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Utah's Community Needs

Utah's economic and demographic fundamentals point to continued challenges with affordable housing, general housing affordability, and other community needs for low- and moderate-income individuals.

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Utah's Community Needs

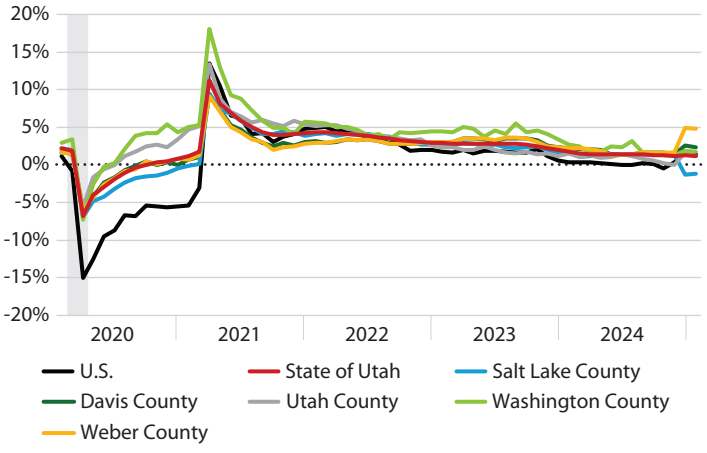
Analysis in Brief

Utah benefits from a high concentration of commercial banks, industrial banks, and other financial institutions that engage in Community Reinvestment Act (CRA) activities throughout the state. This report summarizes Utah's community needs, including those of low- and moderate-income individuals, small businesses, and the general community. The economic and demographic data presented in this report provide an essential foundation and context for banks, non-profit organizations, service providers, and others participating in community development activities, to help them better understand and meet Utah's community needs.

Key Findings

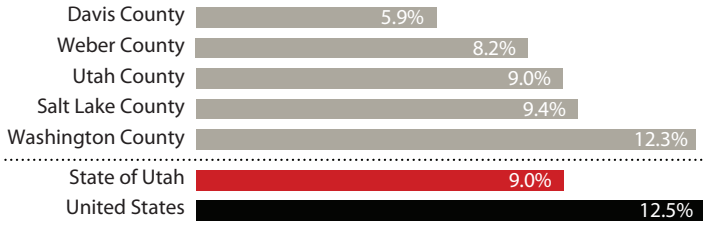
- **Strong economy** – Economic indicators such as employment growth and the unemployment rate establish Utah's economic strength relative to the U.S. economy coming out of the pandemic-induced recession of 2020 and continuing to the present.
- **Affordable housing** – Despite Utah's economic strength, most local community needs assessments surface challenges related to affordable housing throughout the state. This challenge and general housing affordability concerns impact quality of life and economic mobility in Utah.
- **Housing market challenges** – Utah experiences continued housing demand driven by strong economic fundamentals, as well as population and household growth. Decreases in recent years of construction-permitted residential units imply a slowing rate of increase in the state's housing supply.
- **Poverty** – While poverty rates in Utah are lower than average U.S. rates, needs assessments highlight the community service needs among low- and moderate-income individuals and others, such as food security, affordable utilities and internet, affordable childcare, health care access, and more.
- **Small businesses** – Small businesses throughout Utah experience heightened vulnerability due to shifting U.S. trade policy. About 70% of a recent survey's respondents report concerns about tariffs, primarily due to the anticipated need to restructure their supply chains.
- **Other concerns** – Other top concerns cited in community needs assessments include the maintenance and improvement of transportation, public facilities, water supply, and air quality.

Year-over Percent Change in Total Employment, Feb. 2020-Feb. 2025



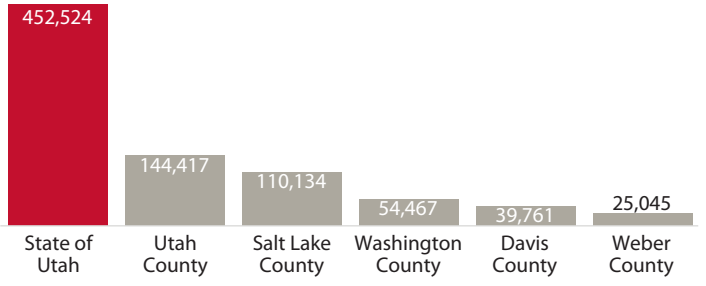
Note: The shaded region represents a recession period according to NBER. Series are seasonally adjusted.
Source: U.S. Bureau of Labor Statistics, Quarterly Census Employment and Wages

Poverty Rates for the United States, Utah, and Utah's 5 Largest Counties, 2023



Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Projected Population Growth for Utah and its 5 Largest Counties, 2025-2033



Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

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Introduction

The U.S. Congress passed the Community Reinvestment Act (CRA) of 1977 to counteract numerous interrelated factors including urban decay, systemic disinvestment of urban centers, suburban investments and growth, and redlining, which all disproportionately affected minority communities. Redlining refers to the practice at federal government agencies—such as the Home Owners' Loan Corporation—and at private sector financial institutions of denying services to certain neighborhoods based on perceived levels of unsafe credit risk. Between 1930 and 1940, redlining impacted 80-95% of black households in the U.S.[1] After World War II, U.S. legislation and policies such as the Servicemen's Readjustment Act (1944), commonly known as the G.I. bill, and the Veteran Administration's home loan program influenced large numbers of people to move out of cities and into suburban areas.[2] Federal investments into highways systems (such as the Federal Aid Highway Act of 1956) encouraged further suburbanization and public infrastructure disinvestment in urban areas.[3]

To address redlining, urban decay, and other related issues, the CRA mandates that banks serve the credit needs of all communities they operate in, particularly low- and moderate-income (LMI) areas.[4] The CRA encourages investments in affordable housing, small businesses, and community development projects, providing an opportunity for financial institutions to demonstrate their commitment to LMI communities. The majority of studies find that the CRA has been successful in increasing lending to LMI communities.[5]

CRA statute does not require banks to dedicate a fixed percentage of their assets or earnings to CRA activities. Contrary to some public misconceptions, no such quota exists. Federal regulatory agencies expect banks to serve LMI communities, consistent with "safe and sound operations."[6] They assign financial institutions a CRA rating (Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance) based on how effectively they meet the credit needs of their communities. CRA ratings can affect a bank's ability to expand, merge, or open more branches. CRA regulations apply to many financial institutions such as commercial and industrial banks, but they do not apply to credit unions or non-bank mortgage companies.[7]

Each bank develops its own CRA strategy and goals. Typical qualifying activities include loans to small business owners in LMI areas, construction loans for affordable housing, financial literacy classes, and other related activities. Regulators continuously review a bank's CRA plans and performance, ensuring the bank adapts to the changing landscape of the financial services sector and shifting community needs.

With a high concentration of commercial banks, industrial banks, and other financial institutions, Utah is uniquely positioned to benefit from CRA activities. This report's economic and demographic context will serve as a critical resource for banks and others interested in meeting community needs.

Community Needs Assessments

The research team, in consultation with the project's advisory council, selected and reviewed ten community needs assessments for insight into the community needs of Utahns.[8] In addition to focusing on Utah's community needs, selection criteria prioritized assessments employing rigorous methodologies and those relying on recent and primary data. Table 1 provides a description of each assessment, including the year(s) conducted, methods employed, geographic representation, and the focus topic. When determinable, the research team noted upcoming releases or expected updates to the needs assessments.

Under the Community Reinvestment Act (CRA), loans, investments, and services are considered community development activities if their primary purpose is consistent with the four primary components of community development: affordable housing, community services, economic development, and revitalization or stabilization of LMI communities (Figure 1).[9] Findings from the community needs assessment review are organized by the four major components of community development.

Figure 1: Four Primary Components of Community Development

Table 1: Community Needs Assessment Details

Title	Organization	Year Completed	Methods	Geographic Representation	Community Needs
Utah Housing Strategic Plan	Utah Governor's Office of Planning and Budget	2025[1]	• Identify and gather critical data points drawn from a variety of sources. These metrics cover affordable housing, market-rate housing, general housing supply, and housing location and connectivity. • Legislature and key stakeholder interviews • Public review and feedback	Statewide	Housing needs
Tariffs Survey of Utah Businesses[2]	World Trade Center Utah	2025	• Online survey of Utah businesses across all the state's major sectors	Statewide	Small businesses
Utah Wellbeing Project[3]	Utah State University (USU)	2024	• Surveys with Utah adults across 51 Utah cities/ towns	Statewide	General community needs
USU Statewide Community Needs Assessment[3]	Utah State University Extension (USU-Extension)	2023	• Survey of Utah adult residents	Statewide	General community needs
Utah Early Childhood Needs Assessment	Utah Department of Workforce Services, Office of Child Care (DWS-OCC)	2023	• Stakeholder discussion groups • Stakeholder interviews • Parent discussion groups	Statewide	Early childhood education and services
Wasatch Front Economic Development District Report[3]	Wasatch Front Economic Development District (WFEDD), prepared by Better City, LLC and Wasatch Front Regional Council	2023	• Consolidate planning documents created by the state, regions, and counties • Focus groups of stakeholders (WFEDD Board, Strategy Committee, and Choice Community Advisory Committee) • Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis	Wasatch Front District (Davis, Morgan, Salt Lake, Tooele, and Weber counties)	Economic development
Utah Community Action (UCA) Community Needs Assessment	Utah Community Action (UCA)	2022[4]	• Survey with community members • Focus groups with partner organizations	Salt Lake and Tooele counties	Low- and moderate-income individuals (LMI)
Utah Health Improvement Plan (UHIP)[3]	Utah Department of Health and Human Services (Utah DHHS)	2022	• Community input meetings	Statewide	Health and general community needs
Salt Lake County Community Engagement and Needs Assessment	Salt Lake County's Housing & Community Development Division, prepared by People + Place, LLC	2020	• Meetings and real-time phone polling with partner organizations, advocacy groups, and local governments • Online surveys targeting underrepresented populations, protected classes, and the general public	Salt Lake County	General community needs
Utah Consolidated Plan[3]	Utah Department of Workforce Services (DWS), Housing and Community Development Division (HCD)	2020	• Meetings with associations of governments • Focus groups (partnered with the University of Utah) targeting nonprofit organizations, government, citizens, and other stakeholders • Public hearings with Utah citizens across the state through the associations of governments	Statewide	Housing needs, homelessness, and non-housing community development needs

Notes:

1. The Utah Housing Strategic Plan is a work in progress with material referenced from the Phase 1 draft. GOPB expects to publish the final plan in September 2025.
2. While not a formal community needs assessment, the tariffs survey of Utah businesses provides insights to the needs of small businesses.
3. Researchers expect the Utah Consolidated Plan to update by the end of 2025, the Utah Health Improvement Plan to next update in 2027, the USU statewide community needs assessment to next update in 2027, the Wasatch Front Economic Development District Report to next update in 2028, and the Utah wellbeing project to update by the end of 2025. While other needs assessments in the table may experience updates in the future, the research team could only determine the update schedule for the aforementioned assessments.
4. In 2023, the UCA conducted an update to the 2022 needs assessment, providing information about actions taken in the previous year to address community needs.

Affordable Housing for Low- or Moderate-Income Individuals

Affordable housing consistently emerges as the top concern across assessments, highlighting the urgent need for affordable housing in Utah, particularly for low- and moderate-income individuals and rural towns.[10] Addressing this need requires a multifaceted approach, including the development of diverse housing options, targeted assistance in low-opportunity areas[11], and comprehensive strategies to bridge the gap between current housing availability and community needs.[12] Assessments emphasize the impact of a lack of affordable housing on quality of life and economic mobility.

Utah Community Action (UCA) survey respondents emphasize the need for affordable rental housing (66%) and increased access to homeownership (25%). For Salt Lake County residents, 70% surveyed say housing availability does not meet the needs of the growing population, 81% say there is insufficient housing for low-income families, and 79% report a lack of housing for people experiencing homelessness. In Salt Lake County's low-opportunity areas (Kearns, Magna, Midvale, Murray, and South Salt Lake), building more affordable units represents the top priority, followed by homeownership assistance.

The Utah Health Improvement Plan (UHIP) cites high housing costs as a barrier to affording other basic needs and seeking preventive health care. The 2024 Utah Early Childhood Needs Assessment reinforced these concerns, highlighting how stagnant wages and rising housing costs force families to consolidate living arrangements (shared housing among multiple families). The Wasatch Front Economic Development District report[13] finds that while the region offers a variety of well-paid jobs, natural barriers such as the Wasatch Front Range and the Great Salt Lake limit real estate development opportunities and drive up land values. The 2020-2024 Utah Consolidated Plan[14], conducted by the Housing and Community Development Division within Utah's Department of Workforce Services (DWS), highlights the critical need for affordable housing, especially among low-income families. Table 2 summarizes the main points related to affordable housing from the Utah Consolidated Plan.

Table 2: Summary of the Utah Consolidated Plan

Topics	Key Findings
Public housing	• Aging and deteriorating public housing stock • Inadequate funding for improvements • Continued deterioration of housing stock under current funding levels
Income level and housing affordability	• Households with 60% or lower AMI most impacted by housing affordability challenges • Rising housing costs and stagnating wages worsen affordability • Shift in income distribution towards property wealth (vs. wage gains)
Housing supply and demand	• Utah's housing problem is not a lack of overall supply, but a lack of supply at a price that low-income households can afford • Demand-side factors (wages, cost burdens, economic security, employment stability) affect affordability for Utah's working families • Utah Housing and Community Development (HCD) Division prioritizes building affordable housing along light rail lines

Source: Utah Consolidated Plan 2020-2024, Utah Department of Workforce Services.

Near the end of 2023, the Kem C. Gardner Policy Institute estimated that Utah's housing shortage would reach over 37,000 units within a year.[15] Although the precise shortage number cannot be measured, data related to Utah's housing supply and demand support the likelihood of Utah's continued housing shortage (see the Housing Market in Utah section for additional details). Data from United Way's 2-1-1 Counts program provide the reason for calls made to 211, a non-emergency resource helpline, and further underscore this issue. Of more than 80,000 calls made by Utahns during 2024, 28.1% related to housing and shelter, ranking top for all possible "request categories."[16] Given the dynamic nature of information related to community needs, this 211 data resource offers timely insights.

While not a needs assessment strictly speaking, the Utah Housing Strategic Plan offers additional recent evidence for Utah's continued affordable housing challenges.[17] The plan remains in progress, but preliminary documents support the findings of the various needs assessments studied for this report. One such document organizes the housing-related needs of Utahns using the following continuum:

- **Homelessness** – Those with income 0-30% of area median income (AMI) require sheltered housing, rapid housing, and transitional housing.
- **Affordable Housing** – Those with income 0-139% of AMI face challenges related to permanent supportive housing, subsidized housing, and affordable restricted housing.
- **Attainable Housing** – Those with income at 140% of AMI or higher have needs related to goals for market-rate rental housing and home ownership.

Homelessness is closely tied to Utah's affordable housing crisis. A 2020 report by Kem C. Gardner Policy Institute[18] evaluates the state's homeless services governance structure and funding. The report finds that Utah lacks a coordinated plan for funding and spending. It recommends restructuring homeless governance, creating a Utah Homeless Council, and developing a coordinated funding model.

Community Services for Low- or Moderate-Income Individuals

Access to basic services remains a pressing need statewide. Food insecurity[19], affording utilities[20], affordable and flexible childcare,[21] employment opportunities[22], and health care access[23] are frequently reported community service needs. For the lowest-income Utahns, affordable food options, affordable health care services, and housing are the highest priorities.

Access to mental health care is a growing concern across the state, with communities reporting mental health care provider shortages and increasing demand for services post-pandemic. Health care providers and community members report that barriers to accessing care (waitlists, appointment delays, provider shortages, lack of insurance coverage, etc.) intensify the mental health crisis across Utah.

Multiple assessments report quality jobs and steady employment as a community need in urban and rural areas. The 2024 Utah Early Childhood Needs Assessment and UCA highlight childcare challenges, including affordability and inflexible hours. Some families describe working fewer hours due to inflexible or limited childcare. Additionally, community members report difficulty navigating entitlement programs like Medicaid and SNAP, which can lead to lost coverage.

Economic Development

While economic development needs are less emphasized across the general community needs assessments, most highlight the need for steady, well-paying jobs, especially among young adults, those with lower incomes, and rural communities. A survey of businesses in Utah, conducted by the World Trade Center Utah in January-February 2025, reveals insights into small businesses and current challenges they are facing.

Among Utah small business respondents (annual revenues below $1 million), 70% report concerns about tariffs, primarily due to the anticipated need to restructure their supply chains—a process that often entails enormous effort and strategic replanning. Within this group, some companies anticipate delaying or canceling planned investments as a direct consequence of tariffs. The smallest firms (with annual revenues under $100,000) exhibit heightened sensitivity to tariffs on Chinese imports. These findings highlight the vulnerability of small businesses to U.S. trade policy shifts, reinforcing the importance of CRA and other efforts to support access to capital and technical assistance for small businesses facing supply chain disruptions due to tariffs. See the Economic Profile of Utah section for additional information related to economic development in Utah, including a subsection dedicated to small businesses.

Revitalization or Stabilization of LMI Geographies, Distressed or Underserved Areas

Top infrastructure and environmental concerns cited in community needs assessments include transportation, affordable internet access, water supply, air quality, and increasing public facilities (fire stations, health care facilities, emergency shelters, and access to recreational facilities or safe community spaces for families).

Limited public transit, public facilities, and a critical lack of emergency shelters are common themes in rural communities. In urban areas, community members express the need for expanded public transit service hours and increased frequency of services, increases in shelter beds for those experiencing homelessness, and critical investments in water supply and air quality. Lack of affordable internet access, especially in rural areas, is highlighted in the Early Childhood and USU Statewide Needs Assessments as a barrier to educational opportunities.

Together, these findings point to a widespread need for expanded infrastructure and emergency services to better support low- and moderate-income individuals throughout Utah.

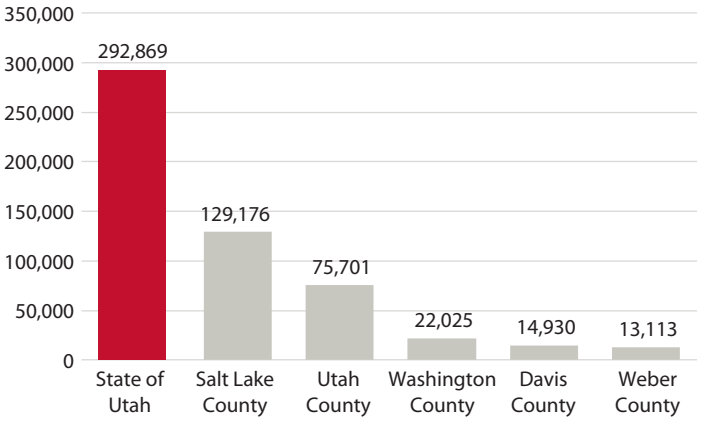
Economic Profile of Utah

Utah's economic profile provides necessary context for understanding community needs in the state. Data on employment, income, wealth, debt, and other economic indicators are essential for assessing the financial health and economic resilience of communities, particularly in low- and moderate-income (LMI) areas. While the analysis in this section focuses on the five most populous counties in Utah, data for the remaining 24 counties are found in tables in Appendix 2.

Employment

Between February 2020 and February 2025, total employment trends in Utah and its five largest counties closely mirrored national trends in direction but not in magnitude. Employment sharply declined at the onset of the COVID-19 pandemic, with the steepest contraction occurring between March and April 2020, when year-over employment growth fell by over 13% nationally but only by about 8% in Utah. Utah's recovery then outpaced the national average, peaking dramatically around April 2021 with statewide employment growth surpassing 13%. Following this initial rebound, employment growth moderated and stabilized, averaging around 2% growth annually through most of 2022 and into early 2025. By February 2025, year-over employment growth diverged among the counties, ranging from approximately negative 1% in Salt Lake County to about 4.8% positive growth in Washington County. Washington County consistently led regional growth throughout much of this period, reflecting its sustained population growth.

Figure 2: Projected Employment Growth for Utah and its 5 Largest Counties, 2025-2033



Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

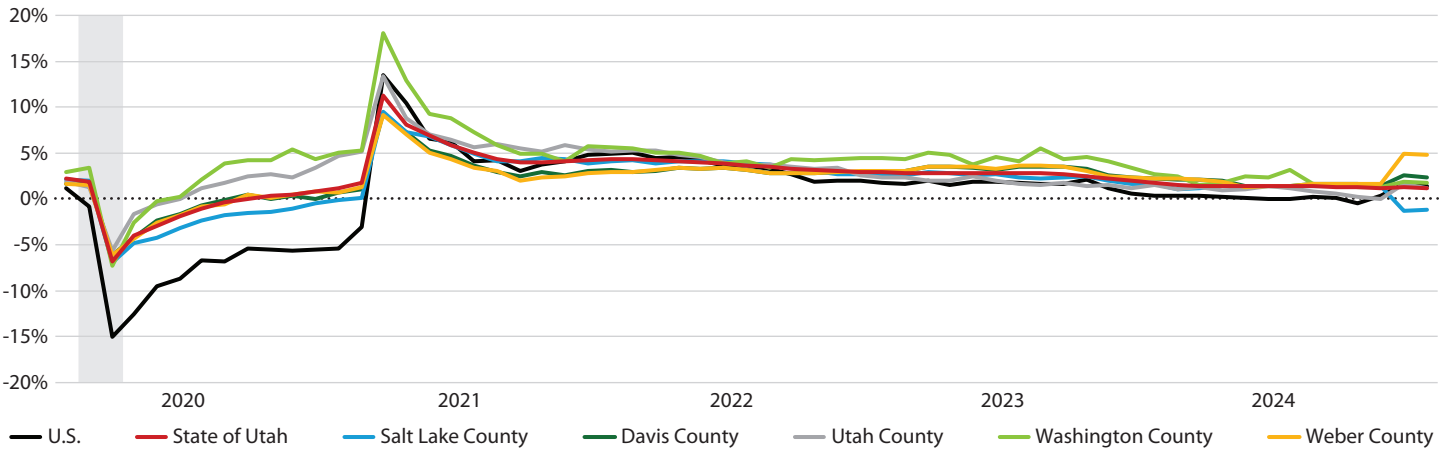
Employment Projections

Employment in Utah is projected to grow significantly between 2025 and 2033, with the state anticipated to add nearly 293,000 jobs. Salt Lake County is expected to account for the largest share of this growth among individual counties, with a projected addition of approximately 129,200 jobs. Utah County follows, with projections of about 75,700 additional jobs during this period. Washington, Davis, and Weber counties are expected to see more modest growth, with increases of approximately 22,000; 14,900; and 13,100 jobs; respectively. Employment growth in the largest counties reflects the projected sustained economic expansion throughout the state.

Unemployment

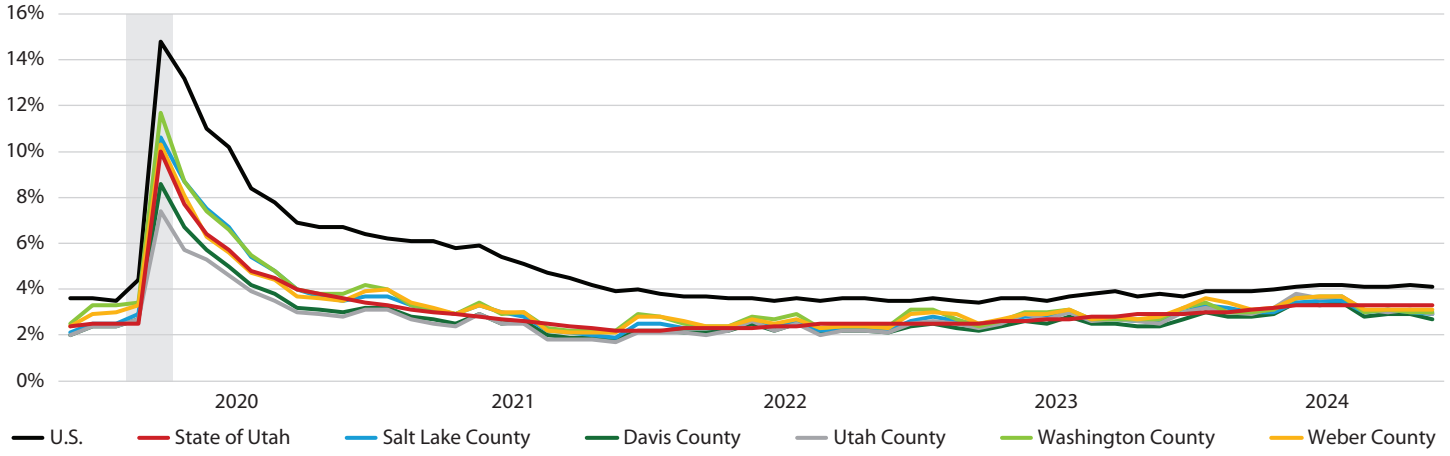
Unemployment rates in Utah before the COVID-19 pandemic were fairly low: 2.0% in Davis County, 2.1% in Salt Lake County, 2.0% in Utah County, 2.5% in Washington County, and 2.4% in Weber County (as of December 2019). These rates were lower than the national rate of 3.6%. The pandemic-induced layoffs drove rates in April 2020 to peaks of 8.6% in Davis County, 10.6% in Salt Lake County, 7.4% in Utah County, 11.7% in

Figure 3: Year-over Percent Change in Total Employment, Feb. 2020-Feb. 2025



Note: The shaded region represents a recession period according to NBER. Series are seasonally adjusted.
Source: U.S. Bureau of Labor Statistics, Quarterly Census Employment and Wages

Figure 4: Unemployment Rate for Select Geographies, Dec. 2019-Dec. 2024



Note: The shaded region represents a recession period according to NBER. Series are seasonally adjusted.
Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics for county unemployment rates and U.S. Bureau of Labor Statistics via FRED for U.S. and State of Utah unemployment rates.

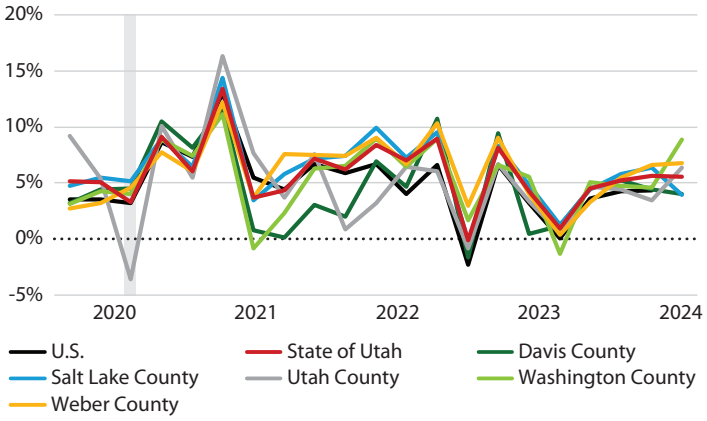
Washington County, and 10.3% in Weber County. Utah's statewide unemployment rate spiked to 10.0%, while the national unemployment rate reached an even higher peak at 14.8% during that period. Following that peak, rates steadily declined, returning to between 1.7% and 2.2% across Utah's most populous counties by December 2021. Rates hovered near 2.2–2.4% through 2022 before climbing to mid-2024 highs of 3.4% in Davis and Salt Lake counties and 3.8% in Utah County in June 2024. The national rate was about 4.1% during this period, indicating that despite Utah's increases, Utah maintained a stronger labor market than the broader U.S. generally. By December 2024, unemployment rates ranged from 2.7% in Davis County to 3.1% in Weber County, reflecting persistent labor market tightness across the region, remaining below both the Utah statewide average of 3.3% and the national unemployment rate of 4.1%.

Wage and Income

Pandemic volatility produced a negative 3.6% wage growth in Utah County in 2020 Q1, contrasted with 5.1% growth in Salt Lake County and 4.5% in Davis County. 2020 Q4 delivered highs of 16.3% in Utah County, 14.4% in Salt Lake County, 13.4% statewide, 12.2% in Weber County, 11.7% in Davis County, and 11.1% in Washington County as economic recovery ended the short-lived 2020 recession. Growth eased through 2021 before 2022 Q1 rebounds of 9.9% in Salt Lake County, 9.1% in Weber County and 8.9% in Washington County. By the end of 2022, year-over wage growth declined in every county but Washington and Weber counties, which produced modest wage growth of 1.7% and 3.0%, respectively. By 2024 Q3, wage growth ranged from 3.9% in Salt Lake County to 8.9% in Washington County.

Median household income returned to positive growth following pandemic-era volatility. Davis County's median household income rose from $105,021 in 2021 to $111,778 in

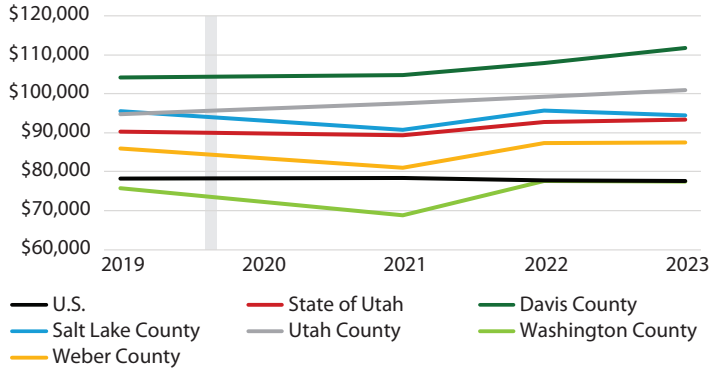
Figure 5: Year-over Percent Change in Quarterly Average Wages for Select Geographies, 2019Q3-2024Q3



Note: Average wages are calculated as total wages divided by total employment where quarterly employment data are averaged from monthly data. Underlying wages are in nominal terms (not adjusted for inflation). The shaded region represents a recession period according to NBER.
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Figure 6: Median Household Income for Select Geographies, 2019-2023

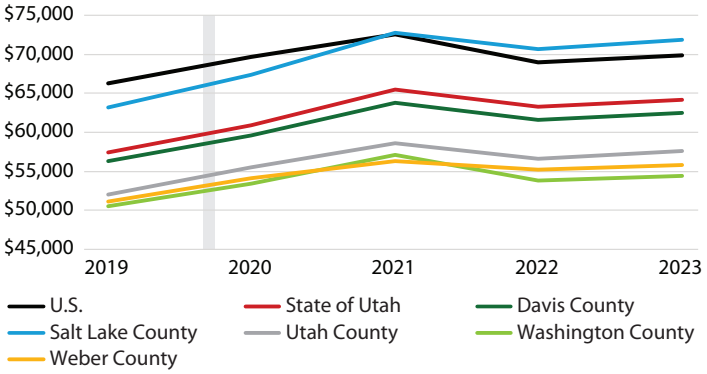
(Constant 2023 Dollars)



Notes: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic. For each series, the data points go from 2019 to 2021. Data are inflation adjusted using annual average CPI. Shaded region represents recession period according to NBER.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

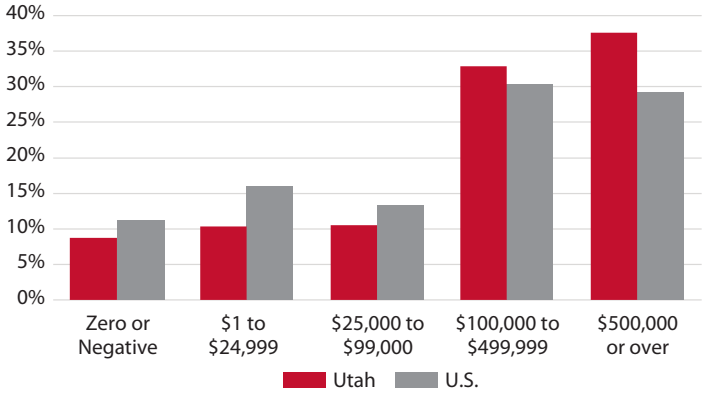
Figure 7: Per Capita Personal Income for Select Geographies, 2019-2023

(Constant 2023 Dollars)



Note: Data are inflation-adjusted using annual average CPI. The shaded region represents a recession period according to NBER.
Source: U.S. Bureau of Economic Analysis

Figure 8: Distribution of Households by Amount of Net Worth, 2022

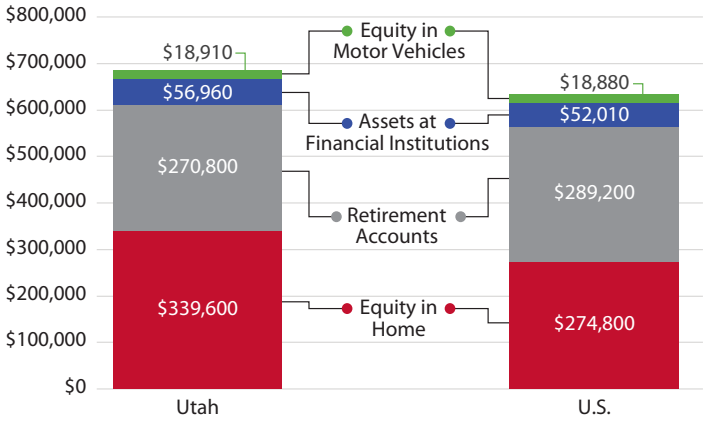


Note: Utah and the U.S. household net worth distribution differ significantly within the $1-$24,999 wealth bracket, using margins of error at a 90% confidence level.
Source: State-Level Wealth, Asset Ownership, & Debt of Households Detailed Tables: 2022, U.S. Census Bureau

2023, a 6.2% gain over two years. Median household income in Utah County grew 5.4% to $100,895 from 2021 to 2023, outpacing the 4.3% statewide increase to $93,421 over the same period. Salt Lake County recovered from a 5.6% dip in median household income in 2021 with a 5.3% rebound in 2022 before slowing down to a negative 1.4% growth in 2023. Median household income in Washington County rebounded 12.6% in 2022 and then held steady at $77,480. Weber County regained lost ground with a 7.7% increase to $87,565 over the two-year period. Utah's most populous counties have shown relative resilience in the face of the COVID-19 pandemic.

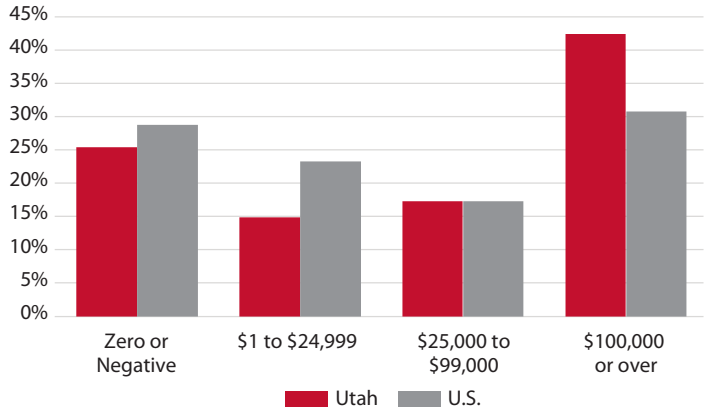
Between 2019 and 2023, the national median per capita personal income climbed from $66,863 to a 2021 peak of $72,650 (8.7% gain after adjusting for inflation), before easing to $69,031 in 2022 and edging back up to $69,810 in 2023. Utah's statewide per capita personal income rose from $57,961 to $65,584 in 2021 (13.1% increase), dipped to $63,339 in 2022, and recovered to $64,175 in 2023. Salt Lake County led with a 2021 high of $72,913, up 14.3% from 2019, while Davis, Utah, Washington, and Weber counties trailed, each exhibiting the same general rise and fall pattern at lower levels throughout the period.

Figure 9: Mean Value of Assets for Households by Type of Asset Owned, 2022



Note: Utah's mean value of assets does not differ significantly from the U.S. mean value of assets with the exception of home equity, using margins of error at a 90% confidence level.
Source: State-Level Wealth, Asset Ownership, & Debt of Households Detailed Tables: 2022, U.S. Census Bureau

Figure 10: Distribution of Households by Amount of Debt, 2022



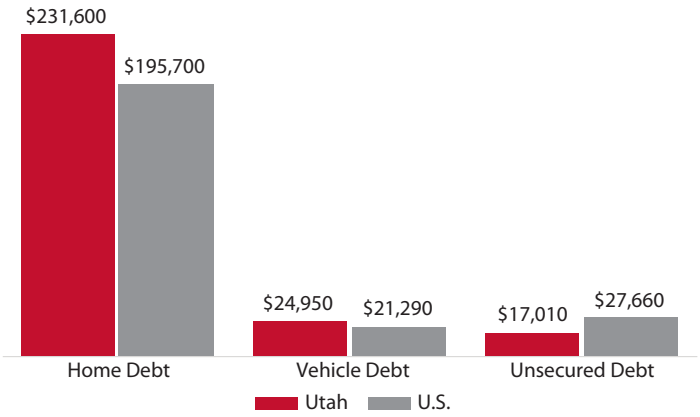
Note: Utah's household debt distribution differs significantly from the national distribution in the $1-$24,999 and $100,000 or over wealth brackets, using margins of error at a 90% confidence level.
Source: State-Level Wealth, Asset Ownership, & Debt of Households Detailed Tables: 2022, U.S. Census Bureau

Household Wealth and Debt

Net worth, which represents the difference between a household's assets and liabilities, serves as a key indicator of long-term financial stability and a buffer against economic shocks. Debt levels, on the other hand, offer insights into financial vulnerability, credit access, and repayment burdens.

According to the 2023 Survey of Income and Participation, the median household net worth in the U.S. was $176,500, while it was $305,600 in Utah.[24] Median net worth among Utah households increased significantly (90%) from 2018 levels ($160,500). Households with zero or negative net worth comprised 11% of all U.S. households but just 9% of Utah

Figure 11: Mean Value of Household Debt by Type of Debt, 2022



Note: Utah's mean value of debt differs significantly from the U.S. mean value of debt for vehicle debt and unsecured debt, using margins of error at a 90% confidence level.
Source: State-Level Wealth, Asset Ownership, & Debt of Households Detailed Tables: 2022, U.S. Census Bureau

households. Utah had fewer households in the $1 to $24,999 and $25,000 to $99,000 net worth ranges as well. Utah had a larger share of households in higher net worth groups, especially those with $500,000 or more. Specifically, 37.6% of Utah households fell into this top category, compared to 29.2% in the U.S. The largest asset for Utah households is home equity. In 2022, home equity nationwide averaged $274,800, while in Utah it averaged $339,600. Utah households had lower balances in checking accounts but higher balances in interest-earning accounts. The net worth of Utah households averaged $691,900 compared to the national average of $541,100.[25]

Utah had fewer households than the U.S. with no debt and debt up to $24,999. However, for $100,000 and over debt levels, Utah had a significantly higher share of households (42.4%) compared to the U.S. average (30.8%).

These statistics indicate that Utah households have both higher net worth and debt levels. The trend may be driven by significant housing price increases in recent years, which elevate asset values and net worth, while new homeowners take on larger mortgages. In 2022, household home debt averaged $195,700 in the U.S., compared to $231,600 in Utah. However, Utah households had a significantly lower unsecured debt, averaging $17,010 compared to the national average of $27,660. Unsecured debts include credit card balances, student loans, medical debt, and other non-collateral loans from a bank or credit union. Additionally, Utah households have higher educational attainment and higher-paying jobs compared to the average households in the U.S., which can lead to substantial debt but also the potential for significant wealth accumulation.

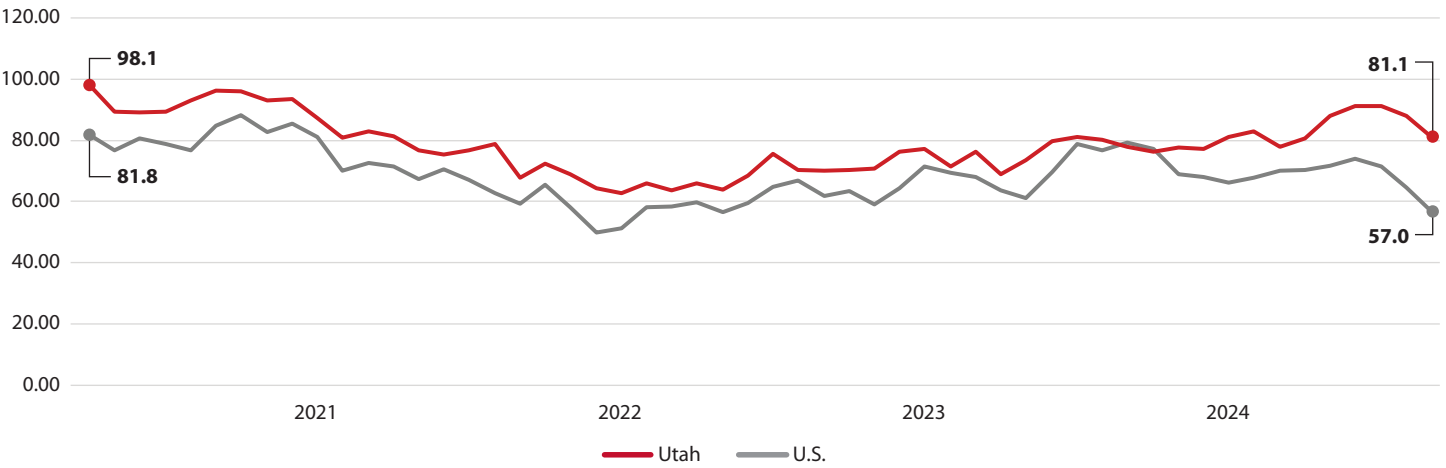
Consumer Sentiment

Consumer sentiment in Utah consistently outpaced the national index from October 2020 through March 2025. The Utah index climbed to a March 2021 peak of 96.4 before retracing to a July 2022 low of 62.9 (35% decline), while U.S. confidence fell from an April 2021 high of 88.3 to 50.0 in June 2022 (43% decline). A strong rebound followed for both Utah and the United States. Utah regained to 91.3 by December 2024—45% above its trough—versus a U.S. recovery to 74.0, before both declined back to 81.1 and 57.9, respectively, by March 2025.

Economic Diversity

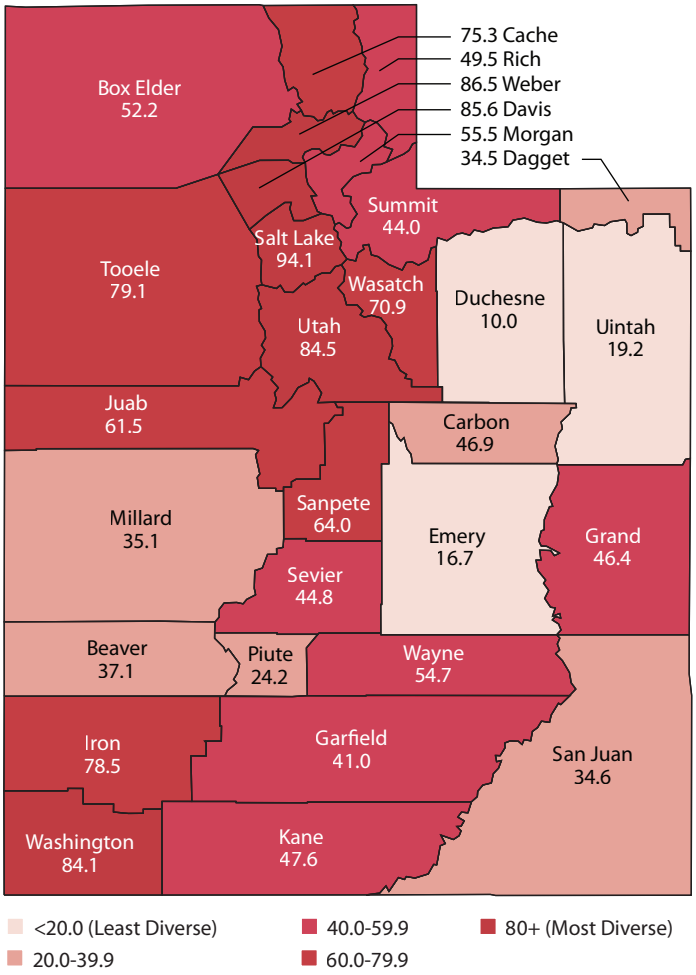
The Hachman Index measures economic diversity on a 0–100 scale (higher scores reflect more diversity and similarity with the U.S. economy). In 2022, the five most diversified Utah counties all scored above 80: Salt Lake County led with 94.1, followed by Weber County (86.5), Davis County (85.6), Utah County (84.5) and Washington County (84.1). These high scores reflect broad industrial bases concentrated along the Wasatch Front and in Washington County, underscoring the resilience and diversity of Utah's industries.

Figure 12: U.S. and Utah Consumer Sentiment, Oct. 2020-Mar. 2025



Source: Kem C. Gardner Policy Institute and University of Michigan

Figure 13: Hachman Index Scores for Counties in Utah, 2023



Source: Kem C. Gardner Policy Institute analysis of Bureau of Labor Statistics (United States) and Utah Department of Workforce Services (Utah counties) employment data

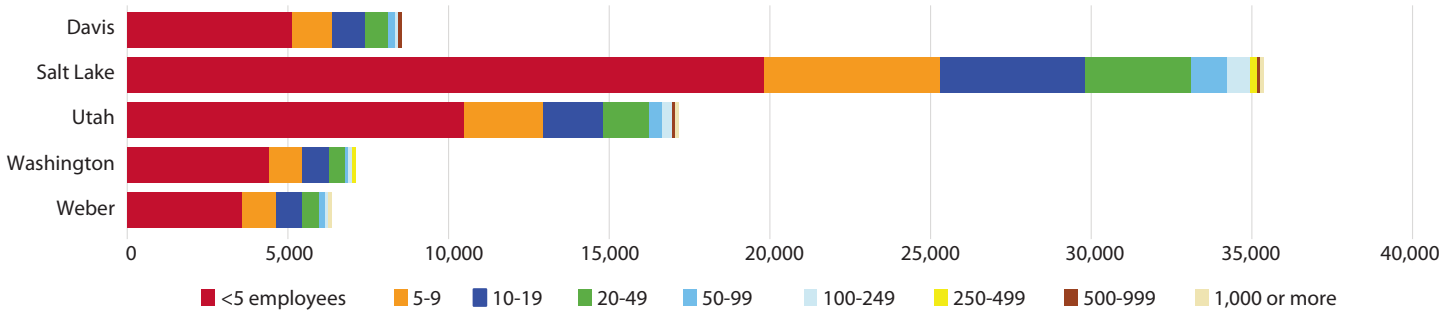
Small Businesses

Utah's small business employment growth is the highest of any state over the past two and a half decades (1997-2021), with an increase of 56.5%. The 350,000 small businesses in Utah (99.4% of Utah's total businesses) employ 45.7% of Utah's employees.[26] Figure 14 illustrates the number of Utah establishments (more than one establishment per firm if a firm has multiple office locations) by employment size. Using the U.S. Small Business Administration's definition of small business (fewer than 500 employees), the proportion of small business establishments for each county closely matches the statewide proportion of 99.4%. The proportion of the smallest category (fewer than 5 employees) to overall establishments varies by county from 56.1% (Salt Lake County) to 62.8% (Washington County).

Largest Employers

Across Utah's five most populous counties, the public sector, including defense and education, anchor the job market (Appendix 2: Table 11). In Davis County, the Department of Defense and Davis County School District each employ over 10,000 workers, with aerospace manufacturing and retail companies also among the top employers. Salt Lake County's two largest employers, the University of Utah and Intermountain Health, each staff more than 20,000 individuals. Other top employers in Salt Lake County largely come from public education, state government, and local government. In Utah County, Brigham Young University leads employers with 15,000–19,999 employees, followed by public schools and a strong health care presence. Washington County's workforce centers on health care (4,000–4,999 employees at Intermountain Health) and its school district (3,000–3,999), with Utah Tech University, the government, and private-sector employers rounding out the list. The U.S. Treasury Department (7,000–9,999 jobs) leads Weber County employment, alongside the Weber County School District and Intermountain Health (4,000–4,999 each), plus manufacturing, higher education, and retail employers. Walmart notably appears in the top ten of each major county, while Northrop Grumman Corporation ranks third in Davis County and fourth in Weber County.

Figure 14: Number of Establishments by Employment Size, Select Counties in Utah, 2022



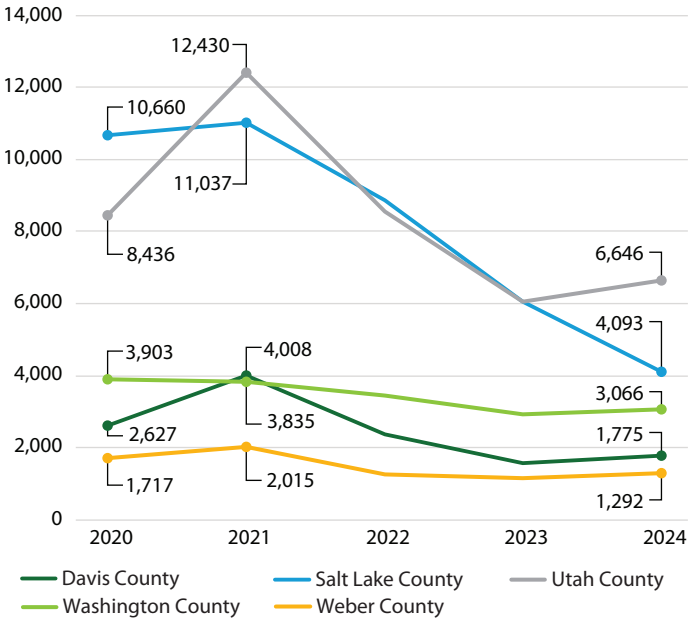
Source: U.S. Census Bureau, County Business Patterns, 2022

Housing Supply

Davis, Salt Lake, Utah, Washington, and Weber County have all significantly contributed to the increased residential construction in Utah in recent years. Building permit data collected from cities and counties provide expectations about the number and type of housing units being added to the state's housing supply in the near future. These five counties have consistently ranked among the highest statewide in permitted housing units—including single-family homes, condominiums, townhomes, twin homes, duplexes, and apartments—between 2020 and 2024. Figure 15 illustrates the trends in permitted units across these counties.

Utah County experienced the most fluctuation in permits, beginning with 8,436 permitted units in 2020, peaking at 12,430 in 2021 (the highest in the state), and then sharply declining before partially rebounding to 6,646 in 2024. Salt Lake County followed a similar trend, reaching 11,037 units in 2021 before steadily declining to 4,093 in 2024. Davis and Washington counties also peaked in 2021, followed by a gradual decrease in the following years, reflecting broader market shifts. These trends indicate a surge in housing construction during the early 2020s, followed by a steady decline.

Figure 15: Total Permitted Units by County, 2020-2024

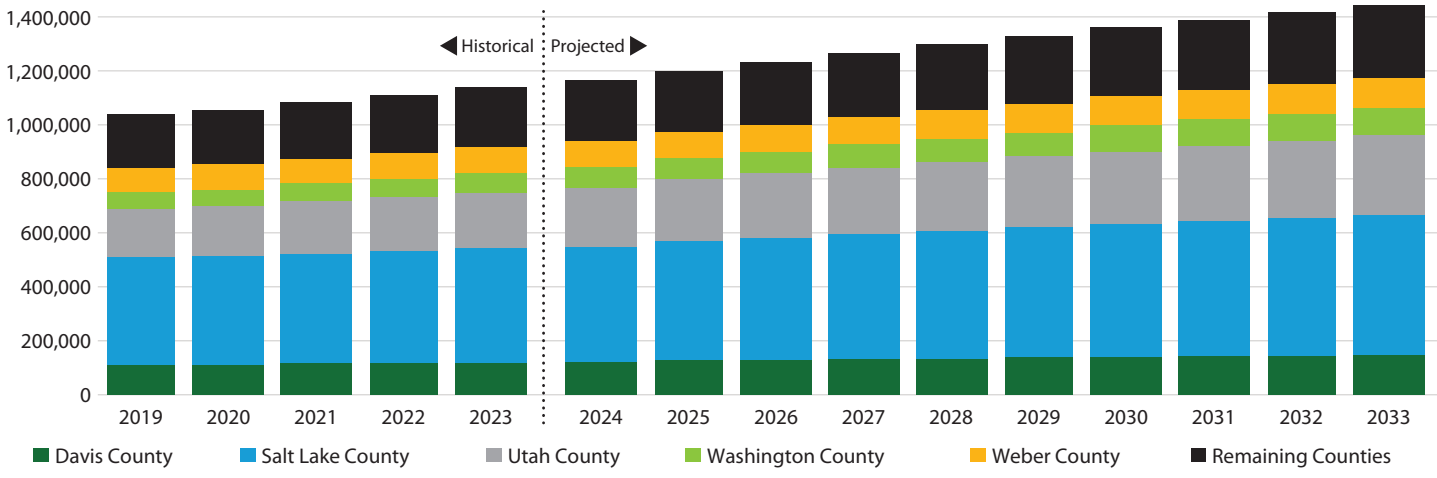


Note: Permitted units can be thought of as a flow number, adding to the stock of housing supply. These data orient by year of permit issuance.
Source: Kem C. Gardner Policy Institute

Housing Demand

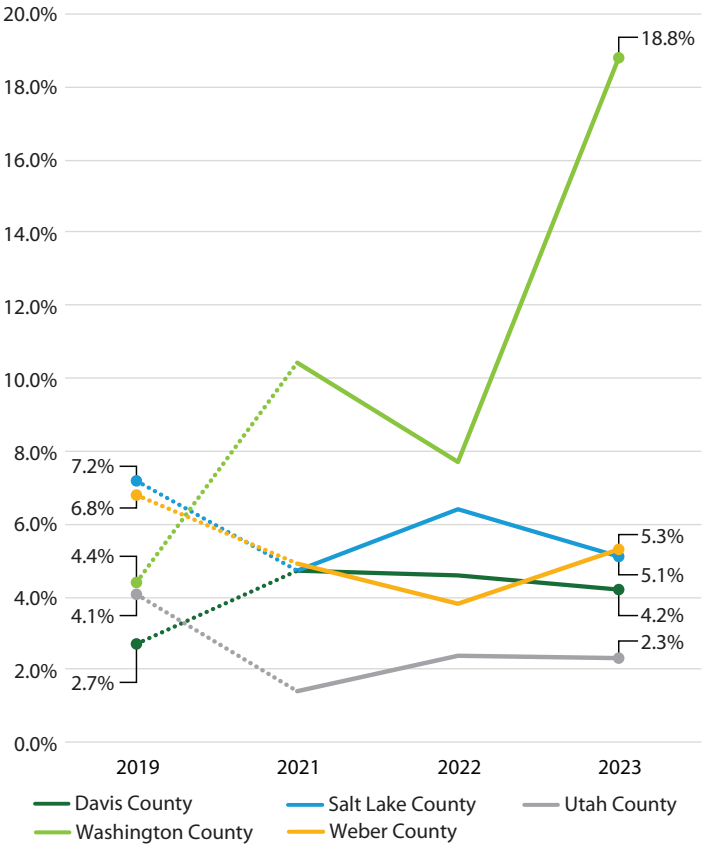
As the population continues to rise in Utah, the demand for housing closely follows. The State of Utah is projected to grow by 243,184 households from 2025 to 2033 (20.2% cumulative growth or 2.3% average annualized growth). At the county level, Salt Lake County is expected to see the most growth between 2025 and 2033, adding 71,923 households (1.9% average annualized growth). Utah County is projected to see the second-highest household growth, with 63,336 new households from 2025 to 2033 (3.1% average annualized growth). During the same period, Davis County anticipates 24,192 new households (2.2% average annualized growth). Weber County is projected to grow by 14,986 households (1.8% average annualized growth), and Washington County anticipates 25,701 new households between 2025 and 2033 (3.6% average annualized growth).

Figure 16: Actual and Projected Households, 2019-2033



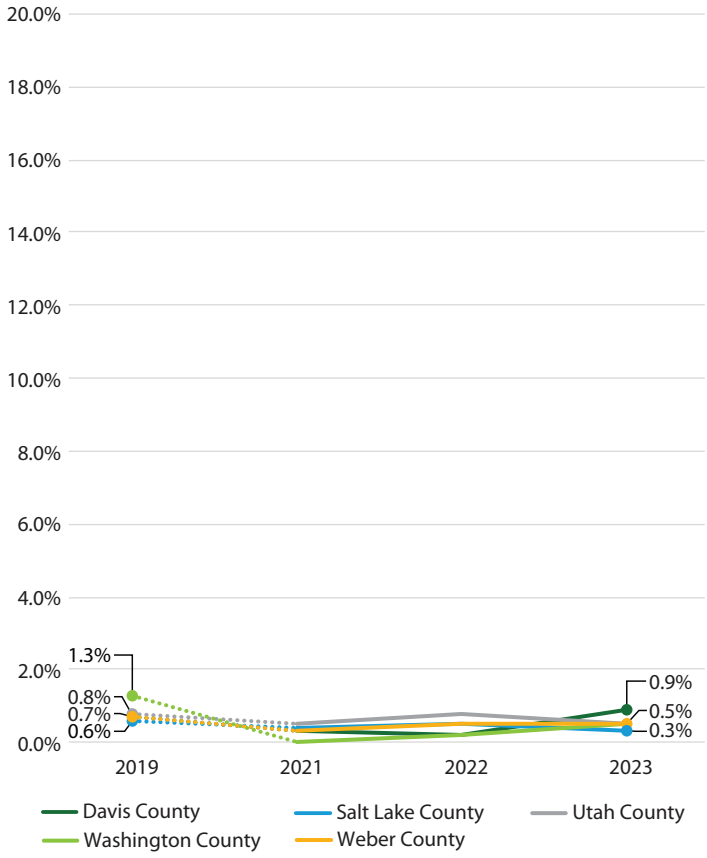
Source: Kem C. Gardner Policy Institute

Figure 17: Rental Vacancy by County, 2019-2023



Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

Figure 18: Homeowner Vacancy Rate by County, 2019-2023



Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

Vacancy

Renter Vacancy

Vacancy rates provide important insight into the housing market's conditions for both renters and owners. Figure 17 shows the recent trends in renter vacancy rates for Davis, Salt Lake, Utah, Washington, and Weber counties. Vacancy increased gradually as supply outpaced demand over the last five years. Washington County shows the most drastic influx in renter vacancy starting in 2019, with a vacancy rate of 4.4%. From there, Washington County rental vacancy jumped to 18.8% in 2023. The rapid increase in the rental vacancy rate in Washington County is due to second homes and vacation homes entering the market as long-term rentals rather than being used solely as short-term rentals.

Owner Vacancy

Owner vacancy has been relatively consistent from 2019 to 2023. Figure 18 indicates that supply has not been able to keep up with the demand for owner-occupied housing due to increasing costs of land and building materials, among other factors. Low homeowner vacancy rates illustrate a tight housing market and imply less inventory entering the market.

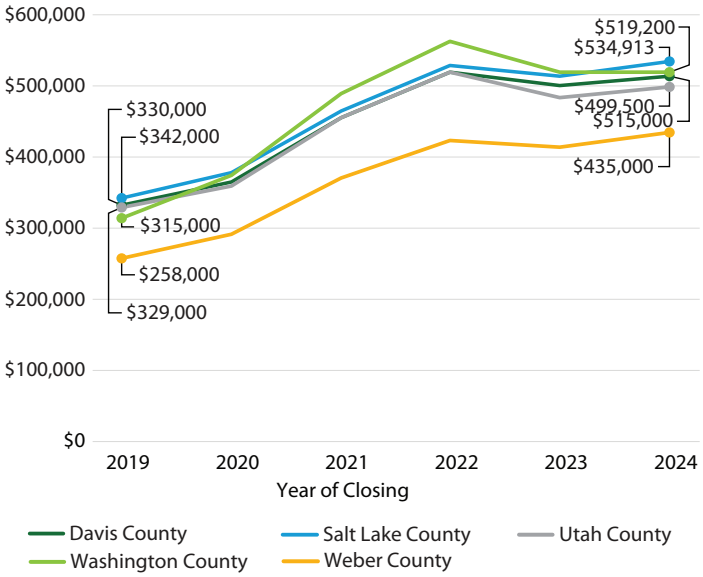
Housing Price

Housing prices result from demand, supply, and interest rate dynamics. Utah has seen rapid population growth over the last decade, resulting in high housing demand. All counties saw increased housing prices due to low interest rates that spurred demand during 2020 and 2021. In 2022, interest rates began to rise, and prices peaked. In the following years, 2023 and 2024, interest rates rose, dampening buyer demand. Reduced demand slowed the overall pace of the market across Utah's most populous counties.

Figure 20 illustrates the average 30-year fixed mortgage rate nationally, which increased from 2020 to 2024. In 2020, the rate averaged 3.11%, and In 2022, the rate decreased to an annual average of 2.96%. In 2022, the 30-year fixed mortgage rate nearly doubled. As inflation rose, the Federal Reserve increased the federal funds rate, tightening monetary policy to put upward pressure on interest rates generally. The 30-year fixed mortgage rate persisted above 6% for the next few years.

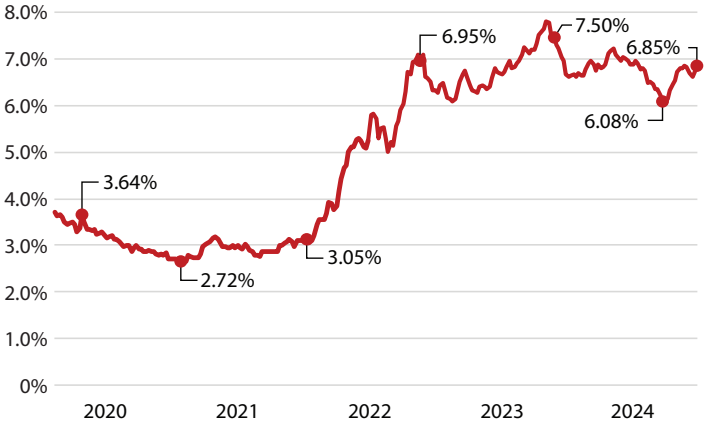
Figure 19: Median Housing Sales Price by County, 2018-2024

(Nominal Dollars)



Source: UtahRealEstate.com

Figure 20: U.S. Average 30-Year Fixed Mortgage Rate, 2020-2024



Source: FHLMC (Freddie Mac)

Housing Affordability

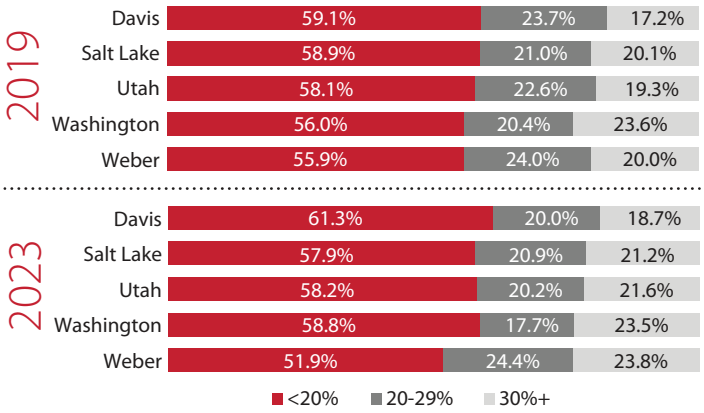
Between 2019 and 2023, the proportion of cost-burdened households, households that spend more than 30% of their income on housing, increased among owner-occupied households in four out of five of Utah's most populous counties (Figure 21). Only Washington County did not experience an increase in the proportion, although the number of cost-burdened households in Washington County increased. The proportion of cost-burdened households increased the most in Weber County (from 20.0% to 23.8%) although Salt Lake County had the most significant increase in the number of cost-burdened homeowners, with 8,570 more households between 2019 and 2023 (from 51,677 to 60,247).

As seen in Figure 22, renters are generally more cost-burdened than homeowners. The proportion of renters within each county deemed cost-burdened in 2019 ranged from 37.4% (Washington County) to 49.5% (Utah County). All five of the most populous counties saw an increase in the number of rent-burdened households from 2019 to 2023. Salt Lake County saw the largest increase from 2019 to 2023 in rent-burdened households, with an additional 12,949 households. However, the proportions of cost-burdened renters within each county increased at only four of the five counties; Utah County's share of cost-burdened renters declined from 49.5% in 2019 to 46.6% in 2023. Washington County's share increased the most among the five most populous counties, from 37.4% to 62.8%.

Populations Experiencing Homelessness

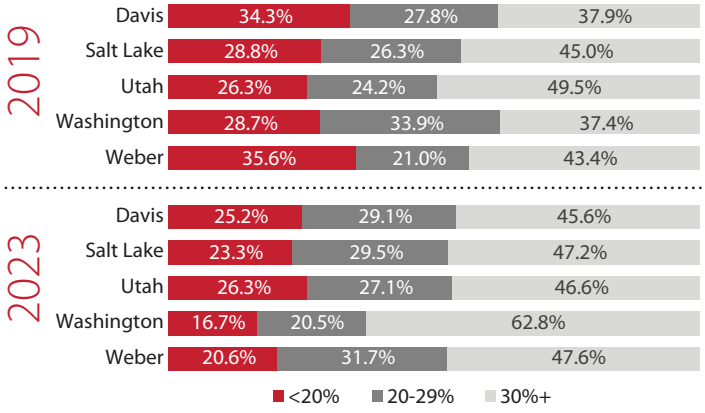
In addition to challenges regarding housing supply and affordability, homelessness in Utah is rising (from 3,556 individuals in 2022 to 3,869 individuals in 2024). To help understand and identify populations experiencing homelessness in Utah, Utah's Continua of Care produces a Point-in-Time (PIT) Count every year at the end of January. The PIT Count strives to count all that actively meet the HUD definition of literal

Figure 21: Owner-Occupied Housing Cost as a Percentage of Household Income, 2019 and 2023



Source: U.S. Census Bureau, 2019 and 2023 American Community Survey 1-Year Estimates

Figure 22: Renter-Occupied Housing Cost as a Percentage of Household Income, 2019 and 2023



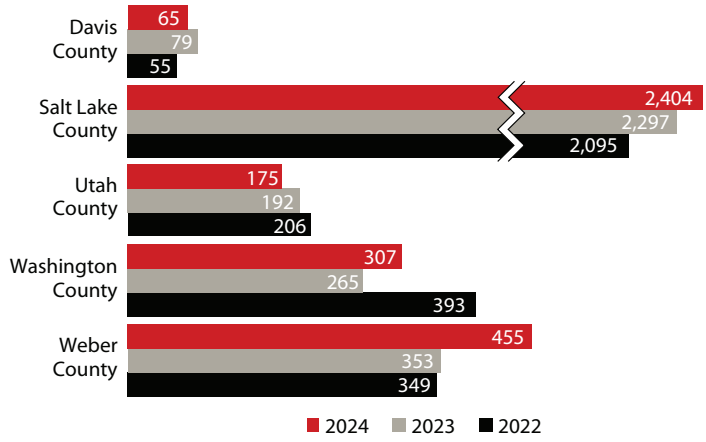
Source: U.S. Census Bureau, 2019 and 2023 American Community Survey 1-Year Estimates

homelessness. Literal homelessness involves staying in an emergency shelter, transitional housing, or a location not intended for human habitation, like outdoor spaces or cars. Although many factors impact this number, the PIT Count gives insight into the types of populations, situations, and resources needed to address this problem. Figure 23 breaks down the total number of individuals experiencing homelessness by county from 2022 to 2024.

Salt Lake County consistently reports the highest number of individuals experiencing homelessness. Due to the urban density and concentration of resources and services, Salt Lake County has seen a high concentration of the state's unhoused population (Figure 23). In 2024, Salt Lake County's PIT Count reached 2,404, a 107 individual (5%) increase from 2023. Weber County followed with the second highest count, with 455 in 2024, a growth of 102 individuals (29%) from the previous year.

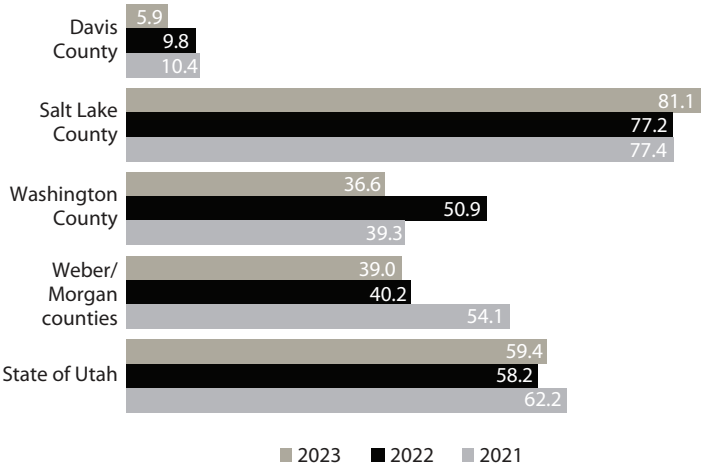
Furthermore, the average amount of days an individual experiences homelessness in an emergency shelter represents one way to measure duration of homelessness. Statewide, Utah saw a 2% increase in the average number of days homeless, going from 58 days in 2022 to 59 days in 2023 (Figure 24). Salt Lake County saw a similar trend in the average amount of time homeless, with an increase of 5% in 2023 compared to 2022, and a nearly four-day decrease since 2021. Washington County saw a 28% decrease, or 14.3 days, from 2022 to 2023 in the average time an individual is homeless. Weber and Morgan counties had a 3% decrease from 2022 to 2023, and 15-day decrease from 2021 to 2023. Davis County saw the most significant decrease in average days homeless, with a decrease of nearly 40% from 2022 to 2023. Davis County average time has nearly cut in half since 2021.

Figure 23: Point-in-Time Count by County, 2022-2024



Source: Homelessness Annual Report Dashboard

Figure 24: Average Length of Time Homeless in Emergency Shelters by County, 2021-2023



Note: Duration data are not reported for Weber County separate from Morgan County and are not reported for Utah County.
Source: Utah Department of Workforce Services Homelessness Services

Utah stands out from the rest of the nation, with a young and fast-growing population. Both in-migration and natural increase have created a pattern of stable growth in Utah over the past five years. Utah features one of the lowest poverty rates in the nation and a high share of residents with college degrees. It has the largest households, on average, in the United States and the youngest median age. Like the rest of the nation, however, Utah is changing. Its population is becoming older and more racially and ethnically diverse, and growth rates are expected to slow in the near future.

Data on population, age, race and ethnicity, household size and type, educational attainment, and other demographic characteristics are essential for assessing the needs of Utah's communities, particularly those in low- and moderate-income (LMI) areas. While the analysis in this section focuses on the five most populous counties in Utah, data for the remaining 24 counties are found in tables in Appendix 3.

Total Population

In 2024, Utah's population reached 3.5 million. Over one-third (35.2%) of those residents, or 1.2 million people, live in Salt Lake County, the state's most populous county. Another 750,000 residents live in Utah County, the state's second most populous county, which accounts for 21.4% of the state's population. The third largest is Davis County, at 380,000 residents, followed by Weber (270,000) and Washington (200,000) counties.

Population Change

Between 2019 and 2024, Utah gained over 275,000 new residents, adding between 50,000 and 58,000 new residents annually. Utah County increased more than any other county each year, gaining 104,289 new residents over the five-year period. Between 2023 and 2024, Utah County increased the most, by 21,853 residents, followed by Salt Lake County with a gain of 12,113. Both Weber and Davis counties gained fewer than 2,000 new residents that year.

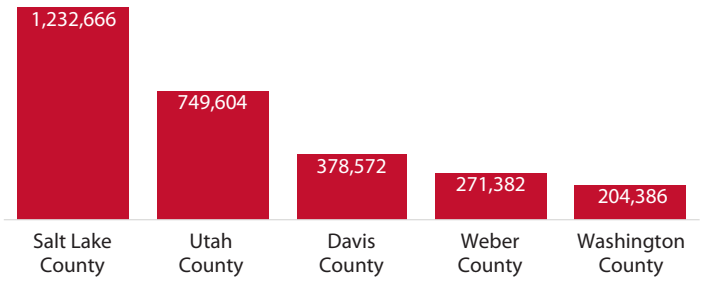
Utah's growth has been stable since 2019, with annual growth rates ranging from 1.5% to 1.8%. Utah County and Washington County have grown faster than the state, both increasing 3.0% between 2023 and 2024. Meanwhile, Salt Lake County increased 1.0%, matching the U.S. growth rate overall, while Weber County rose 0.6% and Davis County grew 0.3%.

Components of Change

Net migration and natural increase contributed almost equally to Utah's growth over the past five years. Natural increase, or the number of births minus deaths, accounted for 45.9% of Utah's growth from 2019 to 2024. Net migration, or the difference between the number of people moving into the state and the number moving out of the state, accounted for the other 54.1% of Utah's growth.

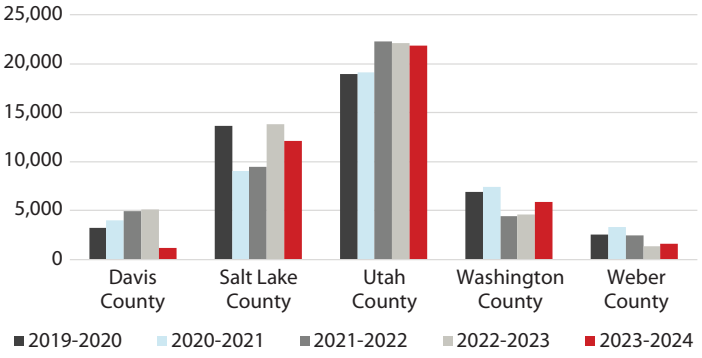
This balance varies between counties. In Washington County, 91.1% of growth between 2019 and 2024 resulted from net migration to the county. In contrast, net migration accounted

Figure 25: Total Population of Utah's 5 Largest Counties, 2024



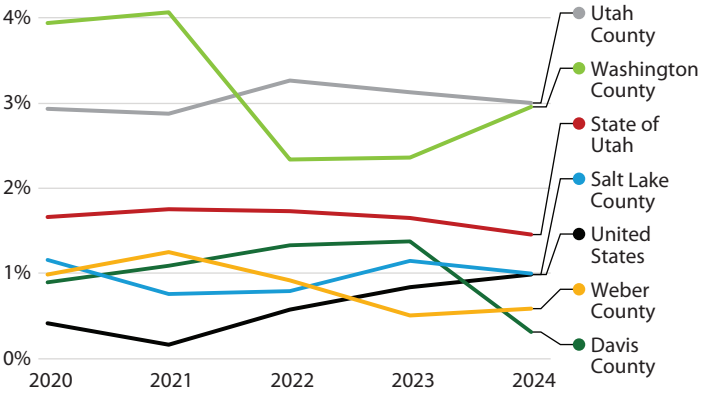
Note: Population July 1, 2024.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Figure 26: Annual Population Change for Utah's 5 Largest Counties, 2019-2024



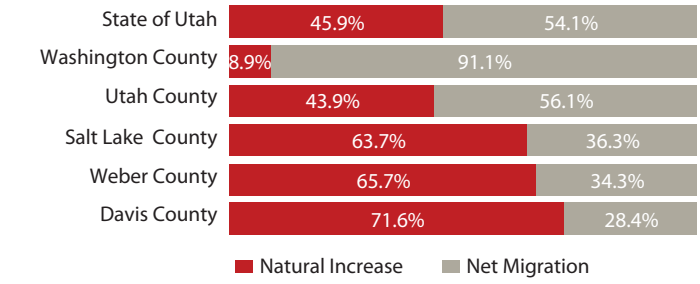
Note: Increase between July 1 and July 1 of the previous year.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Figure 27: Annual Population Growth Rates for the U.S., Utah, and Utah's 5 Largest Counties, 2020-2024



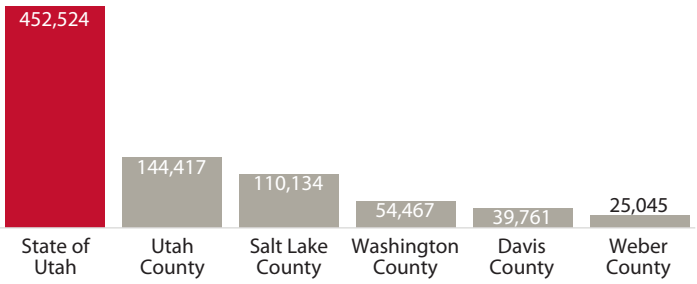
Source: Utah Population Committee, Kem C. Gardner Policy Institute, U. S. Census Bureau Population Division (for U.S. rates)

Figure 28: Share of Population Growth by Components of Change for Utah and Utah's 5 Largest Counties, 2019-2024



Source: Utah Population Committee, Kem C. Gardner Policy Institute

Figure 29: Projected Population Growth for Utah and its 5 Largest Counties, 2025-2033



Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

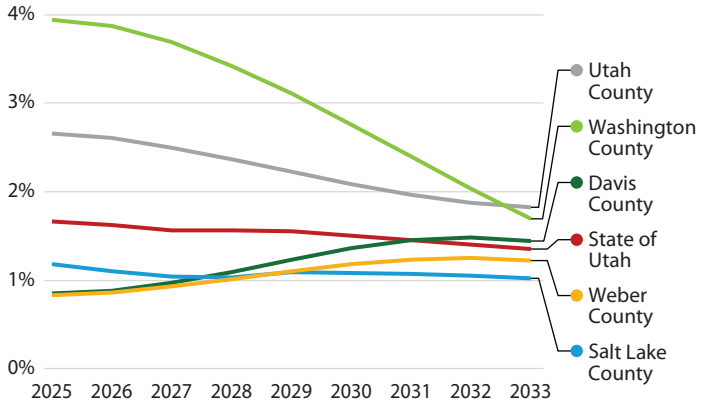
for just 28.4% of growth in Davis County. Natural increase was the primary driver of growth in Davis, Salt Lake, and Weber counties. Utah County's balance closely matched state rates-43.9% natural increase and 56.1% net migration.

Population Projections

Utah's population is projected to increase by more than 450,000 residents between 2025 and 2033. Over that period, Utah County is projected to gain the most residents (144,417), followed by Salt Lake County (110,134). However, Washington County is expected to grow fastest, increasing 2.9% on average annually and 25.4% over the eight-year period. The state is projected to grow 12.7% over the same period, with a 1.5% average annual growth rate.

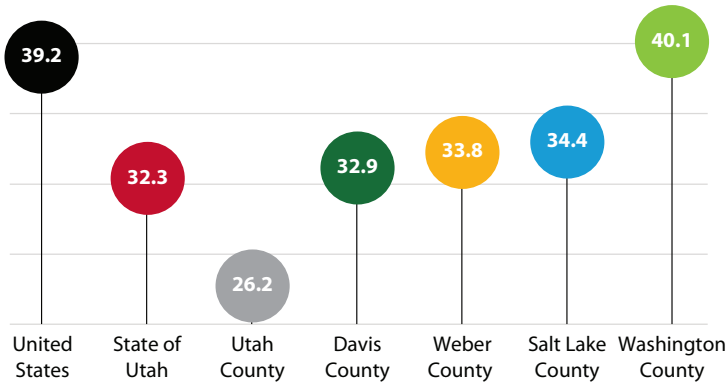
Over the next eight years, Utah's growth rate is expected to slowly decline, following a state-level trend observed since the 1990s. A combination of lower per capita birth rates and rising per capita death rates make significant contributions to this change. Migration can provide a counterbalance to these birth and death changes and keep growth rates temporarily high. Utah's current economic environment has supported high migration into the state, especially in Utah County, while an aging national population has buoyed retirement-driven migration into Washington County. This migration is expected to slow as growth rates return to their longer-term trend.

Figure 30: Projected Annual Growth Rates for Utah and Utah's 5 Largest Counties, 2025-2033



Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

Figure 31: Median Age of the United States, Utah, and Utah's 5 Largest Counties, 2023



Note: All median ages are statistically significant in their differences from each other.
Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Age

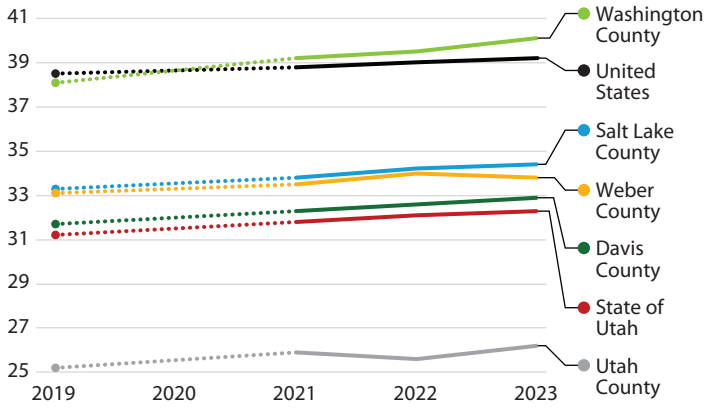
As a state, Utah is younger than the nation, with a median age of 32.3 compared to 39.2 nationally. Median age varies by county. Utah County is one of the state's youngest counties, with a median age of 26.2, while Washington County is one of Utah's oldest counties, with a median age of 40.1.

Like the nation, Utah is gradually aging. Since 2019, the median age in Utah has risen from 31.2 to 32.3, increasing by 1.1 years. Median age in Davis, Salt Lake, and Utah counties also increased by just over one year. Washington County aged faster, the median age rising from 38.1 in 2019 to 40.1 in 2023.

Race and Ethnicity

Nearly three-quarters (74.5%) of Utahns identify as non-Hispanic White, compared to 57.1% of all U.S. residents. Utah includes a higher share of non-Hispanic American Indian and Alaska Native residents and non-Hispanic Native Hawaiian and Other Pacific Islander residents than the nation, but smaller shares of all other minority racial and ethnic groups.

Figure 32: Median Age for the United States, Utah, and Utah's 5 Largest Counties, 2019-2023



Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

Utah's Hispanic and Latino population is the state's second-largest racial and ethnic group, composing 16.0% of the state's population. Utah's non-Hispanic Multiracial population makes up the state's third-largest group, composing 4.0% of the state, followed by the non-Hispanic Asian population (2.4%), the non-Hispanic Black or African American population (1.0%), the non-Hispanic Native Hawaiian and Other Pacific Islander population (0.9%), the non-Hispanic American Indian and Alaska Native population (0.7%), and the non-Hispanic Some Other Race population (0.4%).

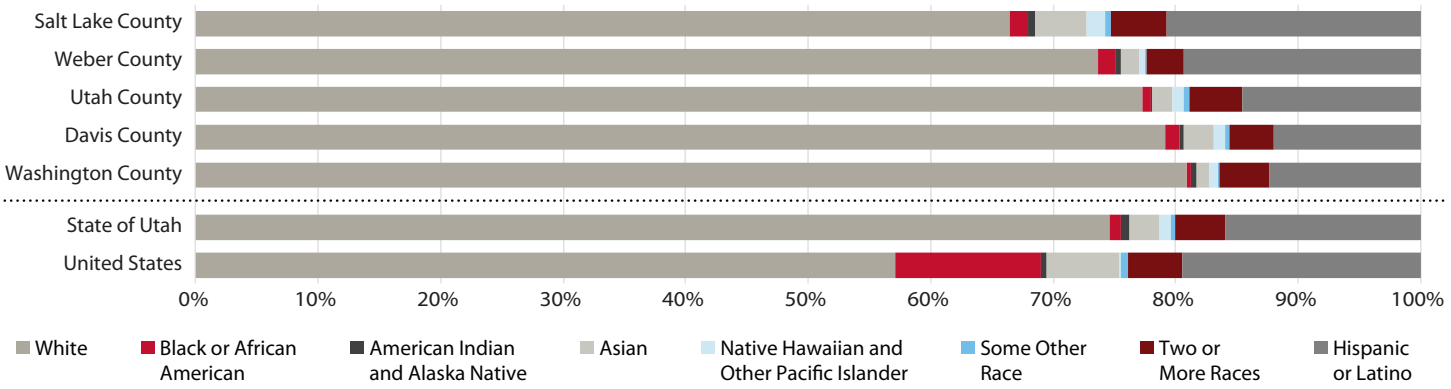
Among Utah's five largest counties, Salt Lake County has the highest share of Hispanic or non-White residents, and Washington County has the lowest. In Salt Lake and Weber counties, about 1 in 5 residents is Hispanic or Latino, the highest shares of the five large counties. Salt Lake and Weber counties also have the highest shares of non-Hispanic Black or African American residents. Salt Lake County includes the highest share of non-Hispanic Asian residents as well, almost double the share in the other four counties.

Household Size and Type

Utah's household makeup is distinct from households nationally, with a larger share of married couple households with children (27.4% vs. 17.4% nationally) and a smaller share of nonfamily households (27.8% vs. 36.0% nationally).

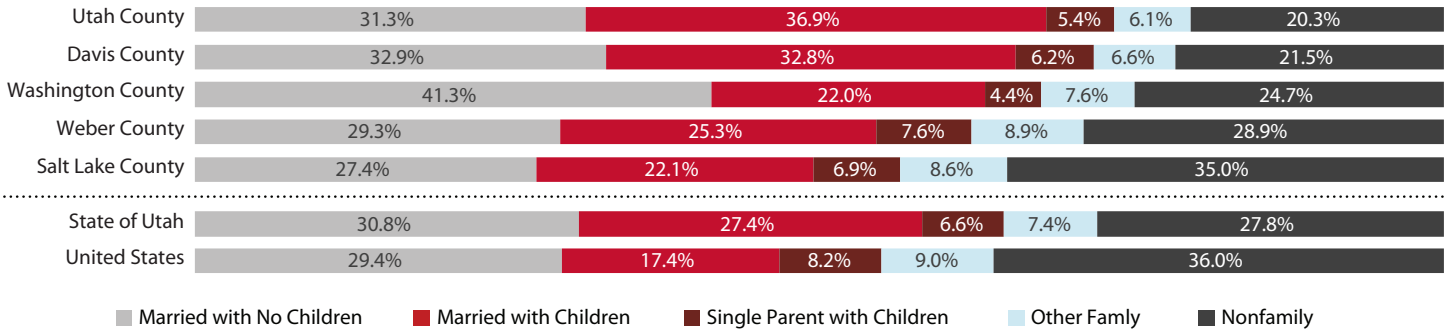
Salt Lake County's household makeup is similar to the national household composition. Over one-third (35.0%) of households in Salt Lake County are nonfamily households, a higher share than any other county in Utah. In contrast, Utah County has the smallest

Figure 33: Race and Ethnicity for the United States, Utah, and Utah's Five Largest Counties, 2023



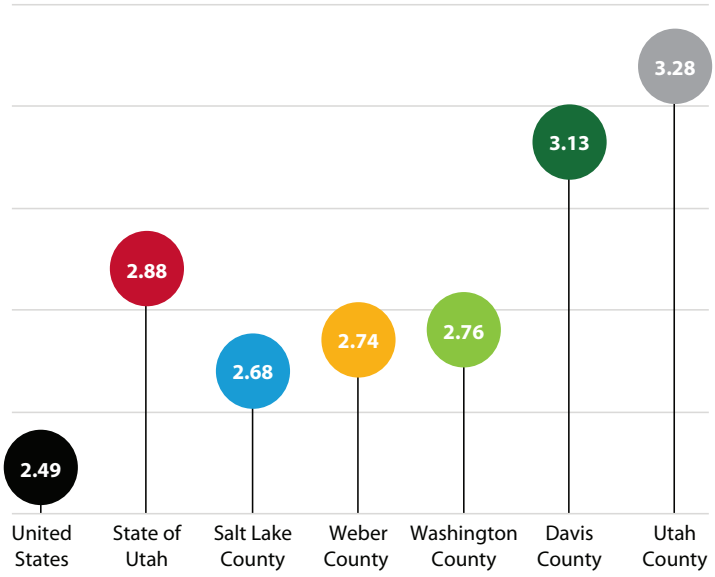
Note: All groups are single-race alone, except for Two or More Races and Hispanic or Latino, which includes residents of any race who also identify as Hispanic or Latino. All groups refer to non-Hispanic residents, except for Hispanic or Latino.
Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Figure 34: Household Type for the United States, Utah, and Utah's 5 Largest Counties, 2023



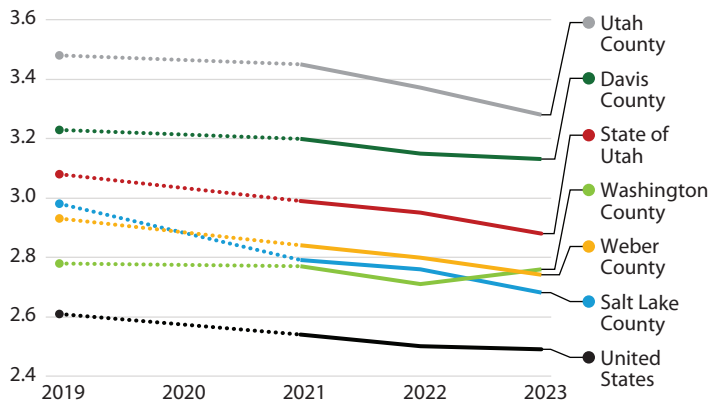
Notes: Children are the householder's own children under 18. Nonfamily households include individuals living alone and those living with roommates who are not related to them.
Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Figure 35: Average Household Size in the United States, Utah, and Utah's 5 Largest Counties, 2023



Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Figure 36: Average Household Size in the United States, Utah, and Utah's 5 Largest Counties, 2019 to 2023



Notes: * Change from 2019 to 2023 is statistically significant for all geographies except Washington County. Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

share of nonfamily households (20.3%) and stands out with a high share of married couple households with children (36.9%). Washington County is also unique, with the highest share of married couple households without children (41.3%) and the smallest share of married couple households with children (22.0%).

Utah households are larger than U.S. households overall, with an average household size of 2.88 compared to 2.49 nationally. Within Utah's five largest counties, Utah County has the largest households, with 3.28 people on average. Davis County follows with 3.13 persons per household, while Salt Lake County has the smallest average household size at 2.68.

Average household size has decreased in Utah, from 3.08 persons per household in 2019 to 2.88 persons per household in 2023. Average household size decreased at the county level in Davis, Salt Lake, Utah, and Weber Counties, with Salt Lake County experiencing the largest drop.

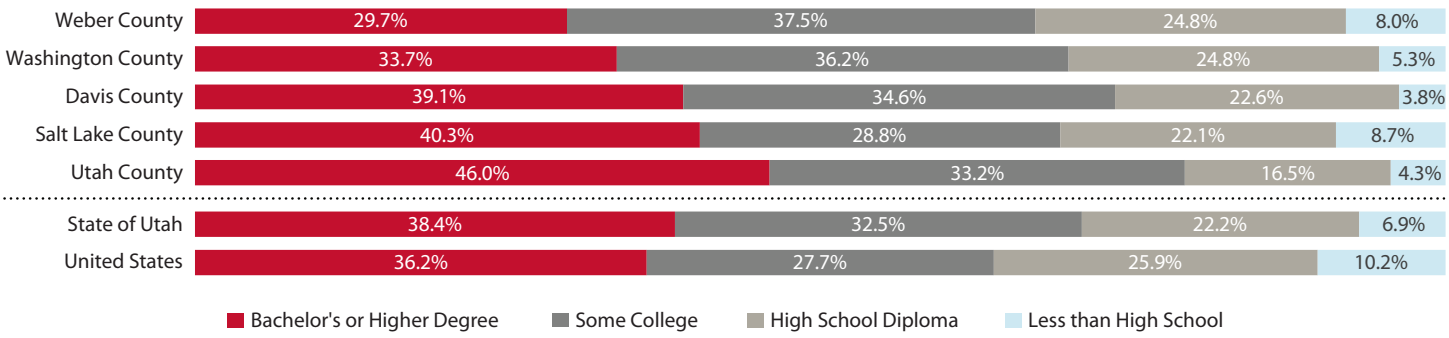
Educational Attainment

Educational attainment levels in Utah exceed those for the nation. In Utah, 38.4% of residents age 25 and older hold bachelor's or higher degrees, compared to 36.2% nationally. Utah also includes a larger share of residents who have completed some college or an associate degree (32.5% vs 27.7%).

Among Utah's five largest counties, Utah County leads with 40.3% of residents holding a bachelor's or higher degree. Salt Lake and Davis counties follow, at 40.3% and 39.1%, respectively. Salt Lake and Weber counties have higher shares of residents without high school diplomas (8.7% and 8.0%, respectively), though both remain below the national rate of 10.2%.

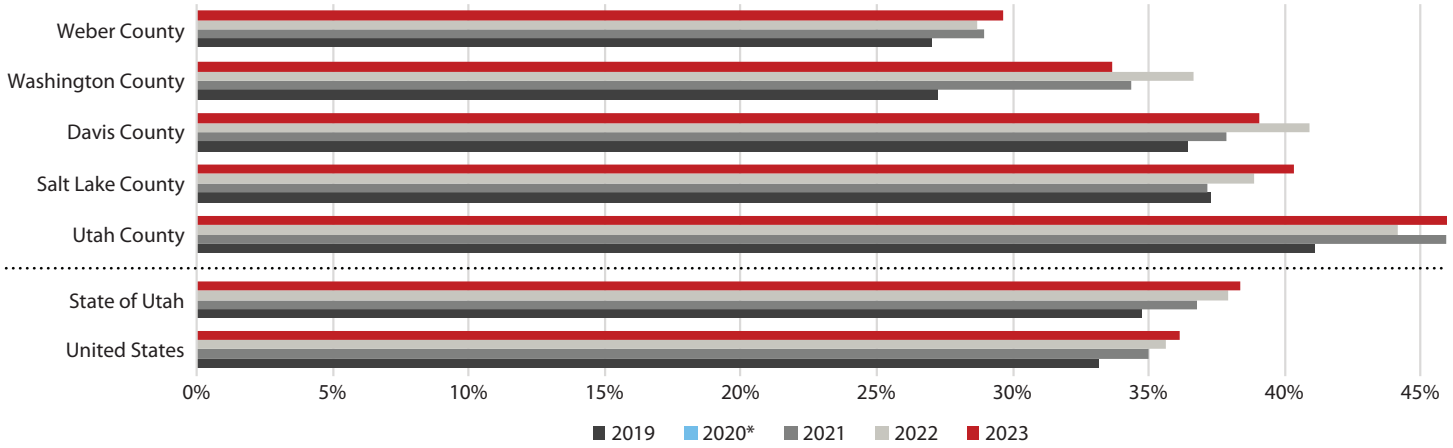
Educational attainment in Utah increased from 34.8% of residents holding a bachelor's degree or higher degree in 2019 to 38.4% with these degrees in 2023. A similarly sized increase occurred at the national level. Four of Utah's five largest counties also experienced a significant increase in educational attainment, with Washington County increasing the most, by 6.4 percentage points. In contrast, change in educational attainment in Weber County was within the margin of error.

Figure 37: Educational Attainment for the United States, Utah, and Utah's 5 Largest Counties, 2023



Note: High School Diploma includes equivalent certificates. Some College includes associate degrees. Bachelor's or Higher includes professional degrees.
Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Figure 38: Percent of Population with Bachelor's or Higher Degrees for the United States, Utah, and Utah's 5 Largest Counties, 2019-2023



Note: Population 25 and over. Change between 2019 and 2023 is statistically significant for all geographies except Weber County. Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, American Community Survey 1-Year Estimates 2019-2023

Poverty

Utah's poverty rate was significantly lower than the U.S. poverty rate for the past five years. In 2023, 9.0% of Utahns lived in households with incomes below the federal poverty level, compared to 12.5% nationally. Within Utah, poverty rates vary between the state's five largest counties. Davis County has the lowest poverty rate, at 5.9%. Salt Lake (9.4%), Weber (8.2%), and Utah (9.0%) counties have rates similar to those of the state overall. Washington County stands out with a higher poverty rate of 12.3%, nearly matching the nation.

Poverty rates for the state of Utah and Salt Lake, Utah, Davis, and Washington counties have remained relatively constant for the past five years, with fluctuations occurring within the margin of error. However, poverty rates in the United States and Weber County rose significantly during the same five years.

SNAP Participation

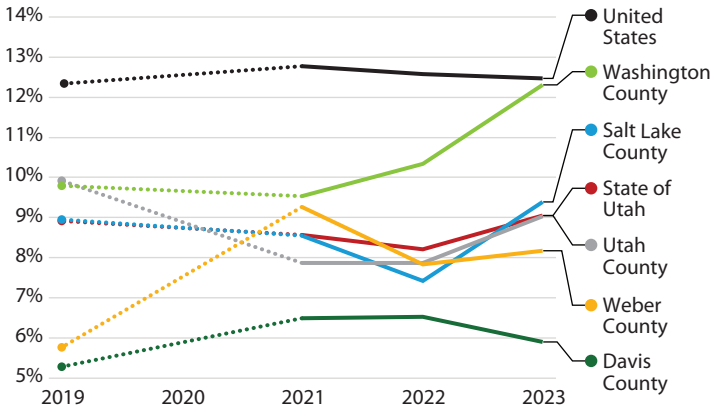
Over 1 in 20 Utah households (5.2%) receive food stamps through the Supplemental Nutrition Assistance Program (SNAP). Nationally, this rate is much higher, at 12.2%. In Utah's five largest counties, participation rates range from 3.8% in Utah County to 6.3% in Weber County.[27]

The United States SNAP participation rate increased between 2019 and 2021 and stabilized through 2023. In Utah, however, rates remained stable from 2019 to 2023. At the county level, only Davis County saw a significant change in its SNAP rate, an increase between 2019 and 2021.

Health Insurance Coverage

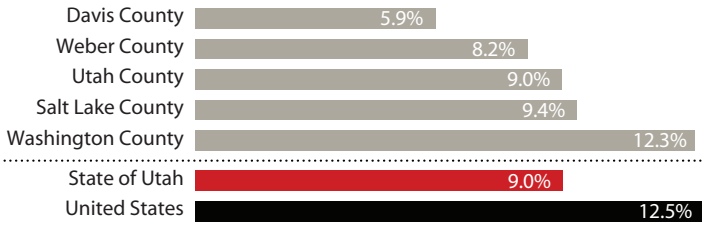
Between 2019 and 2023, Utah's uninsured rate fell from 12.5% to 8.7% (Figure 42). This increase in insurance coverage reflects federal and state policy reform during this period including Utah's Medicaid Expansion starting in 2020 and COVID-19 era

Figure 39: Poverty Rates for the United States, Utah, and Utah's 5 Largest Counties, 2019 to 2023



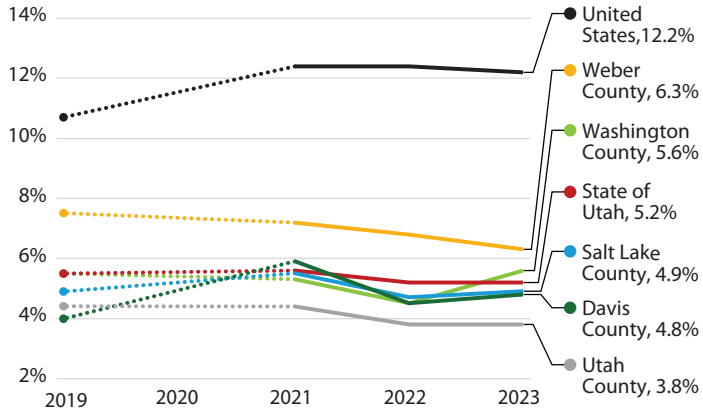
Note: Change between 2019 and 2023 is significant for the U.S. and Weber County. Fluctuations for all other counties are within the margin of error. Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

Figure 40: Poverty Rates for the United States, Utah, and Utah's 5 Largest Counties, 2023



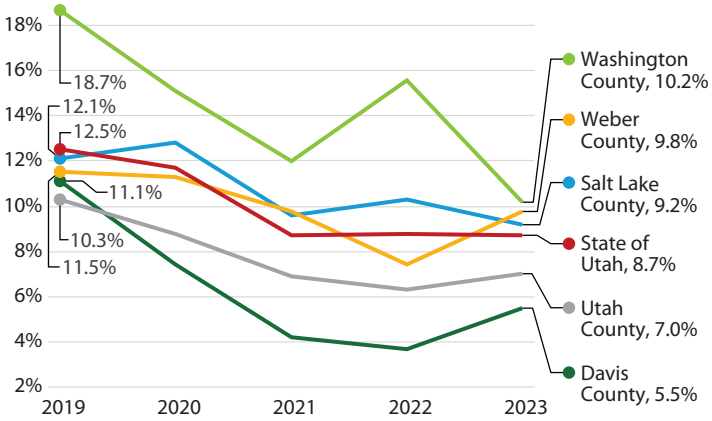
Source: U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates

Figure 41: Percent of Households Receiving Food Stamps (SNAP) for Utah and its 5 Largest Counties, 2019 to 2023



Note: Estimates not available for 2020. Change over time was statistically insignificant for the state of Utah and all counties except Davis.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates

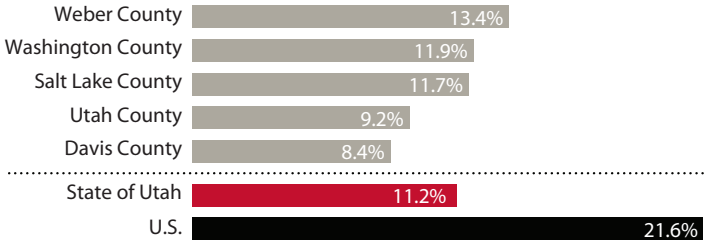
Figure 42: Share of County Population without Health Insurance Coverage for Utah and Utah's 5 Largest Counties, 2019-2023



Source: Utah Behavioral Risk Factor Surveillance System (BRFSS), Office of Public Health Assessment, Utah Department of Health and Human Services, 2019-2023

Medicaid coverage protections between 2020-2023. Among Utah's five most populous counties, Davis County reports the lowest uninsured rate at 5.5% in 2023, declining from 11.1% in 2019. Washington County reports the highest uninsured rate at 10.2% but experienced the largest decline in the uninsured rate, dropping 8.5 percentage points between 2019 and 2023.

Figure 43: Share of Population Enrolled in Medicaid for U.S., Utah, and Utah's 5 Largest Counties, FY 2024



Source: Kem C. Gardner Policy Institute analysis of Utah Department of Health and Human Services enrollment data. U.S. data from Kaiser Family Foundation analysis of annual survey of state Medicaid officials FY 2024.

Figure 44: Share of Utah Adults Reporting Cost as a Barrier to Accessing Needed Medical Care for U.S., Utah, and Utah's 5 Largest Counties, 2023

Note: Age-adjusted. Utah adults 18+. Time series data not included due to a 2021 change to the survey question and to unique pandemic-related complexities in interpreting data between 2020-2023.
Source: Utah Behavioral Risk Factor Surveillance System (BRFSS), Office of Public Health Assessment, Utah Department of Health and Human Services, 2023

Medicaid Coverage

In Utah, 11.2% of residents are enrolled in Medicaid compared to 21.6% nationally (Figure 43). Utah's Medicaid enrollment as a share of the population is the lowest among all U.S. states. Among Utah's five most populous counties, Weber reports the highest share of Medicaid enrollment at 13.4% of residents and Davis County reports the lowest share at 8.4%.

Cost as Barrier to Health Care Access

In 2023, 11.5% of Utah adults report cost as a barrier to accessing needed medical care, a rate similar to the national estimate of 11.7% (Figure 44). Among Utah's five most populous counties, Weber County reports the highest share of adults reporting cost as a barrier to care at 13.5% and Utah County reports the lowest at 9.3%.

Continuous Medicaid enrollment – At the start of the COVID-19 pandemic, the federal government enacted the Families First Coronavirus Response Act (FFCRA), which included a requirement that Medicaid programs keep people continuously enrolled through the end of the COVID-19 public health emergency in exchange for enhanced federal funding. Congress ended the continuous enrollment provision on March 31, 2023.

Medicaid unwinding – In December 2022, Congress separated the federal public health emergency and Medicaid's continuous enrollment policy as part of the Consolidated Appropriations Act. This 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, which continued until April 2024.

Appendix 1: Community Needs Assessment Review Approach

The Gardner Institute conducted a broad review of Utah community needs assessments, compiling an initial list of 72, covering a wide array of topics. The following criteria were used to narrow the list of assessments to be reviewed in detail: (1) focuses on community needs, (2) statewide or Wasatch Front region in scope, (3) employs primary research methods, and (4) conducted post-pandemic (2020 to the present).

A list of 16 assessments was presented to the project's advisory committee at a March 2025 meeting and further reduced to ten based on input. The advisory committee recommended organizing community needs by the CRA components of community development, which include affordable housing for LMI, community services for LMI, economic development, and revitalization or stabilization of the LMI.

A detailed review of the final list of ten assessments was conducted by the Gardner Institute, consolidating findings and themes across assessments. Where available, details related to community needs are included to provide additional context.

Detailed Needs Assessment Description

- **Utah Housing Strategic Plan - Phase 1 Draft, 2025**
  The Utah Housing Strategic Plan, led by Utah's Governor's Office of Planning and Budget (GOPB), serves as a comprehensive and actionable framework aimed at addressing the state's ongoing housing crisis. In Phase I (September 2024-January 2025), the plan's working groups established the foundational elements, including a shared vision, guiding principles, and goals, through evaluation of available data. Phase II, which began in January 2025 and is scheduled to conclude in September 2025, focuses on refining and prioritizing the proposed actions by engaging with the state legislature, community stakeholders, and the public to gather feedback for recommended actions and performance metrics. Target audiences for the report include policymakers, public and private capital providers, analysts and researchers, program executors, local officials, and residents. This plan will be updated at least every four years.
- **World Trade Center Utah Survey of Businesses, 2025**
  World Trade Center Utah conducted a survey of 101 Utah businesses in January and February of 2025. The data can be filtered for small businesses (revenue less than $1 million). Respondent answers offer insights into the concerns and plans of small businesses as they face tariffs and uncertain U.S. trade policy.
- **Utah Wellbeing Project, 2024**
  The survey gathered data from over 16,700 adult residents across 51 Utah cities and towns. The survey asks respondents their perspectives on 12 categories of wellbeing to inform city/town planning processes. The 12 categories include family life, connection with nature, education, social connections, transportation, cultural opportunities, local environmental quality, living standards, safety and security, mental health, physical health, and leisure time. Utahns ages 18-29, adult males, residents without a college degree, and renters are underrepresented among survey respondents.
- **Utah State University (USU) Statewide Community Needs Assessment, 2023**
  The assessment gathers data from 1,002 Utah adults. Needs are reported using the Ranked Discrepancy Model (RDM), which shows the gap between "what is" and "what should be". RDS scores range from -100 to 100, a score closer to -100 indicates a more urgent need. The sample is a convenience sample of Uthans.
- **Utah Early Childhood Needs Assessment, 2023**
  The assessment engages parents and early education stakeholders statewide to gain insights into challenges in accessing services and enhancing service and program provision in communities. The assessment focuses on data gathered from stakeholder discussion groups, interviews, and parent discussion groups in ten communities statewide. Parent discussion groups are held in English and Spanish.
- **Wasatch Front Economic Development District (WFED) Comprehensive Economic Development Strategy, 2023**
  The WFED report uses focus group data from the WFED Board, Strategy Committee, Choice Committee, and Advisory Committee to represent public and private sectors, including community, state, and local elected leaders, workforce development, higher education, and banking. Findings from the focus groups are synthesized into strengths, weaknesses, opportunities, and threats.

- **Utah Community Action (UCA), Annual Report and Community Needs Assessment, 2022**
  The needs assessment draws from 629 survey responses and two focus groups with partner organizations to understand (1) community needs, (2) input on the type of services provided to the community and the delivery of those services, (3) how community organizations might partner or collaborate better to serve the community, and (4) community awareness and perceptions of UCA and its partners. Survey responses represent Tooele and Salt Lake counties, UCA's main service area. Nearly 70% of respondents report a household income of 200% of the federal poverty level or less.
- **Utah Health Improvement Plan (UHIP), 2022**
  The UHIP is conducted by a collaborative made up of Utah DHHS, local health departments, hospital systems, and community-based organizations. The report focuses on data gathered from 21 statewide input meetings focused on feedback regarding community health needs, opportunities, and other community concerns. Input meetings are held in English and Spanish.
- **Salt Lake County's Community Engagement and Needs Assessment, 2020**
  This assessment helps Salt Lake County prepare for their Consolidated Plan by collecting data and insights through meetings, real-time phone polling, and surveys. The data come from two primary groups: 1) partner organizations, advocacy groups, and local governments, and 2) underrepresented populations, protected classes, and the general public. Salt Lake County's Consolidated Plan identifies the greatest needs in Salt Lake County.
- **Utah Consolidated Plan, 2020**
  This report, conducted by the division of Housing and Community Development (HCD) within Utah's Department of Workforce Services (DWS), identifies and prioritizes the state's housing, homelessness, and community development needs, and provides a report to guide the use of U.S. Department of Housing and Urban Development (HUD) block grants. HCD consults with seven regional Association of Governments (AOGs), public housing agencies, Continuums of Care (CoCs), and local homeless coordinating committees representing different geographical regions to create the plan. The plan incorporates public input through hearings, focus groups, and comment periods. In 2019, 14 focus groups were conducted across Utah with over 170 stakeholders.

Appendix 2: Utah Economic Profile Data Tables

Table 3: Total Annual Employment for Select Geographies, 2020-2024

Geography	2020	2021	2022	2023	2024
United States	**139,103,773**	**143,780,068**	**150,025,655**	**153,140,899**	**161,349,000**
State of Utah	**1,504,751**	**1,583,748**	**1,651,243**	**1,690,802**	**1,774,477**
Davis	133,033	135,416	138,795	144,110	189,728
Salt Lake	706,782	737,675	771,216	787,881	687,158
Utah	253,406	273,507	286,446	290,791	348,438
Washington	70,585	76,159	79,903	83,440	91,030
Weber	107,658	112,826	116,531	120,101	138,849
Beaver	2,743	2,842	2,800	2,730	2,972
Box Elder	21,223	22,611	23,262	23,960	28,575
Cache	58,296	61,737	63,580	63,191	70,821
Carbon	8,490	8,456	8,489	8,472	8,254
Daggett	403	419	409	394	406
Duchesne	7,584	7,768	8,198	8,804	8,495
Emery	3,266	3,370	3,499	3,691	4,627
Garfield	2,197	2,449	2,606	2,436	2,673
Grand	5,645	6,397	6,859	6,907	6,851
Iron	20,105	21,677	22,994	24,157	29,305
Juab	3,868	4,077	4,400	4,438	6,485
Kane	3,573	3,856	3,973	4,037	4,133
Millard	4,733	4,863	5,098	5,240	6,664
Morgan	2,589	2,794	2,872	3,020	6,146
Piute	282	293	320	310	503
Rich	883	1,008	976	1,090	1,432
San Juan	3,886	4,106	4,292	4,495	5,737
Sanpete	8,297	8,704	9,134	9,455	13,766
Sevier	8,996	9,260	9,569	9,790	10,406
Summit	25,578	27,499	29,401	30,847	27,256
Tooele	17,502	19,314	19,310	19,363	38,641
Uintah	11,935	12,540	13,488	14,320	15,227
Wasatch	10,154	11,001	11,645	12,115	18,334
Wayne	1,059	1,126	1,178	1,217	1,563

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 4: Utah Employment Projections by County, 2025-2033

Geography	2025	2026	2027	2028	2029	2030	2031	2032	2033	Absolute Change 2025 to 2033	Percent Change 2025 to 2033	Average Annual Rate of Change
State of Utah	**2,508,180**	**2,546,428**	**2,585,938**	**2,624,775**	**2,661,671**	**2,697,644**	**2,731,968**	**2,767,352**	**2,801,049**	**292,869**	**11.7%**	**1.4%**
Davis	223,243	225,160	227,428	229,393	231,266	233,311	234,999	236,477	238,173	14,930	6.7%	0.8%
Salt Lake	1,095,837	1,109,631	1,124,194	1,139,674	1,156,135	1,173,346	1,190,370	1,208,067	1,225,013	129,176	11.8%	1.4%
Utah	477,229	487,886	498,925	509,310	518,742	527,459	535,831	544,796	552,930	75,701	15.9%	1.9%
Washington	135,050	138,719	142,435	145,934	148,755	151,268	153,272	155,358	157,075	22,025	16.3%	1.9%
Weber	164,957	166,689	168,621	170,409	172,092	173,799	175,307	176,646	178,070	13,113	7.9%	1.0%
Beaver	4,818	4,856	4,903	4,948	4,973	4,996	5,024	5,034	5,048	230	4.8%	0.6%
Box Elder	34,976	35,417	35,849	36,183	36,487	36,744	37,012	37,164	37,361	2,385	6.8%	0.8%
Cache	96,613	98,123	99,652	100,901	102,011	103,013	104,045	104,970	105,960	9,347	9.7%	1.2%
Carbon	11,979	12,109	12,254	12,366	12,437	12,482	12,539	12,607	12,674	695	5.8%	0.7%
Daggett	658	663	667	671	673	675	675	675	676	18	2.7%	0.3%
Duchesne	12,699	12,856	13,017	13,116	13,157	13,176	13,213	13,299	13,392	693	5.5%	0.7%
Emery	5,611	5,629	5,655	5,671	5,664	5,663	5,653	5,664	5,672	61	1.1%	0.1%
Garfield	4,138	4,203	4,263	4,315	4,357	4,395	4,418	4,435	4,440	302	7.3%	0.9%
Grand	9,967	10,099	10,223	10,336	10,425	10,504	10,561	10,622	10,675	708	7.1%	0.9%
Iron	36,743	37,540	38,376	39,133	39,719	40,222	40,586	40,912	41,177	4,434	12.1%	1.4%
Juab	6,719	6,870	7,066	7,180	7,250	7,307	7,347	7,391	7,438	719	10.7%	1.3%
Kane	6,481	6,598	6,717	6,829	6,911	6,978	7,026	7,065	7,086	605	9.3%	1.1%
Millard	7,744	7,706	7,000	7,014	7,070	7,134	7,191	7,248	7,308	-436	-5.6%	-0.7%
Morgan	6,485	6,595	6,704	6,791	6,854	6,906	6,967	7,029	7,095	610	9.4%	1.1%
Piute	719	724	730	734	736	739	743	745	749	30	4.2%	0.5%
Rich	1,958	1,985	2,014	2,038	2,059	2,077	2,095	2,110	2,134	176	9.0%	1.1%
San Juan	6,871	6,885	6,917	6,937	6,947	6,970	6,993	7,037	7,085	214	3.1%	0.4%
Sanpete	15,398	15,634	15,889	16,142	16,345	16,517	16,674	16,827	16,967	1,569	10.2%	1.2%
Sevier	14,040	14,227	14,400	14,541	14,640	14,713	14,789	14,849	14,933	893	6.4%	0.8%
Summit	50,967	52,009	53,063	54,063	54,871	55,606	56,278	57,095	57,829	6,862	13.5%	1.6%
Tooele	29,821	30,308	30,816	31,298	31,742	32,174	32,531	32,909	33,282	3,461	11.6%	1.4%
Uintah	20,386	20,669	20,952	21,153	21,252	21,027	21,069	21,220	21,399	1,013	5.0%	0.6%
Wasatch	23,901	24,438	24,973	25,436	25,819	26,144	26,449	26,778	27,079	3,178	13.3%	1.6%
Wayne	2,168	2,201	2,234	2,262	2,280	2,301	2,311	2,323	2,331	163	7.5%	0.9%

Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

Table 5: Annual Average Unemployment Rate for Select Geographies, 2020-2024

Geography	2020	2021	2022	2023	2024
United States	**8.1%**	**5.4%**	**3.6%**	**3.6%**	**4.0%**
State of Utah	**4.8%**	**2.8%**	**2.4%**	**2.7%**	**3.2%**
Davis	4.2%	2.5%	2.2%	2.5%	3.0%
Salt Lake	5.2%	2.8%	2.4%	2.7%	3.2%
Utah	3.9%	2.4%	2.2%	2.6%	3.2%
Washington	5.5%	3.0%	2.6%	2.8%	3.2%
Weber	5.0%	2.9%	2.5%	2.8%	3.3%
Beaver	4.1%	2.9%	2.8%	3.0%	3.2%
Box Elder	4.5%	2.5%	2.3%	2.5%	3.0%
Cache	3.0%	2.0%	2.1%	2.3%	2.8%
Carbon	5.4%	4.0%	3.6%	3.7%	4.2%
Daggett	4.7%	3.7%	4.9%	4.3%	4.1%
Duchesne	8.0%	4.9%	3.3%	2.9%	3.6%
Emery	4.8%	3.9%	3.4%	3.2%	3.6%
Garfield	10.6%	6.8%	6.4%	6.8%	6.7%
Grand	9.7%	4.6%	3.5%	3.8%	4.0%
Iron	4.6%	2.9%	2.5%	2.6%	3.0%
Juab	3.1%	2.1%	2.0%	2.4%	2.9%
Kane	5.5%	3.0%	2.6%	2.8%	3.2%
Millard	3.3%	2.5%	2.3%	2.4%	2.9%
Morgan	3.4%	2.2%	2.0%	2.1%	2.7%
Piute	6.3%	4.5%	4.1%	5.0%	5.5%
Rich	3.7%	2.5%	2.6%	2.5%	2.8%
San Juan	10.4%	6.3%	4.5%	4.1%	4.7%
Sanpete	3.9%	2.9%	2.8%	3.0%	3.5%
Sevier	4.3%	3.3%	2.9%	2.9%	3.5%
Summit	7.7%	2.9%	2.2%	2.5%	2.9%
Tooele	4.9%	2.9%	2.6%	2.9%	3.5%
Uintah	9.4%	5.6%	3.7%	3.3%	3.6%
Wasatch	6.6%	2.9%	2.4%	2.5%	3.0%
Wayne	7.8%	4.9%	4.6%	4.4%	4.7%

Note: Data are seasonally adjusted.
Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics

Table 6: Year-over Percent Change in Quarterly Average Wages for Select Geographies, 2019Q3-2024Q3

Geography	2019 Q3	2020 Q3	2021 Q3	2022 Q3	2023 Q3	2024 Q3
United States	**3.5%**	**7.3%**	**6.7%**	**6.6%**	**0.1%**	**4.5%**
State of Utah	**5.2%**	**6.1%**	**7.2%**	**8.9%**	**0.9%**	**5.6%**
Davis	3.2%	8.1%	3.1%	10.7%	1.2%	4.0%
Salt Lake	4.7%	6.5%	7.2%	9.6%	1.3%	3.9%
Utah	9.2%	5.5%	7.6%	6.1%	0.5%	6.3%
Washington	3.1%	7.4%	6.3%	8.9%	-1.3%	8.9%
Weber	2.7%	6.0%	7.5%	10.3%	0.4%	6.8%
Beaver	0.1%	8.8%	2.9%	10.9%	-8.8%	15.8%
Box Elder	4.1%	5.2%	18.5%	15.2%	3.8%	1.2%
Cache	4.9%	6.6%	17.6%	-0.8%	1.9%	5.7%
Carbon	7.7%	4.6%	-2.8%	3.3%	5.3%	3.3%
Daggett	3.9%	6.0%	-1.7%	-4.3%	12.3%	-0.8%
Duchesne	2.5%	-1.0%	5.9%	13.6%	0.4%	4.0%
Emery	0.5%	1.6%	5.1%	16.3%	-7.4%	6.2%
Garfield	7.2%	11.7%	26.1%	27.9%	-29.8%	12.4%
Grand	2.6%	7.8%	5.0%	11.8%	2.7%	5.0%
Iron	3.8%	5.5%	7.1%	10.5%	4.4%	2.2%
Juab	3.1%	5.8%	8.5%	11.7%	-5.9%	4.7%
Kane	6.1%	9.4%	6.5%	8.8%	-4.8%	1.7%
Millard	4.3%	5.4%	4.8%	8.5%	7.1%	6.7%
Morgan	3.7%	10.3%	0.4%	4.8%	-0.6%	8.3%
Piute	4.0%	5.6%	5.3%	5.4%	0.9%	4.6%
Rich	10.6%	4.4%	8.3%	8.1%	8.0%	1.4%
San Juan	3.0%	6.4%	7.6%	10.6%	3.0%	13.1%
Sanpete	6.3%	1.9%	6.0%	10.1%	0.9%	3.9%
Sevier	1.9%	5.5%	2.7%	6.4%	2.0%	6.3%
Summit	9.6%	4.5%	9.6%	11.3%	-1.0%	8.9%
Tooele	2.7%	7.6%	4.6%	4.9%	0.6%	6.8%
Uintah	-1.1%	-3.7%	4.7%	15.1%	3.7%	5.6%
Wasatch	12.1%	7.2%	0.0%	11.9%	-1.0%	7.0%
Wayne	7.3%	2.2%	4.6%	10.6%	3.5%	8.1%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 7: Median Household Income for Select Geographies, 2019-2023

(Constant 2023 Dollars)

Geography	2019-2023 5-Year Estimate	2020	2021	2022	2023
United States	**$78,538**	**$78,320**	**$78,397**	**$77,841**	**$77,719**
State of Utah	**$91,750**	**$90,320**	**$89,341**	**$92,849**	**$93,421**
Davis	$108,058	$104,201	$104,783	$107,838	$111,778
Salt Lake	$94,658	$95,491	$90,761	$95,718	$94,439
Utah	$96,877	$94,807	$97,585	$99,273	$100,895
Washington	$76,411	$75,797	$68,804	$77,620	$77,480
Weber	$87,083	$86,060	$81,062	$87,414	$87,565
Beaver	$85,603				
Box Elder	$77,865				
Cache	$78,292	$74,500	$77,764	$79,613	$83,695
Carbon	$53,673				
Daggett	$58,750				
Duchesne	$74,738				
Emery	$69,956				
Garfield	$61,688				
Grand	$62,521				
Iron	$65,527				
Juab	$89,803				
Kane	$75,000				
Millard	$70,877				
Morgan	$126,092				
Piute	$44,650				
Rich	$76,875				
San Juan	$54,890				
Sanpete	$67,459				
Sevier	$73,765				
Summit	$137,058				
Tooele	$101,846	$96,509	$105,600	$95,158	$94,201
Uintah	$69,861				
Wasatch	$115,146				
Wayne	$70,074				

Note: Data are inflation-adjusted using annual average CPI. Using margins of error at a 90% confidence level and reported by the Census Bureau for the data in nominal terms (unadjusted for inflation), all changes between 2019 and 2023 within each geography are statistically significant. Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 8: Per Capita Personal Income for Select Geographies, 2019-2023

(Constant 2023 dollars)

Geography	2019	2020	2021	2022	2023
United States	**$66,227**	**$69,595**	**$72,485**	**$68,978**	**$69,810**
State of Utah	**$57,410**	**$60,907**	**$65,436**	**$63,291**	**$64,175**
Davis	$56,250	$59,561	$63,736	$61,615	$62,449
Salt Lake	$63,149	$67,394	$72,749	$70,627	$71,787
Utah	$51,998	$55,458	$58,547	$56,578	$57,619
Washington	$50,459	$53,373	$57,058	$53,782	$54,405
Weber	$51,098	$54,062	$56,300	$55,156	$55,832
Beaver	$43,305	$49,438	$54,100	$46,831	$39,982
Box Elder	$46,186	$49,237	$51,031	$49,756	$50,990
Cache	$49,085	$50,616	$55,419	$50,922	$50,603
Carbon	$48,275	$50,794	$51,600	$48,792	$49,335
Daggett	$57,096	$58,211	$56,991	$51,243	$52,788
Duchesne	$46,690	$48,797	$50,784	$50,036	$51,352
Emery	$41,839	$45,225	$44,455	$42,565	$42,317
Garfield	$47,019	$50,436	$59,527	$54,074	$53,930
Grand	$68,612	$72,954	$77,952	$74,692	$77,028
Iron	$40,359	$43,012	$44,823	$42,037	$42,301
Juab	$47,379	$51,135	$56,304	$53,444	$52,701
Kane	$50,527	$54,548	$61,468	$53,559	$53,294
Millard	$45,764	$47,909	$50,941	$51,301	$49,823
Morgan	$64,630	$68,095	$77,070	$70,284	$71,630
Piute	$55,881	$56,656	$55,781	$65,970	$61,075
Rich	$46,073	$50,245	$50,951	$49,236	$52,239
San Juan	$34,736	$38,229	$39,446	$38,080	$38,753
Sanpete	$39,115	$43,359	$45,513	$44,839	$43,717
Sevier	$42,932	$46,639	$48,453	$46,348	$46,183
Summit	$190,829	$192,694	$244,578	$251,109	$259,993
Tooele	$46,619	$49,532	$50,840	$48,847	$50,274
Uintah	$38,136	$39,074	$40,683	$40,447	$41,619
Wasatch	$74,070	$81,398	$88,726	$89,964	$92,354
Wayne	$53,480	$57,866	$59,157	$54,910	$56,495

Note: Data are inflation-adjusted using annual average CPI.
Source: U.S. Bureau of Economic Analysis

Table 9: U.S. and Utah Consumer Sentiment, Oct. 2020-Mar. 2025

Date	United States	State of Utah
Oct-20	81.80	98.10
Nov-20	76.90	89.50
Dec-20	80.70	89.20
Jan-21	79.00	89.40
Feb-21	76.80	93.00
Mar-21	84.90	96.40
Apr-21	88.30	96.00
May-21	82.90	93.20
Jun-21	85.50	93.60
Jul-21	81.20	87.30
Aug-21	70.30	80.90
Sep-21	72.80	83.00
Oct-21	71.70	81.50
Nov-21	67.40	76.90
Dec-21	70.60	75.40
Jan-22	67.20	76.90
Feb-22	62.80	78.80
Mar-22	59.40	68.00
Apr-22	65.70	72.40
May-22	58.40	69.00
Jun-22	50.00	64.40
Jul-22	51.50	62.90
Aug-22	58.20	66.00
Sep-22	58.60	63.90
Oct-22	59.90	66.00
Nov-22	56.80	64.10
Dec-22	59.70	68.70
Jan-23	64.90	75.60
Feb-23	67.00	70.40
Mar-23	62.00	70.20
Apr-23	63.50	70.50
May-23	59.20	71.00
Jun-23	64.40	76.30
Jul-23	71.60	77.30
Aug-23	69.50	71.50
Sep-23	68.10	76.30
Oct-23	63.80	69.10
Nov-23	61.30	73.60
Dec-23	69.70	79.80
Jan-24	79.00	81.30
Feb-24	76.90	80.30
Mar-24	79.40	78.00
Apr-24	77.20	76.30
May-24	69.10	77.70
Jun-24	68.20	77.30
Jul-24	66.40	81.10
Aug-24	67.90	83.00
Sep-24	70.10	77.90
Oct-24	70.50	80.70
Nov-24	71.80	88.10
Dec-24	74.00	91.30
Jan-25	71.70	91.30
Feb-25	64.70	88.10
Mar-25	57.00	81.10

*From Utah Consumer Sentiment - April 2025 Results.xlsx

Table 10: Hachman Index Scores for Counties in Utah, 2019-2023

Geography	2019	2020	2021	2022	2023
Davis	84.9	85.7	85.2	85.0	85.6
Salt Lake	94.0	93.9	94.1	94.2	94.1
Utah	80.9	82.0	83.4	83.2	84.5
Washington	83.5	82.0	82.3	82.5	84.1
Weber	89.8	88.9	87.1	86.9	86.5
Beaver	19.5	20.4	22.2	24.4	37.1
Box Elder	59.0	59.4	55.4	54.6	52.2
Cache	74.2	75.1	73.3	73.3	75.3
Carbon	30.7	36.8	36.8	39.4	46.9
Daggett	35.2	30.0	31.4	34.2	34.5
Duchesne	11.6	14.0	12.9	12.3	10.0
Emery	19.6	20.3	18.8	17.2	16.7
Garfield	39.2	40.4	39.4	43.2	41.0
Grand	46.8	46.1	44.6	45.8	46.4
Iron	80.4	80.2	79.9	79.6	78.5
Juab	65.9	67.1	66.3	55.5	61.5
Kane	43.5	44.6	44.8	46.2	47.6
Millard	28.8	30.8	33.7	33.9	35.1
Morgan	54.0	53.4	52.3	52.8	55.5
Piute	25.8	25.2	25.3	25.3	24.2
Rich	45.7	47.0	49.7	48.8	49.5
San Juan	47.7	50.4	41.4	35.8	34.6
Sanpete	58.2	62.9	63.1	63.0	64.0
Sevier	44.9	42.2	43.0	44.9	44.8
Summit	42.0	38.9	37.5	41.5	44.0
Tooele	79.5	79.1	77.3	79.1	79.1
Uintah	17.5	23.3	25.1	19.2	19.2
Wasatch	67.6	67.1	68.3	66.3	70.9
Wayne	53.1	48.6	50.2	53.9	54.7

Table 11: Largest Employers for Five Most Populous Counties in Utah, 2023

County	Rank	Company Name	Industry	Annual Average Employment
Davis	1	Dept. of Defense	Federal Government	10000–14999
	2	Davis County School District	Public Education	10000–14999
	3	Northrop Grumman Corp.	Aerospace Manufacturing	2000–2999
	4	Smith's Food & Drug	Supermarkets	2000–2999
	5	Walmart	Warehouse Clubs/ Supercenters	1000–1999
	6	Lifetime Products Inc.	Athletic Goods Manufacturing	1000–1999
	7	Lagoon Corporation, Inc.	Amusement Parks	1000–1999
	8	Intermountain Health	Health Care	1000–1999
	9	Tanner Memorial Clinic	Health Care	1000–1999
	10	Davis County "Government	Local Government	1000–1999
Salt Lake	1	University of Utah	Higher Education	20000+
	2	Intermountain Health	Health Care	20000+
	3	State of Utah	State Government	10000–14999
	4	Granite School District	Public Education	7000–9999
	5	Jordan School District	Public Education	7000–9999
	6	Salt Lake County	Local Government	5000–6999
	7	Amazon.com	Local Messengers and Delivery	5000–6999
	8	Walmart	Warehouse Clubs/ Supercenters	5000–6999
	9	Delta Airlines	Passenger Air Transportation	5000–6999
	10	The Canyons School District	Public Education	4000–4999
Utah	1	Brigham Young University	Higher Education	15000-19999
	2	Alpine School District	Public Education	7000-9999
	3	Utah Valley University	Higher Education	5000–6999
	4	Intermountain Health	Health Care	5000–6999
	5	Nebo School District	Public Education	4000–4999
Utah *(Continued)*	6	Walmart	Warehouse Clubs/ Supercenters	3000–3999
	7	Vivint	Building Equipment Contractors	2000–2999
	8	State of Utah	State Government	2000–2999
	9	Provo City School District	Public Education	1000–1999
	10	Doterra International	Retail Trade	1000–1999
Washington	1	Intermountain Health	Health Care	4000–4999
	2	Washington School District	Public Education	3000–3999
	3	Utah Tech University	Higher Education	2000–2999
	4	Walmart	Warehouse Clubs/ Supercenters	1000–1999
	5	City of St. George	Local Government	1000–1999
	6	The Home Depot	Home Centers	1000–1999
	7	SkyWest Airlines	Air Transportation	500–999
	8	Washington County	Local Government	500–999
	9	City of Washington	Local Government	500–999
	10	State of Utah	State Government	500–999
Weber	1	U.S. Department of the Treasury	Federal Government	7000–9999
	2	Weber County School District	Public Education	4000–4999
	3	Intermountain Health	Health Care	4000–4999
	4	Northrop Grumman Corp.	Aerospace Manufacturing	3000–3999
	5	Weber State University	Higher Education	3000–3999
	6	Autoliv ASP, Inc.	Motor Vehicle Parts Manufacturing	2000–2999
	7	America First Credit Union	Credit Unions	2000–2999
	8	Fresenius USA Manufacturing, Inc.	Medical Manufacturing	1000–1999
	9	Ogden City School District	Public Education	1000–1999
	10	Walmart	Warehouse Clubs/ Supercenters	1000–1999

Note: The industry field represents industry as determined by the Utah Department of Workforce Services (DWS). Federal disclosure guidelines permit broad employment ranges but not exact counts of employees. Where average employment ranges are identical for consecutive rows, DWS has sorted them from high to low using their non-disclosed data.
Source: Utah Department of Workforce Services

Appendix 3: Utah Housing Market Data Tables

Table 12: Housing Supply – Total Permitted Units for Utah and Counties, 2020-2024

Geography	2020	2021	2022	2023	2024
State of Utah	**32,250**	**40,144**	**29,883**	**25,445**	**21,966**
Davis	2,627	4,008	2,359	1,573	1,775
Salt Lake	10,660	11,037	8,864	8,835	4,093
Utah	8,436	12,430	8,555	6,045	6,646
Washington	3,903	3,835	3,445	2,916	3,066
Weber	1,717	2,015	1,272	1,136	1,292
Beaver	39	69	67	40	23
Box Elder	380	567	265	296	379
Cache	1,490	1,092	966	858	904
Carbon	34	49	84	57	217
Daggett	-	-	-	-	-
Duchesne	48	88	87	74	43
Emery	8	5	-	1	1
Garfield	44	78	21	56	28
Grand	130	106	119	101	375
Iron	825	1,059	1,032	863	671

Geography	2020	2021	2022	2023	2024
Juab	57	87	85	100	68
Kane	141	225	212	122	109
Millard	52	42	42	51	64
Morgan	52	124	50	105	30
Piute	4	3	4	5	1
Rich	53	288	237	93	61
San Juan	26	4	63	58	3
Sanpete	84	264	222	237	264
Sevier	71	64	113	94	99
Summit	229	531	148	199	284
Tooele	636	820	613	803	537
Uintah	61	104	107	100	116
Wasatch	431	1,119	824	616	814
Wayne	12	31	27	11	3

Source: Kem C. Gardner Policy Institute

Table 13: Housing Demand – Actual and Projected Households for Utah and Counties, 2019-2033

							Short-Term Projections								
Geography	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
State of Utah	**1,038,725**	**1,057,252**	**1,082,726**	**1,109,335**	**1,136,684**	**1,164,425**	**1,202,624**	**1,234,215**	**1,266,156**	**1,298,033**	**1,329,463**	**1,360,110**	**1,389,790**	**1,418,376**	**1,445,808**
Davis	110,496	111,552	113,839	116,123	118,387	120,724	125,122	127,732	130,470	133,358	136,397	139,568	142,823	146,102	149,314
Salt Lake	399,636	405,229	411,013	418,018	424,915	431,737	446,483	455,781	465,115	474,402	483,587	492,616	501,450	510,059	518,406
Utah	178,928	184,558	191,305	198,372	205,824	213,414	227,969	236,706	245,450	254,013	262,256	270,095	277,514	284,549	291,305
Washington	59,930	62,416	65,479	68,926	72,618	76,435	77,692	81,360	85,042	88,659	92,119	95,365	98,342	101,020	103,393
Weber	88,705	89,595	90,999	92,524	94,074	95,660	97,666	99,331	101,068	102,884	104,774	106,721	108,708	110,700	112,652
Beaver	2,283	2,276	2,307	2,341	2,373	2,420	2,366	2,405	2,447	2,487	2,527	2,572	2,611	2,651	2,687
Box Elder	18,369	18,678	19,217	19,635	20,067	20,510	20,990	21,504	22,029	22,556	23,079	23,595	24,102	24,604	25,102
Cache	40,879	41,658	43,060	44,381	45,772	47,170	47,109	48,435	49,755	51,039	52,252	53,372	54,394	55,309	56,133
Carbon	7,895	7,950	7,968	8,031	8,103	8,180	7,954	8,026	8,111	8,205	8,303	8,404	8,504	8,602	8,692
Daggett	380	392	401	401	393	398	401	399	398	398	398	399	400	401	403
Duchesne	6,509	6,511	6,582	6,562	6,532	6,497	6,618	6,642	6,670	6,706	6,754	6,799	6,854	6,917	6,984
Emery	3,540	3,535	3,575	3,599	3,636	3,665	3,795	3,824	3,859	3,899	3,941	3,985	4,029	4,073	4,113
Garfield	1,886	1,881	1,881	1,884	1,891	1,891	1,889	1,895	1,901	1,908	1,916	1,924	1,932	1,940	1,947
Grand	4,034	4,006	4,046	4,066	4,075	4,096	4,037	4,064	4,095	4,134	4,181	4,238	4,303	4,376	4,454
Iron	18,233	18,731	19,990	20,840	21,747	22,656	23,282	24,229	25,141	25,984	26,738	27,393	27,947	28,415	28,828
Juab	3,497	3,529	3,606	3,689	3,773	3,863	4,221	4,355	4,494	4,637	4,784	4,932	5,082	5,233	5,383
Kane	3,048	3,081	3,184	3,244	3,310	3,373	3,216	3,276	3,336	3,396	3,454	3,508	3,557	3,601	3,641
Millard	4,280	4,299	4,371	4,429	4,489	4,549	4,502	4,520	4,536	4,550	4,560	4,564	4,564	4,563	4,565
Morgan	3,517	3,574	3,690	3,798	3,917	4,037	4,460	4,592	4,731	4,875	5,026	5,182	5,340	5,499	5,652
Piute	539	536	552	557	569	576	619	624	629	634	639	644	648	652	655
Rich	875	886	911	923	941	954	998	1,019	1,039	1,059	1,079	1,098	1,117	1,135	1,153
San Juan	4,655	4,649	4,725	4,763	4,805	4,850	5,266	5,314	5,368	5,429	5,500	5,580	5,668	5,761	5,855
Sanpete	8,289	8,394	8,562	8,728	8,898	9,071	9,481	9,606	9,757	9,938	10,146	10,374	10,610	10,841	11,056
Sevier	7,407	7,464	7,601	7,723	7,856	7,993	7,815	7,911	8,010	8,115	8,220	8,322	8,418	8,510	8,598
Summit	15,571	15,688	16,033	16,409	16,778	17,135	14,995	15,302	15,610	15,918	16,228	16,538	16,843	17,137	17,419
Tooele	21,577	22,087	23,181	24,140	25,148	26,197	26,787	27,838	28,904	29,967	31,014	32,037	33,038	34,023	35,005
Uintah	11,910	11,993	12,119	12,255	12,371	12,501	12,574	12,799	13,026	13,255	13,483	13,682	13,877	14,075	14,285
Wasatch	10,802	11,040	11,466	11,900	12,333	12,776	13,372	13,786	14,223	14,684	15,160	15,648	16,148	16,653	17,142
Wayne	1,056	1,064	1,064	1,075	1,089	1,099	944	941	940	943	948	956	966	976	985

Source: Kem C. Gardner Policy Institute

Table 14: Rental Vacancy for Utah and Counties, 2019-2023

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
Davis	3.80%	±1.2%	2.70%	±2.2%	4.70%	±2.9%	4.60%	±2.9%	4.20%	±2.9%
Salt Lake	5.80%	±0.5%	7.20%	±1.7%	4.70%	±1%	6.40%	±1.6%	5.10%	±1.2%
Utah	2.70%	±0.6%	4.10%	±1.8%	1.40%	±0.9%	2.40%	±1.3%	2.30%	±1.2%
Washington	9.00%	±1.9%	4.40%	±2.9%	10.40%	±6.4%	7.70%	±4.3%	18.80%	±4.7%
Weber	4.90%	±1.3%	6.80%	±3.7%	4.90%	±2.2%	3.80%	±2.8%	5.30%	±3.2%
Beaver	11.20%	±9.9%								
Box Elder	6.10%	±3.6%								
Cache	3.60%	±1.3%	6.70%	±4.9%	3.60%	±3.2%	1.70%	±2.0%	2.00%	±2.3%
Carbon	7.60%	±3.4%								
Daggett	15.10%	±16.2%								
Duchesne	5.80%	±2.7%								
Emery	3.10%	±2.6%								
Garfield	9.70%	±5.0%								
Grand	13.00%	±8.5%								
Iron	8.70%	±2.6%								
Juab	2.50%	±2.9%								
Kane	11.90%	±12.2%								
Millard	0.00%	±3.7%								
Morgan	11.30%	±12.7%								
Piute	30.00%	±22.2%								
Rich	21.80%	±13.2%								
San Juan	4.00%	±2.4%								
Sanpete	5.50%	±4.0%								
Sevier	5.70%	±3.4%								
Summit	34.80%	±5.0%								
Tooele	6.30%	±2.7%	17.20%	±11.5%	8.70%	±9.4%	1.10%	±1.4%	8.40%	±5.2%
Uintah	9.00%	±4.1%								
Wasatch	5.50%	±3.4%								
Wayne	0.00%	±12.4%								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 15: Owner Vacancy for Utah and Counties, 2019-2023

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
Davis	0.50%	±0.3%	0.70%	±0.6%	0.30%	±0.5%	0.20%	±0.3%	0.90%	±0.7%
Salt Lake	0.40%	±0.1%	0.60%	±0.3%	0.40%	±0.3%	0.50%	±0.3%	0.30%	±0.2%
Utah	0.50%	±0.2%	0.80%	±0.5%	0.50%	±0.4%	0.80%	±0.5%	0.50%	±0.4%
Washington	0.40%	±0.2%	1.30%	±1.2%	0.00%	±0.1%	0.20%	±0.3%	0.50%	±0.6%
Weber	0.30%	±0.2%	0.70%	±0.7%	0.30%	±0.4%	0.50%	±0.5%	0.50%	±0.5%
Beaver	1.80%	±1.9%								
Box Elder	0.20%	±0.3%								
Cache	0.50%	±0.4%	1.80%	±1.8%	0.00%	±0.1%	0.50%	±0.8%	0.00%	±0.6%
Carbon	0.70%	±0.7%								
Daggett	0.90%	±1.8%								
Duchesne	1.40%	±0.6%								
Emery	1.20%	±0.9%								
Garfield	1.10%	±1.6%								
Grand	0.00%	±1.1%								
Iron	0.50%	±0.4%								
Juab	0.00%	±1.1%								
Kane	0.10%	±0.1%								
Millard	1.10%	±1.0%								
Morgan	0.00%	±1.1%								
Piute	1.50%	±1.8%								
Rich	0.70%	±1.2%								
San Juan	0.70%	±0.7%								
Sanpete	0.80%	±0.8%								
Sevier	0.90%	±0.9%								
Summit	1.10%	±0.6%								
Tooele	0.60%	±0.4%	0.00%	±0.9%	0.00%	±0.9%	3.20%	±2.6%	0.00%	±0.8%
Uintah	1.90%	±1.2%								
Wasatch	0.90%	±1.0%								
Wayne	0.20%	±0.6%								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 16: Median Housing Sale Price, Utah Counties, 2018-2024

Geography	Year of Close Date						
	2018	2019	2020	2021	2022	2023	2024
Davis	$ 305,000	$ 329,483	$ 365,000	$ 455,000	$ 520,000	$ 500,000	$ 515,000
Salt Lake	$ 319,000	$ 342,000	$ 378,735	$ 465,000	$ 530,000	$ 514,500	$ 534,913
Utah	$ 310,000	$ 330,000	$ 359,570	$ 455,000	$ 520,500	$ 484,900	$ 499,500
Washington	$ 294,700	$ 315,000	$ 375,000	$ 490,000	$ 563,000	$ 520,000	$ 519,200
Weber	$ 232,000	$ 258,000	$ 291,363	$ 370,000	$ 424,500	$ 415,000	$ 435,000
Beaver	$ 115,000	$ 58,000	$ 247,000	$ 290,000	$ 354,500	$ 260,000	$ 354,950
Box Elder	$ 224,175	$ 254,000	$ 293,915	$ 365,000	$ 426,000	$ 414,900	$ 420,000
Cache	$ 239,900	$ 255,000	$ 280,000	$ 375,000	$ 435,000	$ 419,000	$ 425,000
Carbon	$ 109,250	$ 126,000	$ 145,000	$ 178,000	$ 225,000	$ 230,000	$ 246,000
Daggett	$ 117,500	$ 170,000	$ 190,000	$ 287,000	$ 255,250	$ 280,000	$ 310,000
Duchesne	$ 155,000	$ 169,000	$ 172,250	$ 210,000	$ 290,000	$ 290,000	$ 295,000
Emery	$ 107,500	$ 130,000	$ 147,000	$ 190,000	$ 248,750	$ 240,000	$ 262,500
Garfield	$ 499,950	$ 232,500	$ 235,000	$ 294,950	$ 420,000	$ 382,500	$ 460,000
Grand	$ 342,500	$ 368,262	$ 399,750	$ 482,500	$ 625,000	$ 520,000	$ 515,000
Iron	$ 218,000	$ 234,900	$ 249,471	$ 360,000	$ 375,500	$ 405,000	$ 429,500
Juab	$ 246,000	$ 285,000	$ 295,000	$ 340,000	$ 399,000	$ 410,000	$ 437,500
Kane	$ 485,000	$ 192,500	$ 301,500	$ 393,450	$ 470,000	$ 392,500	$ 393,000
Millard	$ 137,500	$ 175,000	$ 180,000	$ 235,500	$ 292,000	$ 302,500	$ 305,000
Morgan	$ 405,000	$ 407,000	$ 441,000	$ 582,250	$ 692,500	$ 685,900	$ 650,000
Piute	$ 132,200	$ 125,000	$ 154,000	$ 230,000	$ 257,000	$ 337,500	N/A
Rich	$ 309,500	$ 299,900	$ 335,200	$ 513,305	$ 545,000	$ 533,000	$ 524,450
San Juan	$ 164,000	$ 189,000	$ 275,000	$ 327,500	$ 280,000	$ 333,500	$ 309,000
Sanpete	$ 189,500	$ 219,950	$ 255,000	$ 326,000	$ 355,000	$ 370,000	$ 358,500
Sevier	$ 155,000	$ 179,500	$ 202,000	$ 265,800	$ 307,500	$ 295,000	$ 340,000
Summit	$ 777,375	$ 773,000	$ 900,000	$ 1,125,000	$ 1,273,095	$ 1,325,000	$ 1,241,527
Tooele	$ 260,000	$ 279,950	$ 321,000	$ 405,600	$ 475,000	$ 440,000	$ 453,000
Uintah	$ 168,500	$ 182,000	$ 195,000	$ 205,000	$ 263,500	$ 312,750	$ 315,000
Wasatch	$ 490,000	$ 485,000	$ 627,325	$ 787,000	$ 935,000	$ 900,000	$ 790,000
Wayne	$ 207,500	$ 248,150	$ 270,000	$ 360,000	$ 517,500	$ 365,000	$ 500,000

Source: UtahRealEstate.com

Table 17: Housing Affordability for Owners, Utah and Counties, 2019 and 2023

Geography	2019-2023 5-Year Estimate			2019			2023		
	Less than 20%	20 to 29%	Greater than 30%	Less than 20%	20 to 29%	Greater than 30%	Less than 20%	20 to 29%	Greater than 30%
Davis	61.8%	21.1%	17.1%	59.1%	23.7%	17.2%	61.3%	20.0%	18.7%
Salt Lake	59.1%	20.6%	20.3%	58.9%	21.0%	20.1%	57.9%	20.9%	21.2%
Utah	58.6%	21.5%	19.9%	58.1%	22.6%	19.3%	58.2%	20.2%	21.6%
Washington	58.7%	19.6%	21.6%	56.0%	20.4%	23.6%	58.8%	17.7%	23.5%
Weber	56.9%	21.9%	21.2%	55.9%	24.0%	20.0%	51.9%	24.4%	23.8%
Beaver	64.5%	21.1%	14.5%						
Box Elder	61.5%	18.7%	19.9%						
Cache	62.1%	20.1%	17.8%						
Carbon	64.6%	13.2%	22.2%						
Daggett	59.4%	13.4%	27.2%						
Duchesne	62.3%	17.4%	20.3%						
Emery	77.5%	15.7%	6.8%						
Garfield	67.6%	12.6%	19.8%						
Grand	55.1%	16.6%	28.3%						
Iron	57.7%	19.5%	22.7%						
Juab	67.1%	15.8%	17.1%						
Kane	62.8%	19.4%	17.8%						
Millard	67.9%	14.3%	17.8%						
Morgan	63.0%	17.8%	19.2%						
Piute	58.7%	16.3%	25.0%						
Rich	70.6%	12.9%	16.6%						
San Juan	68.4%	11.4%	20.1%						
Sanpete	59.9%	19.3%	20.8%						
Sevier	68.1%	15.2%	16.7%						
Summit	58.7%	20.2%	21.2%						
Tooele	58.9%	23.9%	17.2%						
Uintah	63.4%	19.8%	16.8%						
Wasatch	55.4%	21.7%	22.9%						
Wayne	61.6%	10.0%	28.5%						

Note: Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 and 2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 18: Housing Affordability for Renters, Utah and Counties, 2019 and 2023

Geography	2019-2023 5-Year Estimate			2019			2023		
	Less than 20%	20 to 29%	Greater than 30%	Less than 20%	20 to 29%	Greater than 30%	Less than 20%	20 to 29%	Greater than 30%
Davis	27.0%	29.3%	43.7%	34.3%	27.8%	37.9%	25.2%	29.1%	45.6%
Salt Lake	25.2%	27.3%	47.5%	28.8%	26.3%	45.0%	23.3%	29.5%	47.2%
Utah	27.7%	25.8%	46.5%	26.3%	24.2%	49.5%	26.3%	27.1%	46.6%
Washington	22.4%	23.1%	54.5%	28.7%	33.9%	37.4%	16.7%	20.5%	62.8%
Weber	29.5%	25.3%	45.2%	35.6%	21.0%	43.4%	20.6%	31.7%	47.6%
Beaver	42.9%	27.3%	29.8%						
Box Elder	27.2%	31.1%	41.7%						
Cache	28.1%	27.2%	44.7%						
Carbon	27.8%	20.1%	52.0%						
Daggett	69.0%	21.4%	9.5%						
Duchesne	39.3%	20.8%	40.0%						
Emery	39.2%	11.3%	49.5%						
Garfield	47.9%	18.9%	33.2%						
Grand	24.7%	32.8%	42.5%						
Iron	29.6%	24.2%	46.2%						
Juab	49.0%	24.3%	26.7%						
Kane	19.7%	35.9%	44.4%						
Millard	39.0%	22.4%	38.5%						
Morgan	52.2%	40.5%	7.3%						
Piute	56.0%	16.0%	28.0%						
Rich	33.8%	50.4%	15.8%						
San Juan	47.2%	20.7%	32.1%						
Sanpete	31.9%	22.8%	45.3%						
Sevier	31.5%	28.3%	40.2%						
Summit	32.6%	30.2%	37.2%						
Tooele	37.4%	25.3%	37.4%						
Uintah	45.3%	28.4%	26.3%						
Wasatch	24.5%	24.2%	51.3%						
Wayne	52.4%	15.7%	31.9%						

Note: Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 and 2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 19: Point-in-Time Count, Utah and Counties, 2022-2024

Geography	2022	2023	2024
State of Utah	**3,556**	**3,687**	**3,869**
Davis	55	79	65
Salt Lake	2,095	2,297	2,404
Utah	206	192	175
Washington	393	265	307
Weber	349	353	455
Beaver	-	-	2
Box Elder	14	18	9
Cache	166	152	148
Carbon	8	24	20
Daggett	-	-	-
Duchesne	26	27	19
Emery	-	-	-
Garfield	1	1	2
Grand	27	28	65
Iron	70	68	88
Juab	-	-	-
Kane	-	-	4
Millard	-	2	-
Morgan	-	-	-
Piute	-	-	-
Rich	-	-	-
San Juan	32	23	11
Sanpete	-	2	-
Sevier	28	35	20
Summit	35	33	30
Tooele	49	76	38
Uintah	2	1	7
Wasatch	-	-	-
Wayne	-	11	-

Source: Homelessness Annual Report Dashboard, Utah Department of Workforce Services Homelessness Services

Table 20: Average Length of Time Homeless in Utah by Reporting Area, 2021-2023

Geography	2021	2022	2023
State of Utah	**62.22**	**58.18**	**59.39**
Davis	10.37	9.8	5.9
Salt Lake	77.4	77.2	81.07
Mountainland	8.12	8.84	8.67
Washington	39.28	50.91	36.56
Weber/Morgan	54.07	40.17	38.96
Bear River	21.21	25.31	14.02
Carbon/Emery	14.79	10.56	15.01
Grand	5	6.97	19.8
Iron	21.5	45.05	43.6
Six County	n/a	n/a	n/a
Tooele	46.97	60.17	111.9
Uintah	9.14	6.4	6.01

Note: Duration data are not reported for Weber County separate from Morgan County and are not reported for Utah County. Data limitations require data to be reported at non-county level. Mountainland area includes Utah, Wasatch, and Summit County, Six county area includes Juab, Millard, Piute, Sanpete, Sevier, and Wayne counties.
Source: Homelessness Annual Report Dashboard, Utah Department of Workforce Services Homelessness Services

Appendix 4: Utah Demographic Profile Data Tables

Table 21: Total Population for Utah and Counties, 2019-2024

Geography	2019	2020	2021	2022	2023	2024
State of Utah	**3,231,108**	**3,284,823**	**3,342,543**	**3,400,493**	**3,456,446**	**3,506,838**
Davis	360,196	363,419	367,361	372,262	377,378	378,572
Salt Lake	1,174,562	1,188,213	1,197,256	1,206,733	1,220,554	1,232,666
Utah	645,315	664,258	683,385	705,692	727,751	749,604
Washington	175,215	182,111	189,527	193,956	198,528	204,386
Weber	260,168	262,727	266,003	268,459	269,811	271,382
Beaver	7,055	7,076	7,156	7,298	7,314	7,339
Box Elder	56,956	57,886	59,208	60,607	61,251	61,755
Cache	131,388	133,743	136,945	140,289	141,700	143,483
Carbon	20,391	20,449	20,487	20,737	20,654	20,442
Daggett	918	943	962	956	998	984
Duchesne	19,657	19,608	19,738	20,095	20,112	20,171
Emery	9,890	9,824	9,890	9,927	10,035	9,913
Garfield	5,092	5,084	5,083	5,113	5,141	5,115
Grand	9,715	9,664	9,709	9,743	9,842	9,898
Iron	56,122	57,658	61,128	63,683	66,044	67,897
Juab	11,711	11,831	12,057	12,438	12,766	13,116
Kane	7,600	7,692	7,919	8,174	8,387	8,364
Millard	12,934	13,010	13,211	13,441	13,484	13,609
Morgan	12,125	12,353	12,678	13,016	13,059	13,093
Piute	1,449	1,442	1,479	1,495	1,565	1,649
Rich	2,483	2,517	2,559	2,643	2,725	2,805
San Juan	14,617	14,541	14,647	14,925	14,954	15,005
Sanpete	28,288	28,560	28,978	29,867	30,347	30,900
Sevier	21,438	21,571	21,795	21,966	22,164	21,972
Summit	42,215	42,394	42,837	43,249	43,491	43,304
Tooele	71,312	73,149	76,249	77,692	79,408	81,856
Uintah	35,558	35,679	35,973	36,422	36,527	36,215
Wasatch	34,242	34,933	35,816	37,075	37,933	38,802
Wayne	2,496	2,490	2,504	2,542	2,523	2,543

Note: All UPC data are dated July 1 of the calendar year.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Table 22: Annual Population Change for Utah and Counties, 2020-2024

Geography	2020	2021	2022	2023	2024
State of Utah	**53,715**	**57,720**	**57,951**	**55,952**	**50,392**
Davis	3,223	3,942	4,901	5,116	1,194
Salt Lake	13,651	9,043	9,477	13,821	12,113
Utah	18,943	19,127	22,307	22,059	21,853
Washington	6,896	7,416	4,428	4,572	5,858
Weber	2,559	3,276	2,456	1,352	1,570
Beaver	21	81	142	16	26
Box Elder	930	1,322	1,399	644	504
Cache	2,355	3,202	3,344	1,411	1,783
Carbon	58	38	250	-82	-212
Daggett	25	19	-6	43	-15
Duchesne	-49	131	357	17	58
Emery	-66	66	37	108	-122
Garfield	-8	-1	30	28	-26
Grand	-51	45	34	99	56
Iron	1,536	3,470	2,555	2,361	1,852
Juab	121	226	381	328	350
Kane	93	227	255	213	-23
Millard	76	201	229	43	126
Morgan	229	325	337	44	33
Piute	-7	37	16	70	84
Rich	33	43	84	82	80
San Juan	-77	106	278	29	50
Sanpete	271	418	889	480	553
Sevier	133	225	171	198	-192
Summit	179	443	412	242	-186
Tooele	1,837	3,101	1,443	1,716	2,448
Uintah	121	294	449	105	-312
Wasatch	691	883	1,259	859	868
Wayne	-6	14	39	-20	21

Note: All UPC data are dated July 1 of the calendar year.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Table 23: Net Migration for Utah and Counties, 2020-2024

Geography	2020	2021	2022	2023	2024
State of Utah	**26,142**	**33,956**	**34,939**	**31,626**	**26,018**
Davis	246	1,369	2,374	2,619	-1,184
Salt Lake	4,916	2,086	2,696	7,032	5,156
Utah	10,037	10,438	13,721	13,028	12,694
Washington	6,249	6,962	4,145	3,874	5,283
Weber	846	1,894	1,129	-74	144
Beaver	-24	63	114	-19	0
Box Elder	557	1,028	1,049	278	98
Cache	858	1,809	2,019	87	605
Carbon	47	82	328	-33	-137
Daggett	26	11	-4	45	-6
Duchesne	-200	51	253	-68	4
Emery	-80	76	47	101	-127
Garfield	-25	18	24	31	-11
Grand	-55	20	17	91	51
Iron	1,018	3,128	2,220	1,917	1,385

Geography	2020	2021	2022	2023	2024
Juab	25	100	282	206	208
Kane	68	232	259	222	-24
Millard	-1	151	213	-26	48
Morgan	160	263	249	5	-36
Piute	-11	35	22	81	89
Rich	23	23	82	58	81
San Juan	-112	83	269	12	2
Sanpete	94	313	779	336	436
Sevier	62	189	108	121	-262
Summit	-75	212	213	40	-459
Tooele	1,228	2,507	904	1,081	1,798
Uintah	-166	105	294	-61	-464
Wasatch	444	692	1,087	670	617
Wayne	-18	15	46	-26	28

Note: County values may not sum to state due to net migration that isn't assigned to a specific county.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Table 24: Total Natural Increase for Utah and Counties, 2020-2024

Geography	2020	2021	2022	2023	2024
State of Utah	**27,573**	**23,764**	**23,012**	**24,326**	**24,374**
Davis	2,977	2573	2,527	2,497	2,378
Salt Lake	8,735	6957	6,781	6,789	6,957
Utah	8,906	8689	8,586	9,031	9,159
Washington	647	454	283	698	575
Weber	1,713	1382	1,327	1,426	1,426
Beaver	45	18	28	35	26
Box Elder	373	294	350	366	406
Cache	1,497	1393	1,325	1,324	1,178
Carbon	11	-44	-78	-49	-75
Daggett	-1	8	-2	-2	-9
Duchesne	151	80	104	85	54
Emery	14	-10	-10	7	5
Garfield	17	-19	6	-3	-15
Grand	4	25	17	8	5
Iron	518	342	335	444	467

Geography	2020	2021	2022	2023	2024
Juab	96	126	99	122	142
Kane	25	-5	-4	-9	1
Millard	77	50	16	69	78
Morgan	69	62	88	39	69
Piute	4	2	-6	-11	-5
Rich	10	20	2	24	-1
San Juan	35	23	9	17	48
Sanpete	177	105	110	144	117
Sevier	71	36	63	77	70
Summit	254	231	199	202	273
Tooele	609	594	539	635	650
Uintah	287	189	155	166	152
Wasatch	247	191	172	189	251
Wayne	12	-1	-7	6	-7

Note: All UPC data are dated July 1 of the calendar year. Counties may not sum to state due to vital records that aren't assigned to a specific county.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Table 25: Total Annual Percent Change for Utah and Counties: 2020-2024

Geography	2020	2021	2022	2023	2024
State of Utah	**1.66%**	**1.76%**	**1.73%**	**1.65%**	**1.46%**
Davis	0.89%	1.08%	1.33%	1.37%	0.32%
Salt Lake	1.16%	0.76%	0.79%	1.15%	0.99%
Utah	2.94%	2.88%	3.26%	3.13%	3.00%
Washington	3.94%	4.07%	2.34%	2.36%	2.95%
Weber	0.98%	1.25%	0.92%	0.50%	0.58%
Beaver	0.29%	1.14%	1.98%	0.21%	0.35%
Box Elder	1.63%	2.28%	2.36%	1.06%	0.82%
Cache	1.79%	2.39%	2.44%	1.01%	1.26%
Carbon	0.28%	0.19%	1.22%	-0.40%	-1.03%
Daggett	2.70%	2.03%	-0.65%	4.48%	-1.49%
Duchesne	-0.25%	0.67%	1.81%	0.09%	0.29%
Emery	-0.67%	0.67%	0.37%	1.08%	-1.21%
Garfield	-0.16%	-0.01%	0.59%	0.54%	-0.50%
Grand	-0.52%	0.46%	0.35%	1.01%	0.57%
Iron	2.74%	6.02%	4.18%	3.71%	2.80%
Juab	1.03%	1.91%	3.16%	2.64%	2.74%
Kane	1.22%	2.95%	3.22%	2.60%	-0.27%
Millard	0.59%	1.54%	1.73%	0.32%	0.93%
Morgan	1.89%	2.63%	2.66%	0.34%	0.26%
Piute	-0.48%	2.58%	1.10%	4.69%	5.35%
Rich	1.33%	1.69%	3.29%	3.10%	2.93%
San Juan	-0.52%	0.73%	1.90%	0.20%	0.33%
Sanpete	0.96%	1.46%	3.07%	1.61%	1.82%
Sevier	0.62%	1.04%	0.78%	0.90%	-0.87%
Summit	0.42%	1.05%	0.96%	0.56%	-0.43%
Tooele	2.58%	4.24%	1.89%	2.21%	3.08%
Uintah	0.34%	0.82%	1.25%	0.29%	-0.85%
Wasatch	2.02%	2.53%	3.51%	2.32%	2.29%
Wayne	-0.24%	0.56%	1.55%	-0.77%	0.82%

Note: All UPC data are dated July 1 of the calendar year.
Source: Utah Population Committee, Kem C. Gardner Policy Institute

Table 26: Utah Population Projections by County, 2025-2033

Geography	2025	2026	2027	2028	2029	2030	2031	2032	2033	Absolute Change 2025 to 2033	Percent Change 2025 to 2033	Average Annual Rate of Change
State of Utah	**3,572,864**	**3,630,850**	**3,687,648**	**3,745,220**	**3,803,300**	**3,860,568**	**3,916,828**	**3,971,838**	**4,025,388**	**452,524**	**12.7%**	**1.5%**
Davis	384,059	387,434	391,190	395,478	400,360	405,805	411,688	417,796	423,820	39,761	10.4%	1.2%
Salt Lake	1,249,810	1,263,607	1,276,721	1,289,922	1,304,021	1,318,166	1,332,280	1,346,253	1,359,944	110,134	8.8%	1.1%
Utah	766,750	786,709	806,385	825,490	843,864	861,468	878,391	894,844	911,167	144,417	18.8%	2.2%
Washington	214,323	222,628	230,845	238,753	246,172	252,964	259,029	264,310	268,790	54,467	25.4%	2.9%
Weber	274,352	276,711	279,276	282,104	285,212	288,577	292,138	295,793	299,397	25,045	9.1%	1.1%
Beaver	7,431	7,495	7,561	7,630	7,699	7,769	7,834	7,894	7,945	514	6.9%	0.8%
Box Elder	63,096	64,035	64,960	65,860	66,726	67,559	68,360	69,141	69,914	6,818	10.8%	1.3%
Cache	146,807	149,424	152,018	154,557	157,021	159,402	161,706	163,951	166,167	19,360	13.2%	1.6%
Carbon	20,727	20,799	20,892	21,005	21,135	21,275	21,422	21,567	21,703	976	4.7%	0.6%
Daggett	964	947	933	923	916	911	910	911	912	-52	-5.4%	-0.7%
Duchesne	19,908	19,773	19,656	19,576	19,547	19,530	19,559	19,628	19,723	-185	-0.9%	-0.1%
Emery	10,013	10,031	10,065	10,112	10,170	10,235	10,304	10,373	10,437	424	4.2%	0.5%
Garfield	5,122	5,115	5,113	5,116	5,125	5,138	5,154	5,172	5,186	64	1.2%	0.2%
Grand	9,837	9,839	9,859	9,905	9,980	10,087	10,223	10,384	10,561	724	7.4%	0.9%
Iron	70,103	72,156	74,052	75,706	77,073	78,144	78,950	79,558	80,074	9,971	14.2%	1.7%
Juab	13,345	13,650	13,962	14,277	14,595	14,913	15,229	15,543	15,853	2,508	18.8%	2.2%
Kane	8,578	8,678	8,778	8,877	8,972	9,062	9,144	9,216	9,277	699	8.1%	1.0%
Millard	14,413	14,325	13,432	13,294	13,181	13,047	12,897	12,740	12,597	-1,816	-12.6%	-1.7%
Morgan	13,462	13,662	13,874	14,106	14,360	14,635	14,928	15,230	15,530	2,068	15.4%	1.8%
Piute	1,590	1,601	1,612	1,624	1,637	1,650	1,662	1,673	1,684	94	5.9%	0.7%
Rich	2,792	2,827	2,860	2,893	2,923	2,952	2,979	3,006	3,032	240	8.6%	1.0%
San Juan	14,760	14,671	14,614	14,599	14,633	14,717	14,845	15,006	15,182	422	2.9%	0.4%
Sanpete	30,873	31,111	31,437	31,876	32,420	33,047	33,726	34,417	35,073	4,200	13.6%	1.6%
Sevier	22,443	22,510	22,579	22,659	22,742	22,820	22,890	22,953	23,017	574	2.6%	0.3%
Summit	44,345	44,766	45,207	45,679	46,183	46,717	47,272	47,832	48,376	4,031	9.1%	1.1%
Tooele	84,149	86,632	89,073	91,416	93,627	95,699	97,645	99,506	101,346	17,197	20.4%	2.4%
Uintah	36,950	37,140	37,330	37,531	37,752	37,920	38,116	38,361	38,673	1,723	4.7%	0.6%
Wasatch	39,364	40,091	40,884	41,766	42,748	43,826	44,980	46,177	47,368	8,004	20.3%	2.3%
Wayne	2,497	2,483	2,478	2,485	2,504	2,532	2,566	2,604	2,640	143	5.7%	0.7%

Source: Kem C. Gardner Policy Institute, 2024-2033 Short-Term Planning Projections

Table 27: Median Age for United States, Utah, and Utah's 5 Largest Counties

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
United States	**38.7**	**0.1**	**38.5**	**±0.1**	**38.8**	**±0.1**	**39.0**	**±0.1**	**39.2**	**±0.1**
State of Utah	**31.7**	**0.1**	**31.2**	**±0.2**	**31.8**	**±0.2**	**32.1**	**±0.2**	**32.3**	**±0.2**
Davis	32.3	0.1	31.7	±0.4	32.3	±0.4	32.6	±0.3	32.90	±0.2
Salt Lake	33.8	0.1	33.3	±0.2	33.8	±0.2	34.2	±0.2	34.4	±0.1
Utah	25.5	0.1	25.2	±0.1	25.9	±0.2	25.6	±0.2	26.2	±0.2
Washington	39.0	0.4	38.1	±0.9	39.2	±1.5	39.5	±0.6	40.1	±0.7
Weber	33.5	0.2	33.1	0.4	33.5	0.3	34.0	±0.3	33.8	±0.3
Beaver	34.4	1.4								
Box Elder	34.4	1.4								
Cache	25.9	0.2	26.0	±1	25.9	±0.5	25.9	±0.5	26.6	±0.4
Carbon	38.8	1.1								
Daggett	45.0	5.1								
Duchesne	33.8	0.4								
Emery	39.1	0.6								
Garfield	41.0	1.0								
Grand	41.0	1.0								
Iron	29.9	0.3								
Juab	29.9	0.3								
Kane	43.7	0.7								
Millard	33.4	0.8								
Morgan	32.5	0.8								
Piute	47.1	7.2								
Rich	37.2	1.8								
San Juan	34.6	0.7								
Sanpete	33.8	0.5								
Sevier	36.7	0.4								
Summit	41.0	0.5								
Tooele	32.0	0.3	31.6	±1.2	32.5	±0.5	31.9	±0.8	32.0	±0.6
Uintah	33.0	0.3								
Wasatch	36.1	0.4								
Wayne	43.1	2.3								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic. American Community Survey data represent a sample of the total population. The margin of error describes the amount of error for these estimates at a 90% confidence level. For example, the median age in the United States in 2023 was 39.2 with a margin of error of 0.1, meaning we can be 90% confident that the true median age was between 39.1 and 39.3. Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 28: Population by Race for United States, Utah, and Utah's 5 Largest Counties, 2019-2023

Geography	2019-2023 5-Year Estimate Total	Non-Hispanic White	Non-Hispanic Black or African American	Non-Hispanic AIAN	Non-Hispanic Asian	Non-Hispanic NHOPI	Non-Hispanic Some Other Race	Non-Hispanic Two or More Races	Hispanic or Latino
United States	**332,387,540**	**193,338,267**	**39,981,609**	**1,751,338**	**19,106,873**	**565,623**	**1,646,202**	**12,866,039**	**63,131,589**
State of Utah	**3,331,187**	**2,521,945**	**34,607**	**22,765**	**77,221**	**30,359**	**12,028**	**119,249**	**513,013**
Davis	366,742	295,736	4,193	1,111	6,908	2,967	2,126	12,418	41,283
Salt Lake	1,184,689	804,254	19,552	5,757	48,154	17,828	4,896	47,594	236,654
Utah	683,622	539,347	4,093	1,689	9,805	5,390	1,878	26,693	94,727
Washington	189,827	155,308	885	1,263	1,992	1,255	577	6,251	22,296
Weber	266,183	198,459	2,802	998	3,826	573	877	8,294	50,354
Beaver	7,172	6,031	11	6		10	3	54	1,057
Box Elder	59,725	51,512	209	249	440	124	35	1,227	5,929
Cache	137,031	112,281	900	103	2,526	521	304	4,590	15,806
Carbon	20,446	16,832	107	118	63	70	56	499	2,701
Daggett	747	689		11			1	24	22
Duchesne	19,932	17,008	15	695	104	94	20	580	1,416
Emery	9,968	8,920	4	76		54	8	176	730
Garfield	5,170	4,619	4	100		25		61	361
Grand	9,697	7,631	2	382	107	138	10	215	1,212
Iron	60,201	50,465	380	738	598	192	110	1,648	6,070
Juab	12,273	11,168	80	129		1		254	641
Kane	7,996	7,094	18	167	11	7	48	267	384
Millard	13,179	10,801	28	179	225	19	13	159	1,755
Morgan	12,585	11,669	20	18	23	48	166	278	363
Piute	1,705	1,628	2						75
Rich	2,588	2,315		11			1	81	180
San Juan	14,466	6,496	10	6,548	72	59	97	380	804
Sanpete	29,209	24,679	258	176	249	137	59	594	3,057
Sevier	21,854	19,957	43	96	64	41	49	465	1,139
Summit	42,709	35,545	166	27	736	64	70	1,339	4,762
Tooele	76,648	60,669	624	173	550	658	438	2,614	10,922
Uintah	36,458	29,307	181	1,861	265	42	74	1,659	3,069
Wasatch	35,808	29,198	20	84	503	42	112	703	5,146
Wayne	2,557	2,327						132	98

Note: AIAN stands for American Indian and Alaska Native. NHOPI stands for Native Hawaiian and Other Pacific Islander. All groups are single race alone except Two or More Races and Hispanic or Latino. American Community Survey data represent a sample of the total population. The margin of error describes the amount of error for these estimates at a 90% confidence level.
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Table 29: Average Household Size for United States, Utah, and Utah's Counties, 2019-2023

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
United States	**2.54**	**±0.01**	**2.61**	**±0.01**	**2.54**	**±0.01**	**2.5**	**±0.01**	**2.49**	**±0.01**
State of Utah	**2.99**	**±0.01**	**3.08**	**±0.02**	**2.99**	**±0.01**	**2.95**	**±0.01**	**2.88**	**±0.01**
Davis	3.18	±0.02	3.23	±0.04	3.20	±0.04	3.15	±0.04	3.13	±0.04
Salt Lake	2.80	±0.01	2.98	±0.03	2.79	±0.02	2.76	±0.02	2.68	±0.02
Utah	3.41	±0.01	3.48	±0.03	3.45	±0.03	3.37	±0.03	3.28	±0.02
Washington	2.8	±0.04	2.78	±0.10	2.77	±0.09	2.71	±0.08	2.76	±0.07
Weber	2.85	±0.02	2.93	±0.05	2.84	±0.04	2.8	±0.05	2.74	±0.04
Beaver	2.89	±0.15								
Box Elder	3.1	±0.05								
Cache	3.09	±0.02	3.12	±0.08	3.12	±0.07	3.02	±0.06	2.96	±0.05
Carbon	2.5	±0.06								
Daggett	2.65	±0.43								
Duchesne	2.93	±0.06								
Emery	2.88	±0.10								
Garfield	2.41	±0.16								
Grand	2.14	±0.11								
Iron	3.01	±0.05								
Juab	3.23	±0.08								
Kane	2.42	±0.16								
Millard	3.04	±0.11								
Morgan	3.49	±0.14								
Piute	2.99	±0.49								
Rich	3.14	±0.30								
San Juan	3.02	±0.07								
Sanpete	3.03	±0.08								
Sevier	2.91	±0.07								
Summit	2.94	±0.08								
Tooele	3.31	±0.04	3.38	±0.12	3.25	±0.05	3.33	±0.08	3.29	±0.07
Uintah	3.02	±0.08								
Wasatch	2.97	±0.08								
Wayne	2.33	±0.21								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic.
Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 30: Households by Type for United States, Utah, and Utah's Counties, 2019-2023 5 Year Estimate

Geography	Married with No Children	Married with Children	Single Parent with Children	Other Family	Nonfamily
United States	**29.0%**	**18.20%**	**8.4%**	**8.9%**	**35.5%**
State of Utah	**31.0%**	**28.50%**	**6.7%**	**7.0%**	**26.8%**
Davis	32.0%	33.6%	6.9%	6.4%	21.1%
Salt Lake	28.4%	23.5%	7.4%	7.8%	32.9%
Utah	31.3%	37.7%	5.3%	6.2%	19.5%
Washington	40.4%	23.8%	4.9%	5.5%	25.4%
Weber	29.6%	26.3%	8.6%	7.8%	27.7%
Beaver	36.0%	35.80%	4.8%	2.2%	21.2%
Box Elder	31.8%	32.30%	6.7%	5.8%	23.4%
Cache	34.0%	31.20%	5.6%	5.7%	23.5%
Carbon	31.0%	22.40%	7.2%	5.2%	34.2%
Daggett	36.2%	19.10%	1.1%	0.9%	42.7%
Duchesne	33.1%	30.4%	7.2%	7.4%	21.9%
Emery	40.2%	22.0%	6.3%	4.8%	26.7%
Garfield	40.4%	19.5%	3.5%	6.7%	29.9%
Grand	21.5%	18.0%	8.9%	8.1%	43.5%
Iron	32.7%	25.9%	6.5%	6.0%	28.9%
Juab	32.1%	36.8%	5.7%	9.1%	16.3%
Kane	38.7%	15.3%	4.4%	4.0%	37.6%
Millard	35.9%	27.0%	8.8%	5.5%	22.8%
Morgan	40.1%	38.7%	3.9%	5.5%	11.8%
Piute	38.8%	18.70%	1.6%	4.7%	36.2%
Rich	46.7%	30.00%	4.6%	0.3%	18.4%
San Juan	32.8%	20.5%	9.7%	12.2%	24.8%
Sanpete	35.4%	29.5%	6.4%	5.7%	23.0%
Sevier	35.2%	31.1%	5.0%	5.9%	22.8%
Summit	39.2%	24.5%	6.6%	3.6%	26.1%
Tooele	39.2%	24.5%	6.6%	3.6%	26.1%
Uintah	26.2%	30.8%	8.0%	6.5%	28.5%
Wasatch	37.8%	31.4%	4.5%	4.6%	21.7%
Wayne	37.1%	29.8%	6.4%	5.5%	21.2%

Note: Children are the householder's own children younger than 18. Nonfamily households include individuals living alone or with roomates who are not related to them.
Margins of error are not published for all of the groups listed.
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Table 31: Percentage of Residents Age 25 and Older With a Bachelor's Degree or Higher Degree

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
United States	**35.0%**	**±0.2**	**33.1%**	**±0.1**	**35.0%**	**±0.1**	**35.7%**	**±0.1**	**36.2%**	**±0.1**
State of Utah	**36.9%**	**±0.4**	**34.8%**	**±0.7**	**36.8%**	**±0.7**	**37.9%**	**±0.6**	**38.4%**	**±0.6**
Davis	38.7%	±0.9	36.5%	±1.7	37.9%	±1.8	40.9%	±2.0	39.1%	±1.9
Salt Lake	38.6%	±0.5	37.3%	±1.1	37.2%	±1.1	38.9%	±1.1	40.3%	±0.9
Utah	43.8%	±0.8	41.1%	±1.5	46.0%	±1.5	44.2%	±1.3	46.0%	±1.3
Washington	33.3%	±1.3	27.3%	±2.9	34.3%	±3.5	36.6%	±2.3	33.7%	±2.2
Weber	28.0%	±1.0	27.0%	±2.0	28.9%	±1.9	28.7%	±2.3	29.7%	±1.8
Beaver	22.7%	±5.4								
Box Elder	26.7%	±1.7								
Cache	40.4%	±1.4	36.3%	±3.0	41.0%	±3.5	43.2%	±3.2	43.0%	±3.1
Carbon	18.4%	±2.1								
Daggett	11.6%	±5.4								
Duchesne	17.0%	±1.7								
Emery	17.2%	±2.8								
Garfield	32.0%	±5.8								
Grand	34.7%	±5.2								
Iron	30.3%	±2.3								
Juab	20.2%	±3.5								
Kane	32.1%	±4.9								
Millard	23.1%	±2.8								
Morgan	38.8%	±4.3								
Piute	19.0%	±5.2								
Rich	24.5%	±5.5								
San Juan	20.2%	±3.1								
Sanpete	23.2%	±2.5								
Sevier	23.1%	±2.3								
Summit	58.1%	±2.2								
Tooele	23.2%	±1.8	22.9%	±4.5	19.8%	±4.1	22.4%	±3.4	22.6%	±3.1
Uintah	16.8%	±1.9								
Wasatch	47.7%	±3.0								
Wayne	25.2%	±6.4								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic. American Community Survey data represent a sample of the total population. The margin of error describes the amount of error for these estimates at a 90% confidence level. For example, 36.2% of U.S. residents held bachelor's degrees in 2023. With a margin of error of 0.1, we can be 90% confident that the true rate was between 36.1% and 36.3%.
Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 32: Poverty Rate for Total Population, 2019-2023

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
United States	**12.4%**	**0.1%**	**12.3%**	**0.1%**	**12.8%**	**0.1%**	**12.6%**	**0.1%**	**12.5%**	**0.1%**
State of Utah	**8.6%**	**0.2%**	**8.9%**	**0.5%**	**8.6%**	**0.5%**	**8.2%**	**0.4%**	**9.0%**	**0.5%**
Davis	6.0%	0.6%	5.3%	1.1%	6.5%	1.2%	6.5%	1.4%	5.9%	1.6%
Salt Lake	8.4%	0.4%	9.0%	0.8%	8.5%	0.9%	7.4%	0.7%	9.4%	0.8%
Utah	8.7%	0.4%	9.9%	1.1%	7.9%	1.0%	7.9%	1.0%	9.0%	1.0%
Washington	9.9%	0.9%	9.8%	2.7%	9.5%	1.9%	10.3%	2.5%	12.3%	2.6%
Weber	7.5%	0.7%	5.8%	1.1%	9.3%	1.8%	7.8%	1.8%	8.2%	1.4%
Beaver	7.5%	3.8%								
Box Elder	8.6%	1.4%								
Cache	13.1%	1.1%	15.3%	2.9%	11.8%	2.4%	13.6%	2.4%	11.4%	2.0%
Carbon	16.8%	3.1%								
Daggett	10.1%	3.2%								
Duchesne	13.3%	2.3%								
Emery	11.3%	2.9%								
Garfield	11.1%	3.3%								
Grand	17.0%	5.0%								
Iron	13.6%	1.8%								
Juab	9.0%	2.2%								
Kane	10.4%	3.6%								
Millard	8.8%	2.4%								
Morgan	1.7%	1.1%								
Piute	11.1%	4.0%								
Rich	9.5%	4.8%								
San Juan	18.4%	2.9%								
Sanpete	15.3%	2.9%								
Sevier	10.5%	2.0%								
Summit	4.5%	0.8%								
Tooele	4.7%	1.0%	2.9%	1.3%	3.5%	1.6%	6.6%	2.2%	8.1%	3.1%
Uintah	11.1%	1.7%								
Wasatch	5.1%	1.6%								
Wayne	9.1%	4.7%								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic. American Community Survey data represent a sample of the total population. The margin of error describes the amount of error for these estimates at a 90% confidence level. For example, the poverty rate in the United States in 2023 was 12.5% with a margin of error of 0.1, meaning we can be 90% confident that the true poverty rate was between 12.4 and 12.6.
Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 33: Percent of Households Receiving Food Stamp/SNAP, 2019-2023

Geography	2019-2023 5-Year Estimate	Margin of Error	2019	Margin of Error	2021	Margin of Error	2022	Margin of Error	2023	Margin of Error
United States	**11.8%**	**±0.1**	**10.7%**	**±0.1**	**12.4%**	**±0.1**	**12.4%**	**±0.1**	**12.2%**	**±0.1**
State of Utah	**5.3%**	**±0.2**	**5.5%**	**±0.4**	**5.6%**	**±0.3**	**5.2%**	**±0.4**	**5.2%**	**±0.4**
Davis	4.4%	±0.5	4.0%	±1.0	5.9%	±1.4	4.5%	±1.2	4.8%	±1.1
Salt Lake	5.1%	±0.3	4.9%	±0.6	5.5%	±0.6	4.7%	±0.7	4.9%	±0.6
Utah	4.3%	±0.3	4.4%	±0.8	4.4%	±0.7	3.8%	±0.6	3.8%	±0.6
Washington	4.7%	±0.8	5.5%	±1.9	5.3%	±1.4	4.5%	±1.4	5.6%	±1.8
Weber	6.7%	±0.6	7.5%	±1.7	7.2%	±1.2	6.80%	±1.2	6.30%	±1.5
Beaver	4.3%	±2.5								
Box Elder	6.7%	±1.2								
Cache	4.8%	±0.7	5.4%	±2.0	3.9%	±1.4	3.8%	±1.5	3.9%	±1.3
Carbon	14.6%	±2.6								
Daggett	6.5%	±4.5								
Duchesne	10.6%	±1.7								
Emery	9.3%	±2.5								
Garfield	4.0%	±2.1								
Grand	7.5%	±3.3								
Iron	8.8%	±1.9								
Juab	5.9%	±2.5								
Kane	2.9%	±2.3								
Millard	5.1%	±2.0								
Morgan	0.4%	±0.6								
Piute	9.0%	±4.3								
Rich	5.6%	±4.5								
San Juan	14.8%	±2.5								
Sanpete	7.4%	±1.5								
Sevier	11.3%	±2.4								
Summit	1.7%	±0.7								
Tooele	6.7%	±1.4	5.7%	±2.6	6.9%	±3.1	8.3%	±3.4	5.3%	±2.1
Uintah	13.7%	±2.8								
Wasatch	1.4%	±0.8								
Wayne	8.1%	±4.2								

Note: Single-year ACS data are not available in 2020 because the U.S. Census Bureau determined they did not meet quality standards due to implications of the 2020 pandemic. American Community Survey data represent a sample of the total population. The margin of error describes the amount of error for these estimates at a 90% confidence level. For example, the snap rate in the United States in 2023 was 12.2% with a margin of error of 0.1, meaning we can be 90% confident that the true SNAP rate was between 12.1% and 12.3%. Blank cells indicate counties with a population of less than 65,000, whose estimates are not reliable enough for Census Bureau publishing standards.
Source: U.S. Census Bureau, 2019 & 2021-2023 American Community Survey 1-Year Estimates, 2019-2023 5-Year Estimates

Table 34: Share of County Population without Health Insurance Coverage for Utah and Utah Counties, 2019-2023

Geography	2019-2023 5-Year Estimate	RSE	2019	RSE	2020	RSE	2021	RSE	2022	RSE	2023	RSE
State of Utah	**10.1%**	**1.8%**	**12.5%**	**3.4%**	**11.7%**	**3.9%**	**8.7%**	**4.4%**	**8.8%**	**4.9%**	**8.7%**	**4.4%**
Davis	6.4%	7.5%	11.1%	11.9%	7.4%	16.2%	4.2%	20.1%	3.7%	22.6%	5.5%	17.7%
Salt Lake	10.8%	3.2%	12.1%	6.2%	12.8%	6.7%	9.6%	7.2%	10.3%	8.4%	9.2%	7.7%
Utah	7.8%	4.4%	10.3%	7.9%	8.8%	9.4%	6.9%	10.2%	6.3%	13.0%	7.0%	10.0%
Washington	14.3%	7.3%	18.7%	12.5%	15.1%	16.3%	12.0%	19.7%	15.6%	17.0%	10.2%	17.8%
Weber	9.9%	6.6%	11.5%	13.4%	11.3%	13.3%	9.8%	15.5%	7.4%	16.5%	9.8%	15.1%
Beaver												
Box Elder	9.4%	16.5%										
Cache	7.4%	10.5%	8.4%	20.3%	11.2%	20.7%	6.0%	28.0%	6.4%	22.7%	5.2%	27.4%
Carbon	8.3%	15.4%										
Daggett												
Duchesne	14.7%	13.6%										
Emery	10.1%	24.0%										
Garfield												
Grand	20.7%	18.5%										
Iron	12.8%	13.1%										
Juab	9.9%	27.2%										
Kane	13.3%	28.4%										
Millard	10.6%	22.2%										
Morgan												
Piute												
Rich												
San Juan	16.6%	15.9%										
Sanpete	15.1%	12.5%										
Sevier	9.8%	18.7%										
Summit	11.9%	11.4%	11.1%	23.3%	10.6%	23.4%	13.5%	25.0%	13.4%	26.9%	9.7%	25.0%
Tooele	7.7%	12.2%										
Uintah	11.7%	12.0%	11.9%	18.3%	15.2%	29.2%	12.6%	23.6%	10.6%	26.5%	7.0%	29.7%
Wasatch	10.9%	12.3%										
Wayne												

Note: Survey respondents asked, "Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare?" Relative standard error (RSE) is a measure of an estimate's reliability. Estimates with a large RSEs are considered unreliable. Data is suppressed because the RSE is greater than 30% and does not meet the Utah Department of Health and Human Services standards for reliability.
Source: Utah Behavioral Risk Factor Surveillance System (BRFSS), Office of Public Health Assessment, Utah Department of Health and Human Services, 2019-2023

Endnotes

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4. Low-income geographies are those having a median family income of less than 50% of the area median income and moderate-income geographies are those with a median family income of at least 50% but less than 80% of the area median income. See the New York Federal Reserve's website for additional details: https://www.newyorkfed.org/outreach-and-education/community-development/community-reinvestment-act/community-reinvestment-act-decoded.
5. For example, CRA-eligible home purchase loans increased from 462,000 to 1.3 million between 1993 and 2000. See Ludwig, E., et al. (n.d.). The Community Reinvestment Act: Past successes and future opportunities. Federal Reserve Bank of San Francisco. Retrieved from https://www.frbsf.org/community-development/wp-content/uploads/sites/3/cra_past_successes_future_opportunities1.pdf.
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8. The project's advisory council consisted of Dan Archibald (Celtic Bank), Julie Buchholz (Nelnet Bank), Rose Carlow (Stena Center for Financial Technology), Kim Hannay (Optum Bank), Brianna Hein (Key Bank), Renee Leta (National Association of Industrial Bankers), Alan Urie (Synchrony Bank), Liz Warner (Bank of Utah), and Stephanie White (Comenity Capital Bank).
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11. Low opportunity areas are places that lack access to quality jobs and education, and have higher rates of poverty, housing instability and labor market engagement.
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19. 47% of UCA respondents and 57% of Utah Wellbeing Project respondents reported food insecurity as a critical community service need.
20. 42% of UCA respondents identified affordable utilities as a challenge.
21. 24% of UCA respondents reported affordable and flexible childcare as a top priority.
22. Employment opportunities appear for 47% of Utah Wellbeing Project respondents, 25% of UCA respondents, and ranks as the 4th highest priority in the USU Statewide Needs Assessment.
23. Health care access was cited by 41% of UCA respondents and six assessments rate the issue as a community priority.
24. U.S. Census Bureau, Survey of Income and Program Participation, Survey Year 2023.
25. The average net worth numbers exceed the median net worth numbers due to the skewed distribution of net worth.
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27. Although Weber County's SNAP participation rate is significantly different from Utah County's rate, it is not significantly different from the Davis, Salt Lake, or Washington County's rates.

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