



# UTAH INFORMED

---

V I S U A L   I N T E L L E C T I O N   F O R   2 0 2 4

**Kem C. Gardner Policy Institute**

DAVID ECCLES SCHOOL OF BUSINESS | UNIVERSITY OF UTAH

In Partnership with the Salt Lake Chamber

KEM C. GARDNER POLICY INSTITUTE

*We are an honest broker of*  
INFORMED  
RESEARCH

*that guides*  
INFORMED  
DISCUSSIONS

*and leads to*  
INFORMED  
DECISIONS™

**January 2024**

Dear friends,

We call the contents of this report “visual intellection.” While not a commonly used word, intellection describes the process of using your mind to carefully consider a matter of importance. Said another way, it’s thinking well. We can all agree that the coming year needs leaders who think well.

In 2024 we face tumultuous geopolitical conflicts, a presidential election year characterized by extreme division, a resilient but uncertain national economy, artificial intelligence risks, and many other serious challenges. When Federal Reserve Chairman Jerome Powell artfully said, “We are navigating by the stars under cloudy skies,” he captured not just an economic stance, but a broader global, national, and state outlook. Our “cloudy” future, as the saying goes, will not be a gift, but rather an achievement.

Here in Utah, the skies are clearer. We have nation-leading economic outcomes, upward mobility, and social capital that help us as we grow and change. We are now a mid-sized state that has become a destination of choice for new residents. We enthusiastically look to the future and embrace a 2034 Olympic dream, even as we face serious challenges in the present with Great Salt Lake, housing affordability, chronic homelessness, mental health, and growth...just to name a few.

Thinking well is easier said than done. In a world filled with performative politics, news as entertainment, and social media algorithms, many struggle to find accurate, authoritative, and independently produced data and information. You’ve come to the right place.

The Kem C. Gardner Policy Institute serves as an honest broker of informed research, that guides informed discussions, and leads to INFORMED DECISIONS™. We hope this ninth edition of Utah Informed will help you think well in 2024.

Thanks for your interest,



Natalie Gochnour  
Director, Kem C. Gardner Policy Institute



Rachel Hayes  
Dean, David Eccles School of Business



Derek Miller  
President & CEO, Salt Lake Chamber

# Contents

## Current Affairs

- Words and phrases to know in 2024 ..... 5
- Winter Olympic and Paralympic competition venues, 2002-2034. .... 6
- Utah components of population change, 2000-2020 and 2021-2023 ..... 8
- People experiencing chronic homelessness in Utah, 2019-2023 ..... 9
- Federal deficit or surplus and net interest outlays as a share of GDP, 1940-2053 ..... 10
- Real private AI investment, historical and projected, 2013-2025 ..... 11
- Rice Eccles Stadium capacity compared to select Utah county populations, 2023 ..... 12
- NFL player origins per capita, 2023 ..... 13
- Global refugees, 1965-June 2023 ..... 14

## Utah Economy

- U.S. city average year-over inflation rates, 2016-2023. .... 16
- U.S. consumer sentiment, real median weekly wage, and real consumer spending year-over percent change since 2019 Q4–2023 Q3 ..... 17
- Middle-class population as a share of total population, 1980-2020. .... 18
- Net percentage of domestic banks tightening standards for commercial and industrial loans to small and large/middle-market firms, 1991-2023. .... 19

- Percent change in U.S. labor force participation rate by age since January 2019, 2019-2023 ..... 20
- U.S. wage growth by age since 2019, 2019-2023. .... 21
- Job growth for all 50 states, 2000-2023 ..... 22
- Unemployed persons per job opening ratio rate by state, 2022 ..... 23

## Public Finance

- Total federal debt as a share of U.S. GDP, 1966-2023. .... 24
- State-imposed sales tax rates on groceries by state, 2023. .... 25
- Median property taxes paid by county, 2017-2021. .... 26
- Utah's state budget allocation process, 2023. .... 27

## Real Estate and Construction

- Change in the number of new listings for sale by state between October 2019 and 2022 ..... 28
- Price of a starter home in Utah, 2000-2023. .... 29
- Share of existing mortgages with an interest rate at 4% or lower by state, 2023 Q2 ..... 30
- Average home equity as a share of value for homes with a mortgage by state, 2023 Q2 ..... 31
- Median sales price of existing single-family homes by state, 1970-2023. .... 32
- Share of permitted housing units by type in Utah, 2010-2022. .... 33



Median single-family mortgage payment compared to median single-family rent in Utah, 2010-2023 .....	34
Median monthly sales price and new mortgage payment in Utah, 2020-2023 .....	35
Architecture Billings Index, residential and commercial/industrial, U.S., 1999-2023 .....	36

### Travel and Tourism

Utah hotel room occupancy rate in annular eclipse pathway counties, second weekend in October, 2018-2023 .....	37
Year-over change in Utah leisure and hospitality employment compared to 2019 baseline, 2020-2023 .....	38
County transient room tax revenue per household in Utah, 2022 .....	39
Year-over change in hotel and short-term rental occupancy rates in Utah, 2022 Q4-2023 Q3 .....	40
Utah snowfall and skier days, 2004 -2005 ski season through 2022-2023 ski season .....	41
SLC International Airport seats per departure, 2014-2023 .....	42
Utah outdoor recreation-related taxable sales and year-over change, 2018-2022 .....	43
Change in national park visitation since 2019, April-October, 2022 and 2023 .....	44

### Energy and Environment

Utah's critical minerals by geographic location, 2022 .....	45
Utah's energy production and consumption, 1960-2021 .....	46
Utah energy consumption by source, 2011-2021 ..	47
Utah renewable energy consumption by source, 2011-2021 .....	48
Uinta Basin waxy crude oil production, 2017-2023 ..	49
Residential electricity and natural gas prices in U.S. and Intermountain West, May 2023 .....	50
Annual average Great Salt Lake elevation, 1903-2023 .....	51
Reservoir storage in the Great Salt Lake Basin, 1989-2023 .....	52

### Health

Real average annual growth in Utah's individual and family income compared to health insurance costs, 2011-2021 .....	53
Share of drug overdose deaths in Utah by substance, 2016-2023 .....	54
50th anniversary of the Rehabilitation Act .....	55
Select mental health indicators among children and parents, 2020-2021 .....	56

# Contents

Select mental health indicators among adults, 2020-2021 .....	57
Uninsured rates by household poverty level in Utah, 2012 and 2022 .....	58
Cumulative percent change in Utah monthly medicaid enrollment, May 2023-September 2023 .....	59
Percent change in Utah's private sector health care employment compared to 10-year average before COVID-19 pandemic, 2022 .....	60
<b>Education</b>	
Change in student proficiency rates from 2019 to 2023 .....	61
Change in Utah K-12 enrollment, 2004-05 to 2034-35 .....	62
Share of Utah students who were chronically absent, 2011-12 to 2022-23 .....	63
Number of education preparation program completers, 2011-12 to 2020-23 .....	64
Median balance for student loan borrowers by state, 2022 Q4 .....	65

<b>Demographics</b>	
Utah in-migrant place of birth, 2021 .....	66
Utah net migration, 2010-2023 .....	67
Total fertility rate, 1960-2021 .....	68
Reasons for migrating to Utah, 2020-2060 projections .....	69
Utah in-migrant domestic origins, 2021 .....	70
Utah and United States projected annual percentage population growth rates, 2025-2060 .....	71
Percent of population age 65 or older by county, 2010 and 2020 .....	72
Median age by county, 2020 .....	73
Salt Lake City foreign-born population by region of origin, 2017-2021 .....	74
Population change for Salt Lake City, Utah, and select cities, July 2021-July 2022 .....	75
Utah households by type, 2000-2020 .....	76
Racial and ethnic minority population shares, 1990 and 2022 .....	77
<b>Utah Informed</b>	
The whole point .....	78

# Words and phrases to know in 2024

- **Deepfake** – An image or recording convincingly altered and manipulated to misrepresent someone as doing or saying something not actually done or said. *“An image circulated of the President at Coachella, but it ended up being a **deepfake**.”*
- **Deinfluencing** – The practice of discouraging people from buying particular products, or of encouraging people to reduce their consumption of material goods, especially via social media. *“I was going to buy the new iPhone, but I was **deinfluenced** by a person I follow on Instagram.”*
- **Generative AI** – Algorithms (such as ChatGPT) that can be used to create new content, including audio, code, images, text, simulations, and videos. *“The university is having to update its cheating policies to include students’ use of **generative AI** to write papers.”*
- **Greenwash** – The act or practice of making a product, policy, activity, etc. appear to be more environmentally friendly or less environmentally damaging than it really is. *“A new report reveals that the company’s sustainability policies may just be **greenwashing**.”*
- **Heat dome** – A weather phenomenon in which an area experiences stifling heat when a system of high pressure pushes very warm air downward and keeps it trapped as if in a bubble. *“In August, 126 million people were under heat alerts due to a severe **heat dome** in the southern states.”*
- **Large Language Model (LLM)** – A type of machine learning algorithm trained on extremely large datasets of existing language and designed to generate new, naturalistic responses to prompts. *“**Large Language Models** such as ChatGPT have become a contentious topic of conversation among writers afraid of being pushed out of their jobs and replaced by AI.”*
- **Nepo baby** – Referring to nepotism, a nepo baby is a person, especially in the entertainment industry, whose career is believed to be advanced by having famous parents. *“I bet he only got the role because he’s a **nepo baby**; his acting was only so-so.”*
- **Parasocial** – A unidirectional relationship that a person imagines having with another person whom they do not actually know, such as a celebrity or a fictional character. *“I feel like I know Taylor Swift personally, but she doesn’t know I exist; our relationship is completely **parasocial**.”*
- **Rizz** – Short for “charisma.” An ability to charm or woo a person. *“She can win over anyone. She has a lot of **rizz**.”*
- **Shift shock** – A phenomenon of feeling of discrepancy between the expectations of a new job and the reality in the company. A new job or employer is not what a new hire expected, with some being either disappointed or otherwise surprised. *“One day into my new job and I am already experiencing **shift shock**. I always wanted to work at a bank, but it’s not what I expected.”*

Ready to welcome the world

THE 2034 WINTER GAMES IN  
SALT LAKE CITY-UTAH WILL BE THE  
**FIRST WINTER GAMES** THAT  
WILL NOT REQUIRE BUILDING NEW VENUES.

Winter Olympic and Paralympic competition venues, 2002-2034

Venue Type	Salt Lake 2002	Torino 2006	Vancouver 2010	Sochi 2014	Pyeong Chang 2018	Beijing 2022	SLC-UT 2034
Existing Facilities	58%	59%	33%	8%	40%	54%	<b>92%</b>
Temporary Construction	0%	6%	0%	0%	7%	15%	<b>8%</b>
New Construction	42%	35%	67%	92%	53%	31%	<b>0%</b>



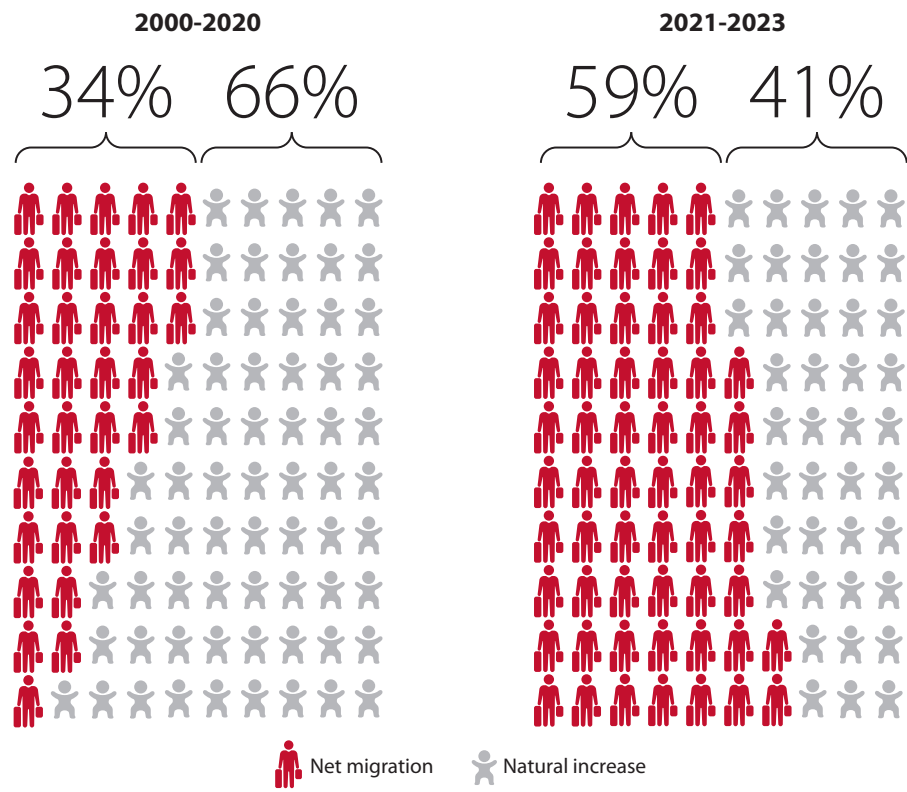
Source: Salt Lake City-Utah Committee for the Games

“ECONOMIC FORECASTING  
IS A **FRAUGHT** BUSINESS.  
THE ECONOMY IS A **COMPLEX**, QUICKLY  
**CHANGING** SET OF NONLINEAR  
RELATIONSHIPS AMONG **SEEMINGLY**  
**NON-RATIONAL**  
HOUSEHOLDS, BUSINESSES, AND GOVERNMENTS.  
IT IS **CONTINUALLY** BUFFETED  
BY GEOPOLITICAL, TECHNOLOGICAL, AND  
ENVIRONMENTAL **SHOCKS**.  
IN FORECASTING, IT IS WISE TO  
REMAIN **HUMBLE.**”

- Mark Zandi, Moody's Analytics

# Put out the welcome mat

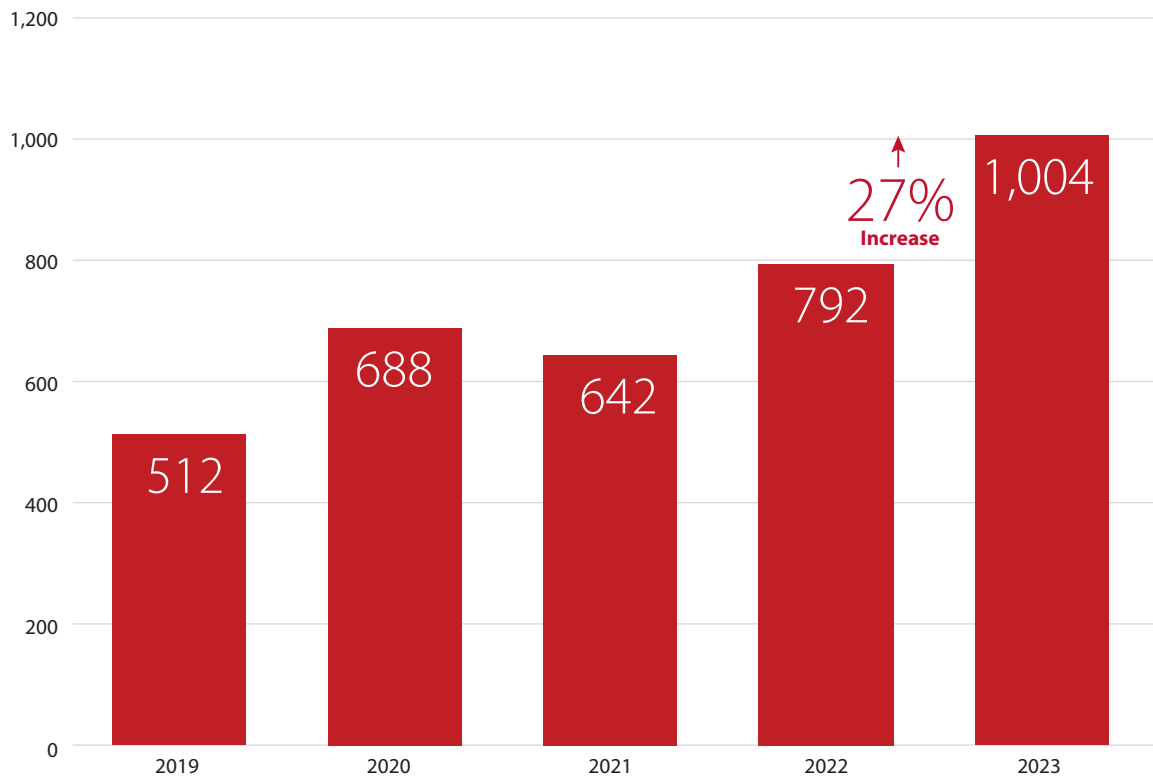
## Utah components of population change, 2000-2020 and 2021-2023



Sources: Kem C. Gardner Policy Institute and Utah Population Committee

# How can we help?

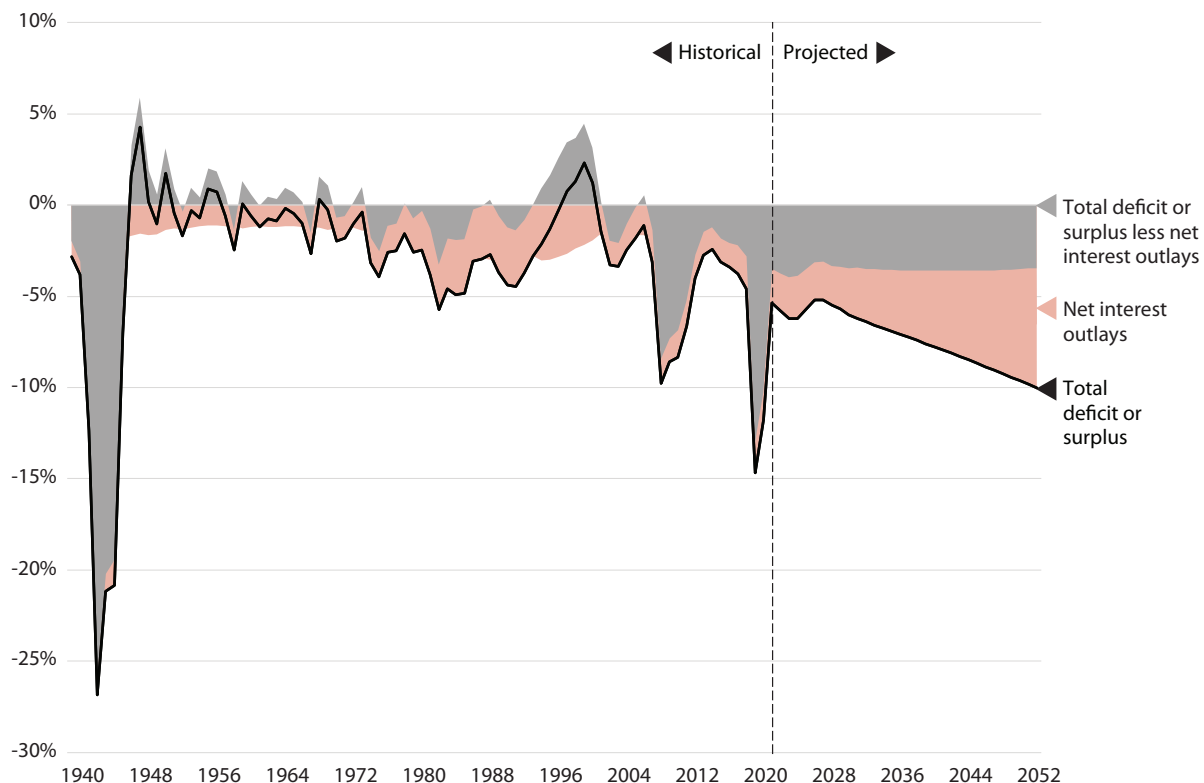
## People experiencing chronic homelessness in Utah, 2019-2023



Note: The year 2021 is not comparable to other years due to data inconsistencies caused by the COVID-19 pandemic.  
Source: Utah Point in Time Count

# Is it in our interest?

Federal deficit or surplus and net interest outlays as a share of GDP, 1940-2053



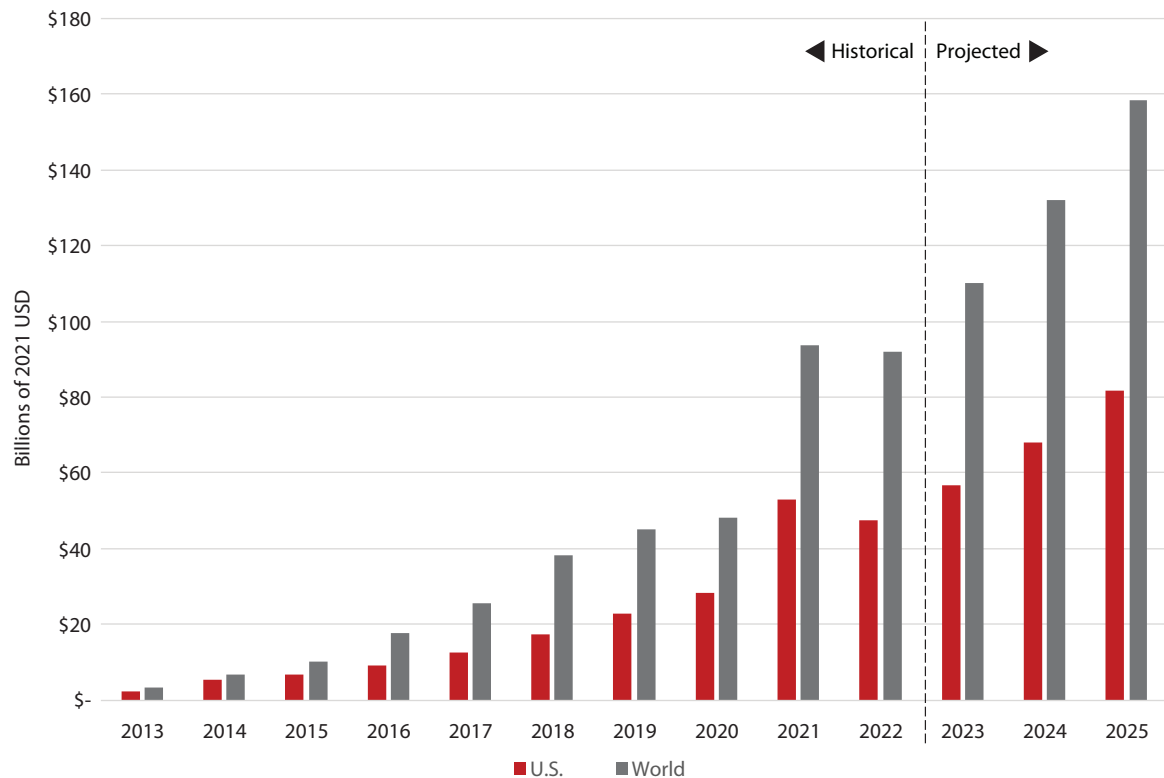
Note: Federal deficits less net interest outlay as a share of GDP in 2023 and 2053 equals roughly 3.4%. High interest rates and sustained deficits combined cause net outlays for interest to almost triple in relation to U.S. GDP.

Source: Kem C. Gardner Policy Institute analysis of U.S. Bureau of Economic Analysis and U.S. Office of Management and Budget data



# The AI revolution

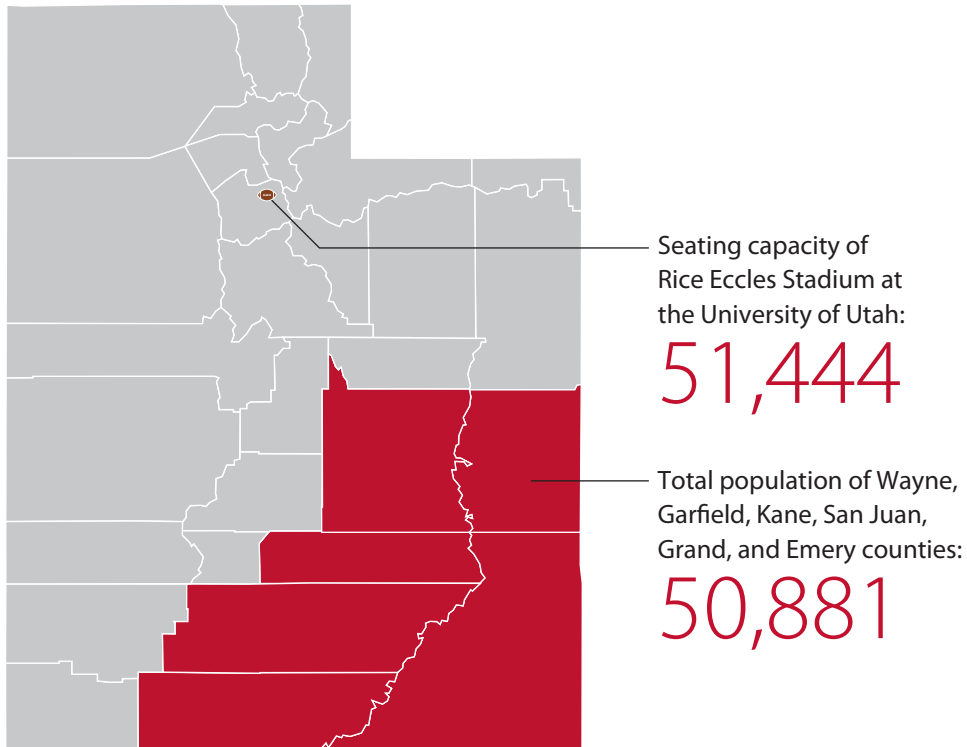
## Real private AI investment, historical and projected, 2013-2025



Sources: Stanford Institute for Human-Centered Artificial Intelligence and Goldman Sachs Research

# A Utah fan am I

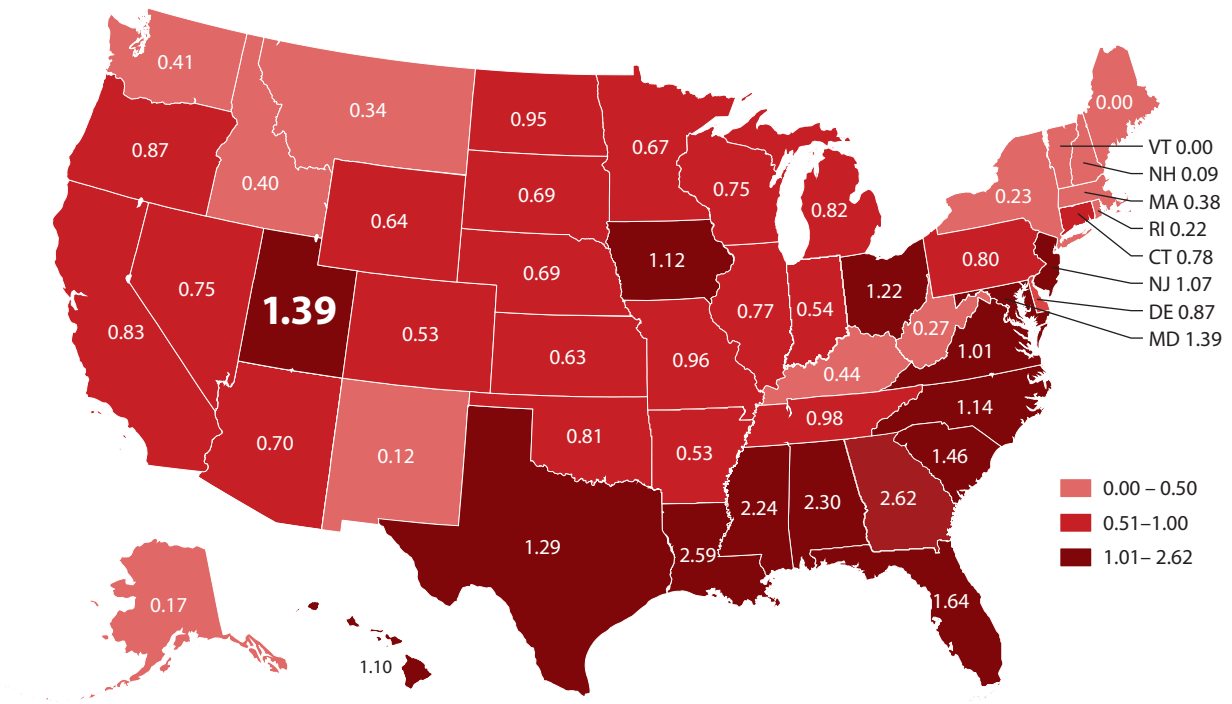
## Rice Eccles Stadium capacity compared to select Utah county populations, 2023



Source: Utah Population Committee

## Homegrown in Utah

### NFL player origins per capita, 2023

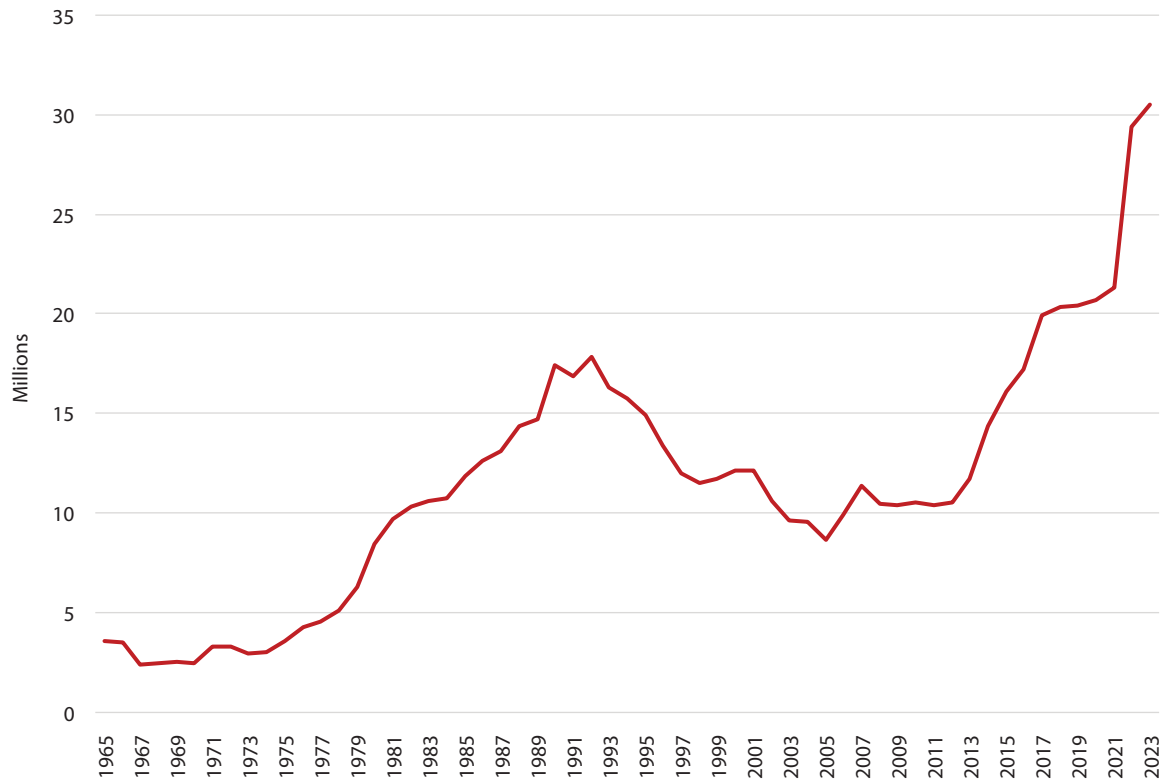


Note: Origin refers to where a player went to high school.

Source: Dr. Ted Goudge, Sport Geographer, Northwest Missouri State University

# Put yourself in their shoes

Global refugees, 1965-June 2023



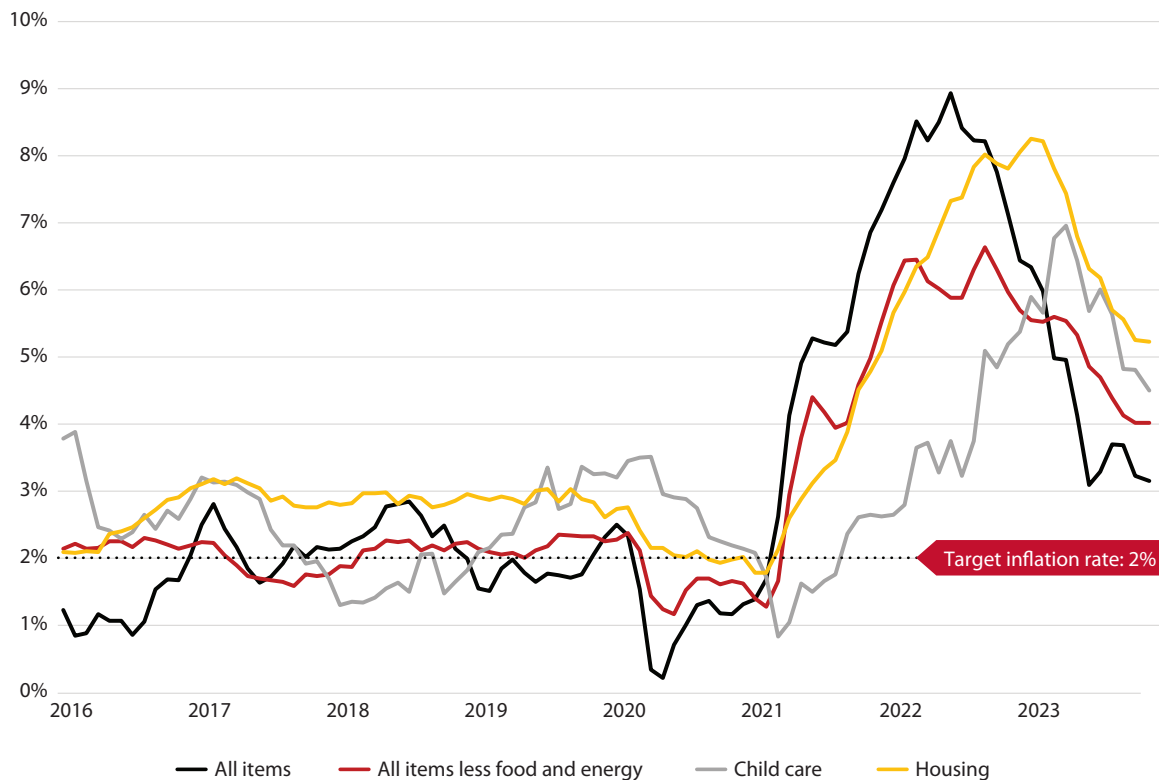
Note: Refugees, as defined by the UNHCR, include "all persons outside their country of origin for reasons of feared persecution, conflict, generalized violence, or other circumstances that have seriously disturbed public order and who, as a result, require international protection."  
Source: United Nations High Commissioner for Refugees

“SPEAK  
WHAT’S WRITTEN  
IN YOUR  
HEART.”

- U of U Impact Scholar Arthur Brooks advising Utah leaders

# Coming down

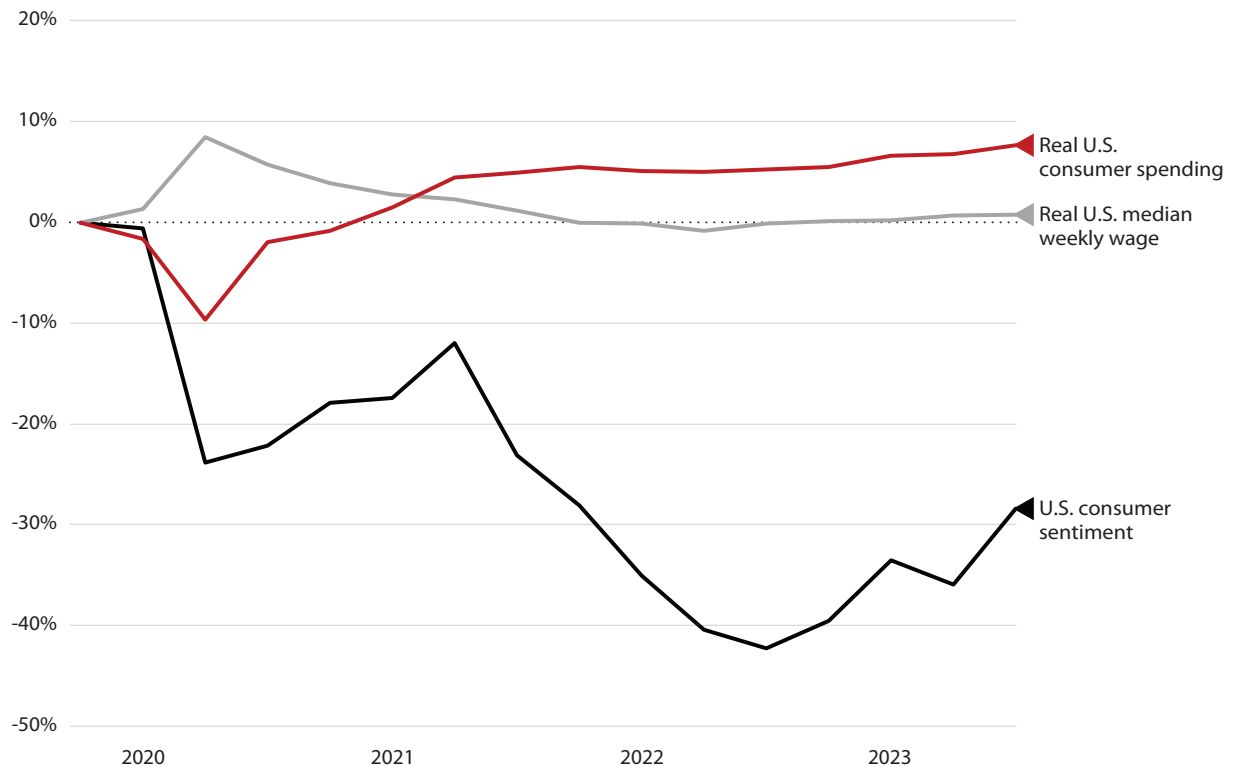
U.S. city average year-over inflation rates, 2016-2023



Source: U.S. Bureau of Labor Statistics

# Retail therapy

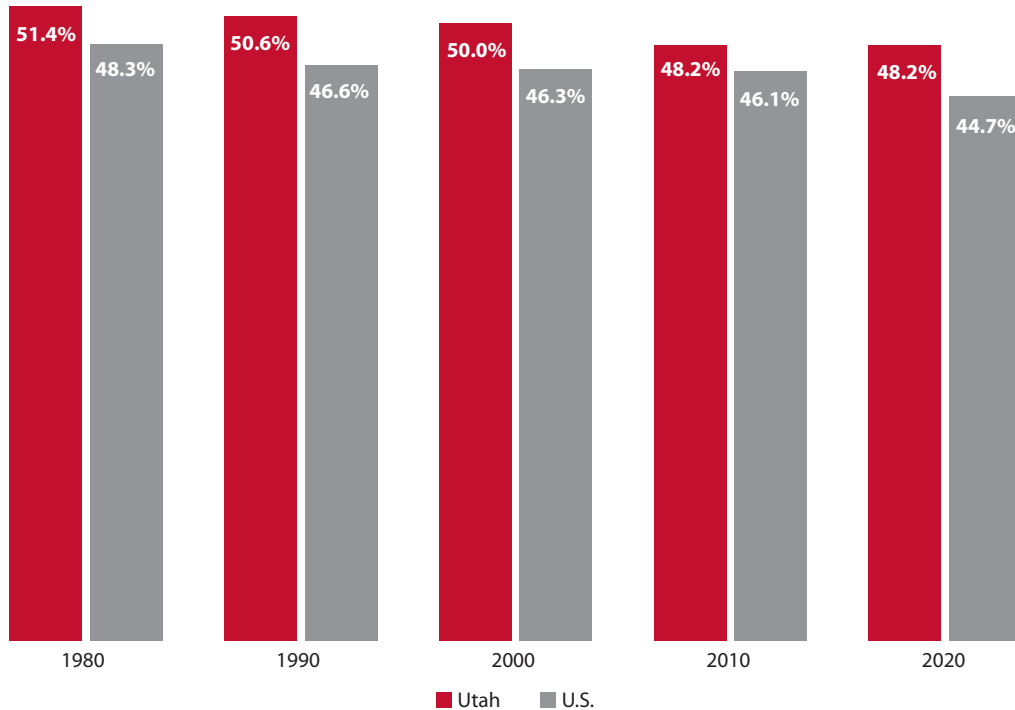
**U.S. consumer sentiment, real median weekly wage, and real consumer spending year-over percent change since 2019 Q4–2023 Q3**



Sources: University of Michigan, U.S. Bureau of Economic Analysis, and U.S. Bureau of Labor Statistics

# Hollowing out the middle

Middle-class population as a share of total population, 1980-2020



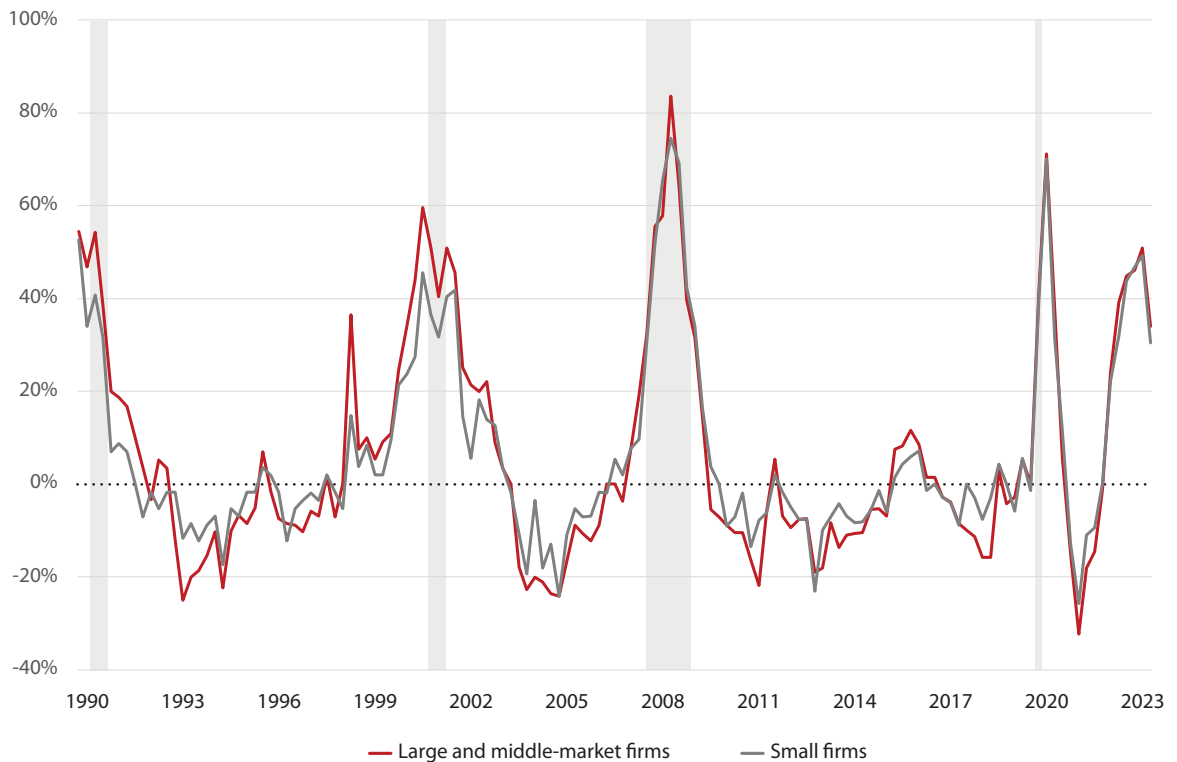
Note: Middle-class population estimated by household size as the average of 50% to 150% of median household income and the 30th to 70th percentile of the ratio of household income to federal poverty guidelines. Economic conditions in Utah and the U.S. varied during these window years. Recessions occurred during parts of 1980, 1990, and 2021. Recovery from the Great Recession began in 2010. Utah and U.S. economic performance were relatively strong in 2000. These results are from survey data subject to uncertainty from sampling error. Census Bureau samples in both Utah and the U.S. included 5.0% of all households from 1980 to 2000 and 1.0% of households in 2010 and 2021. Comparisons to 2020 sample data are not recommended due to uncharacteristic survey issues.

Source: Kem C. Gardner Policy Institute analysis of data from the U.S. Census Bureau, American Community Survey, Integrated Public Use Microdata Series



# Don't bank on it

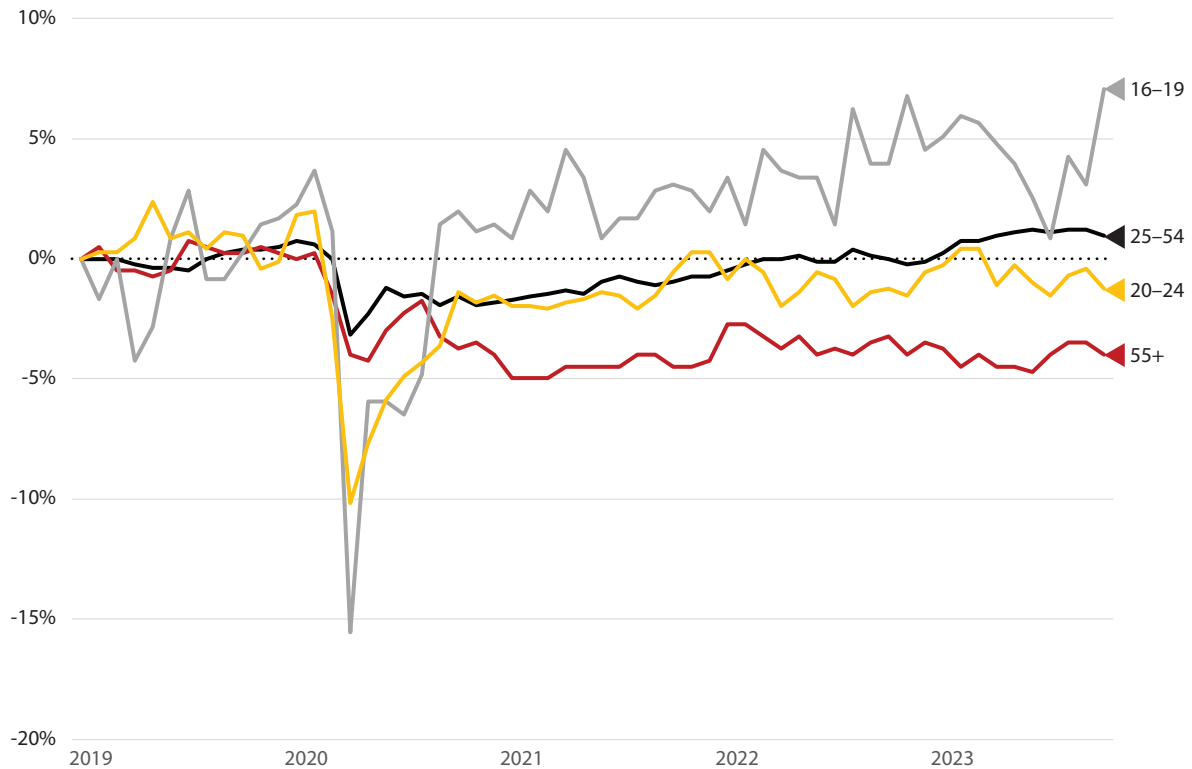
**Net percentage of domestic banks tightening standards for commercial and industrial loans to small and large/middle-market firms, 1991-2023**



Source: Board of Governor's of the Federal Reserve System

# Teens at work

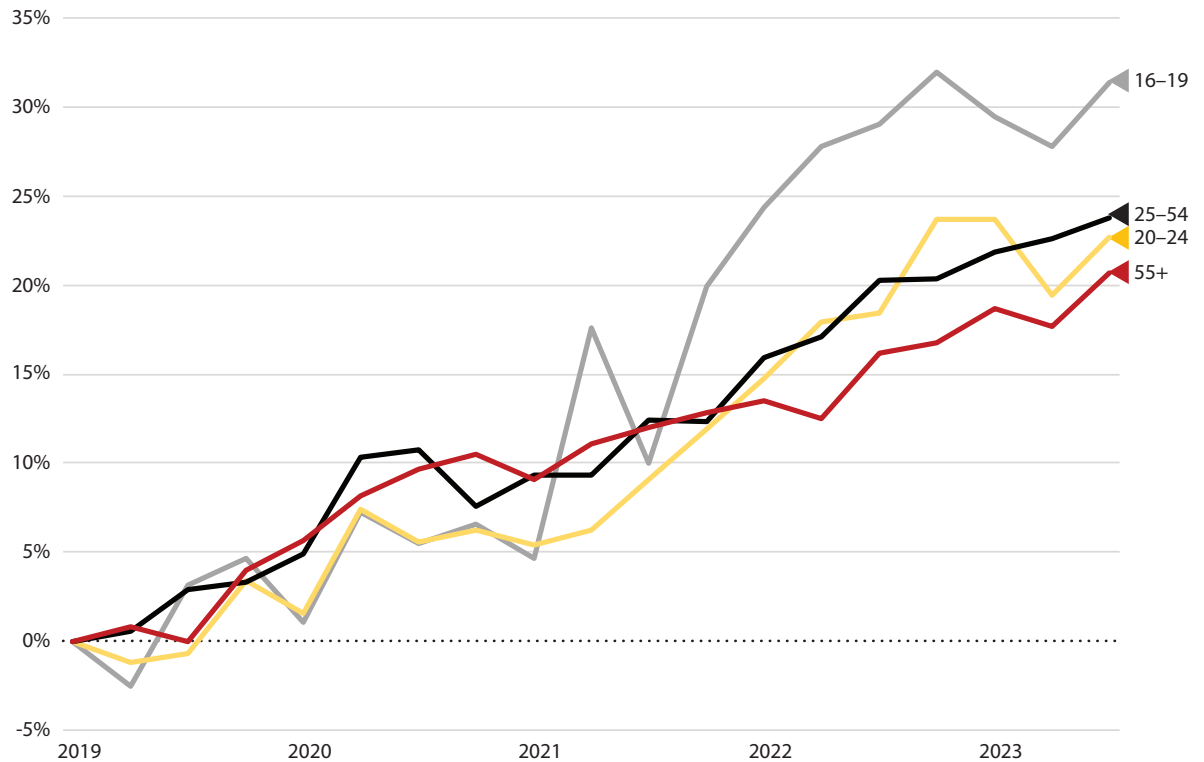
Percent change in U.S. labor force participation rate by age since January 2019, 2019-2023



Source: U.S. Bureau of Labor Statistics

# Young money

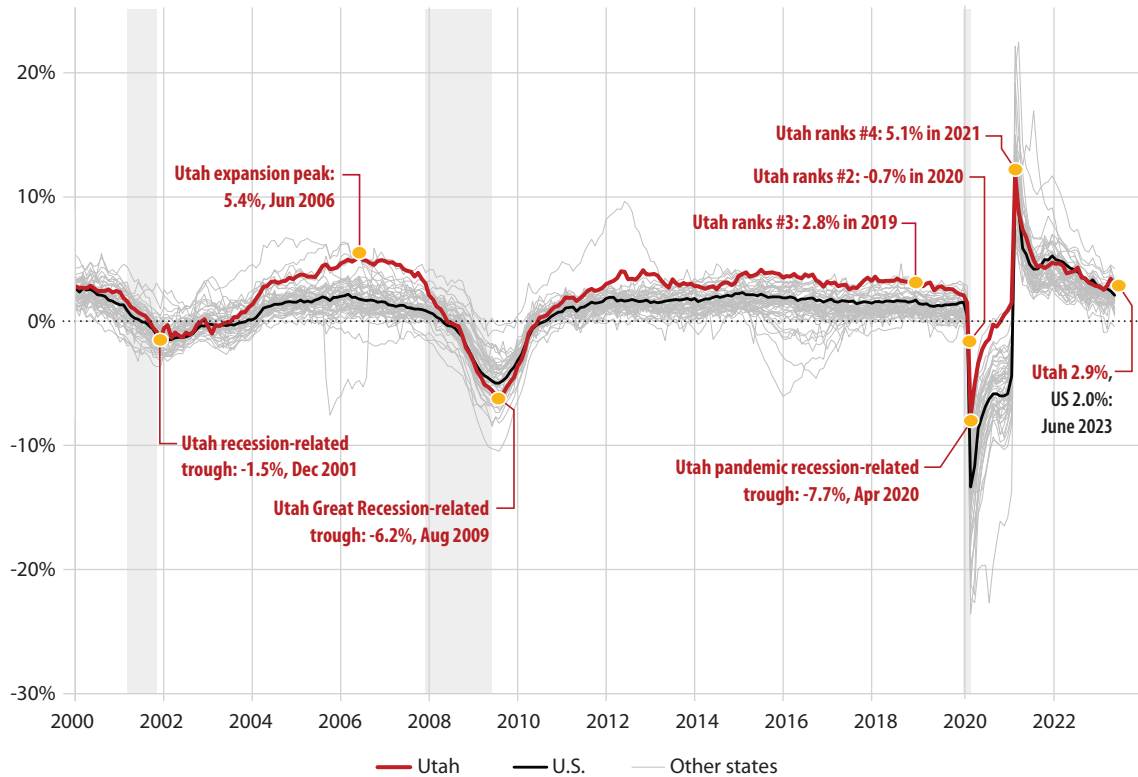
U.S. wage growth by age since 2019, 2019-2023



Source: U.S. Bureau of Labor Statistics

# Utah's elite economy

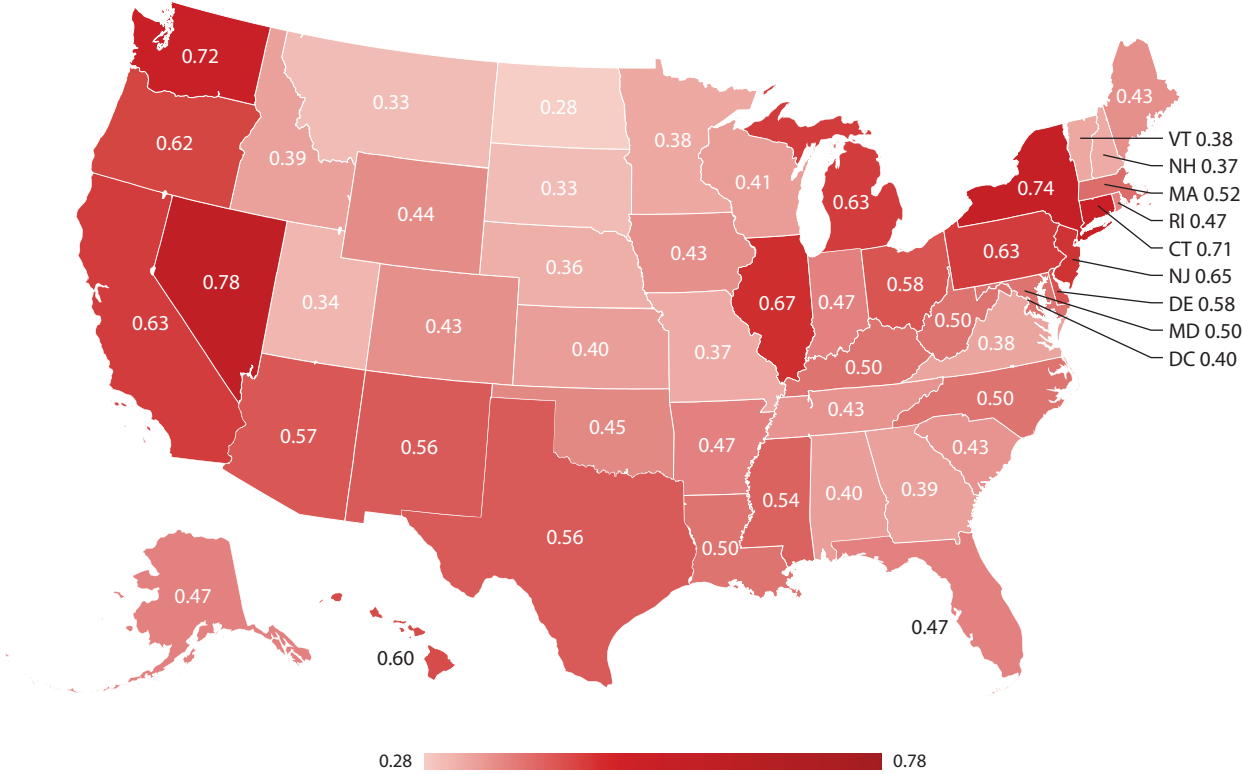
## Job growth for all 50 states, 2000-2023



Sources: U.S. Bureau of Labor Statistics and Governor's Office of Planning and Budget

# Unbalanced

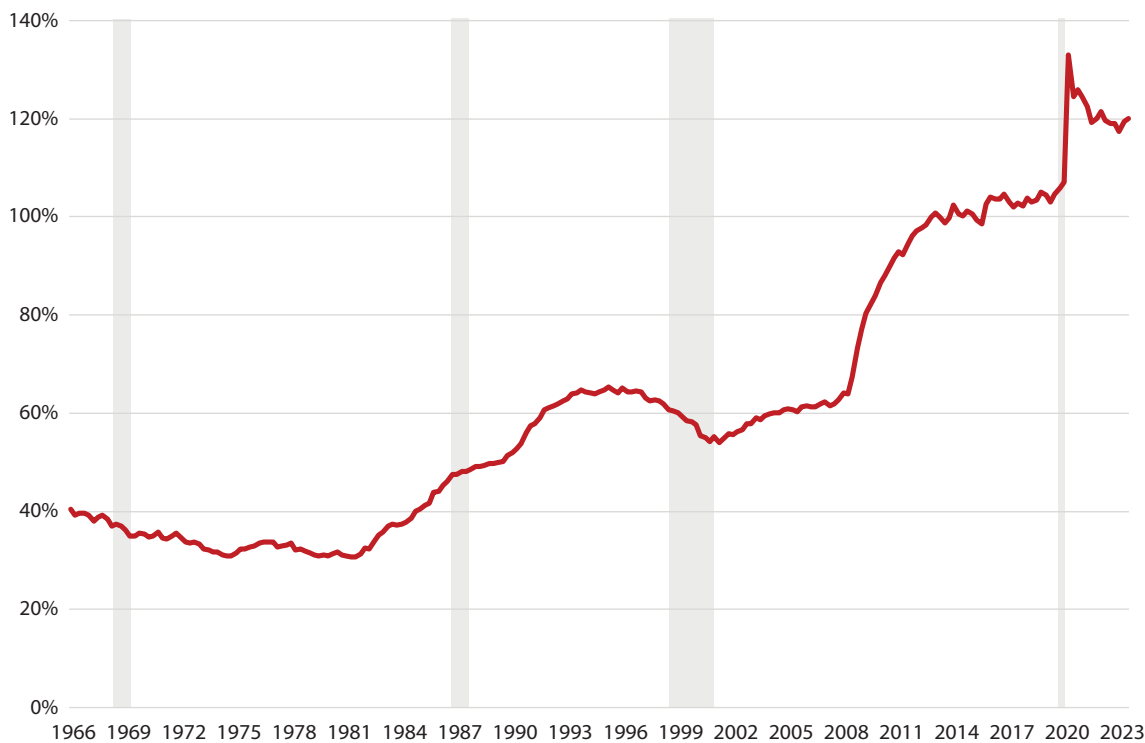
Unemployed persons per job opening ratio rate by state, 2022



Note: A value lower than one indicates more job openings than unemployed persons. Lower values indicate tighter labor market conditions.  
Source: U.S. Bureau of Labor Statistics

# Debt dilemma

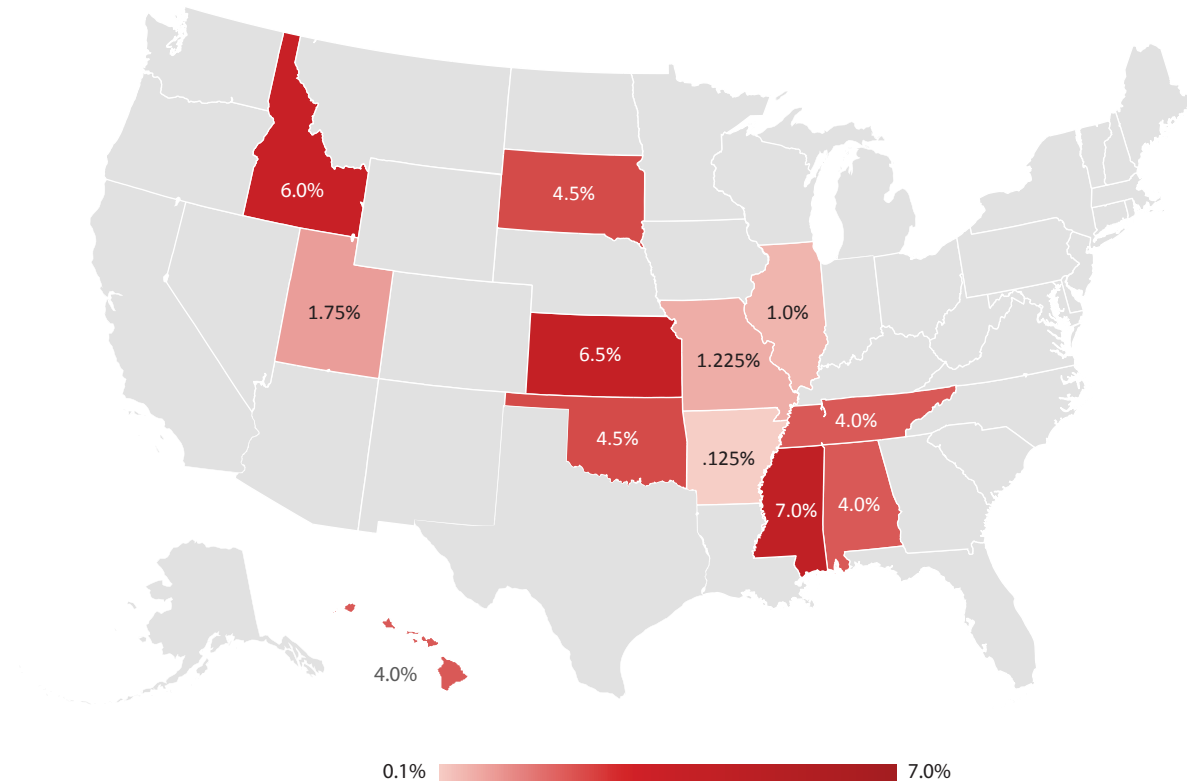
Total federal debt as a share of U.S. GDP, 1966-2023



Sources: U.S. Bureau of Economic Analysis and U.S. Department of the Treasury

# A penny for your pantry

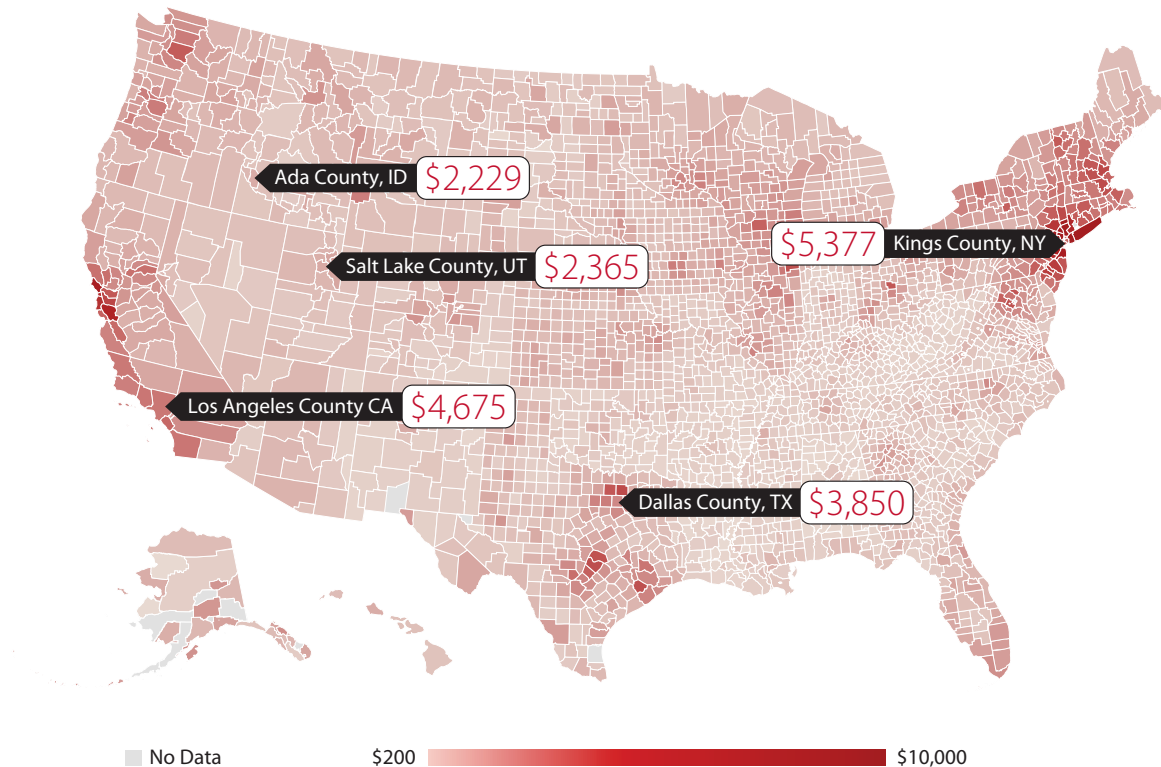
## State-imposed sales tax rates on groceries by state, 2023



Note: Local governments may also impose a sales tax on groceries. Some states offer rebates or tax credits to compensate low-income households.  
Utah's 1.75% state-imposed sales tax on groceries will be removed if voters approve the 2024 ballot measure adjusting the constitutional earmark of income taxes (1.25% local tax remains).  
Source: Federation of Tax Administrators

# The most hated tax

Median property taxes paid by county, 2017-2021



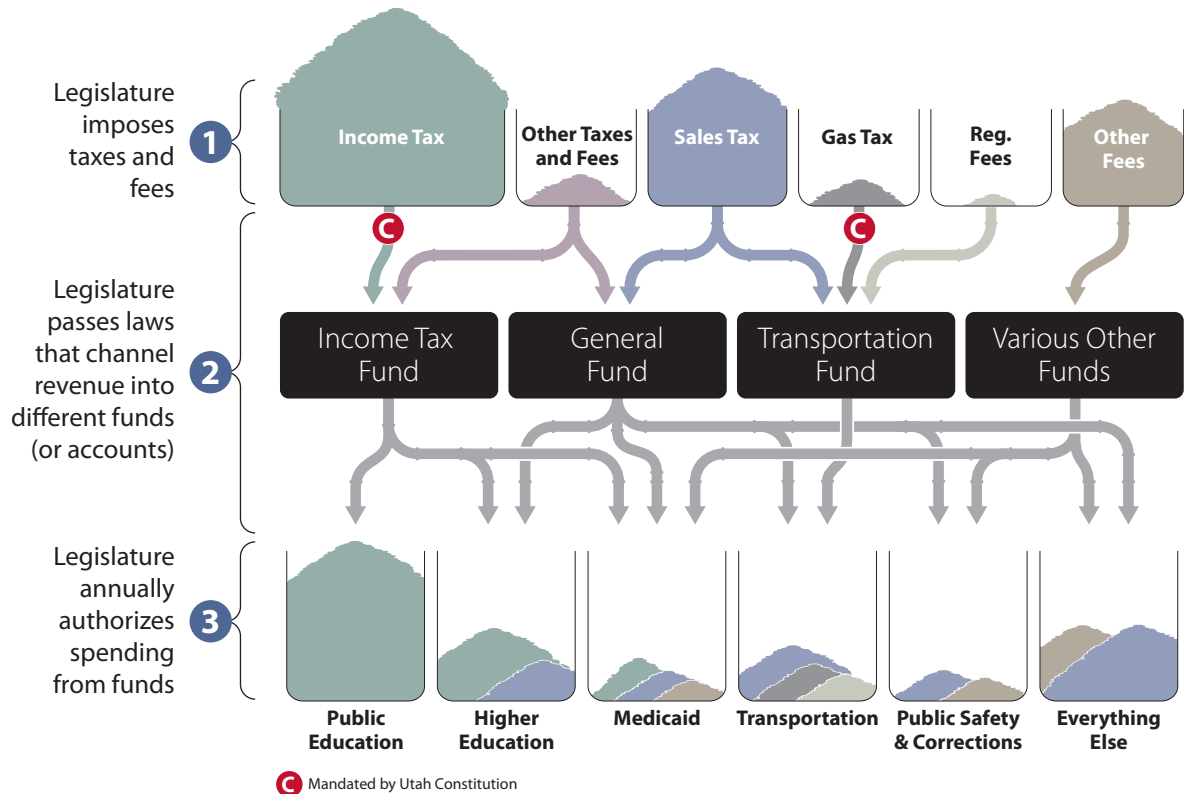
Note: Missing values are due to small sample sizes in low-population counties.

Sources: U.S. Census Bureau, 2017-2021 American Community Survey 5-year Estimates and Tax Foundation



# Your vote matters

## Utah's state budget allocation process, 2023

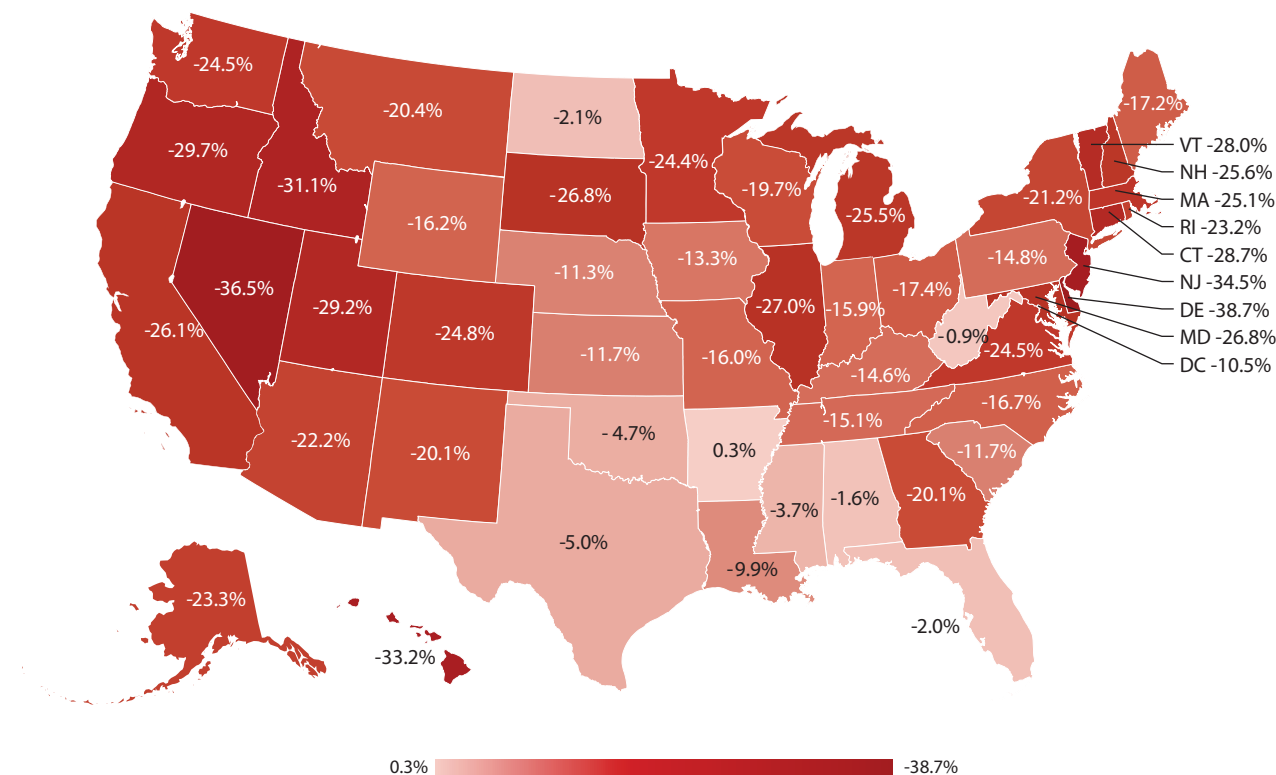


Note: A 2024 ballot measure will ask Utah's voters whether or not to adjust the constitutional earmark of income taxes if certain education funding conditions remain in place.

Source: Kem C. Gardner Policy Institute analysis of Utah Governor's Office of Planning and Budget and Office of the Legislative Fiscal Analyst data

# Housing inventory has long COVID

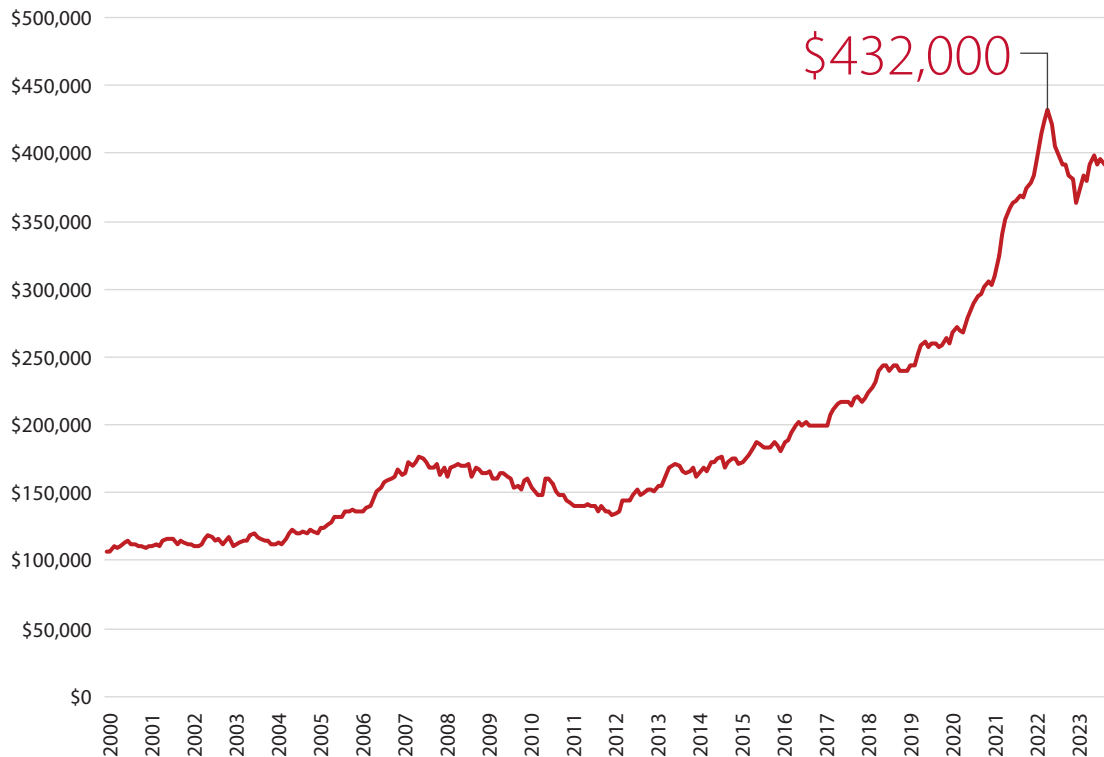
Change in the number of new listings for sale by state between October 2019 and 2022



Source: Realtor.com

# Out of reach

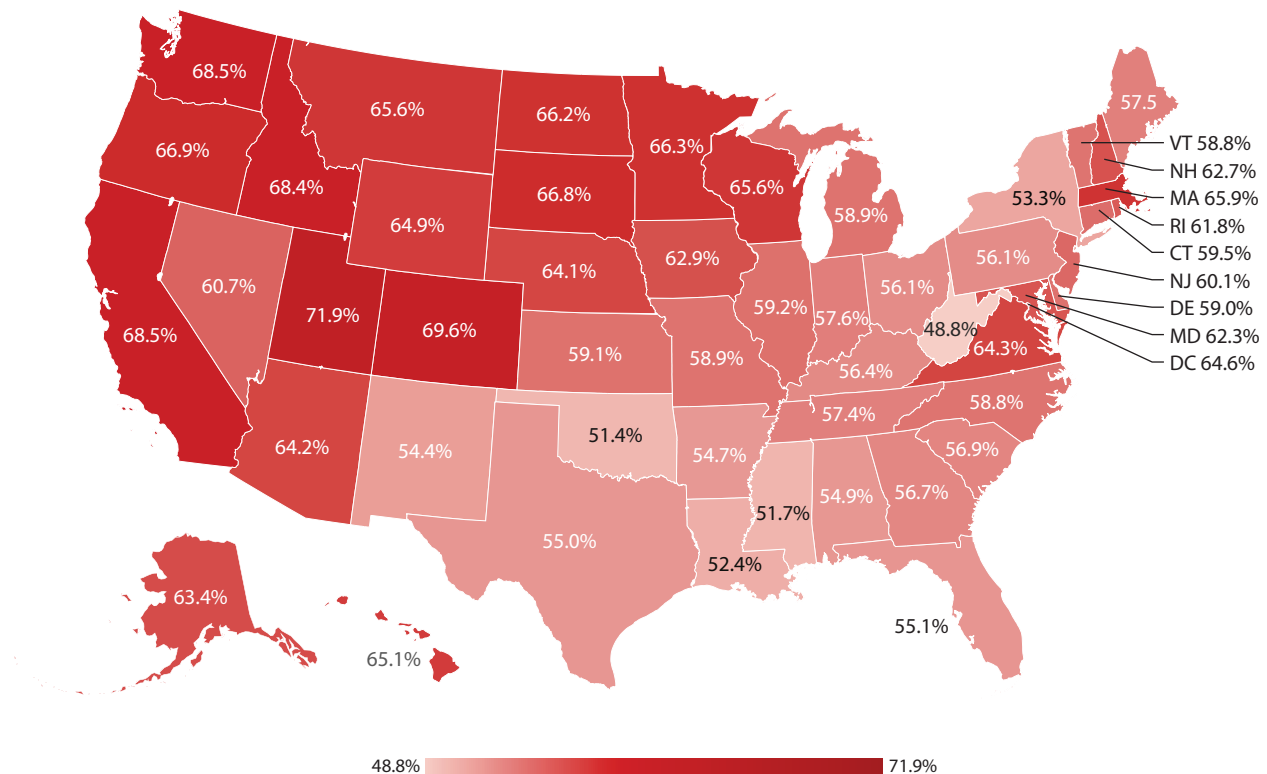
Price of a starter home in Utah, 2000-2023



Note: Starter home price is assumed at 80% of median sales price.  
Source: Kem C. Gardner Policy Institute analysis of UtahRealEstate.com data

## Utahns are locked in

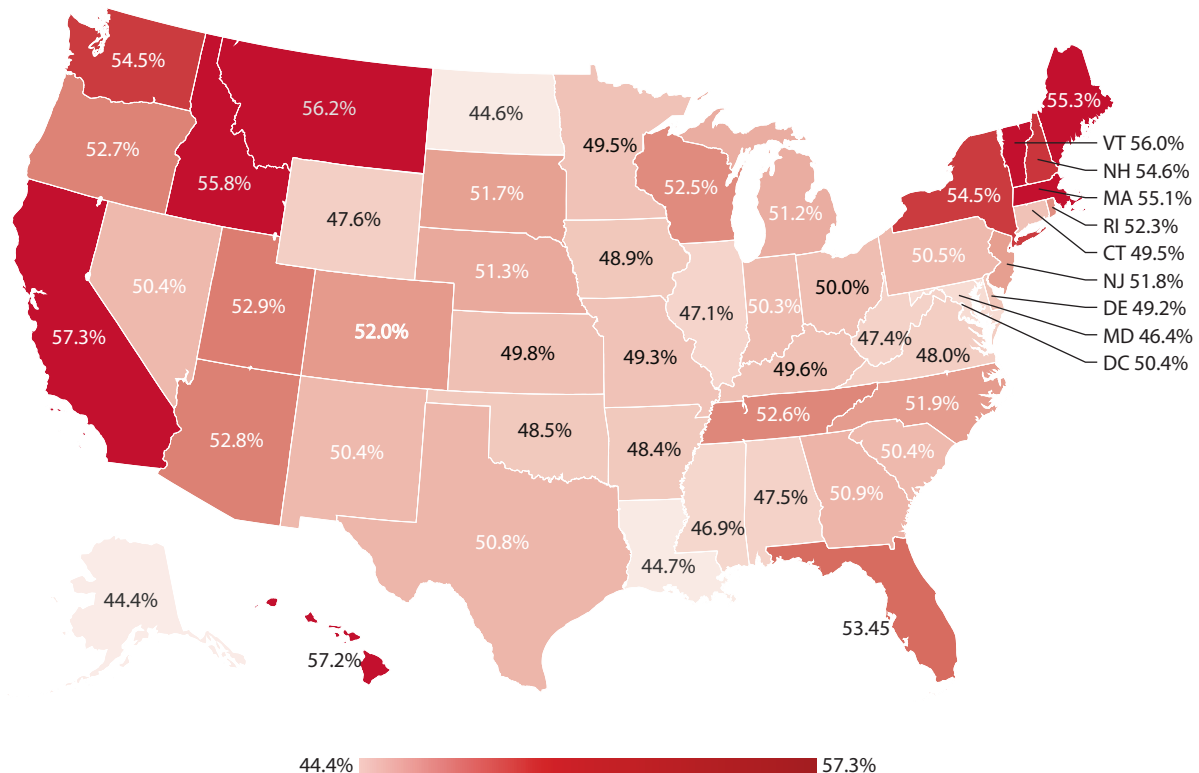
### Share of existing mortgages with an interest rate at 4% or lower by state, 2023 Q2



Source: The Federal Housing Finance Agency

# The equity safe

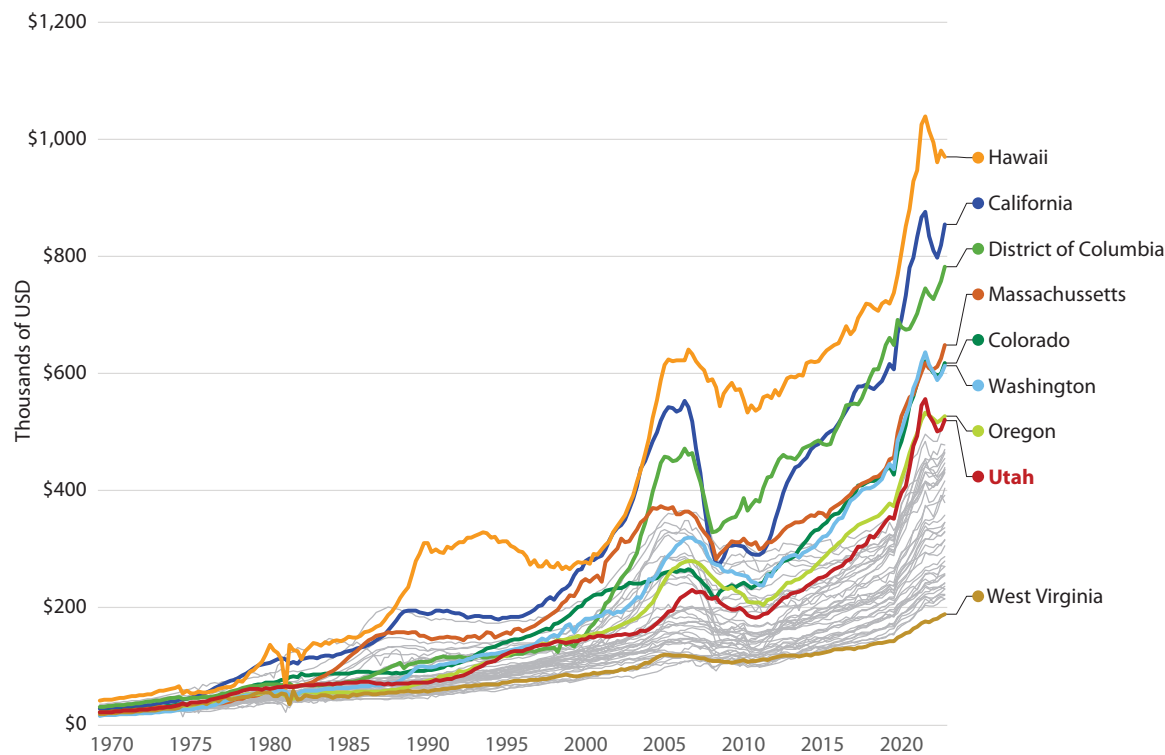
Average home equity as a share of value for homes with a mortgage by state, 2023 Q2



Source: The Federal Housing Finance Agency

# Shocking!

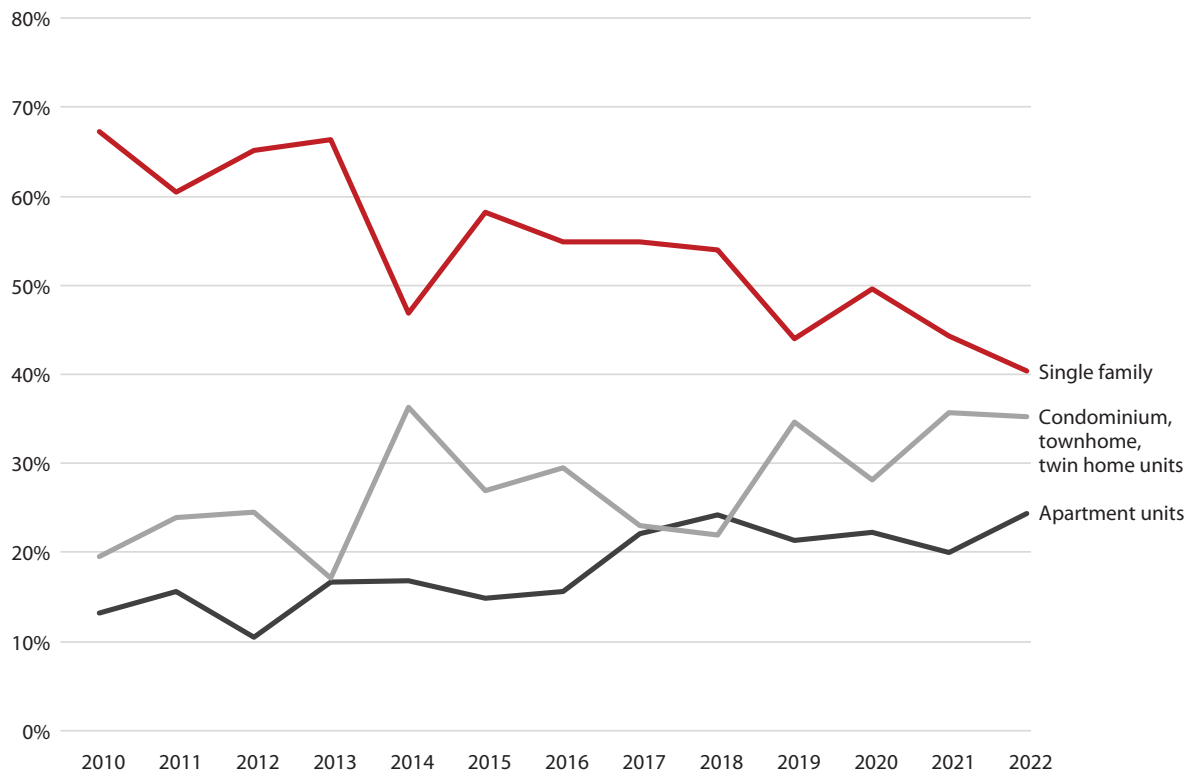
Median sales price of existing single-family homes by state, 1970-2023



Source: National Association of Realtors

# A decade of density

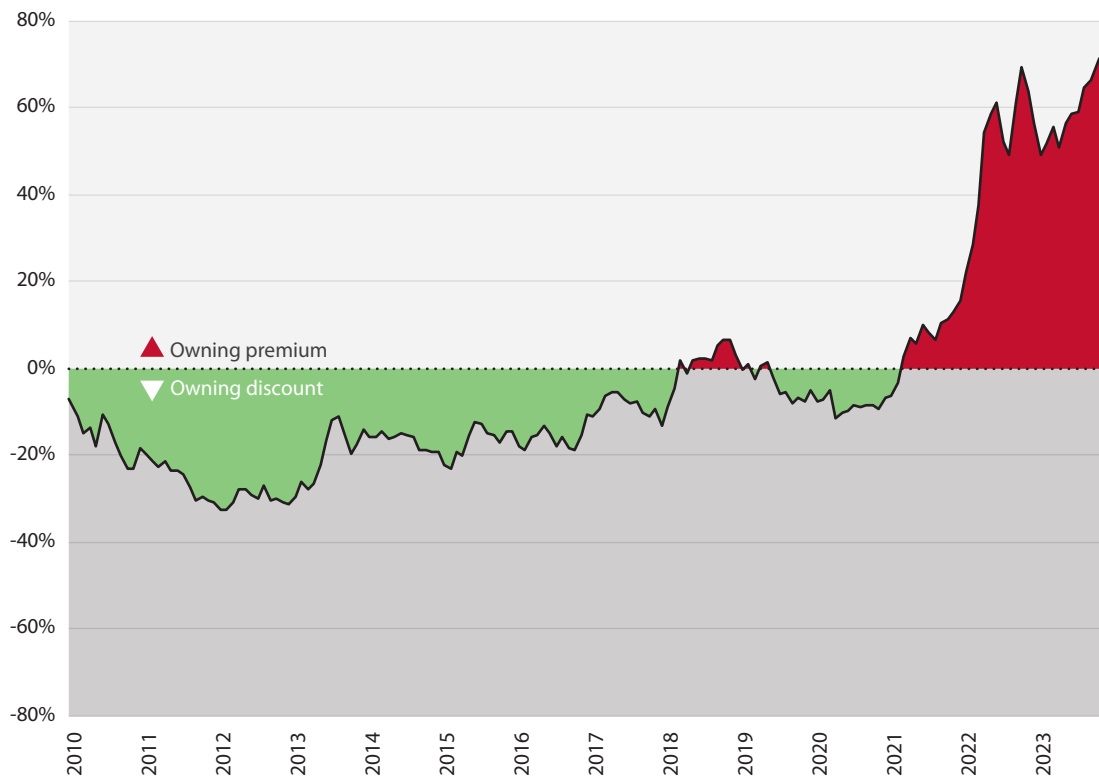
Share of permitted housing units by type in Utah, 2010-2022



Source: Kem C. Gardner Policy Institute

# The high cost of owning

Median single-family mortgage payment compared to median single-family rent in Utah, 2010-2023

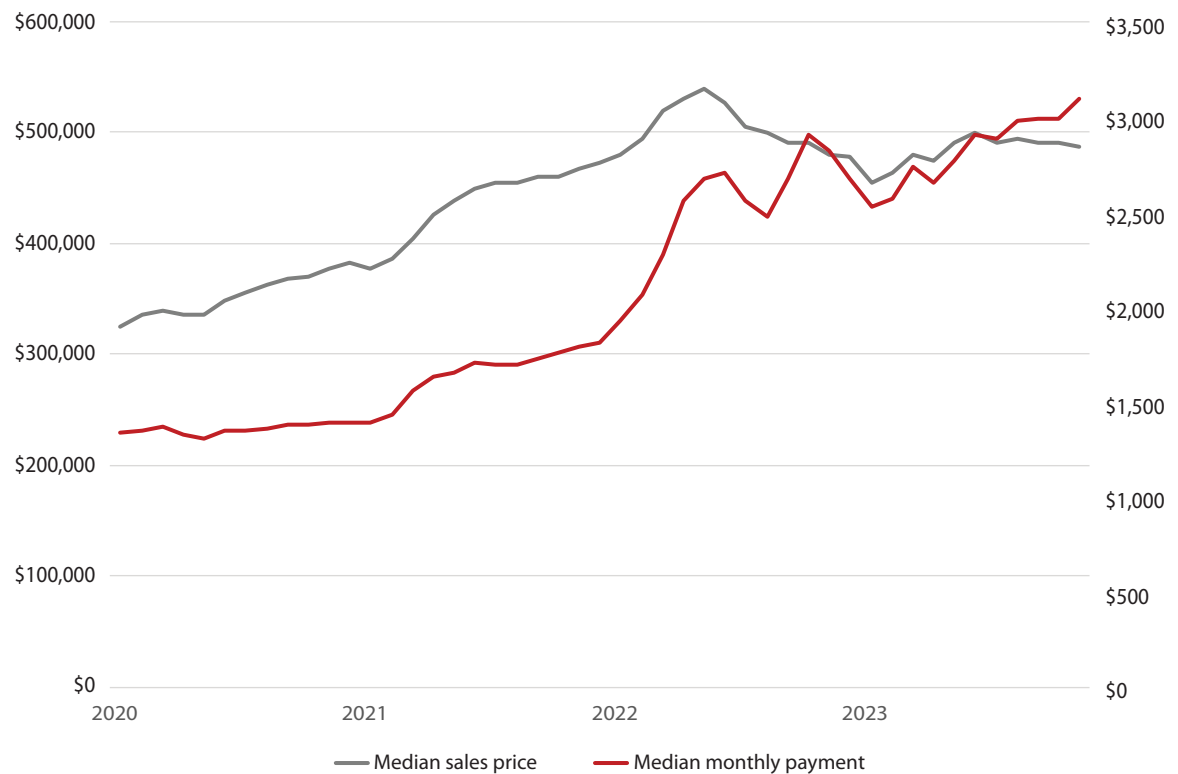


Source: Kem C. Gardner Policy Institute analysis of RentRange and UtahRealEstate.com and FreddieMac data



# Interest rates hold the reins

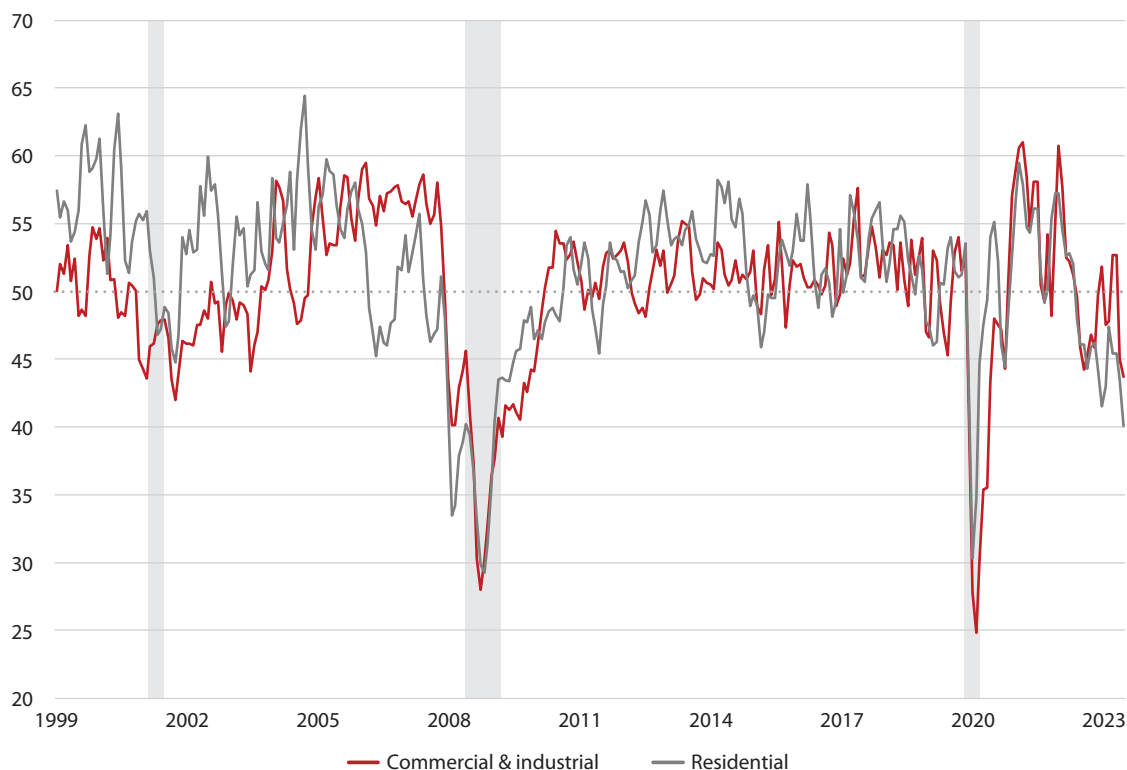
Median monthly sales price and new mortgage payment in Utah, 2020-2023



Source: Kem C. Gardner Policy Institute analysis of UtahRealEstate.com and FreddieMac data

## Fewer billings, fewer buildings

**Architecture Billings Index, residential and commercial/industrial, U.S., 1999-2023**

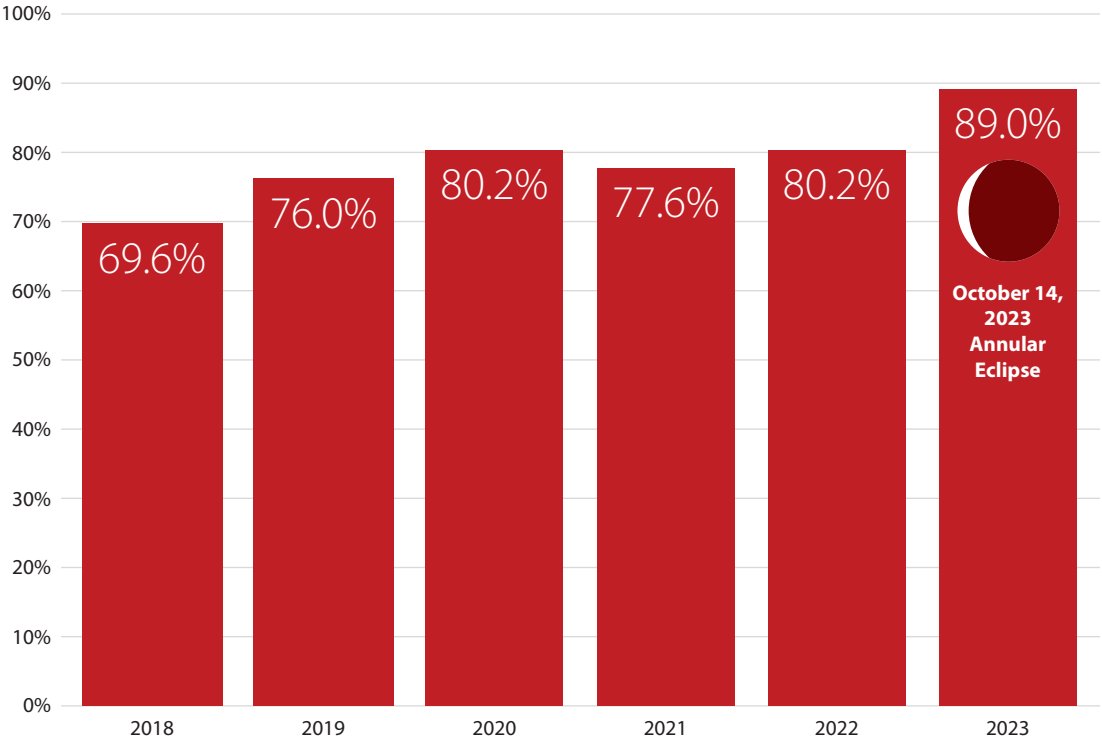


Note: The Architecture Billings Index is derived from a monthly survey of architecture firms asking whether their billings increased, decreased, or stayed the same in the previous month. A score greater than 50 indicates a higher proportion of architecture firms reporting increases, while a score below 50 denotes a higher share reporting decreases in billings. The findings amount to a leading economic indicator that provides an approximately six month glimpse into the future of construction activity. The y-axis begins at 20 to better show fluctuations in the index.

Source: The American Institute of Architects

# Eclipsing other years

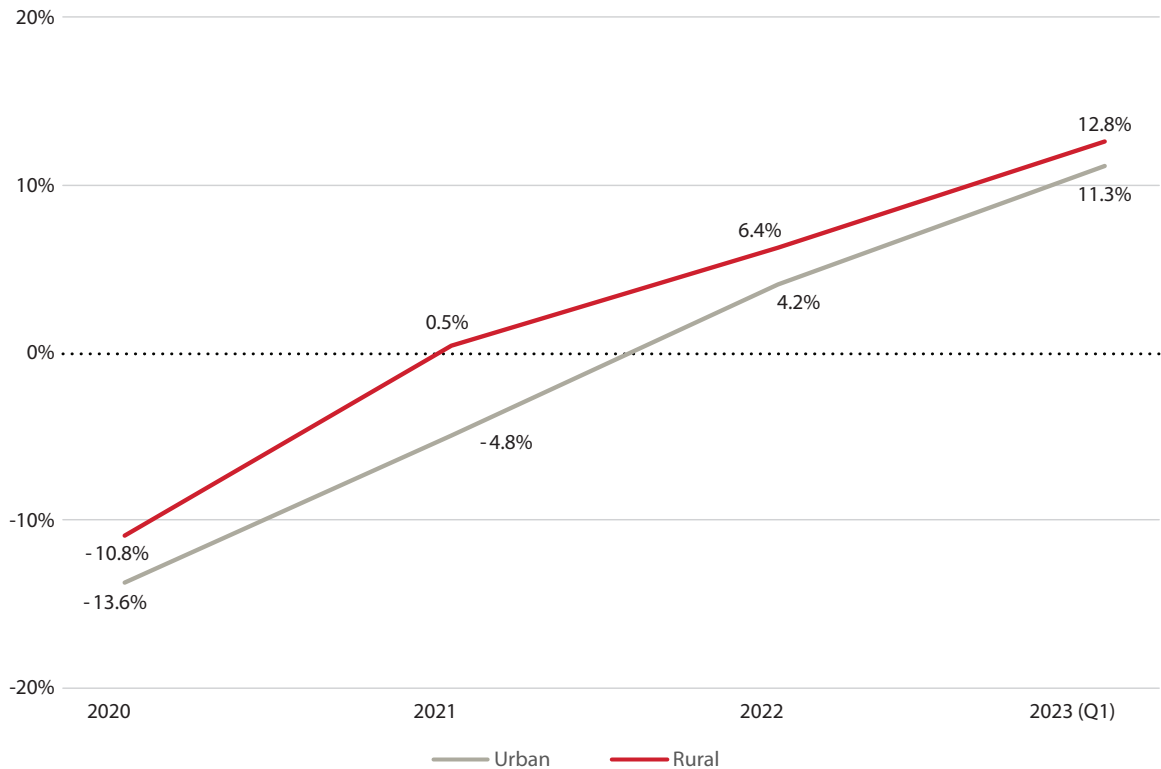
Utah hotel room occupancy rate in annular eclipse pathway counties, second weekend in October, 2018-2023



Note: "Annular Eclipse Pathway Counties" include Beaver, Garfield, Juab, Millard, San Juan, Sevier, and Wayne Counties.  
Source: Kem C. Gardner Policy Institute analysis of STR, Inc. data

## Tourists went rural...

Year-over change in Utah leisure and hospitality employment compared to 2019 baseline, 2020-2023

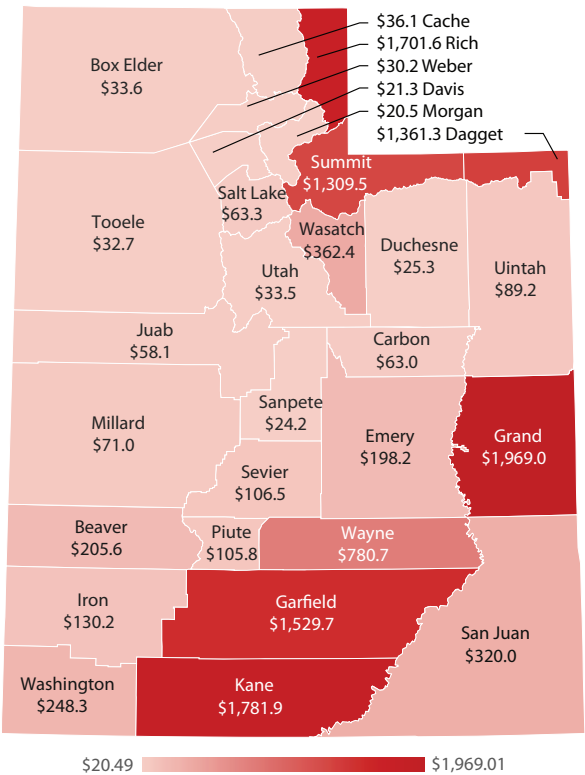


Note: This figure includes private full- and part-time employment; self-employed are not included. Urban Utah includes Davis, Salt Lake, Utah, and Weber counties and Rural Utah includes all other counties.

Source: Kem C. Gardner Policy Institute analysis of U.S. Bureau of Labor Statistics data

...And their taxes did, too

County transient room tax revenue per household in Utah, 2022

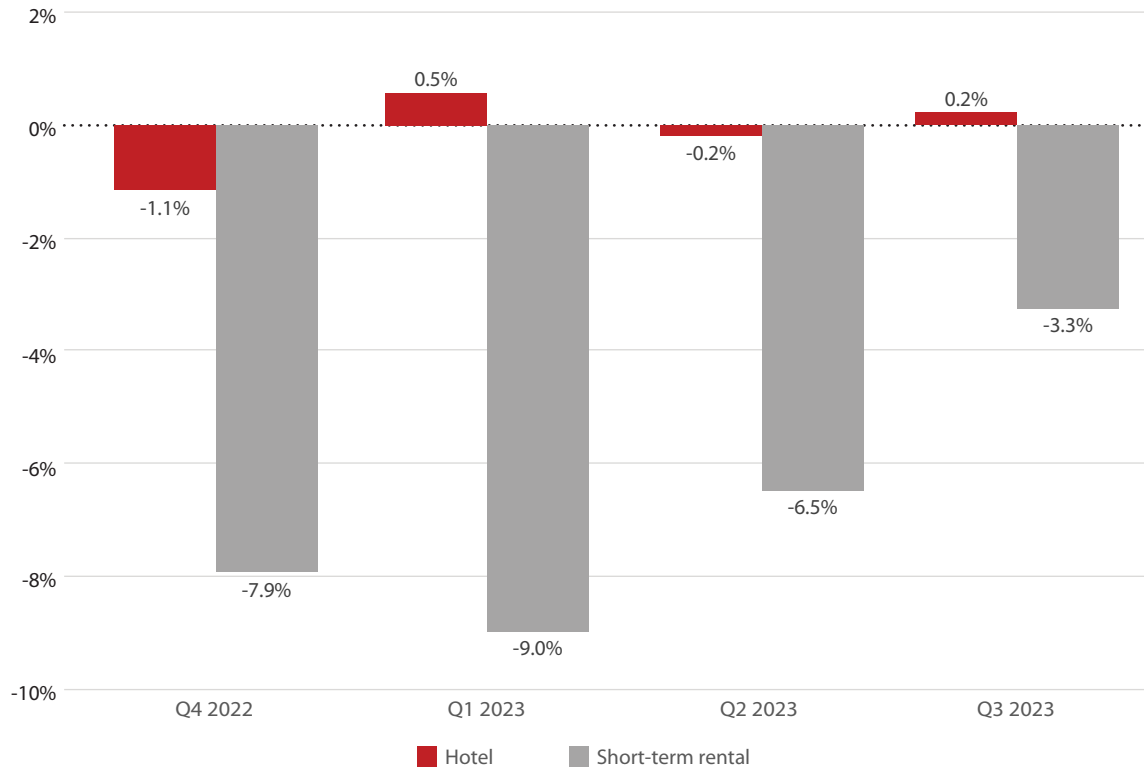


Note: Household data include 2021 ACS 5-year estimates.

Source: Kem C. Gardner Policy Institute analysis of U.S. Census Bureau and Utah State Tax Commission data

# A saturated short-term rental market

Year-over change in hotel and short-term rental occupancy rates in Utah, 2022 Q4-2023 Q3

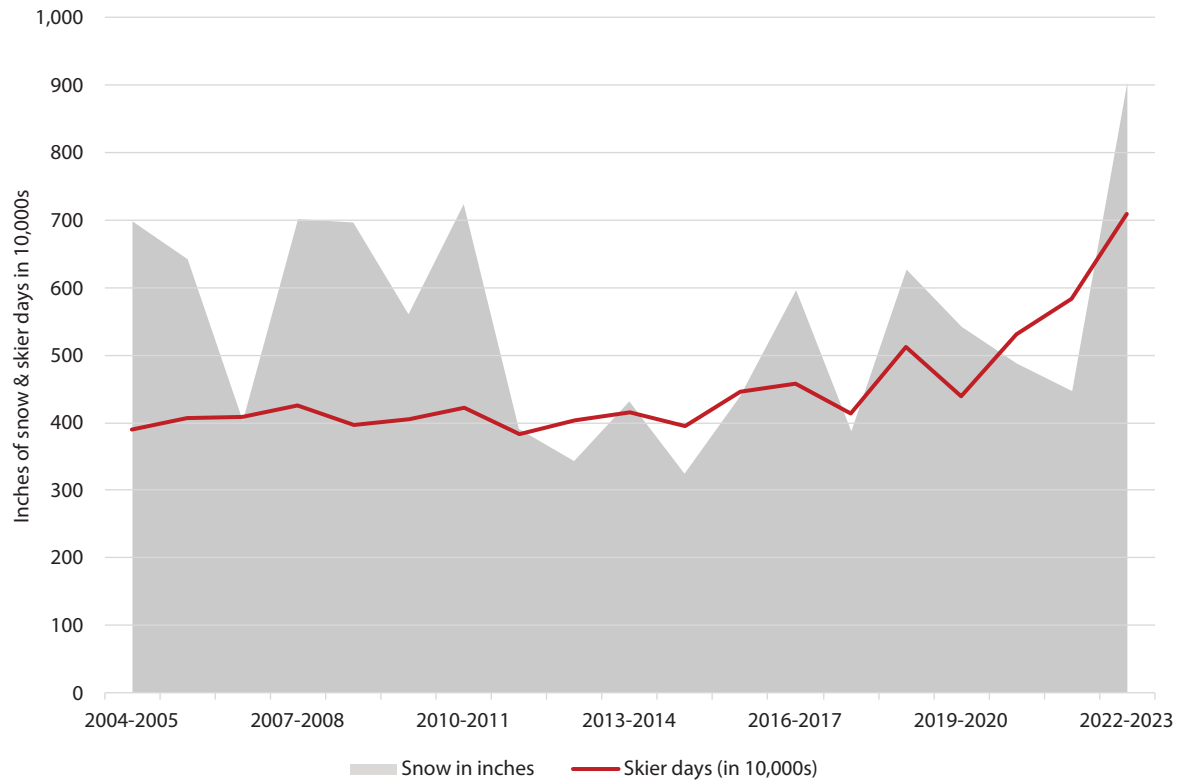


Note: Short term rentals include unique listings on Airbnb, VRBO, HomeAway, Booking, and TripAdvisor; rentals listed as "other" and subtypes listed as "shared room" have been omitted.

Source: Kem C. Gardner Policy Institute analysis of STR, Inc. and Transparent data

Let it snow, let it snow, let it snow!

**Utah snowfall and skier days, 2004 -2005 ski season through 2022-2023 ski season**



Source: Kem C. Gardner Policy Institute analysis of Alta Ski Resort and Ski Utah data

# Travel got better

**SLC International Airport seats per departure, 2014-2023**

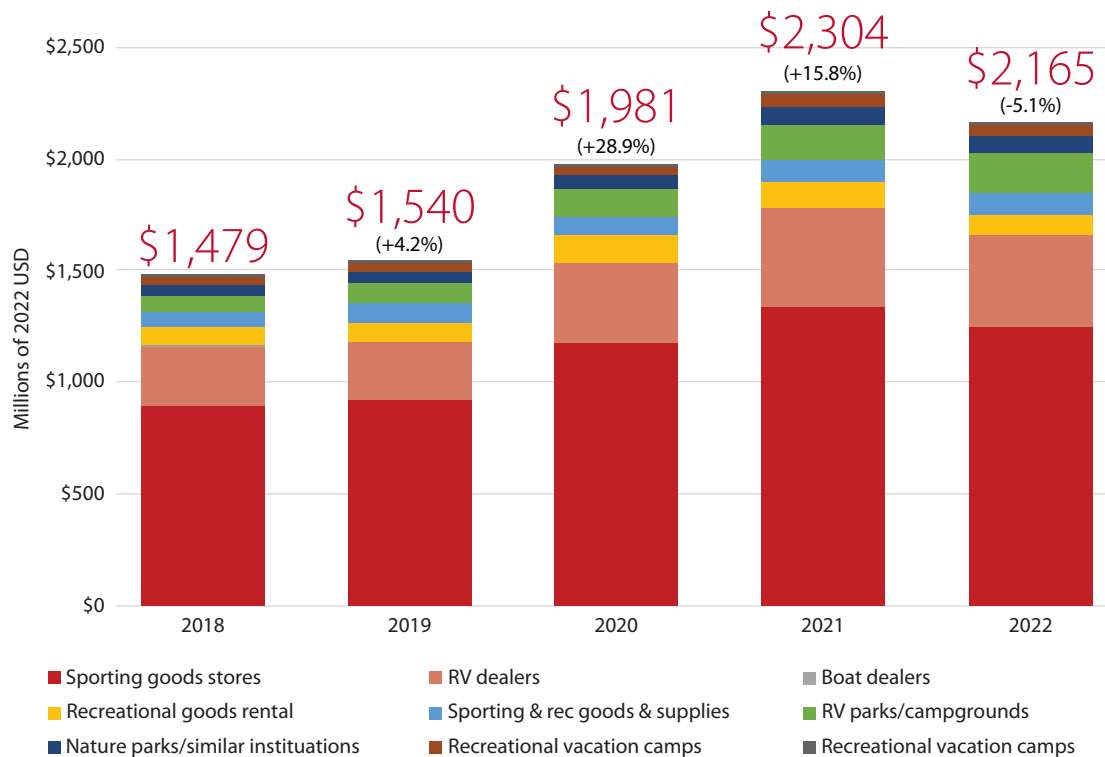


Note: New SLC Phase 1 and 2 refer to airport renovation and expansion phases. New gates accommodate larger aircraft with higher seating capacity.  
Source: Kem C. Gardner Policy Institute analysis of SLC International Airport data



# We're all outdoor enthusiasts now

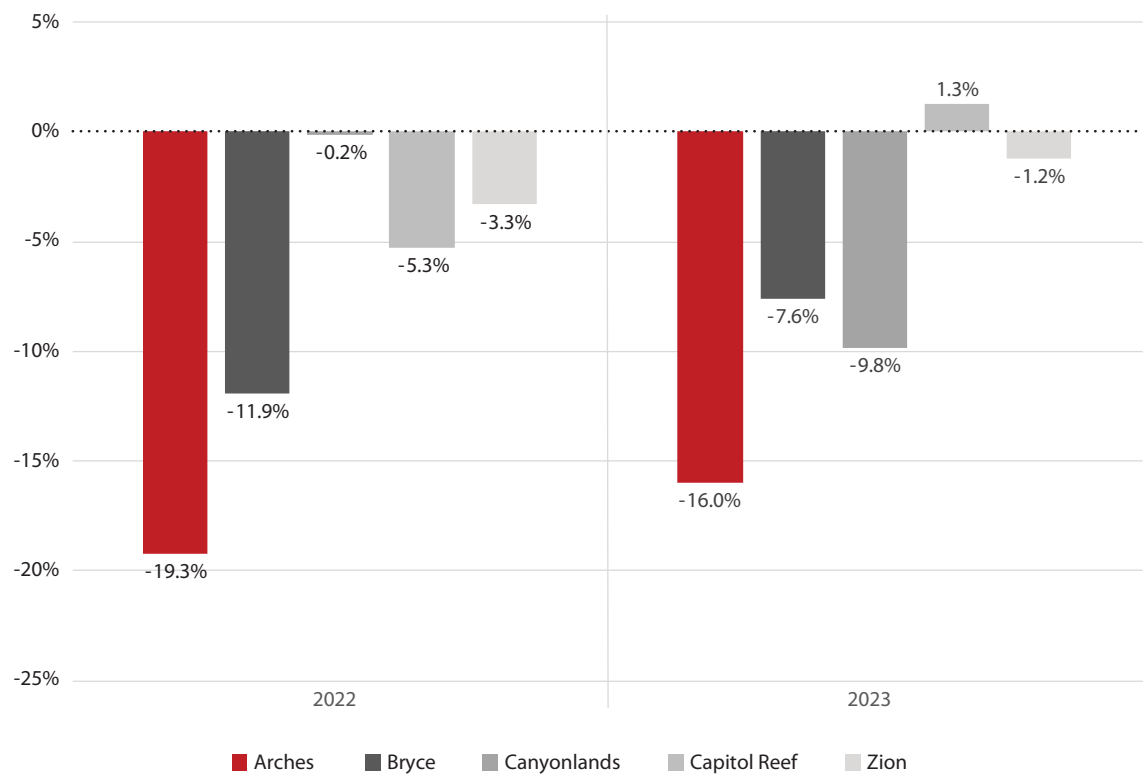
Utah outdoor recreation-related taxable sales and year-over change, 2018-2022



Source: Kem C. Gardner Institute Analysis of Utah State Tax Commission data

# Did the Arches timed entry pilot cause declines?

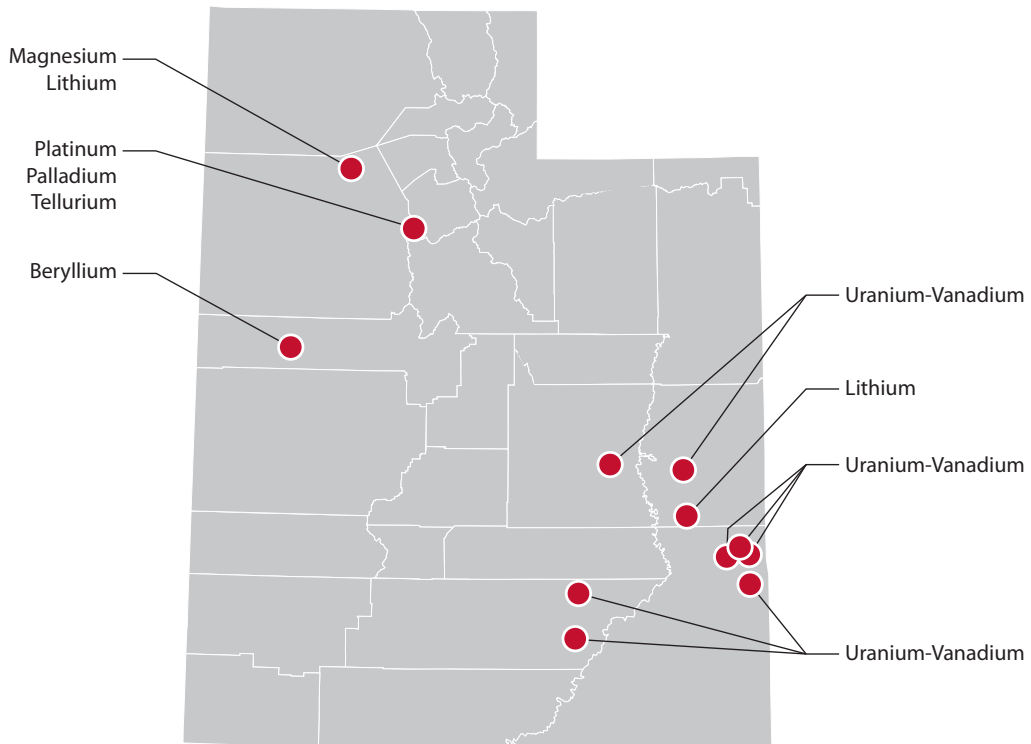
Change in national park visitation since 2019, April-October, 2022 and 2023



Note: Arches National Park Timed Entry Pilot was in place from April to October in 2022 and 2023; the pilot will be back in place again from April to October, 2024.  
Source: Kem C. Gardner Institute analysis of National Park Service data

# Critical to the future

## Utah's critical minerals by geographic location, 2022



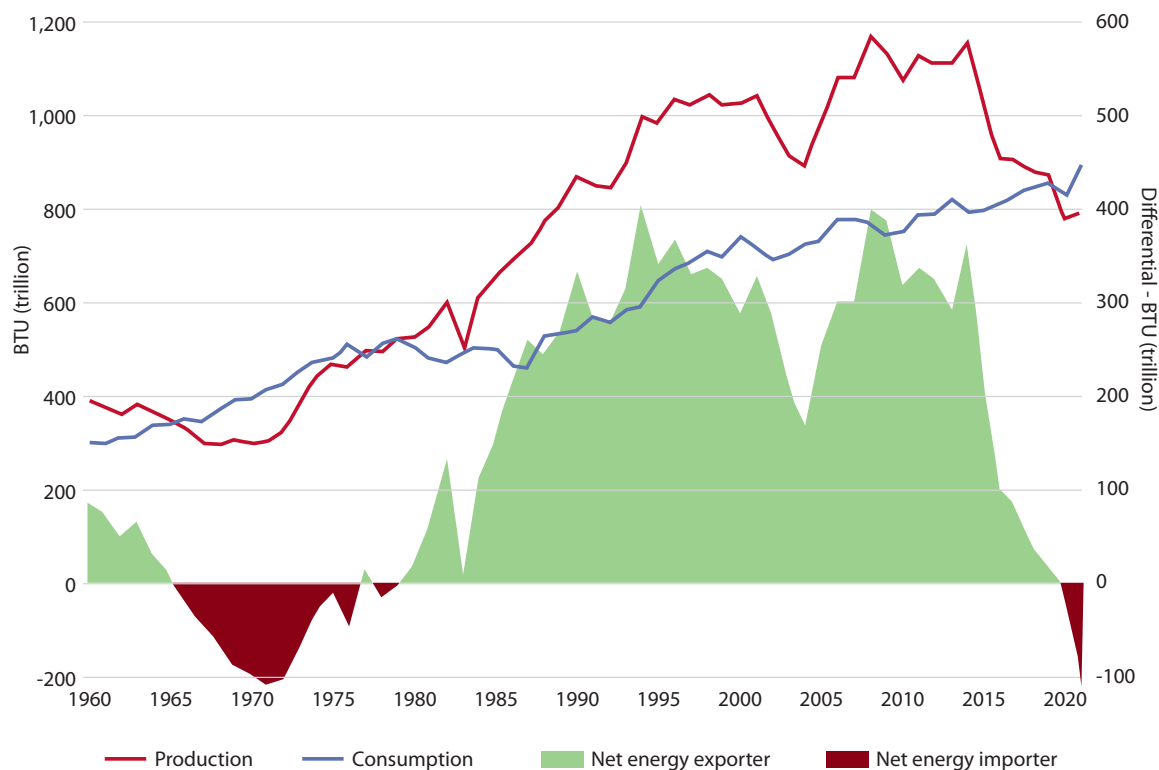
Note: Critical minerals, as defined by the U.S. Geological Survey, are minerals that are essential to the economy and whose supply may be disrupted.

Uranium, while not currently designated as a critical mineral, plays a significant role in Utah's energy economy.

Source: Utah Geological Survey

# Utah's current energy dependence

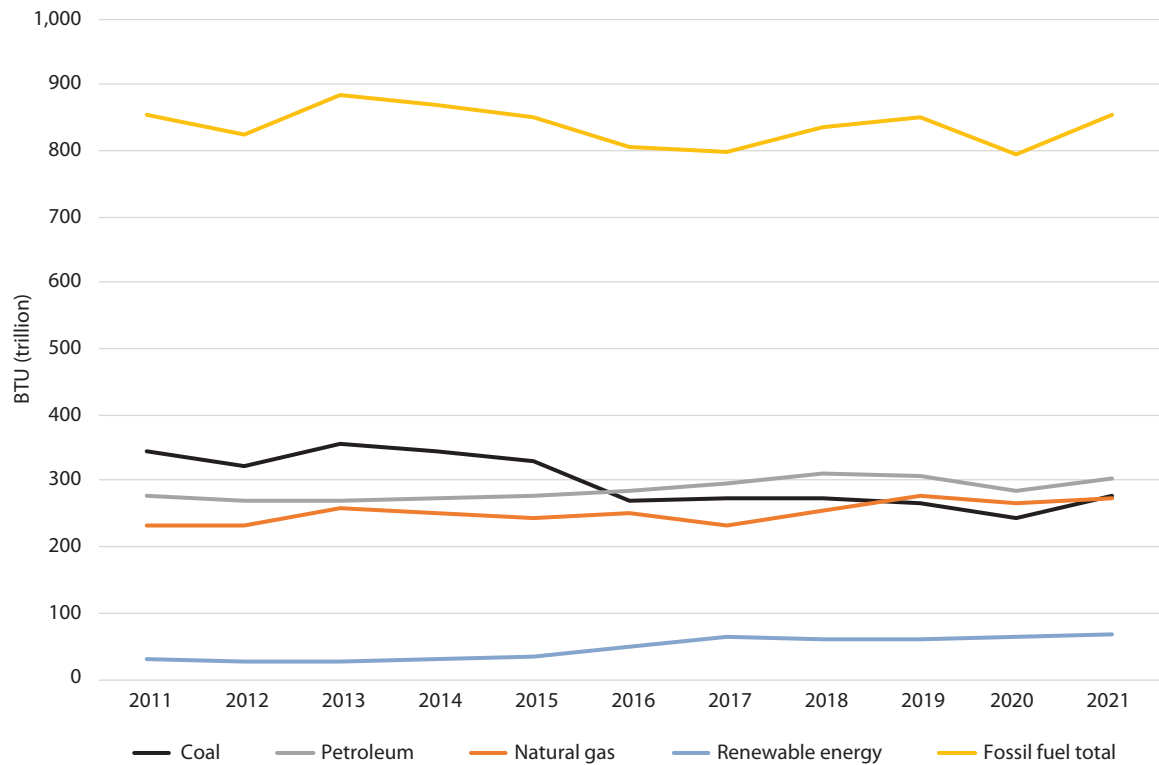
Utah's energy production and consumption, 1960-2021



Sources: United State Energy Information Administration and Utah Geological Survey

## Renewable: Big growth, but small share

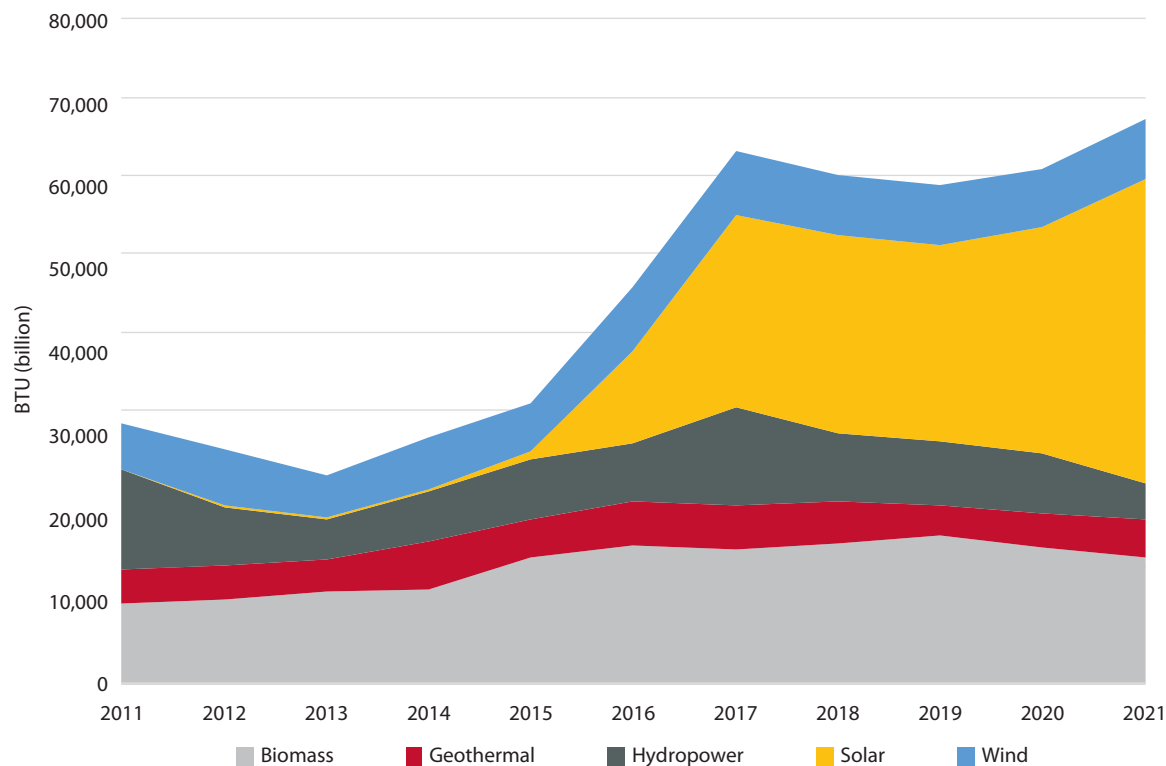
Utah energy consumption by source, 2011-2021



Source: U.S. Energy Information Administration

# Always look on the bright side

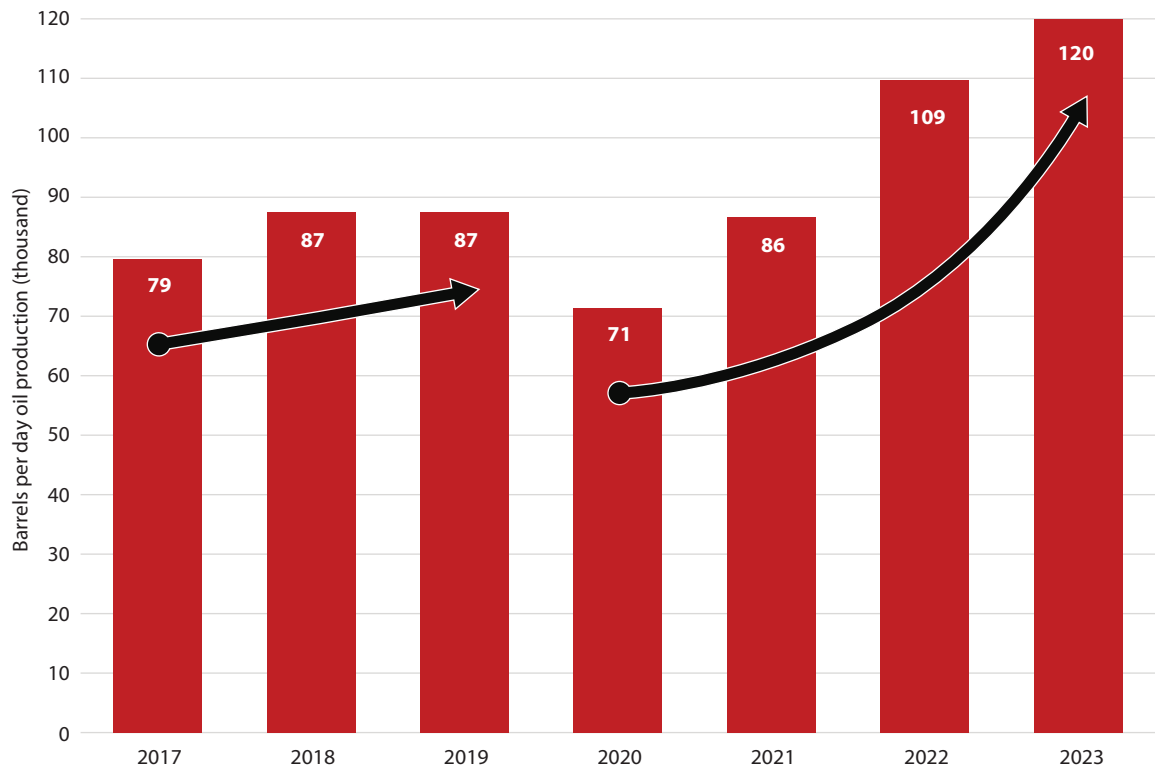
Utah renewable energy consumption by source, 2011-2021



Source: State Energy Data System

## Got oil?

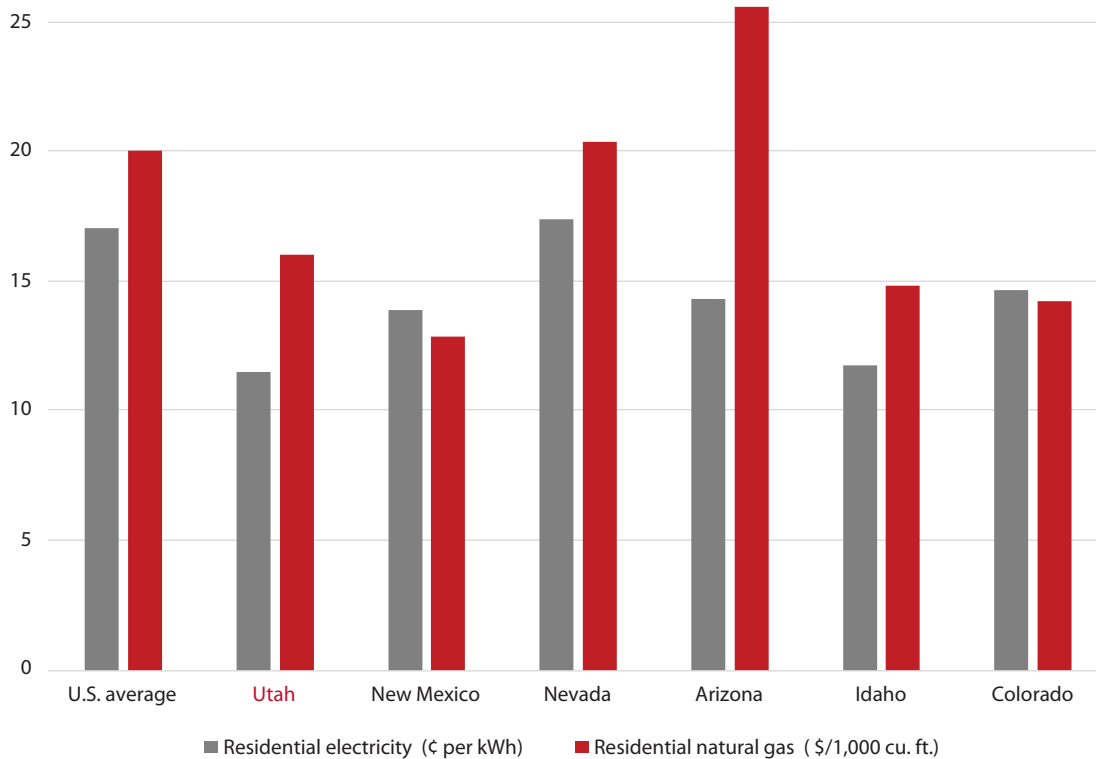
Uinta Basin waxy crude oil production, 2017-2023



Source: Utah Division of Oil, Gas, and Mining

# What's your bill?

Residential electricity and natural gas prices in U.S. and Intermountain West, May 2023

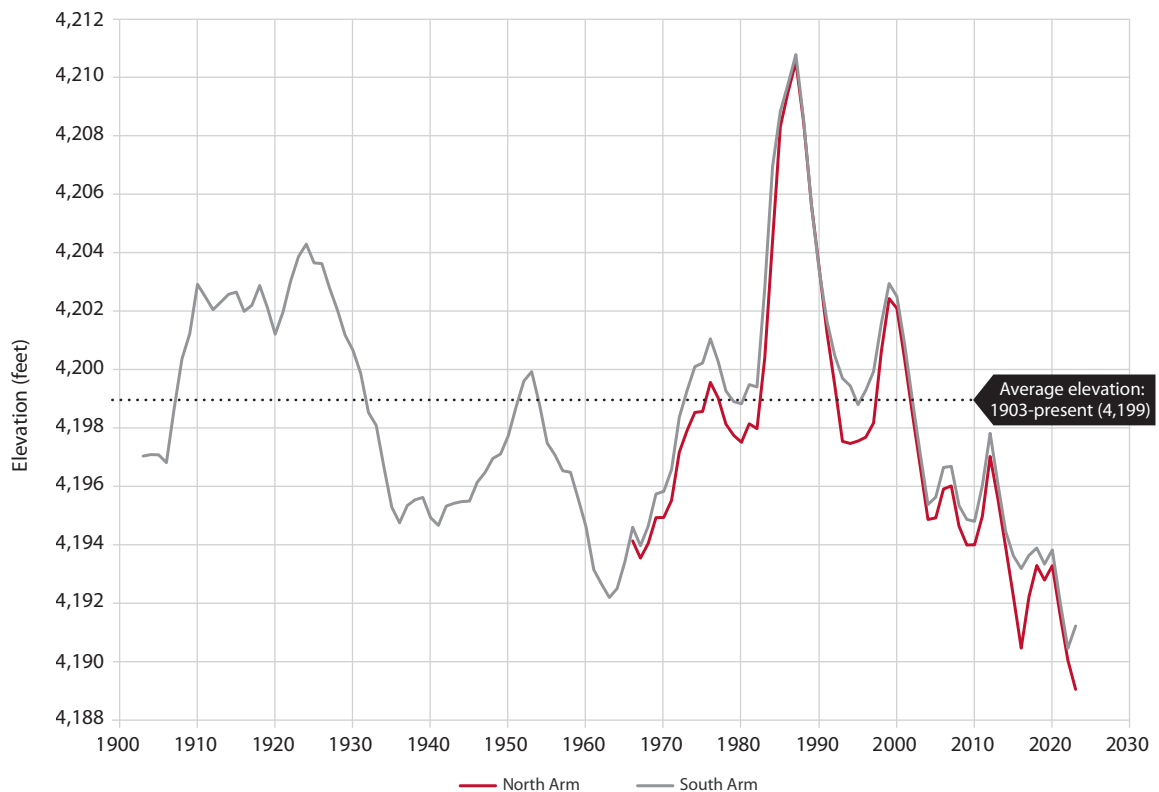


Source: U.S. Energy Information Administration



# A hemispheric challenge

**Annual average Great Salt Lake elevation, 1903-2023**

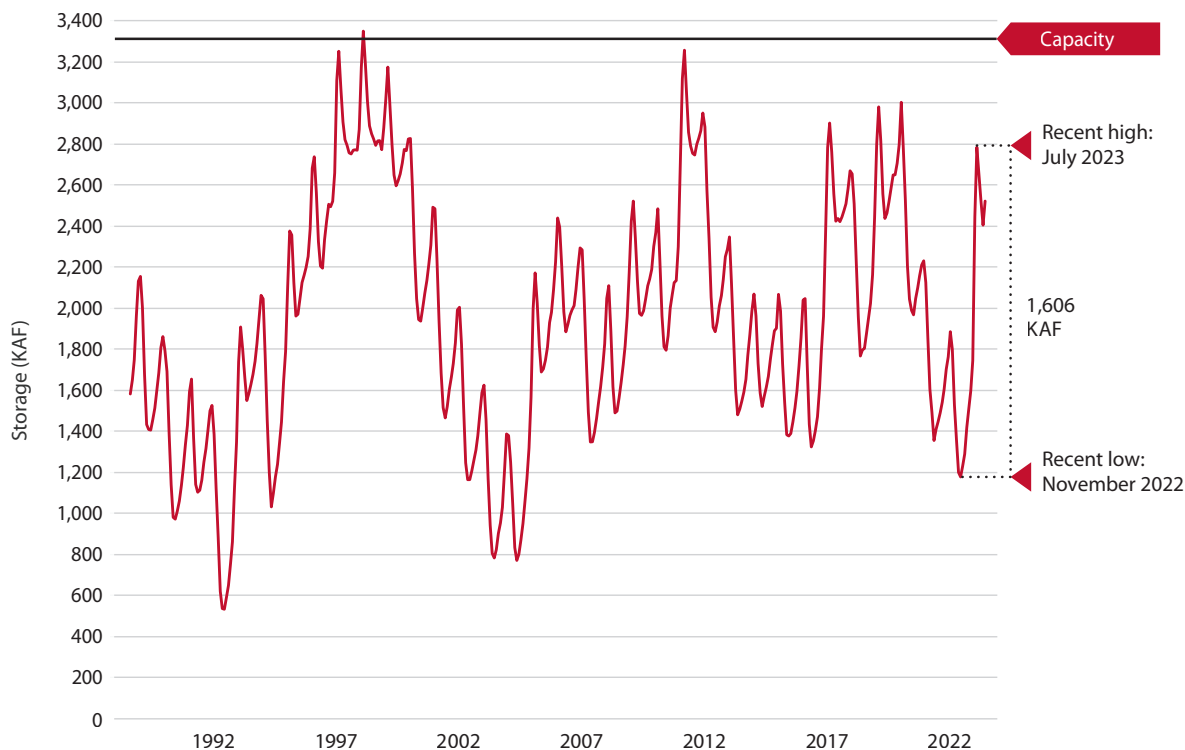


Note: Average elevation in 2023 is calculated through October 1, 2023.

Source: U.S. Geological Survey Historical Elevation at Saltair Boar Harbor and Saline, UT

# Thank you Mother Nature!

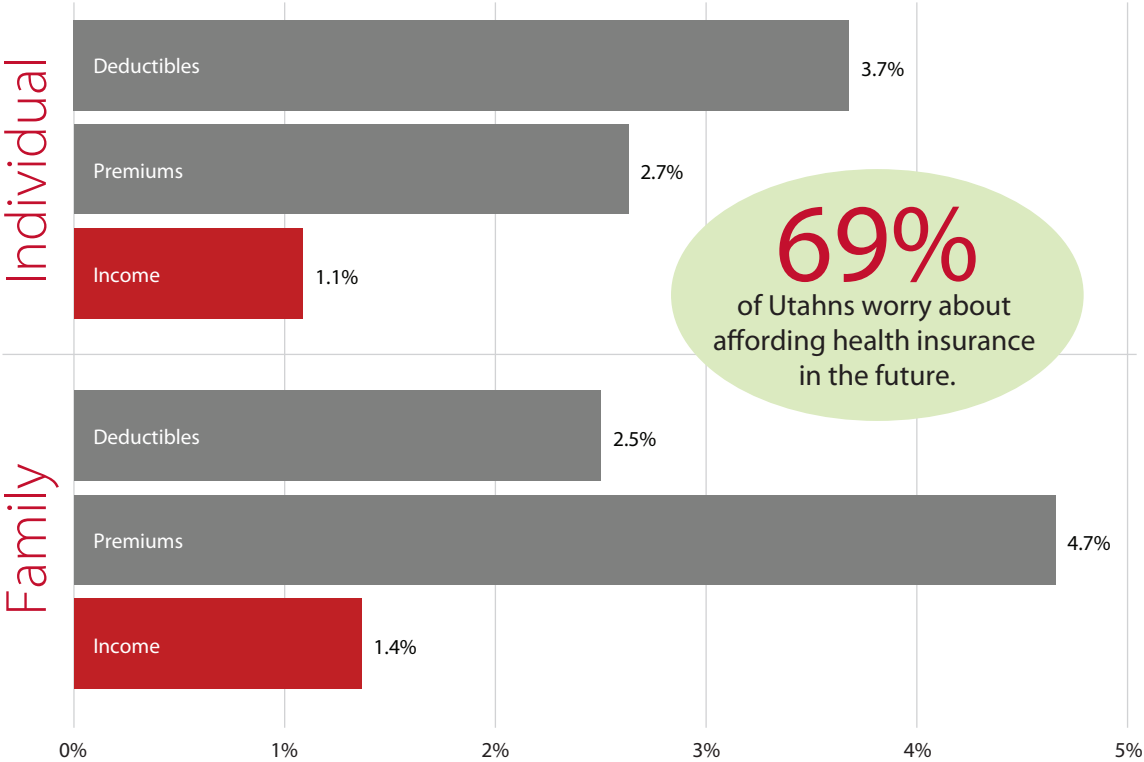
Reservoir storage in the Great Salt Lake Basin, 1989-2023



Note: KAF stands for thousand acre-feet.  
Source: Utah Division of Water Resources

# Rising health care costs

Real average annual growth in Utah's individual and family income compared to health insurance costs, 2011-2021

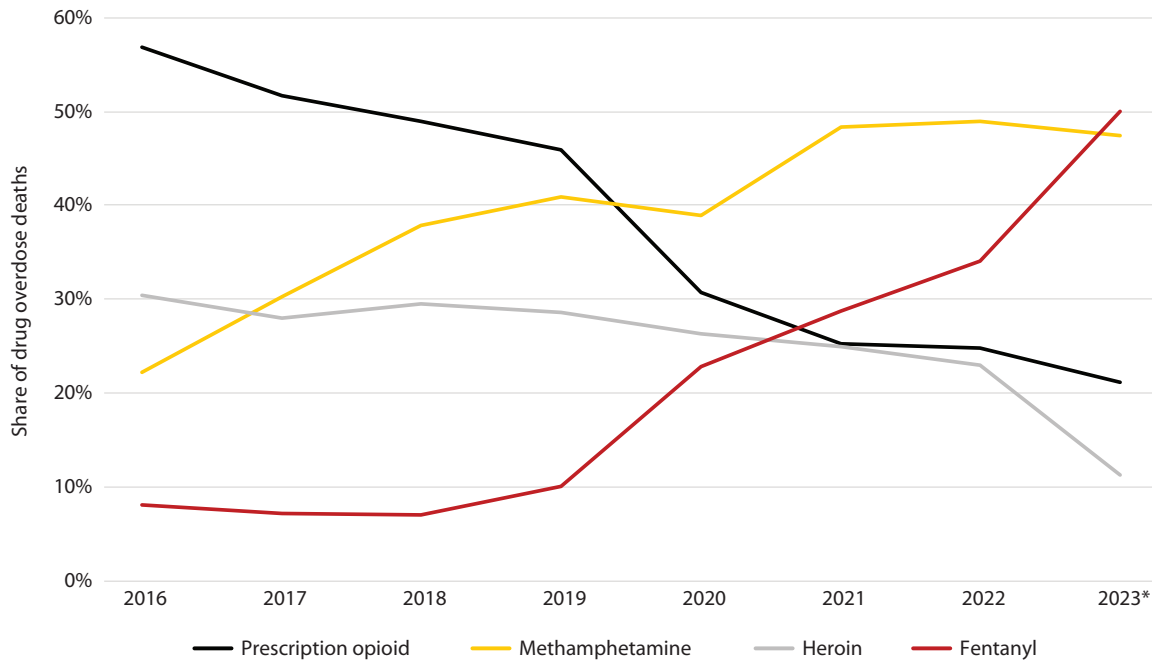


Note: Income is median non-family and family income. Premiums and deductibles represent average employee contributions for private-sector employees enrolled in single and family coverage.

Sources: Medical Expenditure Panel Survey data and Census Bureau, American Community Survey data 2011-2021

# Changing substance use landscape

Share of drug overdose deaths in Utah by substance, 2016-2023



Note: Most poisoning deaths involve more than one substance; therefore, the share of deaths by substance in a given year will not sum to 100%. Data are available from January 1 through June 2023. Estimates are based on deaths that occurred in Utah, regardless of the decedent's residence status. Data are obtained from the Utah Medical Examiner Database (UMED) based on data available for analysis on November 9, 2023. Drug poisoning (overdose) deaths were defined as having an International Classification of Diseases, 10th Revision (ICD-10-CM) underlying-cause-of-death code of X40-X44 (unintentional) or Y10-Y14 (undetermined intent). One limitation of the ICD-10 classification system is that, with few exceptions, ICD-10 codes reflect broad categories of drugs rather than specific drugs; therefore, the immediate cause of death variable (text field) on the death certificate was used to identify specific drugs in overdose deaths (e.g., fentanyl and methamphetamine). Counts are preliminary. It is possible that current pending deaths will be certified as drug overdoses in the future and the manner of death in currently registered cases may be amended as additional information about the death becomes available.

Source: Analysis performed by Megan Broekemeier, Drug Overdose Prevention Research Coordinator, Utah Department of Health and Human Services. Data from the Utah Office of the Medical Examiner.

## 50th anniversary of the Rehabilitation Act

**The Rehabilitation Act is the first federal legislation to address access and equity for people with disabilities and provide employment protections to people with disabilities.**



Over **350,000**  
Utahns have a disability, or

**10.6%**  
of the population.

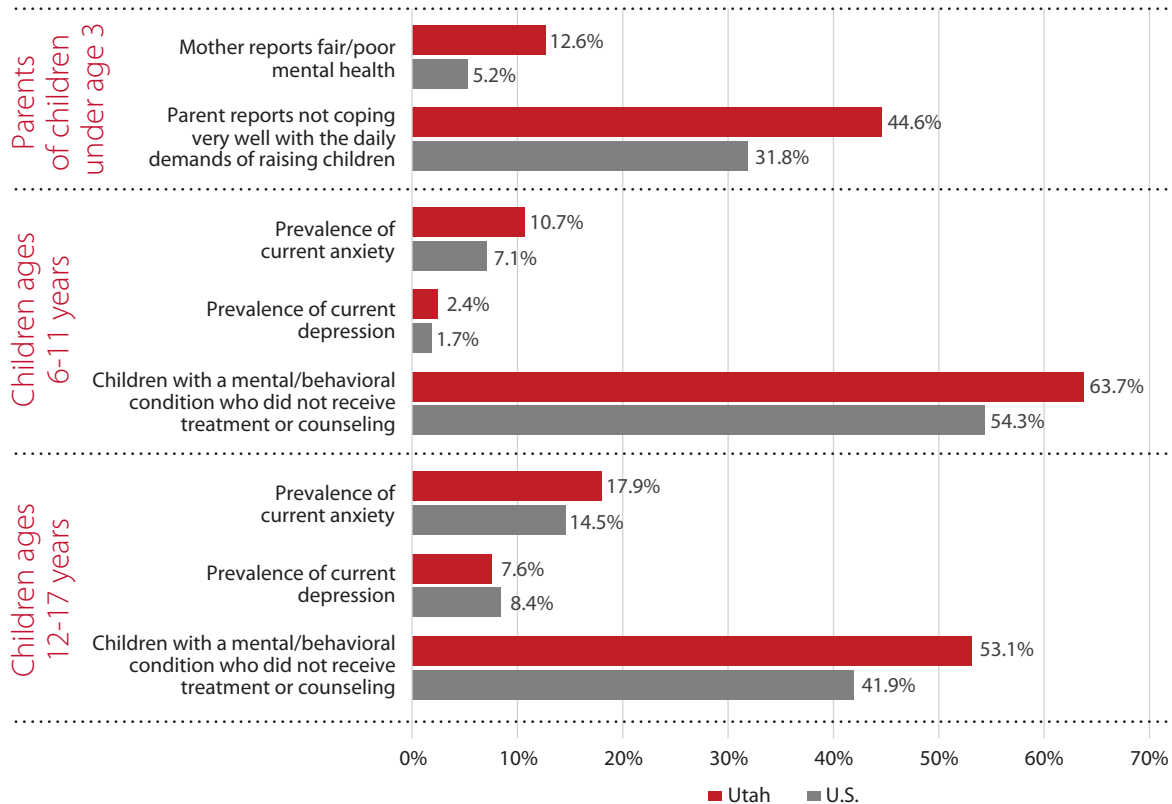
Only **5** in **10** Utahns  
with a disability are employed.

Note: The Rehabilitation Act is the first federal legislation to address access and equity for people with disabilities and provide employment protections to people with disabilities. For purposes of these data, "disability" is defined as someone who said "yes" to one or more of the following questions: 1. Are you blind or do you have serious difficulty seeing, even when wearing glasses? 2. Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions? 3. Do you have serious difficulty walking or climbing stairs? 4. Do you have difficulty dressing or bathing? 5. Because of a physical, mental, or emotional condition, do you have any difficulty doing errands alone such as visiting a doctor's office or shopping? 6. Are you deaf or do you have serious difficulty hearing?

Source: U.S. Census Bureau, 2022 1-Year American Community Survey Estimates

# Alarm bells for children...

## Select mental health indicators among children and parents, 2020-2021

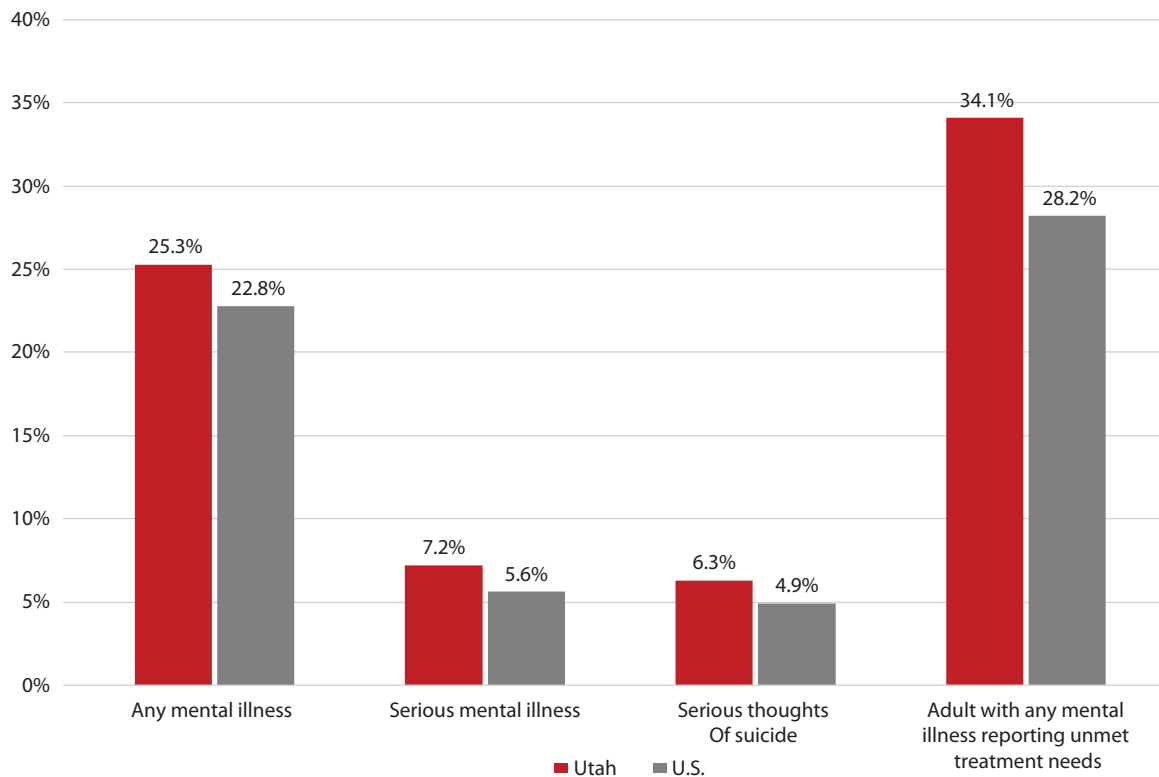


Note: The third column represents children reported by their parents to have been diagnosed by a health care provider with a mental/behavioral condition (depression, anxiety problem, or behavioral or conduct problems). Estimates for ages 3-5 years are suppressed due to large confidence intervals that may not be reliable. Estimates for 6-11 years and 12-17 years have a 95% confidence interval width exceeding 20 percentage points or 1.2 times the estimate and may not be reliable.

Source: Child and Adolescent Health Measurement Initiative. 2020-2021 National Survey of Children's Health (NSCH) data query. Data Resource Center for Child and Adolescent Health supported by the U.S. Department of Health and Human Services, Health Resources and Services Administration (HRSA), Maternal and Child Health Bureau (MCHB). 2018-2020 National Survey of Children's Health NSCH Public-Use Data. From Prenatal-to-3 State Policy Roadmap. Retrieved 05/19/2023 from [www.childhealthdata.org](http://www.childhealthdata.org)

...And adults, too

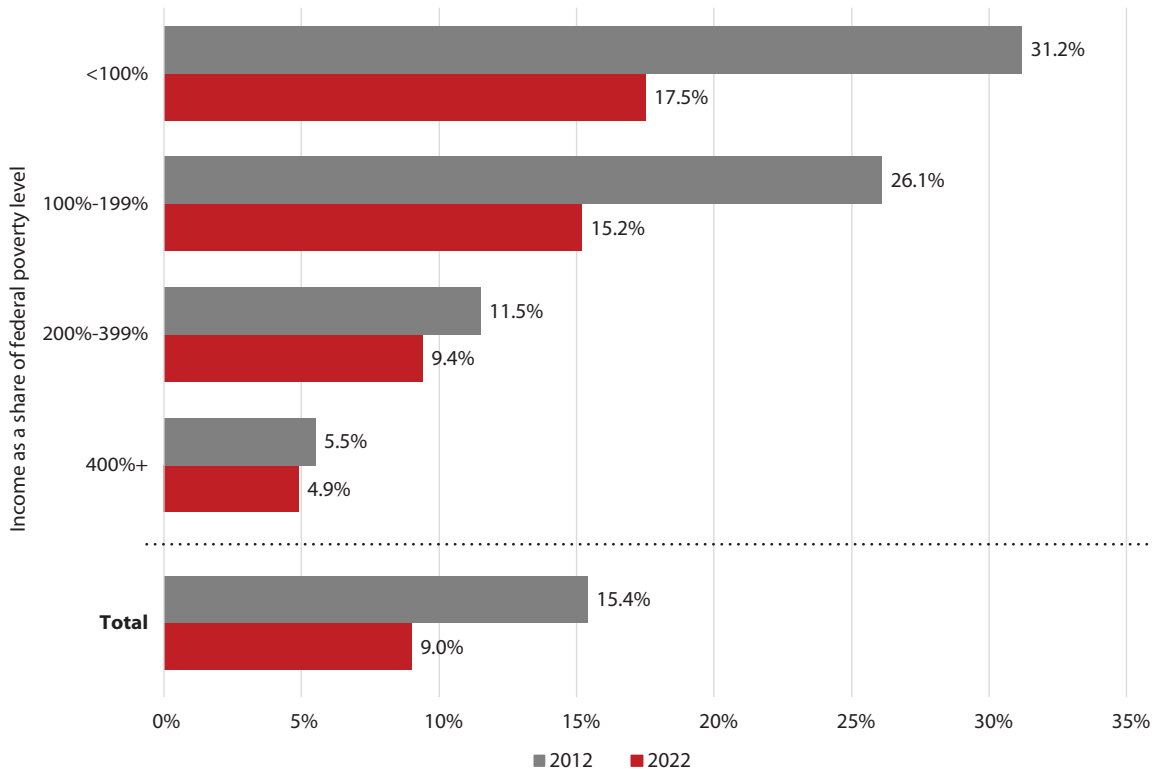
### Select mental health indicators among adults, 2020-2021



Sources: Substance Abuse and Mental Health Services Administration (SAMHSA), Center for Behavioral Health Statistics and Quality, National Survey on Drug Use and Health, 2021

## More coverage

### Uninsured rates by household poverty level in Utah, 2012 and 2022



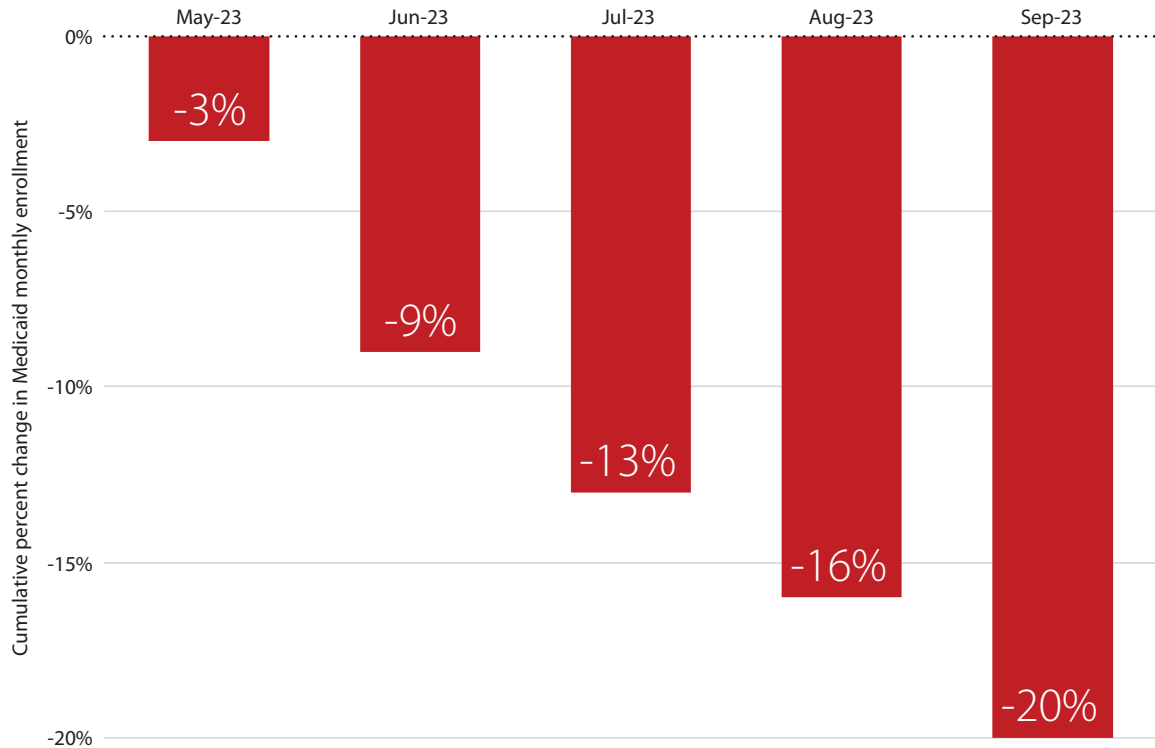
Note: ACS includes a 1% sample of the US population and allows for precise state-level estimates. The U.S. Census Bureau's poverty threshold for a family with two adults and one child was \$23,556 in 2022.

Source: Kaiser Family Foundation (KFF) estimates based on the 2012-2022 American Community Survey, 1-Year Estimates



## Less coverage

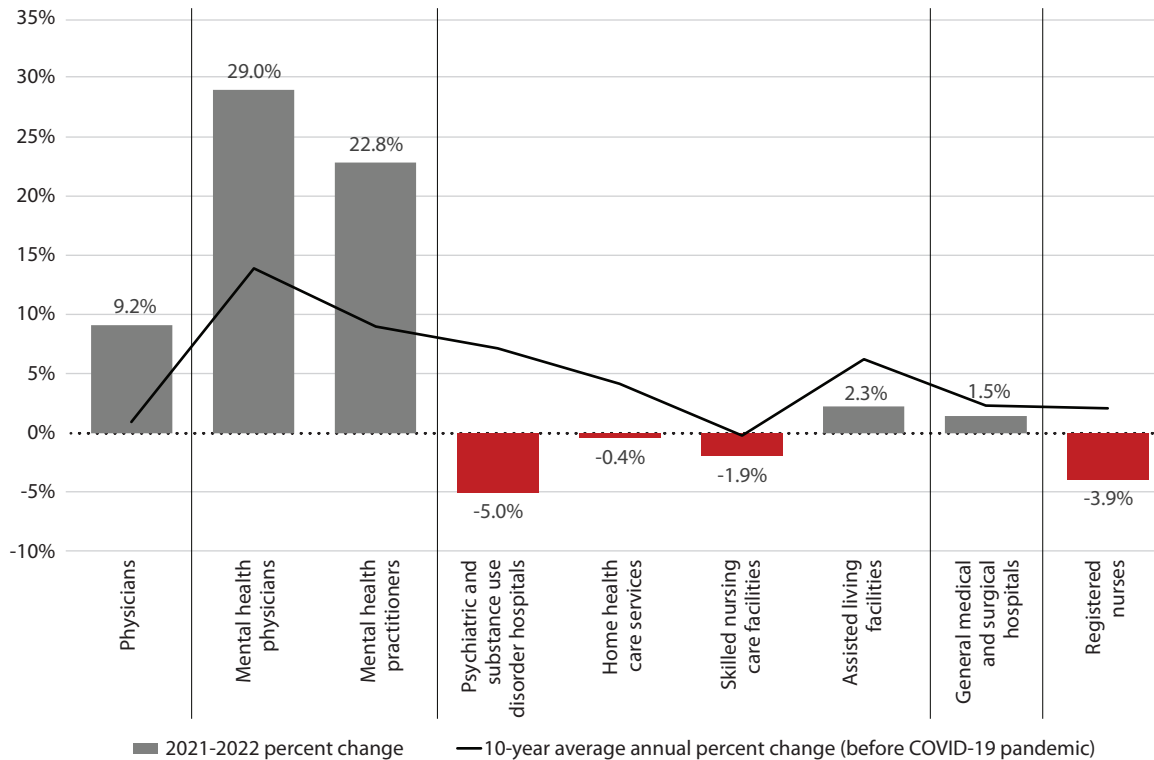
**Cumulative percent change in Utah monthly medicaid enrollment, May 2023-September 2023**



Note: The COVID-19 Public Health Emergency required states to continue Medicaid coverage for all members even if their eligibility changed. The 2023 Consolidated Appropriations Act established April 1, 2023 as the end of the continuous enrollment requirement for Medicaid. On March 1, 2023, the Utah Department of Workforce Services began reviewing eligibility for all Medicaid cases as part of the "unwinding" process, which will continue until April 2024. Utah's Medicaid enrollment declined by 58,250 members from April to September 2023. A person is disenrolled if they no longer qualify for Medicaid services or updated eligibility information was not provided to Utah Medicaid by the due date. That said, starting in January 2024, Utah Medicaid will expand continuous coverage to postpartum women and their newborns for 12 months post-birth as well as an estimated 2,000 newly eligible non-citizen children through the Children Health Insurance Program (CHIP). Source: Kaiser Family Foundation (KFF) analysis of state administrative data

# Who stayed?

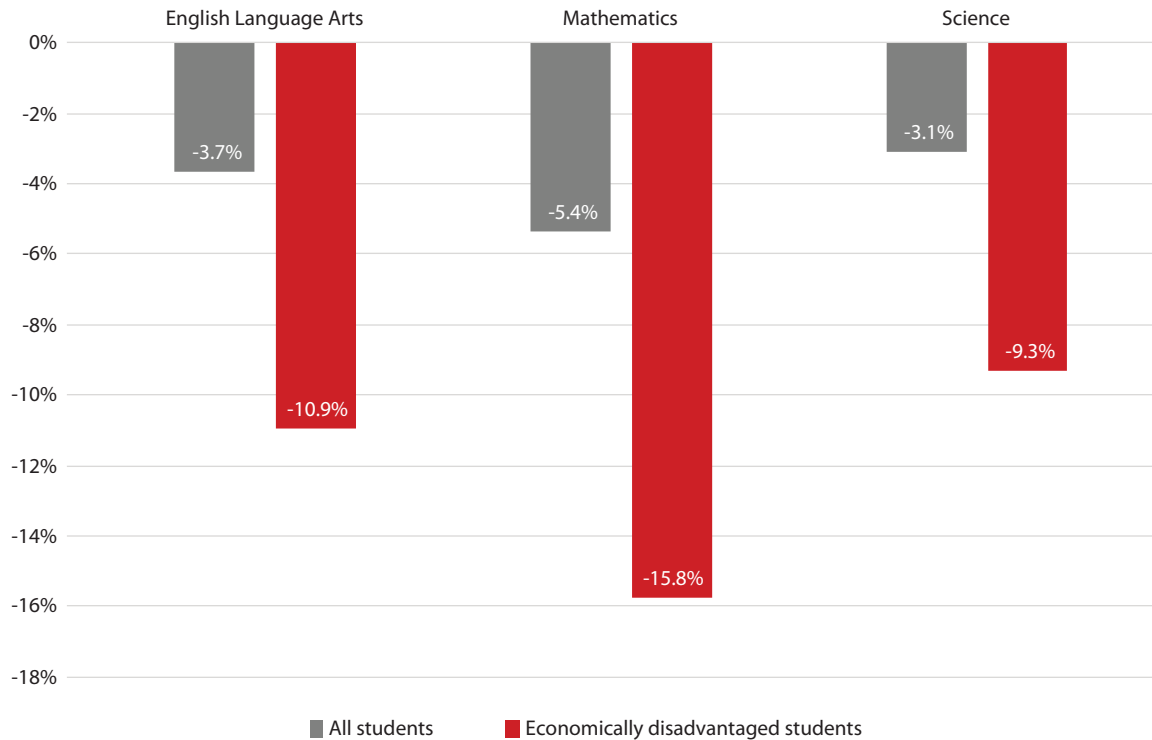
**Percent change in Utah's private sector health care employment compared to 10-year average before COVID-19 pandemic, 2022**



Note: The columns represent a one-year percent change in employment. The black line represents the 10-year average annual percent change in employment. Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages. Registered nurse data are from U.S. Bureau of Labor Statistics Occupation Employment and Wages Statistics.

# Pandemic learning loss

## Change in student proficiency rates from 2019 to 2023

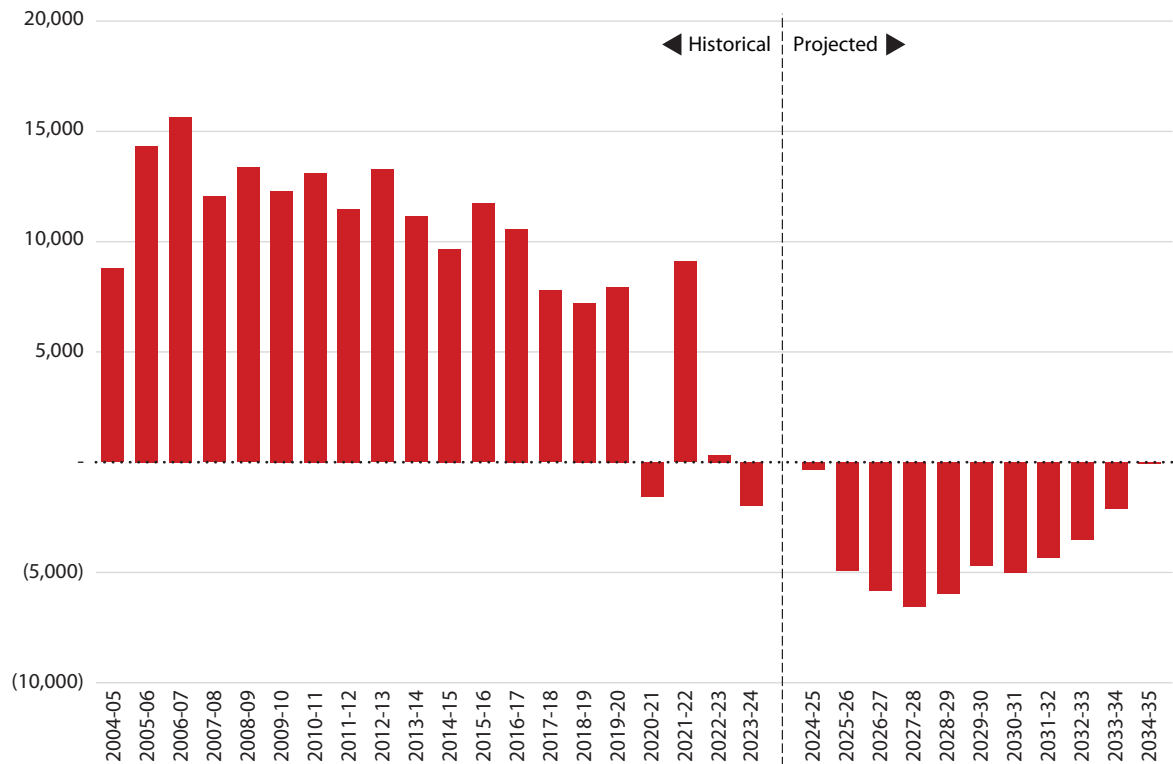


Note: Economically disadvantaged students are measured as students qualifying for free or reduced-price lunch. Measured using RISE test scores grades 3-8 for English Language Arts and Mathematics and grades 4-8 for Science.

Source: Kem C. Gardner Institute analysis of Utah State Board of Education data

# A turning point

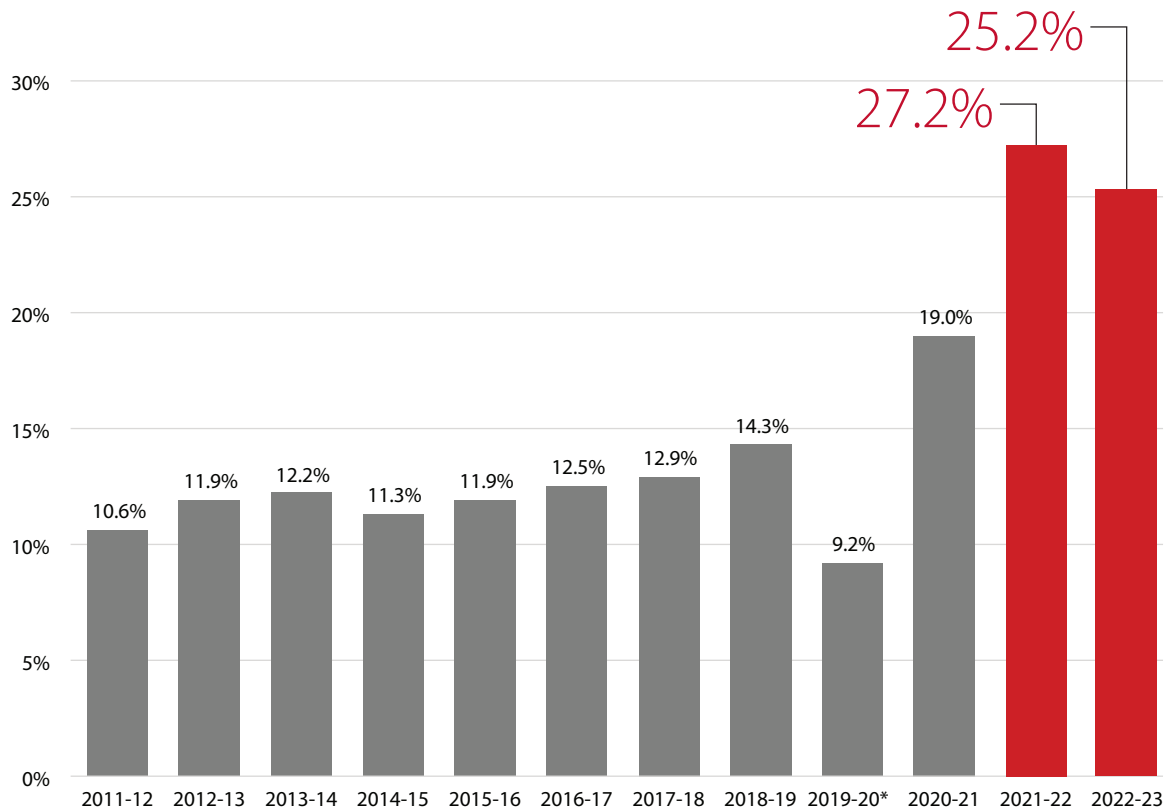
Change in Utah K-12 enrollment, 2004-05 to 2034-35



Note: Enrollment projections calculated as the average enrollment share of the school-age population from 2020-2022 (94.5%).  
Sources: Utah State Board of Education and Kem C. Gardner Policy Institute Long-term Population Projections

## Bueller?

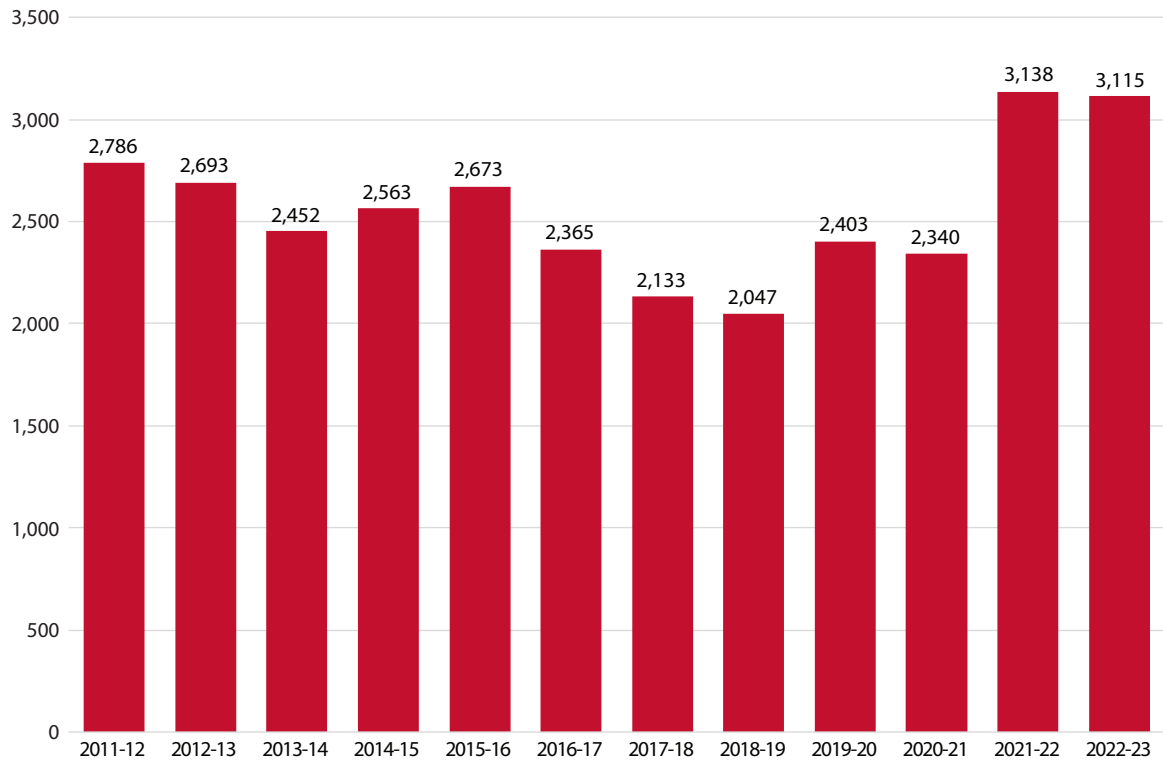
Share of Utah students who were chronically absent, 2011-12 to 2022-23



Note: A student is considered chronically absent if they were absent for more than 10% of days enrolled.  
Source: Utah State Board of Education

# Be prepared

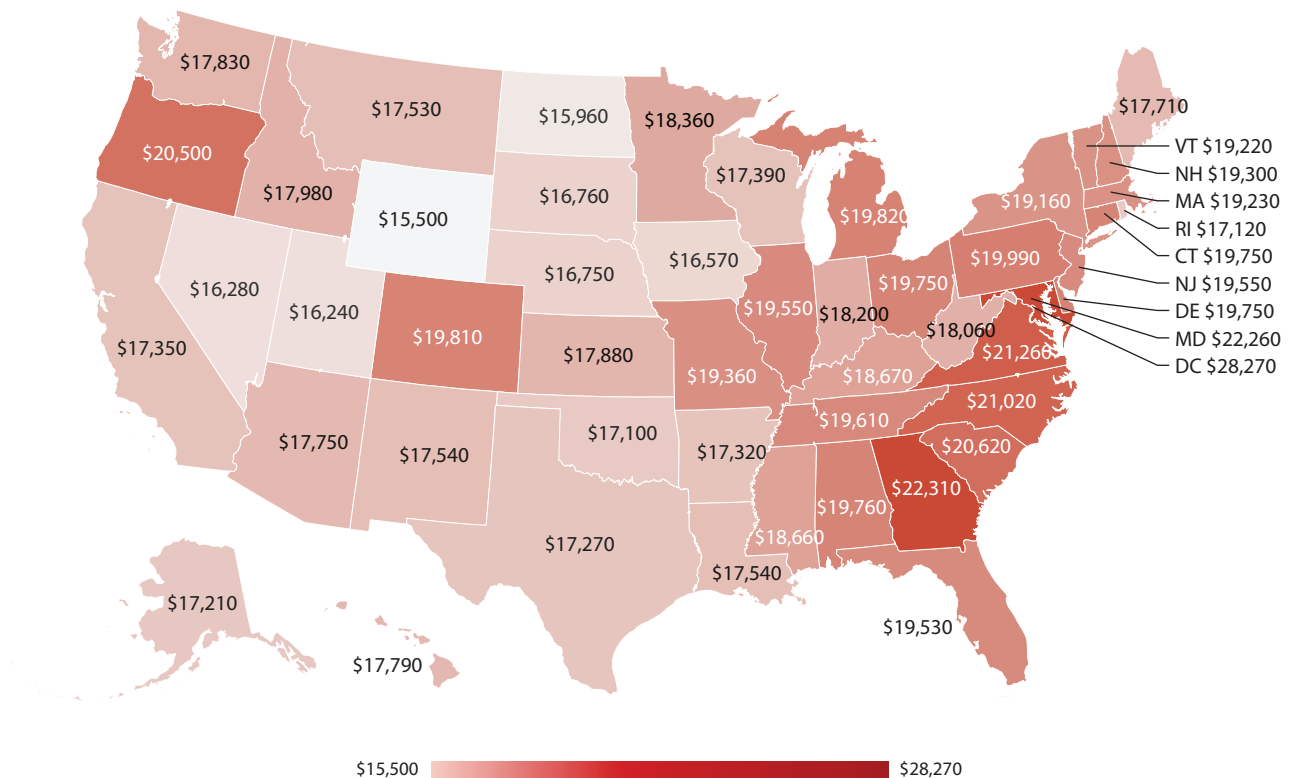
Number of education preparation program completers, 2011-12 to 2020-23



Sources: Title II Higher Education Act National Teacher Preparation Reports and Utah State Board of Education

# The debt that was almost forgiven

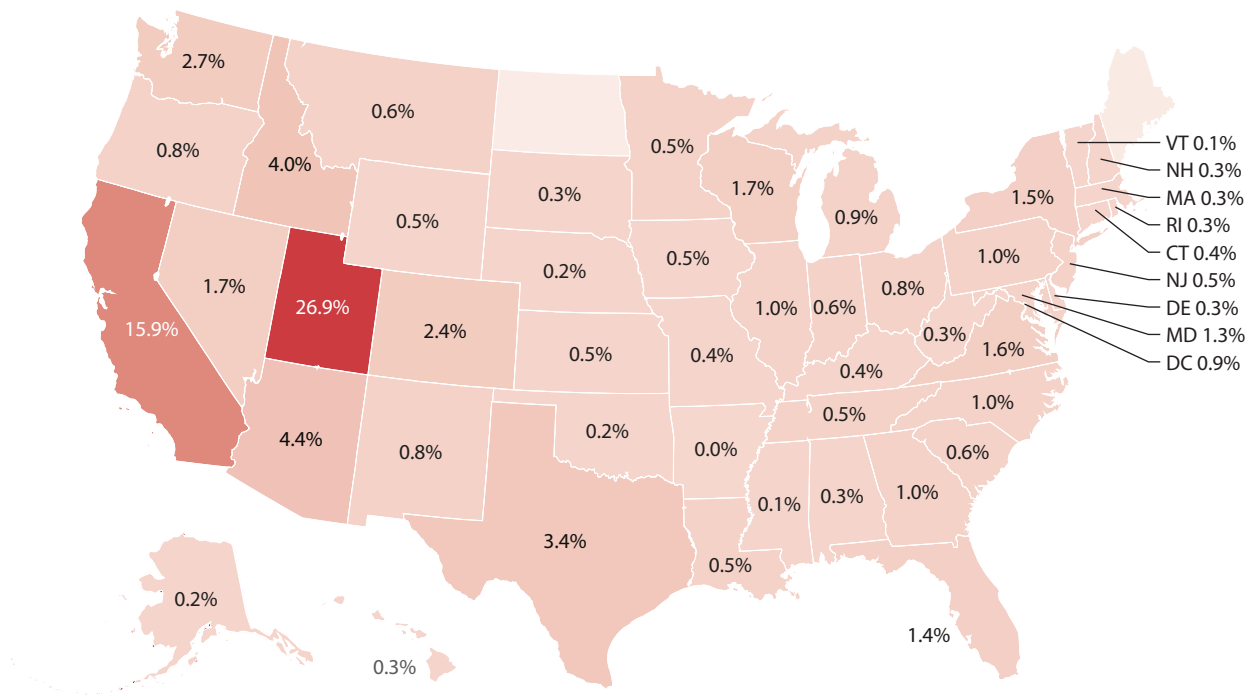
Median balance for student loan borrowers by state, 2022 Q4



Note: The U.S. Supreme Court struck down a debt relief plan in June 2023 that would have erased up to \$10,000 in federal student loan debt for most borrowers and up to \$20,000 for Pell Grant recipients.  
Source: The Federal Reserve Bank of New York

# Welcome home

## Utah in-migrant place of birth, 2021

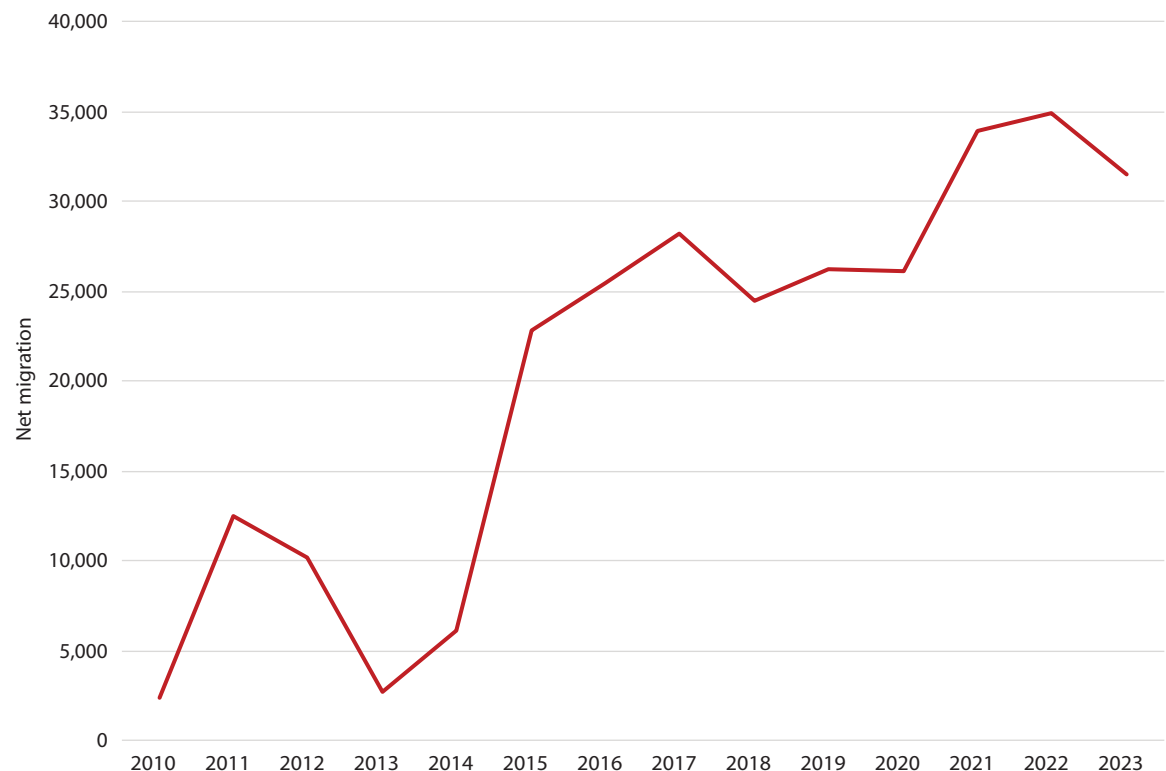


Source: U.S. Census Bureau, 2021 American Community Survey 1-Year Estimates



# Hello, my new friend

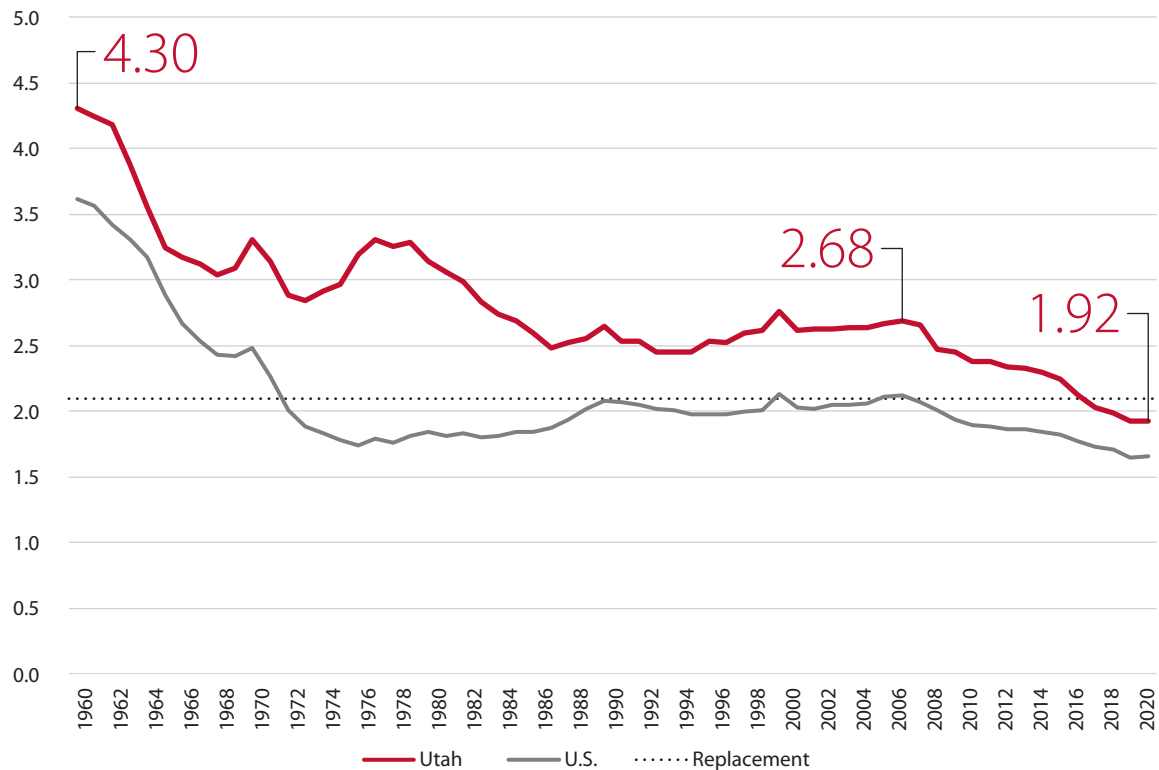
Utah net migration, 2010-2023



Source: Utah Population Committee

# Bye bye, baby

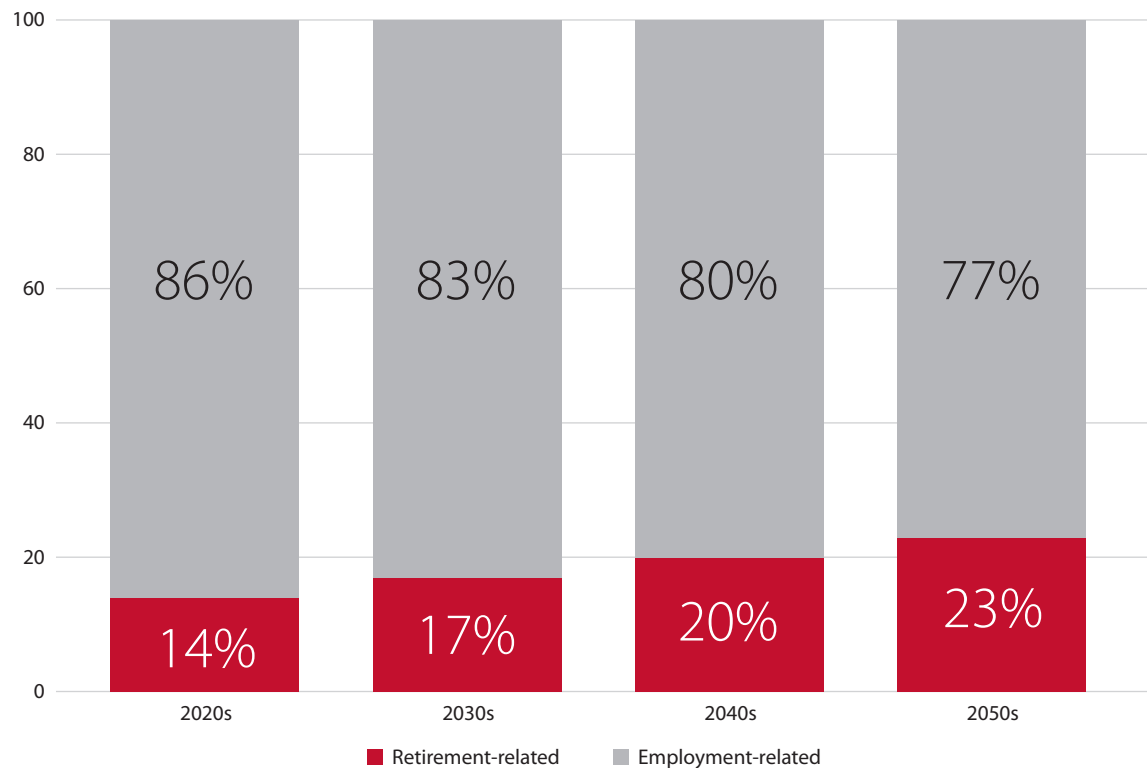
Total fertility rate, 1960-2021



Source: National Center for Health Statistics

# Jobs draw people

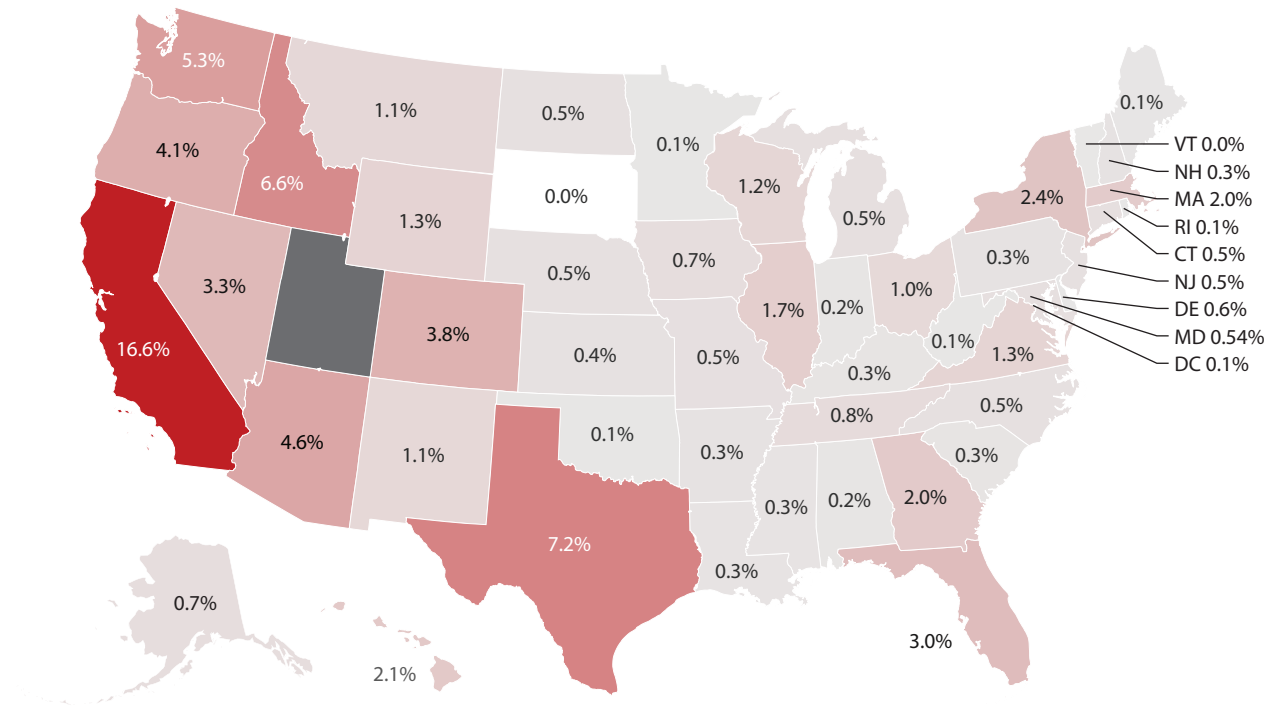
## Reasons for migrating to Utah, 2020-2060 projections



Source: Kem C. Gardner Policy Institute 2020-2060 Projections

# Welcome, neighbors!

### Utah in-migrant domestic origins, 2021

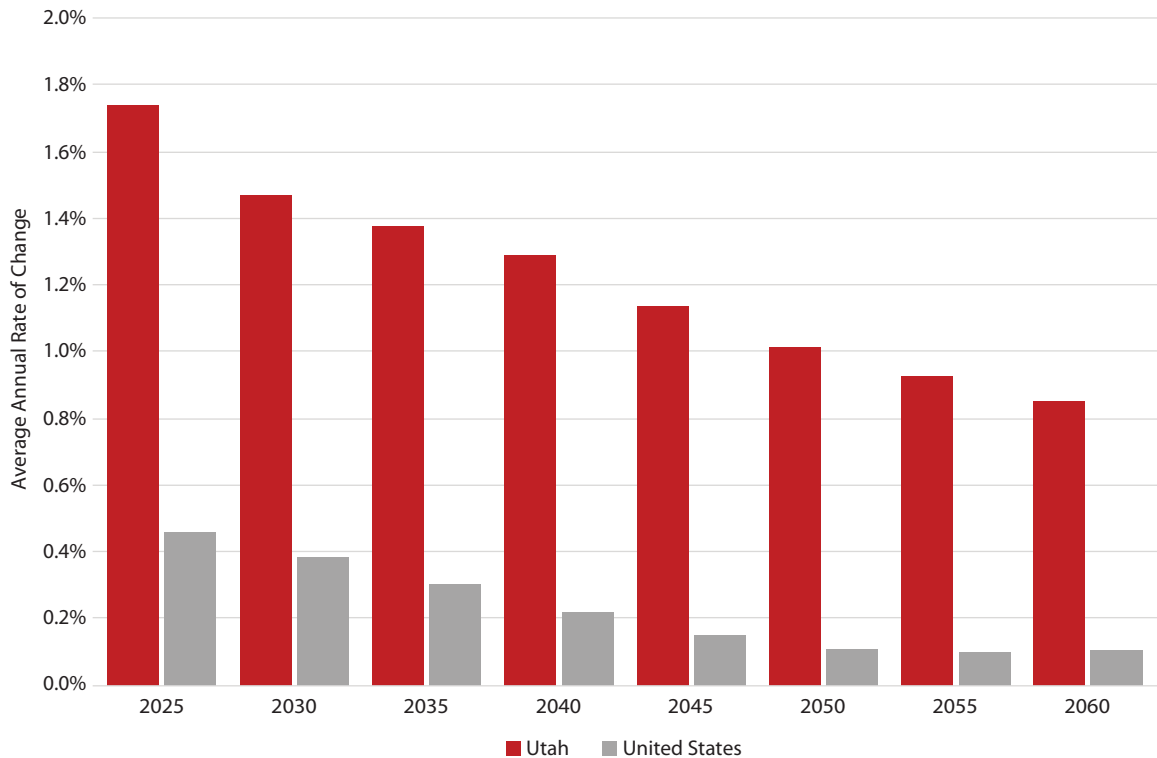


Note: International out-migrants are not included in the data.

Source: U.S. Census Bureau, 2021 American Community Survey 1-Year Estimates, Integrated Public Use Microdata Series

## Quite the contrast

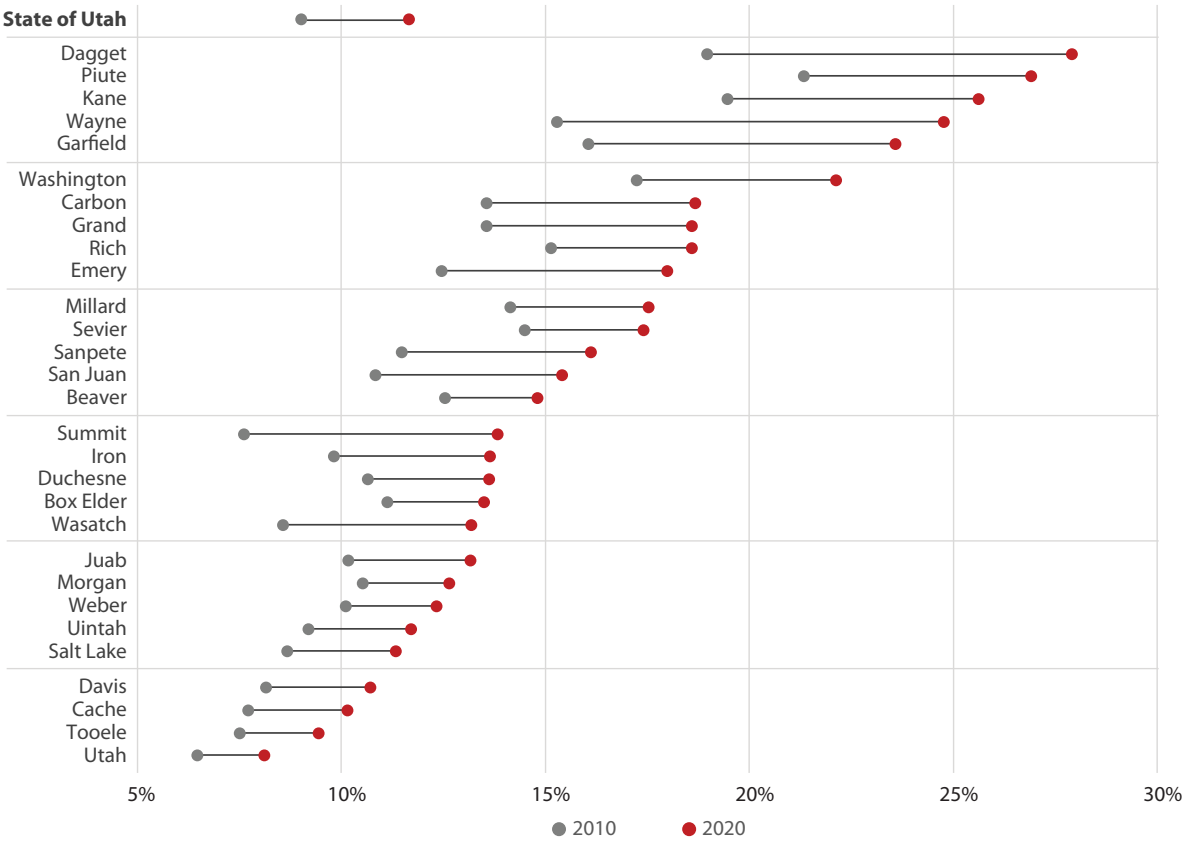
**Utah and United States projected annual percentage population growth rates, 2025-2060**



Note: Kem C. Gardner Policy Institute's Baseline Scenario and the Census Bureau's "middle" scenario presented.  
Sources: Kem C. Gardner Policy Institute 2020-2060 Projections (Utah series) and U.S. Census Bureau (United States series)

# Better with age?

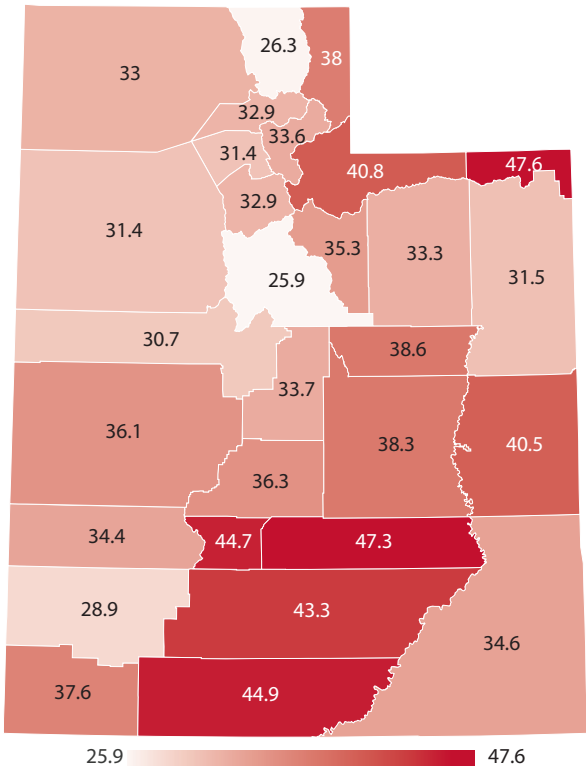
Percent of population age 65 or older by county, 2010 and 2020



Source: U.S. Census Bureau, 2010 Census Summary File 1 (SF1), 2020 Census Demographic and Housing Characteristics File (DHC), 2010

# Older, rural Utah

Median age by county, 2020



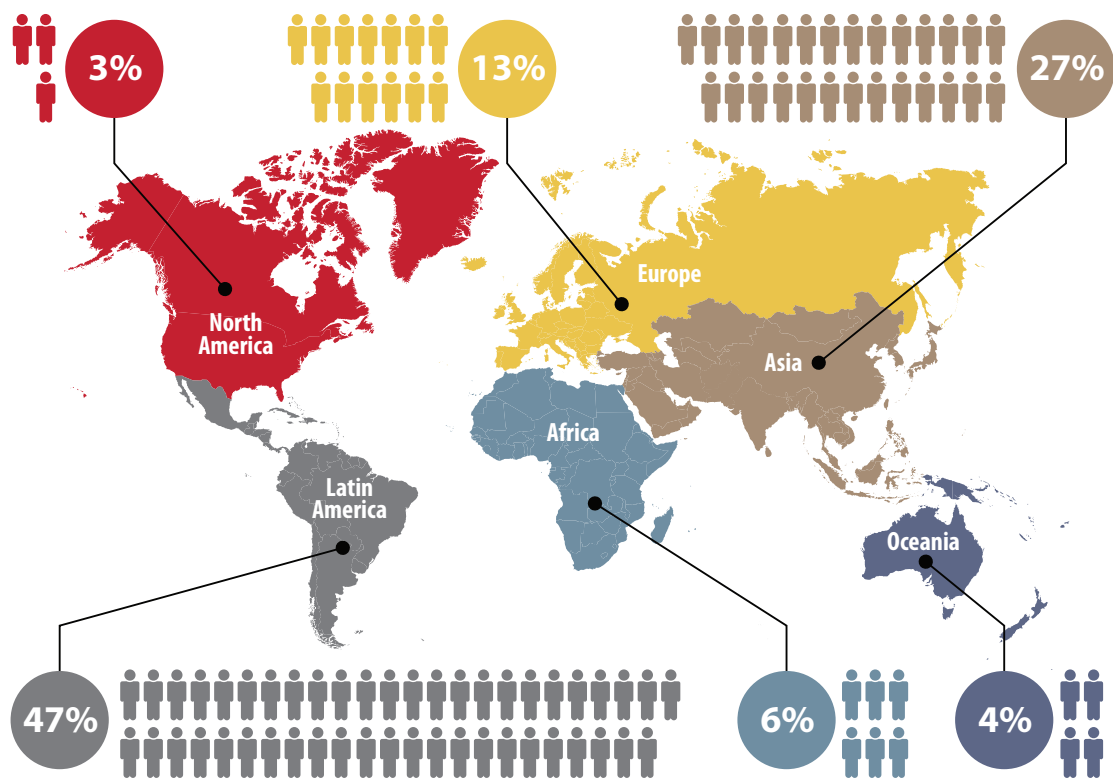
U.S. median age:  
38.8

Utah median age:  
31.3

Source: U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC)

# An international city

Salt Lake City foreign-born population by region of origin, 2017-2021

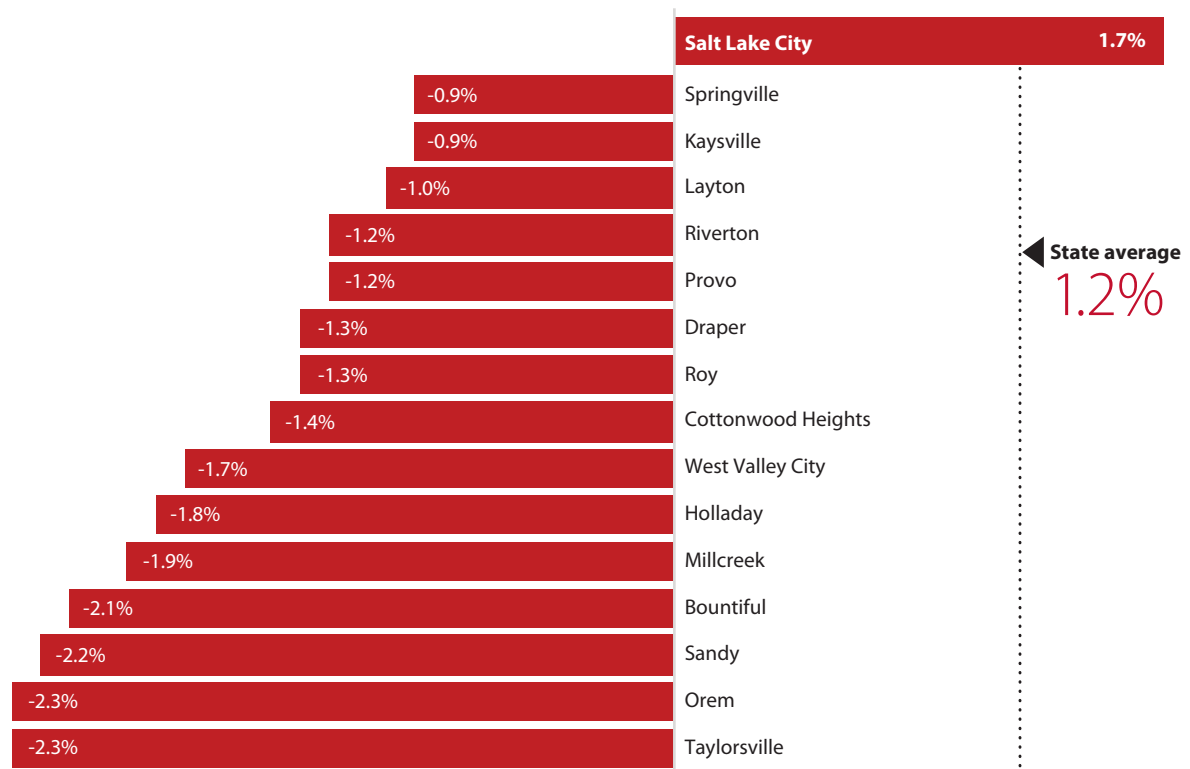


Note: Foreign-born Salt Lake City residents account for about 15% of the city's population and 17% of the city's labor force.  
Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-year Estimates



# Bucking the trend

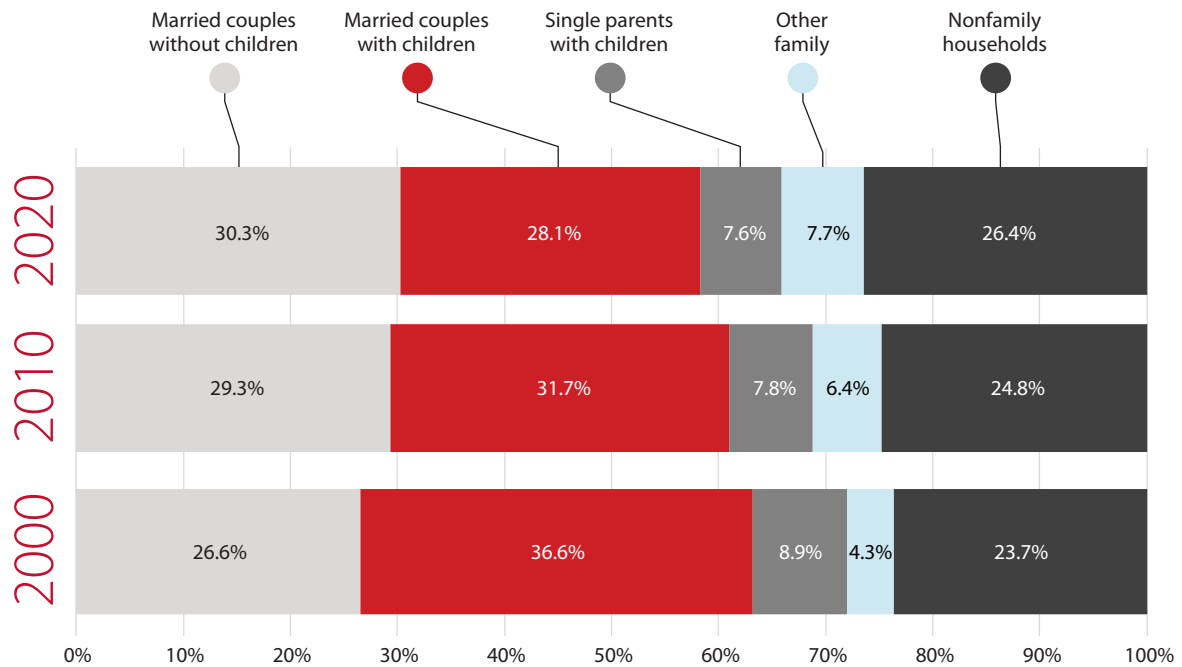
## Population change for Salt Lake City, Utah, and select cities, July 2021-July 2022



Note: This chart draws from Bureau of the Census estimates of cities or towns with populations of 30,000 or more. The Utah Population Committee estimates differ at the state level and are not available at the subcounty level.  
Source: U.S. Census Bureau, Vintage 2022 Population Estimates

# Who's home?

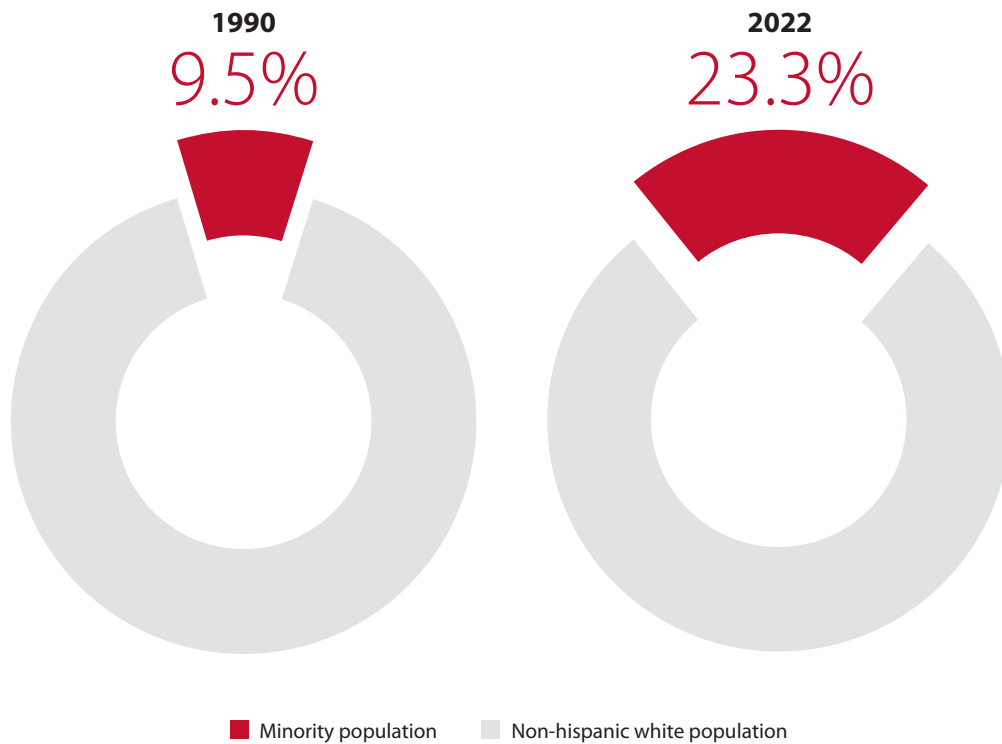
Utah households by type, 2000-2020



Source: U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (DHC)

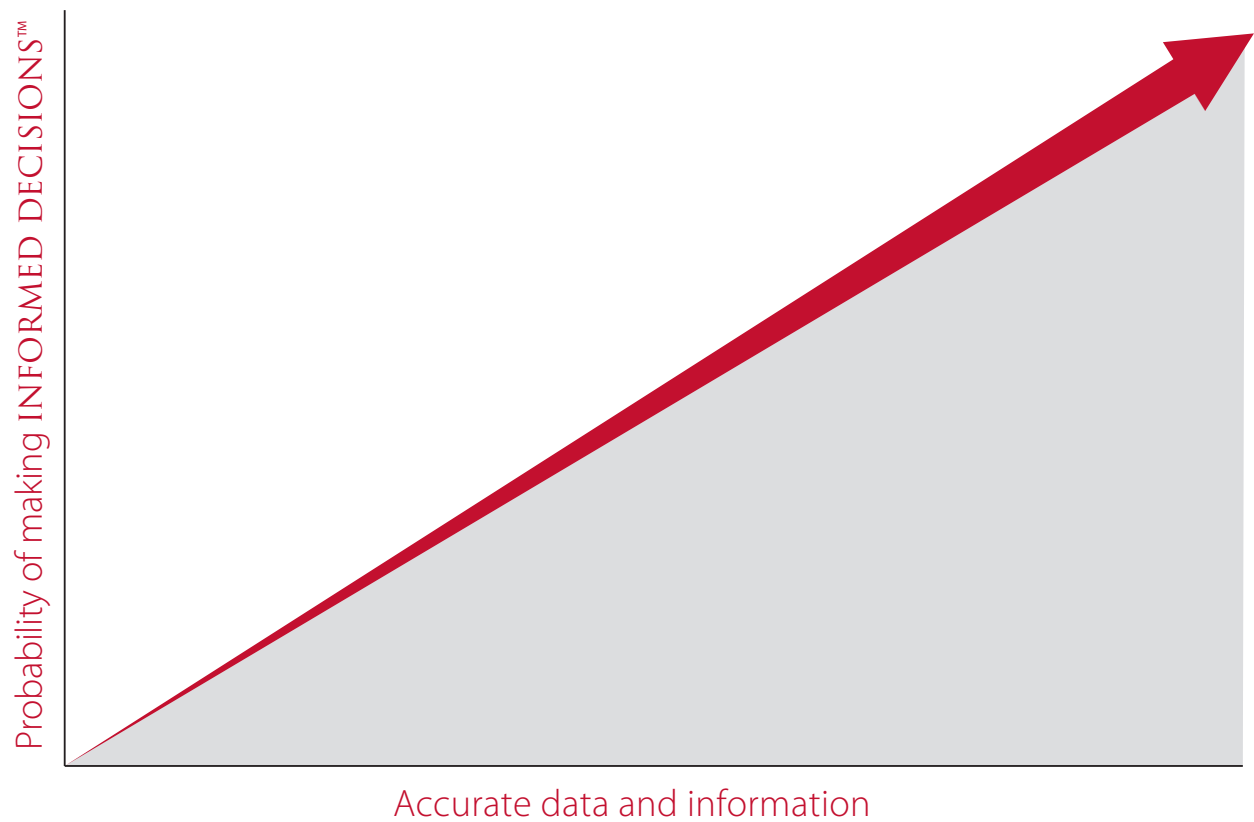
## More multicultural

Racial and ethnic minority population shares, 1990 and 2022



Source: U.S. Census Bureau (1990 Decennial Census; 2020 U.S. Census Bureau Population Division)

# The whole point



## KEM C. GARDNER POLICY INSTITUTE STAFF AND ADVISORS

---

### Leadership Team

Natalie Gochnour, Associate Dean and Director  
Jennifer Robinson, Chief of Staff  
Mallory Bateman, Director of Demographic Research  
Phil Dean, Chief Economist and Senior Research Fellow  
Shelley Kruger, Accounting and Finance Manager  
Colleen Larson, Administrative and Events Manager  
Nate Lloyd, Director of Economic Research  
Dianne Meppen, Director of Community Research  
Laura Summers, Director of Industry Research  
Nicholas Thiriot, Communications Director  
James A. Wood, Ivory-Boyer Senior Fellow

### Faculty Advisors

Matt Burbank, College of Social and Behavioral Science  
Elena Patel, David Eccles School of Business  
Nathan Seegert, David Eccles School of Business

### Senior Advisors

Jonathan Ball, Office of the Legislative Fiscal Analyst  
Silvia Castro, Suazo Business Center  
Gary Cornia, Marriott School of Business  
Emma Houston, University of Utah  
Beth Jarosz, Population Reference Bureau  
Darin Mellott, CBRE  
Pamela S. Perlich, Community-at-Large  
Chris Redgrave, Community-at-Large  
Juliette Tennert, Community-at-Large

### Staff

Eric Albers, Public Policy Analyst  
Samantha Ball, Senior Research Associate  
Parker Banta, Public Policy Analyst  
Melanie Beagley, Public Policy Analyst  
Andrea Thomas Brandley, Senior Education Analyst  
Preston Brightwell, Dignity Index Field Director  
Kara Ann Byrne, Senior Research Associate  
Mike Christensen, Scholar-in-Residence  
Nate Christensen, Research Economist  
Dejan Eskic, Senior Research Fellow and Scholar  
Murphy Georger, Communications Specialist  
Emily Harris, Senior Demographer  
Michael T. Hogue, Senior Research Statistician  
Mike Hollingshaus, Senior Demographer  
Thomas Holst, Senior Energy Analyst  
Madeleine Jones, Dignity Index Field Director  
Jennifer Leaver, Senior Tourism Analyst  
Levi Pace, Senior Research Economist  
Praopan Pratoomchat, Senior Research Economist  
Heidi Prior, Public Policy Analyst  
Natalie Roney, Research Economist  
Shannon Simonsen, Research Coordinator  
Paul Springer, Senior Graphic Designer

# Partners in the Community

The following individuals and entities help support the research mission of the Kem C. Gardner Policy Institute.

## Legacy Partners

The Gardner Company  
Christian and Marie Gardner Family  
Intermountain Health  
Clark and Christine Ivory Foundation  
KSL and Deseret News  
Larry H. & Gail Miller Family Foundation  
Mountain America Credit Union  
Salt Lake City Corporation  
Salt Lake County  
University of Utah Health  
Utah Governor's Office of  
Economic Opportunity  
WCF Insurance  
Zions Bank

## Executive Partners

The Boyer Company  
Clyde Companies

## Sustaining Partners

Dominion Energy  
Salt Lake Chamber  
Staker Parson Materials and  
Construction  
Wells Fargo

# Kem C. Gardner Policy Institute Advisory Board

## Conveners

Michael O. Leavitt  
Mitt Romney

## Board

Scott Anderson, Co-Chair  
Gail Miller, Co-Chair  
Doug Anderson  
Deborah Bayle  
Roger Boyer  
Michelle Camacho  
Sophia M. DiCaro  
Cameron Diehl  
Lisa Eccles  
Spencer P. Eccles  
Christian Gardner

Kem C. Gardner  
Kimberly Gardner  
Natalie Gochnour  
Brandy Grace  
Jeremy Hafen  
Rachel Hayes  
Clark Ivory  
Mike S. Leavitt  
Derek Miller  
Ann Millner  
Sterling Nielsen  
Jason Perry  
Ray Pickup  
Gary B. Porter  
Taylor Randall  
Jill Remington Love

Brad Rencher  
Josh Romney  
Charles W. Sorenson  
James Lee Sorenson  
Vicki Varela

## Ex Officio *(invited)*

Governor Spencer Cox  
Speaker Mike Schultz  
Senate President  
Stuart Adams  
Representative  
Angela Romero  
Senator Luz Escamilla  
Mayor Jenny Wilson  
Mayor Erin Mendenhall

# Salt Lake Chamber Board of Directors

Derek B. Miller, President & CEO  
Gary W. Hoogeveen, Chair  
Nathan R. Callister, Vice Chair  
Allison Behjani  
Judd Cook  
Amanda Covington  
Marlise Fisher  
Nate Foster

Darla Gill  
Natalie Gochnour  
Jeremy Hafen  
Kay Hall  
Rob Hitchcock  
Clark Ivory  
Matt Lyon  
Dr. Donna Milavetz

Sterling Nielsen  
David Petersen  
Gary B. Porter  
Pres. Taylor Randall  
Susan Robel  
Ryan Starks  
Linda Wardell

## Kem C. Gardner Policy Institute

Thomas S. Monson Center | 411 E. South Temple Street  
Salt Lake City, UT 84111 | 801-585-5618 | [gardner.utah.edu](http://gardner.utah.edu)

DAVID ECCLES SCHOOL OF BUSINESS  
UNIVERSITY OF UTAH