate:** 13.3%
**Utah Poverty Rate:** 10.3%
**Utah County Poverty Rate:** 11.4%
**Change in Poverty Rate:** 23.9%

<table>
<thead>
<tr>
<th>Population Data</th>
<th>Toyota 00</th>
<th>Toyota 01</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td>519,632</td>
<td>53,899</td>
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<tr>
<td><strong>Number of Individuals in Poverty</strong></td>
<td>11.4</td>
<td>9.1</td>
</tr>
<tr>
<td><strong>Percentage of Individuals 65+ in Poverty</strong></td>
<td>4.6</td>
<td></td>
</tr>
</tbody>
</table>

**Education**

- Percentage of Individuals with High School Degree: 19.2%
- Percentage of Individuals with Bachelor’s Degree: 21.6%

**Employment**

- Median Income: $57,133
- Unemployment Rate: 4.9%
- Average Monthly Wage: $2,778
- Average Hourly Wage: $16.03

**Asset**

- Number of Residents that Filed for EITC: 23,208
- Number of Utah Savers: 941
- Number of Residents that Participated in the IDA Program: 24

**Health**

- Percentage of Individuals Uninsured (by health district): 11.1%
- Percentage of Children Uninsured (by health district): 8.0%
- Number of Children in CHIP: 7,099
- Number of Individuals in Medicaid: 29,634
- Number of Individuals in Primary Care Network: 2,496

**Race & Gender**

- Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 10.6%
- Percentage of Blacks/African Americans in Poverty: 15.7%
- Percentage of Native Americans in Poverty: 24.6%
- Percentage of Hispanics/Latinos in Poverty: 20.5%
- Percentage of Female-Headed Households with Children in Poverty: 31.7%

**Housing & Homelessness**

- Fair Market Rent in 2009 (2 bedroom): $670
- Percentage of Change in FMR since 2000 (2 bedroom): 20.5%
- Average Renter Wage per Hour: $10.19
- Wage Needed for FMR (2 bedroom): $12.88
- Number of Homeless Children: 2,178

**Food & Nutrition**

- Percentage of Children on Free or Reduced Lunch: 26.35%
- Percentage Change in Food Stamp Caseload, 2008: -31.98%
- Current Food Stamp Caseload: 9,084

**Community Action Services and Food Bank**

<table>
<thead>
<tr>
<th>Data Category</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Total Agency Resources</td>
<td>6,095,188</td>
</tr>
<tr>
<td>Full-Time Employees</td>
<td>23</td>
</tr>
<tr>
<td>Part-Time Employees</td>
<td>18</td>
</tr>
<tr>
<td>Volunteer Hours</td>
<td>47,500</td>
</tr>
<tr>
<td>Number of Individuals Served</td>
<td>20,788</td>
</tr>
<tr>
<td>Number of Families Served</td>
<td>7,493</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
<td>1,560</td>
</tr>
</tbody>
</table>


**UTAH COUNTIES***

Wasatch County is supported by the recreation industry with Jordanelle Reservoir and Strawberry Reservoir offering great fishing and recreation for the nearby urban areas of Park City, Provo and Salt Lake City.

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**Race & Gender**

- Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 4.4
- Percentage of Blacks/African Americans in Poverty: 0.0
- Percentage of Native Americans in Poverty: 15.7
- Percentage of Hispanics/Latinos in Poverty: 11.6
- Percentage of Female-Headed Households with Children in Poverty: 31.9

**Housing & Homelessness**

- Fair Market Rent in 2009 (2 bedroom): $816
- Percentage of Change in FMR since 2000 (2 bedroom): 24.6
- Average Renter Wage per Hour: $9.50
- Wage Needed for FMR (2 bedroom): $15.69
- Number of Homeless Children: 96

**Food & Nutrition**

- Percentage of Children on Free or Reduced Lunch: 28.67
- Percentage Change in Food Stamp Caseload, 2008: +37.31
- Current Food Stamp Caseload: 265

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**Community Action Services and Food Bank**

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Agency Resources</td>
<td>6,095,188</td>
</tr>
<tr>
<td>Full-Time Employees</td>
<td>23</td>
</tr>
<tr>
<td>Part-Time Employees</td>
<td>18</td>
</tr>
<tr>
<td>Volunteer Hours</td>
<td>47,500</td>
</tr>
<tr>
<td>Number of Individuals Served</td>
<td>20,788</td>
</tr>
<tr>
<td>Number of Families Served</td>
<td>7,493</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
<td>1,560</td>
</tr>
</tbody>
</table>

---

**Education**

- Percentage of Individuals with High School Degree: 25.0
- Percentage of Individuals with Bachelor's Degree: 19.6

**Employment**

- Median Income: $60,888
- Unemployment Rate: 5.6
- Average Monthly Wage: $2,515
- Average Hourly Wage: $14.51

**Asset**

- Number of Residents that Filed for EITC: 856
- Number of Utah Savers: 17
- Number of Residents that Participated in the IDA Program: 0

**Health**

- Percentage of Individuals Uninsured (by health district): 11.2
- Percentage of Children Uninsured (by health district): 10.2
- Number of Children in CHIP: 393
- Number of Individuals in Medicaid: 835
- Number of Individuals in Primary Care Network: 91

---

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Wasatch County Poverty Rate: 5.9%
Change in Poverty Rate: -10.6%

Total Population: 22,845
Number of Individuals in Poverty: 1,209
Percentage of Individuals in Poverty: 5.9
Number of Children in Poverty: 513
Percentage of Children in Poverty: 8.2
Percentage of Families with Children in Poverty: 10.1
Percentage of Individuals 65+ in Poverty: 3.9

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**Wasatch County**

Wasatch County is supported by the recreation industry with Jordanelle Reservoir and Strawberry Reservoir offering great fishing and recreation for the nearby urban areas of Park City, Provo and Salt Lake City.
WASHINGTON COUNTY

Rapid population growth and a booming economy have characterized Washington County in recent years. With growth in all sectors, the county's economy is strong. However, recent spikes in home prices have placed pressure on an already tight labor market.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Washington County Poverty Rate: 8.9%
Change in Poverty Rate: -23.9%

Total Population .................................................... 144,710
Number of Individuals in Poverty ............................ 11,723
Percentage of Individuals in Poverty...............................8.9
Number of Children in Poverty .................................5,120
Percentage of Children in Poverty ................................13.4
Percentage of Families with Children in Poverty ..........14.8
Percentage of Individuals 65+ in Poverty......................4.1

Education
Percentage of Individuals with High School Degree.....26.7
Percentage of Individuals with Bachelor's Degree.......13.9

Employment
Median Income......................................................$47,097
Unemployment Rate ...................................................7.0%
Average Monthly Wage ............................................$2,402
Average Hourly Wage...............................................$13.86

Asset
Number of Residents thatFiled for EITC...............7,574
Number of Utah Savers..............................................156
Number of Residents that Participated in the IDA Program.....................................................1

Health
Percentage of Individuals Uninsured (by health district) 10.1
Percentage of Children Uninsured (by health district) .3.8
Number of Children in CHIP .................................3,516
Number of Individuals in Medicaid .........................10,271
Number of Individuals in Primary Care Network...... 1,121

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty..........................................................10.0
Percentage of Blacks/African Americans in Poverty..... 17.1
Percentage of Native Americans in Poverty ...............35.2
Percentage of Hispanics/Latinos in Poverty ..............23.5
Percentage of Female-Headed Households with Children in Poverty.................................................... 42.0

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom).........................$667
Percentage of Change in FMR since 2000
(2 bedroom) ................................................................24.4
Average Renter Wage per Hour ...............................$9.93
Wage Needed for FMR (2 bedroom) ........................$12.83
Number of Homeless Children................................413

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ...35.98
Percentage Change in Food Stamp Caseload, 2008 . . +57.89
Current Food Stamp Caseload ..................................3,431

Five County Association of Governments
Total Agency Resources .................................. 5,036,999
Full-Time Employees .................................................... 0
Part-Time Employees .................................................... 3
Volunteer Hours ....................................................37,035
Number of Individuals Served ..............................14,910
Number of Families Served........................................6,525
Number of Families Served that are Headed by Single Mothers .................................1,141
## Wayne County

Wayne County has recently moved away from its agrarian roots. Tourism and residential care have helped increase job growth rates in recent years. Population in the county is increasing and homes are being built as wages increase.

### US Poverty Rate: 13.3%
### Utah Poverty Rate: 10.3%
### Wayne County Poverty Rate: 11.4%
### Change in Poverty Rate: -9.5%

<table>
<thead>
<tr>
<th>Total Population</th>
<th>2,637</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Individuals in Poverty</td>
<td>287</td>
</tr>
<tr>
<td>Percentage of Individuals in Poverty</td>
<td>11.4</td>
</tr>
<tr>
<td>Number of Children in Poverty</td>
<td>125</td>
</tr>
<tr>
<td>Percentage of Children in Poverty</td>
<td>17.8</td>
</tr>
<tr>
<td>Percentage of Families with Children in Poverty</td>
<td>24.5</td>
</tr>
<tr>
<td>Percentage of Individuals 65+ in Poverty</td>
<td>8.1</td>
</tr>
</tbody>
</table>

### Education

- Percentage of Individuals with High School Degree: 26.3%
- Percentage of Individuals with Bachelor's Degree: 15.9%

### Employment

- Median Income: $49,817
- Unemployment Rate: 6.7%
- Average Monthly Wage: $2,045
- Average Hourly Wage: $11.80

### Asset

- Number of Residents that Filed for EITC: 194
- Number of Utah Savers: 7
- Number of Residents that Participated in the IDA Program: 0

### Health

- Percentage of Individuals Uninsured (by health district): 15.9%
- Percentage of Children Uninsured (by health district): 12.3%
- Number of Children in CHIP: 92
- Number of Individuals in Medicaid: 160
- Number of Individuals in Primary Care Network: 29

### Race & Gender

- Percentage of Whites/Caucasians (Non-Hispanic) in Poverty: 14.4%
- Percentage of Blacks/African Americans in Poverty: 50.0%
- Percentage of Native Americans in Poverty: 0.0%
- Percentage of Hispanics/Latinos in Poverty: 67.6%
- Percentage of Female-Headed Households with Children in Poverty: 63.4%

### Housing & Homelessness

- Fair Market Rent in 2009 (2 bedroom): $628
- Percentage of Change in FMR since 2000 (2 bedroom): 24.6%
- Average Renter Wage per Hour: $9.20
- Wage Needed for FMR (2 bedroom): $12.08
- Number of Homeless Children: 8

### Food & Nutrition

- Percentage of Children on Free or Reduced Lunch: 49.40%
- Percentage Change in Food Stamp Caseload, 2008: +38.00%
- Current Food Stamp Caseload: 69

### Six County Association of Governments

<table>
<thead>
<tr>
<th>Total Agency Resources</th>
<th>1,592,262</th>
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<tbody>
<tr>
<td>Full-Time Employees</td>
<td>4</td>
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<tr>
<td>Part-Time Employees</td>
<td>7</td>
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<tr>
<td>Volunteer Hours</td>
<td>10,226</td>
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<tr>
<td>Number of Individuals Served</td>
<td>387</td>
</tr>
<tr>
<td>Number of Families Served</td>
<td>153</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers</td>
<td>34</td>
</tr>
</tbody>
</table>
WEBER COUNTY

Weber County has felt the impact of the national recession. Job growth has slowed; manufacturing and construction along with hospitality, trade, and information have all lost jobs. Job growth includes finance, health services, professional/business services, and government. Economic indicators exhibit a positive movement and outlook for the county.

US Poverty Rate: 13.3%
Utah Poverty Rate: 10.3%
Weber County Poverty Rate: 10.5%
Change in Poverty Rate: 16.7%

Total Population ....................................................224,536
Number of Individuals in Poverty .........................22,956
Percentage of Individuals in Poverty .................10.5
Number of Children in Poverty ......................... 9,163
Percentage of Children in Poverty .................14.0
Percentage of Families with Children in Poverty ......14.8
Percentage of Individuals 65+ in Poverty ..........5.3

Education
Percentage of Individuals with High School Degree.....27.6
Percentage of Individuals with Bachelor’s Degree ....14.2

Employment
Median Income ......................................................$52,275
Unemployment Rate .................................................6.4
Average Monthly Wage ...........................................$2,755
Average Hourly Wage ........................................... $15.89

Asset
Number of Residents thatFiled for EITC.................14,238
Number of Utah Savers .............................................572
Number of Residents that Participated in the
IDA Program ..........................................................5

Health
Percentage of Individuals Uninsured (by health district) . 4.0
Percentage of Children Uninsured (by health district) . N/A
Number of Children in CHIP .................................2,545
Number of Individuals in Medicaid ......................18,731
Number Individuals in Primary Care Network ...... 1,219

Race & Gender
Percentage of Whites/Caucasians (Non-Hispanic) in Poverty.................................6.7
Percentage of Blacks/African Americans in Poverty ..........19.2
Percentage of Native Americans in Poverty ...............31.0
Percentage of Hispanics/Latinos in Poverty ...............22.0
Percentage of Female-Headed Households with
Children in Poverty....................................................37.6

Housing & Homelessness
Fair Market Rent in 2009 (2 bedroom) ....................$717
Percentage of Change in FMR since 2000
(2 bedroom) .........................................................24.5
Average Renter Wage per Hour ...............................$8.87
Wage Needed for FMR (2 bedroom) ........................$13.79
Number of Homeless Children ..................................915

Food & Nutrition
Percentage of Children on Free or Reduced Lunch ....42.58
Percentage Change in Food Stamp Caseload, 2008 ..+17.69
Current Food Stamp Caseload ............................. 9,014

<table>
<thead>
<tr>
<th>Ogden-Weber Community Action Partnership</th>
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<tbody>
<tr>
<td>Total Agency Resources .................. 6,654,840</td>
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<tr>
<td>Full-Time Employees ........................ 142</td>
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<tr>
<td>Part-Time Employees ........................ 80</td>
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<tr>
<td>Volunteer Hours ................................ 3,800</td>
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<tr>
<td>Number of Individuals Served .......... 3,584</td>
</tr>
<tr>
<td>Number of Families Served ............... 1,279</td>
</tr>
<tr>
<td>Number of Families Served that are Headed by Single Mothers 385</td>
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</table>
RESOURCES AND LINKS

1. GENERAL
   • Community Action Partnership of Utah: www.utahcap.org
   • Southeastern Utah Association of Local Governments: www.seualg.utah.gov
   • Ogden-Weber Community Action Partnership: www.owcap.org
   • Salt Lake Community Action Program: www.slcap.org
   • Six County Association of Governments: www.sixcounty.com
   • Family Connection Center: www.familyconnection4u.org
   • Five County Association of Governments: www.fcaog.state.ut.us
   • Community Action Services and Food Bank: www.communityactionuc.org
   • Uintah Basin Association of Governments: www.ubaog.org
   • Bear River Association of Governments: www.brag.utah.gov
   • Utah Division of Housing & Community Development: www.community.utah.gov
   • Utah Department of Workforce Services: www.jobs.utah.gov
   • Voices for Utah Children: www.utahchildren.org
   • Utahns Against Hunger: www.uah.org
   • Utah Health Policy Project: www.healthpolicyproject.org
   • Utah Recovery ARRA: www.recovery.utah.gov

2. POVERTY
   • U.S. Census Bureau: www.census.gov
   • American Community Survey: www.census.gov/acs/www
   • Poverty Guidelines: www.aspe.hhs.gov/poverty/poverty.shtml
   • Bridges Out of Poverty: www.ahaprocess.com
   • Utah State Data Center: www.governor.utah.gov/dea/DataCenter.html
   • Center on Budget & Policy Priorities: www.cbpp.org
   • Economic Policy Institute: www.epinet.org
   • Community Action Partnership: www.communityactionpartnership.com
   • Utah Department of Workforce Services: www.jobs.utah.gov

3. CONSUMER SPENDING
   • 2009 Economic Report to the Governor: governor.utah.gov/dea/
   • American Community Survey: www.census.gov/acs/www
   • Current Population Survey: www.census.gov/cps/
   • Consumer Price Index: www.bls.gov/cpi/
   • Bureau of Economic Analysis: www.bea.gov
   • American Bankruptcy Institute: www.abiworld.org

4. ASSET POVERTY
   • Volunteer Income Tax Assistance: www.utahtaxhelp.org
   • Utah Saves: www.utahsaves.org
   • Utah State University Extension: www.extension.usu.edu
   • Utah IDA Network: www.uidan.org
   • AAA Fair Credit: www.aaafaircredit.org
   • Center for Enterprise Development: www.cfed.org
   • Power Pay: www.powerpay.org
   • Center for Economic Development: www4.uwm.edu/ced
   • Credit Score Plus: www.creditscoreplus.net
   • Internal Revenue Service: www.irs.gov
   • Mortgage Bankers Association: www.mbaa.org
   • U.S. Federal Reserve Bank: www.federalreserve.gov
   • Utah 2-1-1 Information and Referral: www.informationandreferral.org
   • The Beehive: www.thebeehive.org

5. FOOD AND NUTRITION
   • Utahns Against Hunger: www.uah.org
   • Food Research and Action Center: www.frac.org
• Community Food Security Coalition: www.foodsecurity.org
• America’s Second Harvest: www.secondharvest.org
• Utah Food Bank Services: www.utahfoodbank.org
• Utah Department of Workforce Services: www.jobs.utah.gov
• Utah State Office of Education, Child Nutrition Department: www.usoe.k12.ut.us/cnp
• U.S. Department of Health and Human Services: www.hhs.gov
• U.S. Department of Agriculture Nutrition Programs: www.fns.usda.gov

6. HEALTH
• Utah Health Policy Project: www.healthpolicyproject.org
• Association for Utah Community Health: www.auch.org
• Utah Department of Health: hlunix.ex.state.ut.us
• Comunidades Unidas, host of Multicultural Health Network: www.cuutah.org/
• Disability Law Center: www.disabilitylawcenter.org/
• State Medicaid Home Page: www.health.utah.gov/medicaid/
• State CHIP Homepage: health.utah.gov/chip/
• Utah Center for Multicultural Health: www.health.utah.gov/cmh/
• Families USA, the voice for health care consumers: www.familiesusa.org
• Kaiser Family Foundation’s clearinghouse of state health data: statehealthfacts.org

7. HOUSING
• Knowledgeplex: www.knowledgeplex.org
• National Low Income Housing Coalition: www.nlihc.org
• National Housing Trust: www.nhtinc.org
• Housing Assistance Council: www.ruralhome.org
• Utah Housing Coalition: www.utahhousing.org
• Utah Housing Corporation: www.utahhousingcorp.org
• Utah Association of Realtors: www.utahrealtors.com
• Utah Division of Housing & Community Development: www.housing.utah.gov

8. HOMELESSNESS
• National Coalition for the Homeless: www.nationalhomeless.org
• Utah Division of Housing & Community Development: www.community.utah.gov
• Utah Housing Coalition: www.utahhousing.org
• The National Alliance to End Homelessness: www.endhomelessness.org
• Mortgage Bankers Association: www.mbaa.org
• The Road Home (Utah’s largest homeless shelter): www.theroadhome.org

9. WORK SUPPORTS
• Center on Budget and Policy Priorities: www.cbpp.org
• Center for Law and Social Policy: www.clasp.org
• Utah Department of Workforce Services: www.jobs.utah.gov
• The National Employment Law Project: www.nelp.org
• Voices for Utah Children: www.utahchildren.org
ACRONYM GLOSSARY

ACS—American Community Survey
AFDC—Aid for Families with Dependent Children
CFED—Center for Economic Development
CPS—Current Population Survey
DOE—Department of Education
EBT—Electronic Benefit Transfer
EITC—Earned Income Tax Credit
FEP—Family Employment Program
FMR—Fair Market Rent
FPL—Federal Poverty Level
FY—Fiscal Year
GA—General Assistance
GED—General Education Development
HEAT—Home Energy Assistance Target
HHS—Health and Human Services
HSS—Health Status Survey
HUD—Housing and Urban Development
IDA—Individual Development Account
LIHEAP—Low Income Home Energy Assistance Program
LIHTC—Low Income Housing Tax Credit
NSLP—National School Lunch Program
PCN—Primary Care Network
PRWORA—Personal Responsibility and Work Opportunity Reconciliation Act of 1996
SSA—Social Security Administration
TANF—Temporary Aid for Needy Families
UCAPA—Community Action Partnership of Utah
UI—Unemployment Insurance
USDA—United States Department of Agriculture
VITA—Volunteer Income Tax Assistance
COMMUNITY ACTION AGENCIES IN UTAH

Southeastern Utah Association of Local Governments
Serving Carbon, Emery, Grand & San Juan Counties
P.O. Box 1106
Price, UT  84501
435.637.7323
435.637.5448 (fax)
www.seualg.utah.gov

Ogden-Weber Community Action Partnership
Serving Weber County
3159 Grant Ave.
Ogden, UT  84401
801.399.9281
801.399.9887 (fax)
www.owcap.org

Salt Lake Community Action Program
Serving Salt Lake & Tooele Counties
764 South 200 West
Salt Lake City, UT  84101
801.359.2444
801.355.1798 (fax)
www.slcap.org

Six County Association of Governments
Serving Juab, Millard, Sanpete, Sevier, Piute & Wayne Counties
250 North Main Street
Richfield, UT  84701
435.896.9222
435.896.6951 (fax)
888.899.4447 (toll free)
www.sixcounty.com

Family Connection Center
Serving Davis & Morgan Counties
1360 East 1450 South
Clearfield, UT  84015
801.773.0712
801.774.8267 (fax)
www.familyconnection4u.org

Five County Association of Governments
Serving Beaver, Iron, Washington, Garfield & Kane
1070 W. 1600 S. Building B
St. George, UT  84770
435.673.3548
435.673.3540 (fax)
www.fcaog.state.ut.us

Community Action Services and Food Bank
Serving Summit, Utah & Wasatch Counties
815 S. Freedom Blvd. Suite 100
Provo, UT  84601
801.373.8200
801.373.8228 (fax)
www.CommunityActionUC.org

Bear River Association of Governments
Serving Box Elder, Cache and Rich Counties
170 North Main
Logan, UT  84321
435.752.7242
435.752.6962 (fax)
1.877.772.7242 (toll free)
www.brag.utah.gov
I am concerned about the whole man. I am concerned about what the people, using their government as an instrument and a tool, can do toward building the whole man, which will mean a better society and a better world.

-Lyndon B. Johnson