

## Utah Demographic Characteristics: Age

Utah's population continues to grow older because of declining fertility rates and the aging of the adult population. This trend is expected to continue and will impact life experiences and public policies related to education, economics, housing, and health.

Despite Utah's standing as the youngest state in the nation, its population also continues to age. In 1980, less than 8% of Utah residents were over 65, but by 2020, this share increased to nearly 12%. Projections indicate the state's retirement-age population will likely be more than 20% of Utah's population by 2060.

### Race and Ethnicity

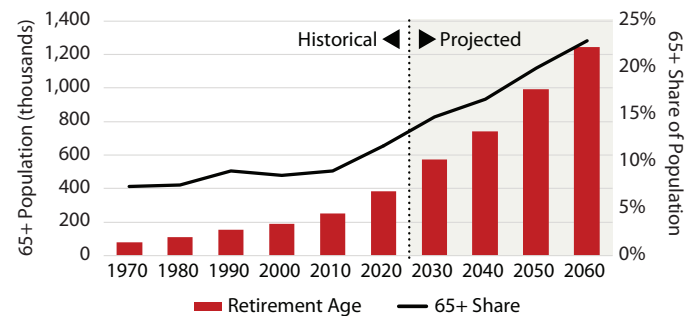
Utah's older population is less racially and ethnically diverse than younger residents. For example, 22.5% of 0 to 4-year-old Utahns are Hispanic or Latino, compared to only 6.5% of Utahns 65 and older. While almost nine in ten (88.9%) retirement-age Utahns identify as non-Hispanic White, only two-thirds (66.6%) of 0 to 4-year-old Utahns do.

### Education

Educational attainment also varies by age. High school completion rates for age groups over 25 are fairly similar, ranging from 92.2% to 93.9%. However, rates of holding a bachelor's degree or higher vary widely across age and sex.

Among Utah's female population, higher education rates have increased over time. Just over a quarter (26.9%) of Utah women 65 or older hold bachelor's or higher degrees. This share increases to 31.2% for women 45 to 64, 37.6% for those age 35 to 44, and 37.9% for 25 to 34 year olds.

**Figure 2: Utah's Retirement Age Population, 1970-2060**



Source: 1970-2020: U.S. Census Bureau, Decennial Census; Kem C. Gardner Policy Institute, 2020-2060 Long-Term Planning Projections

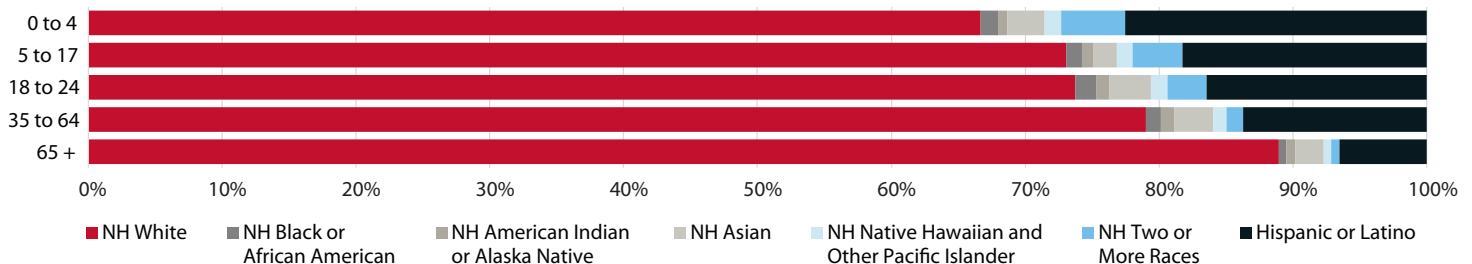
Higher education among Utah's male population varies by age. Utah men 65 and older are more likely than any other age group (male or female) to hold bachelor's or higher degrees, with 41.5% holding higher education degrees. In comparison, less than one-third of Utah men ages 25 to 34 (32.9%) hold bachelor's degrees or higher degrees.

### Economics

Labor force participation rates tell the story of Utahns aging into adulthood, joining the workforce, and then decades later discontinuing work due to age or life circumstances. In Utah, work patterns by age differ between men and women.

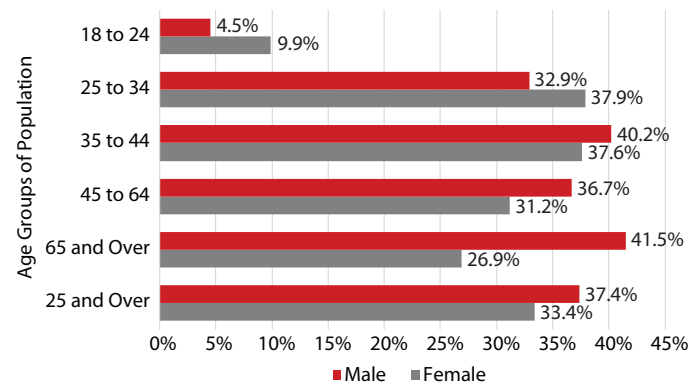
For Utah men, the labor force participation rate peaks in the 35 to 44 age group at 92.8%, though rates exceed 90% from age 25 to 54. Two-thirds of Utah men are still working in the 62 to 64 age group, but in the 65 to 69 age group, labor participation rates drop to 43.7%, signaling a shift to retirement.

**Figure 1: Age Groups by Race and Ethnicity in Utah, 2022**



Note: NH indicates not Hispanic or Latino. This grouping is used to remove overlap of populations. All groups shown are single race alone, except for Two or More Races.  
Source: U.S. Census Bureau, Population Division Vintage 2022 Estimates

**Figure 3: Percent of Utah Adults with a Bachelor's Degree or Higher by Age and Sex, 2017-2021**



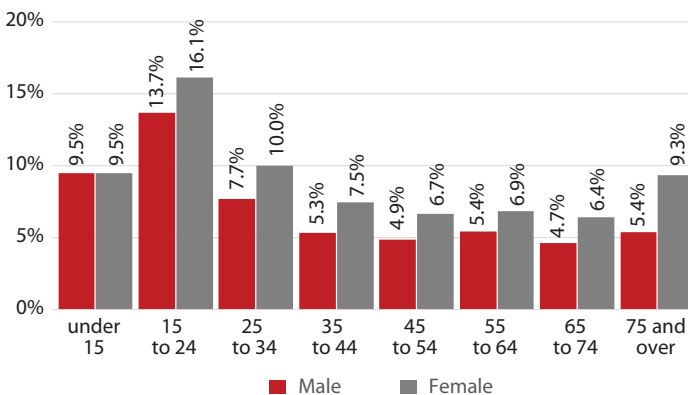
Source: U.S. Census Bureau, 5-Year American Community Survey 2017-2021 5-Year Estimates.

**Figure 4: Utah Labor Force Participation Rate by Age and Sex, 2017-2021**



Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

**Figure 5: Utah Poverty Rate by Sex and Age, 2017-2021**



Note: Share is the percent of the population with income over the past 12 months below the poverty level.

Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

Labor participation rates peak for Utah women at 82.0% in the 22 to 24 age group. In the 25 to 29 age group, rates drop to 76.7% and then fluctuate in the 60% to 80% range until age 55, when rates begin to steadily decline towards retirement.

Generally, Utahns become more financially stable throughout their lives until retirement age, when incomes drop and poverty rates increase. Utahns under age 25 earn a median income of just over \$43,500, which increases to just over \$83,500 in the 25 to 44 age group and then peaks at \$99,000 in the 45 to 64 age group. Median income falls to just under \$60,000 in the retirement years.

Poverty rates peak for Utahns in their young adult years and decline before plateauing in the middle-age years and then rising slightly after age 75. Utahns age 15 to 24 experience poverty at the highest rates, with 13.7% of males and 16.1% of females in this age group living below the poverty level. Though poverty levels for males and females match in the 0 to 14 age group, females have higher poverty rates in every age group from age 15 and older. Between the ages of 35 and 74, poverty rates stabilize, fluctuating between 4.7% and 5.4% for men and 6.4% and 7.5% for women. After age 75, poverty rates remain low for men but increase for women, reaching 9.3%.

## Housing

Utahns 65 and older live in similar household arrangements to Utahns ages 15 to 34. More than half live in married-couple households, while around one-third live in nonfamily households. One key difference between these two groups is that Utahns 65 and older living in nonfamily households typically live alone, while Utahns 15 to 34 are slightly more likely to live with roommates than on their own. In comparison, Utahns in the 35 to 64 age group more often live in married-couple households.

As Utahns age, they become more likely to own their homes, with homeownership rates rising from 18.9% for the 15 to 24 age group to 86.4% for the 65 to 74 age group. Homeownership does decline slightly in the 75 to 84 and 85 and older age groups, with more Utahns moving to rental units, which includes some retirement and assisted living communities.

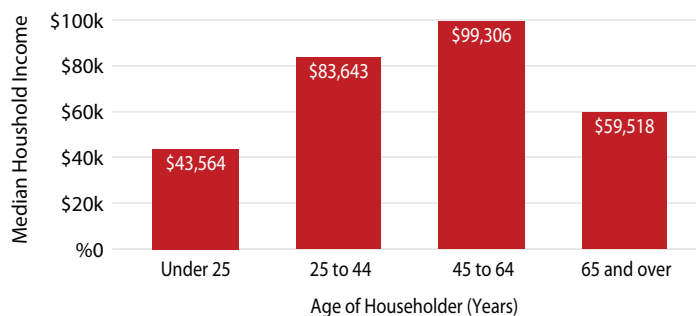
As life progresses, Utahns' ability to pay housing costs may change. Nearly 6 of 10 Utah renters age 65 and older are cost-burdened, with most householders spending more than 35% of their income on housing costs.<sup>1</sup> In comparison, 40.8% of Utah rental households led by someone between age 25 and 34 and 42.0% led by those age 35 to 64 are cost-burdened. Home-owning householders aged 65 and older are more likely than younger homeowners to pay more than 35% of their income in housing costs (16.5%), but nearly two-thirds put less than 20% of their income toward housing costs. The highest share of cost-burdened householders are those aged 25 to 34, with nearly one in four (23.1%) paying more than 30% of their income toward housing costs.

## Health

Health insurance coverage in Utah varies by age, with the state's youngest and oldest residents having the highest rates of coverage. Utahns 65 and older have the highest health care coverage rates, with at least 99% of residents covered. Utahns 18 and younger have the second highest health insurance coverage rates, with 93.5% of the under-6 population covered and 92.5% of the 6 to 18 population covered. One other age group has over 90% coverage, the 55 to 64 age group. Health insurance coverage is lowest for Utah's young adults age 26 to 34, 86.1% of whom are insured.

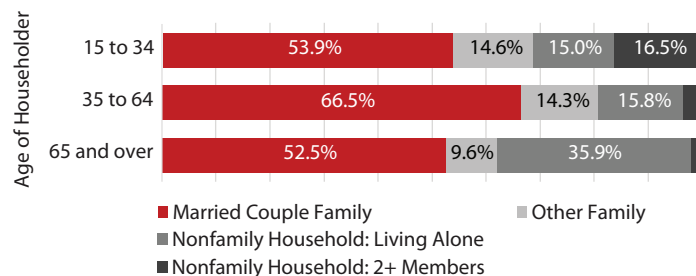
Life expectancy varies by age and sex, with females in every age group having higher life expectancies than males. The life expectancy for Utah males born in 2019 was 78.2 years, compared to 81.7 for females. For Utahns who have already survived childhood, life expectancy is slightly longer. A 25-year-old male Utahn in 2019 was expected to live to 79.3, with a female peer living to 82.4 years. For 65-year-olds in 2019, the life expectancy for males was 83.8 compared to 85.6 for females.

**Figure 6: Utah Median Household Income by Age of Householder, 2017-2021**



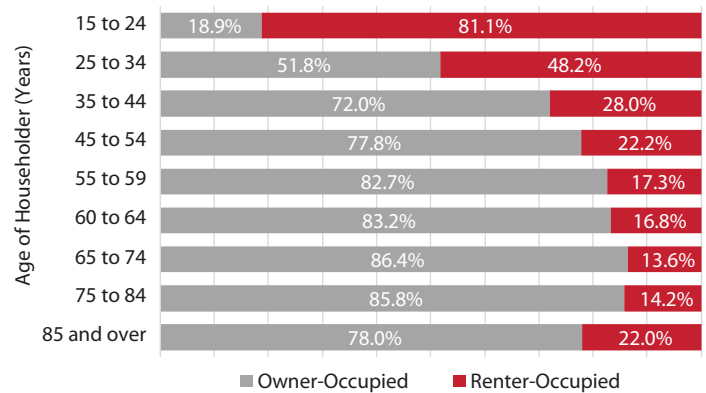
Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

**Figure 7: Household Type by Householder Age, 2017-2021**



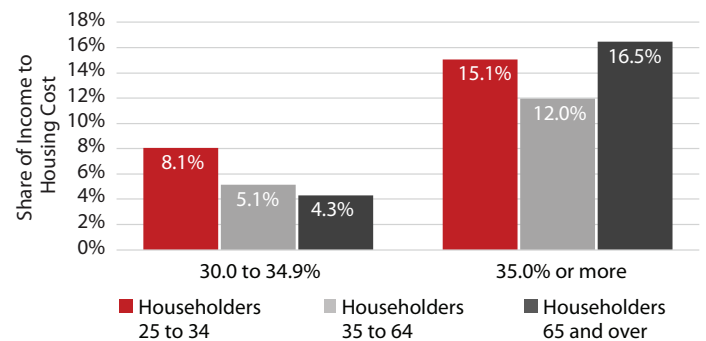
Note: A householder is the individual in whose name the housing unit is owned or rented. Other family households include single-parent families, siblings sharing a housing unit, or an individual living with an aging relative. Nonfamily households consist of a householder living alone or sharing a home exclusively with people to whom he/she is not related.  
Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

**Figure 8: Utah Tenure by Age of Householder, 2017-2021**



Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

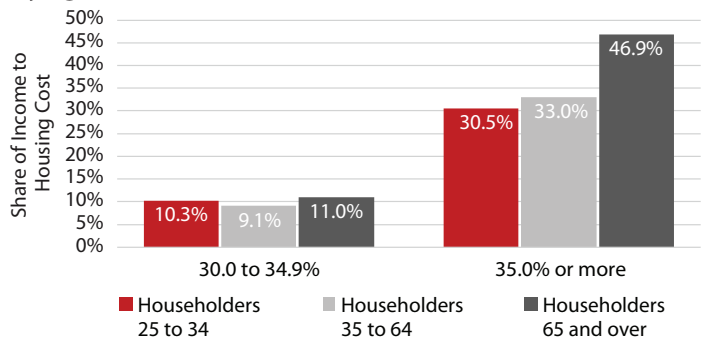
**Figure 9: Cost-Burdened Owner-Occupied Utah Households by Age of Householder, 2017-2021**



Note: The Department of Housing and Urban Development defines cost-burdened as a household spending more than 30% on housing costs.

Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

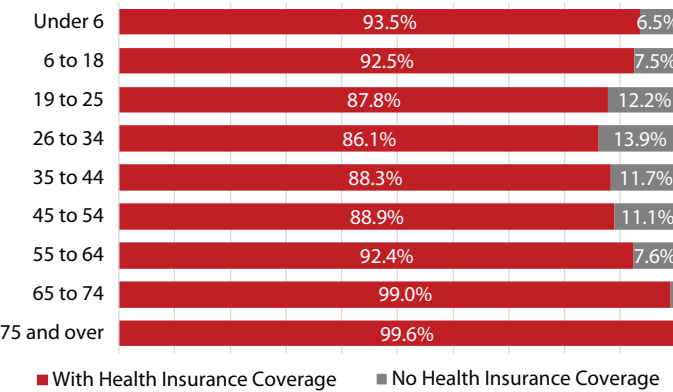
**Figure 10: Cost-Burdened Renter-Occupied Utah Households by Age of Householder, 2017-2021**



Note: The Department of Housing and Urban Development defines cost-burdened as a household spending more than 30% on housing costs.

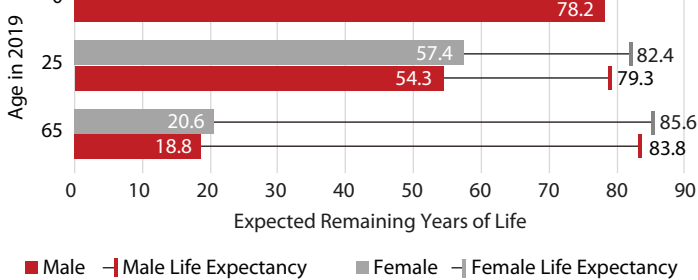
Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

Figure 11: Utah Health Insurance Coverage by Age, 2017-2021



Note: A person was considered covered by health insurance if at some time during the previous year he or she was covered by at least one of the following types of coverages: employer-based, own employment-based, direct purchase (through private company or exchange), Medicare, Medicaid, Military health care (TRICARE, CHAMPVA, VA), CHIP, the Children’s Health Insurance Program, state-specific healthcare, or other health care.  
Source: U.S. Census Bureau, American Community Survey 2017-2021 5-Year Estimates

Figure 12: Utah Period Life Expectancy by Age, 2019



Note: Bars show expected remaining years of life. Dashed lines show the anticipated age at death.  
Source: United States Mortality DataBase [Dataset]. Retrieved Nov 27, 2023 from <https://usa.death.mortality.org/>

Endnote

- 1. The U.S. Department of Housing and Urban Development defines households that spend more than 30% of household income on housing costs as cost-burdened.