The mission of Utah Foundation is to promote a thriving economy, a well-prepared workforce, and a high quality of life for Utahns by performing thorough, well-supported research that helps policymakers, business and community leaders, and citizens better understand complex issues and providing practical, well-reasoned recommendations for policy change.
Utah Foundation Quality of Life Index

2015 - From Concern About Jobs to an Embrace of Natural Surroundings

The third biennial Utah Foundation Quality of Life Index stands at 76.9 out of a possible 100 points, down more than one point from 78.2 in the 2013 index, and down slightly from 77.2 in the 2011 index. Utah Foundation produces the Index in collaboration with Intermountain Healthcare.

While overall Utahns rate themselves as having a high quality of life, several of the quality of life aspects most important to them – like public schools, job availability, and air and water quality – are viewed as having below average quality. The availability of good jobs was viewed as having the lowest quality in 2011 and 2013, and it was still in third lowest place in 2015, higher only than public transportation and traffic conditions. However, neither of the latter two aspects had above average importance, mainly due to lower importance ratings by Utahns living off of the Wasatch Front.

KEY FINDINGS:

• Six quality of life aspects are seen as action items, as they have above average importance but below average quality (see page 6):
  • Availability of Good Jobs
  • Air & Water Quality
  • Quality Public Schools
  • Affordable, Good Housing
  • Acceptance & Respectfulness of Individual & Group Differences
  • Cost of Living & Affordability
• The Index decreased in 2015 primarily due to three aspects which showed a significant decrease in quality from the previous year: traffic conditions, safety and security from crime, and having family nearby. Even after taking into consideration their decreases, the latter two remained with higher than average quality (see page 11).
• No aspect showed significant increases in quality from 2013 to 2015 (see page 11).
• Non-Wasatch Front respondents indicated that they had higher quality of life than did their urban peers (see page 3).
• People with more education indicated that they had higher quality of life than did their less educated peers (see page 3).

Generous funding for this report was provided by Sorenson Legacy Foundation. This research report was written by Utah Foundation Research Director Shawn Teigen with assistance from Justin Poll with Intermountain Healthcare. Additional assistance was provided by Utah Foundation Research Analysts Mallory Bateman and Christopher Collard, and Research Assistant Moriah Horner. Mr. Teigen can be reached for comment at 801.355.1400 extension 3 or by email at shawn@utahfoundation.org.
INTRODUCTION

Produced in collaboration with Intermountain Healthcare, the Utah Foundation updates its Quality of Life Index every two years to track how Utahns perceive changes in their quality of life. But what does Utah Foundation mean by quality of life?

In surveying Utahns about their quality of life, Utah Foundation wants to understand how Utahns feel about their communities, specifically the areas within a 30-minute drive of their homes. The Quality of Life Index does not seek to measure the personal well-being of Utahns, like health and happiness. Instead it seeks to measure the quality of the things in the community that might affect things like health and happiness, such as the availability of quality healthcare services and the availability of parks and recreational opportunities.

The Utah Foundation Quality of Life Index stands at 76.9 out of a possible 100 points, down more than one point from 78.2 in the 2013 index, and down slightly from 77.2 in the 2011 index. Although the index has shifted since 2011, these small fluctuations are not statistically significant. Thus, Utahns have reported a quality of life which has remained stable over the past four years.

METHODOLOGY

The survey asked Utahns to rate the quality of twenty aspects of their lives. Respondents ranked these on a five-point scale, from “poor to excellent.” Utah Foundation creates the Quality of Life Index by averaging the responses about quality and adjusting them to a 100-point scale.1

In addition to quality, the survey asked Utahns to rate the importance of the same twenty aspects. Respondents also ranked these on a five-point scale, from “not at all important” to “extremely important.” The average ranking adjusted to the 100 point scale was 82.9. This number is used to determine which aspects Utahns think have a greater than average importance and which have a lower than average importance.

The survey also asked respondents to indicate how they rated their “area as a place to live” on a scale from one to five – from poor to excellent. Utahns seem particularly happy with where they live. Nearly 85% rated

Three main survey questions for the Utah Foundation Quality of Life Index report:

1. In this first section I’m going to ask about different aspects of your area and ask you to rate each of them on a 1 to 5 scale, where one means “Poor,” and five means “Excellent.” For your area, how would you rate...

2. So this time, I’d like you to use a different 1 to 5 rating scale, where one means “not at all important,” and five means “extremely important.” And again, you are rating how important you think each aspect is for the quality of life of your area. For the quality of life of your area, how would you rate the importance of...

3. Overall, how would you rate your area as a place to live? Again, use any number from one to five, where one means “poor,” and five means excellent.”
their area as a “good” or “excellent” (four or five on a five-point scale) as a place to live.

Lighthouse Research in Salt Lake City conducted landline and mobile telephone surveys of randomly selected samples of adult Utah residents 18 years and older: 605 residents in 2015, 608 in 2013, and 621 in 2011. In 2015 the survey reached respondents from 23 of the state’s 29 counties. The survey also included demographic questions. Responses were weighted by income, gender, and age to more closely represent the demographic profile of Utah as a whole.²

**QUALITY OF LIFE GROUPS**

Utah Foundation and Intermountain Healthcare categorized the 20 Quality of Life Index aspects into six groups. See Figure 2 for survey respondent’s ratings of importance and quality of each of the groups. Aspects in the Health, Safety, & Environment group were the most important to Utah respondents. The Infrastructure group was the least important. In terms of quality, those aspects related to Recreation & Culture had the highest quality ranking, while the Infrastructure group had the lowest quality. For a breakdown of which aspects fall into these groups, as well as their individual rankings, see Figure 3.

**QUALITY OF LIFE DIFFERENCES BY DEMOGRAPHIC**

When looking at how the respondents varied by education, Utah Foundation found that having a Bachelor’s degree or higher increased the Quality of Life Index for respondents by 4.4 points when compared to those without any college experience.³ Respondents with higher education were likely to rank the following aspects more favorably:

- The availability of quality healthcare services
- The availability of quality education beyond high school such as good trade schools, colleges, and universities
- The attractiveness of the streets, homes, and other buildings
- The availability of good parks, green spaces, or places for recreation
- The availability of recreational, social, or cultural events and programs

Utah Foundation also compared Utahns in more urban locations along the Wasatch Front (Weber, Davis, Salt Lake, and Utah counties) to their more rural counterparts. Utahns in more rural counties reported a Quality of Life Index that was on average 2.5 points higher than their urban peers.⁴ Utahns in these more rural counties tended to indicate that the following aspects had higher quality than did their Wasatch Front peers:

- The level of safety in your area and security from crime
- The quality of the environment such as air and water quality
- The quality of the public schools
- Traffic conditions on the roads and highways
- The attractiveness of the natural surroundings
- How much people support and help each other
However, these more rural Utahns rated the quality of the following aspects as lower:

- Opportunities for good jobs
- The availability of quality public transportation such as buses or trains
- Availability of good stores or other places to get the food and other things people want and need

There were several other significant differences in the aspects based upon demographics as well. Women reported a higher quality for “traffic conditions on the roads and highways.” They reported a lower quality for both “the level of safety in your area and security from crime” as well as “the availability of recreational, social, or cultural events and programs,” but in terms of importance women indicated that safety was more important, and the availability of recreation and other programs was less so. Women also indicated that both “how accepting and respectful people are of individual and group differences” and “the availability of spiritual or religious activities or groups” were more important than did men.
Age played a role in three quality factors. Older Utahns tended to think that the environment was better, but that both safety and cost of living was worse. In terms of importance, older Utahns respond that the following aspects were more important than did younger Utahns:

- The extent to which people have family nearby
- How much people share similar values or views of the world
- The availability of spiritual or religious activities or groups
- The attractiveness of the natural surroundings

People living in the state more than 20 years responded that their quality of the “family nearby” aspect was higher. This factor may have been a driving influence in these respondents staying in the state.

People earning less than $30,000 per year felt that the “opportunities for good jobs” was worse than did those earning higher incomes. “The availability of quality public transportation such as buses or trains” and “availability of good stores or other places to get the food and other things people want and need” were of higher importance to people under $30,000 than to people with higher incomes.

QUALITY OF LIFE MATRIX

A useful way of visualizing the rankings of the aspects of quality of life is by plotting them onto a matrix, as presented in Figure 4. The four matrix quadrants are delineated by their respective levels of quality and importance. Those aspects with higher than average quality and importance can be thought of as successes. People tend to think that they are relatively more important, and think that they are performing relatively well. Those aspects with a higher than average importance but lower than average quality can be thought of as action items. These are the aspects that policymakers likely have the greatest pressure to affect and can have the greatest effect on. Those items with lower importance are either undervalued (if they have above average quality) or ongoing efforts (if they had below average quality).

Figure 4: Utah Foundation Quality of Life Matrix of Index Aspects
ACTION ITEMS

What Utah Foundation calls “action items” are those aspects which are below average in terms of quality but above average in terms of importance. This list of six action items is the same in 2015 as it was in each of 2013 and 2011:

- Availability of good jobs
- Air and water quality
- Quality public schools
- Affordable, good housing
- Acceptance and respectfulness of individual and group differences
- Cost of living and affordability

This shows not only that Utahns’ concerns have not changed over the past four years, but also that policymakers have not been able to improve them – at least in the eye of survey respondents.

Availability of Good Jobs

While survey responses show that the quality of “the opportunities for good jobs” did improve between 2011 and 2013, it has remained stable since. It is unclear why Utahns did not report an improvement in 2015.5

Utah’s unemployment rate has fluctuated but has been at or below the national rate since 2000.6 Since 2011, Utah’s employment growth has been above average. Utah has been in or near the top five states in the nation with the lowest unemployment, staying around mid-3% for the past three years.7 Many economists believe that this level of unemployment level is full employment, which is defined by the federal government as 3% (for people 20 years of age and older).8 Looking at these facts shows that there is a good chance there are many high-paying jobs available in Utah. However, respondents are generally unaware of these opportunities or have different qualifications for what is considered to be a good job.

Employment levels might not be the whole story. One potential culprit of this lower ranking could be the relationship between “good jobs” and income. Median incomes adjusted for inflation are still below their peak in 2007 (see Figure 7.) For families looking to pay off their debt incurred during the Great Recession, these wages may not be sufficient.
Air & Water Quality

“The quality of the environment, such as air and water quality” ranked as the third most important among all 20 factors, but ranked fifteenth for quality. Water quality is a concern for Utahns, particularly in the wake of the Gold King Mine waste water spill in Colorado on August 5, 2015, which eventually made its way through Utah. Even more important to many Utahns is air quality, particularly with regard to summer high ground-level ozone and periodic winter inversions. Studies show that ozone and short-term, high-level inversion-type particulate exposure can shorten life expectancy, exacerbate cardiovascular and respiratory issues, and increase infant mortality rates. The Wasatch Front and Cache County are known to have some of the worst short-term fine particulate matter (PM2.5) pollution in the country. Though due to the Wasatch Front and Cache Valley’s geographic placements, the only solution to Utah’s particulate pollution problem – short of removing a mountain – is to emit fewer particles into the air.

Division of Air Quality concluded that 48% of the bad air on a typical winter day in 2014 in Salt Lake, Davis, and Weber counties is from on-road sources. Approximately 39% is from area sources (homes, small business, buildings, etc.) and non-road engines, and 13% from industry, also known as point sources. One important area source is wood smoke. Burning one wood stove for one hour is equal to the PM2.5 emissions that result from driving a car 525 to 1150 miles. The typical fireplace emits 3,373 times the amount of PM2.5 as a typical gas furnace. Accordingly, wood burning is one of the remaining “low-hanging fruit” for reducing winter air pollution. In early 2015, Governor Herbert supported a proposal by the Utah Division of Air Quality to ban wood burning between November 1 and March 15 of each year in Utah, Salt Lake and Davis counties, and portions of Weber, Box Elder, Tooele, and Cache counties. According to a survey by Utahpolicy.com performed by Dan Jones and Associates, 54% of Utahns opposed the ban. This and comments received during the rule review period led the Division to reconsider the proposal. While Utah has yet to be able to fully address this problem, the federal government’s new Tier-III auto emissions standards have been projected to benefit Utah’s air more than any other state.

Quality Public Schools

“The quality of public schools” ranked as the second most important among all 20 factors, but ranked fourteenth for quality. Voters consistently rank K-12 education as one of the top three priorities in the Utah Priorities Survey that Utah Foundation performs each gubernatorial election. Nevertheless, Utah has had the lowest per pupil expenditure in the nation since 1988. However, per pupil expenditure would be difficult to change due in part to Utah’s large family size and large proportion of children in public schools.

Another useful public school measure is funding effort, which calculates education revenues per $1,000 of statewide personal income. Utah ranked seventh nationally in 1995 for funding effort, but steadily declined over the next several years, and in 2013 stood at thirty-fifth in the nation. In other words, the proportion of personal income that is now invested in Utah public education has diminished both in real terms and...
compared to other states. This decline in funding effort resulted from a decline in property tax revenue, an income tax cut, and the diversion of income tax growth to other purposes.

In 2015, the Utah Legislature and the Utah Governor increased funding in education. However, that amount is not expected to have a significant effect on education funding effort (see Figure 8).

The U.S. Department of Education has been testing a sample of students in each state since the early 1990s. This test, the National Assessment of Education Progress (NAEP), is the only consistent measure by which to compare state educational achievement. The tests that the Department most regularly gives are math and reading exams for 4th and 8th grade students. In 1992, Utah ranked among the top 15 states in the nation and then slipped in the rankings through the 2010s, rebounding in 2015. While Utah’s NAEP scores rebounded in 2015, this was partially due to the rest of the nation doing worse (see Figure 9).17

When looking beyond national averages to compare Utah against demographic and economic peer states, Utah has typically ranked last or near-last.18 Not only do many of Utah’s demographic and

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Figure 8: Utah’s Public Education Funding Effort (Education Revenues Per $1,000 Personal Income)


Figure 9: National Assessment of Educational Progress: Utah’s National Rankings, 1992-2013

Note: Where Utah is tied with other states, rank is for the highest state listed in the tied range.

Source: National Center for Educational Statistics.
The importance of the quality of public schools and the need for their improvement has become widely accepted in recent years. This is evident from the commissions, task forces, and other efforts which are underway by Governor Herbert, the Utah State Legislature, and the business community.

**Affordable, Good Housing**

“The Availability of Good Housing that Is Affordable” ranked eighth in importance, but eighteenth in quality. In Utah, median sales prices since May 2015 have finally increased above their peak in June of 2007 (see Figure 10). However, this does not necessarily indicate that there is a return of the housing bubble that occurred during the lead-up to the Great Recession. In fact, according to the Utah Association of Realtors Housing Affordability Index, homes are considerably less expensive now than before the housing bubble burst in 2007. Their index computes what median household income is necessary to qualify for median-priced homes considering prevailing interest rates. As of August 2015, the index stands at 139, meaning that the median household income is 39% higher than what is needed to qualify for a typical mortgage. Accordingly, the higher the index number, the greater the affordability. In the past 10 years affordability peaked in Utah in January of 2012 with an index in the high 180s. The period of lowest affordability was during June of 2007. Housing is more affordable now than in 2007 because of the historically low interest rates available since 2010. Low interest rates can help decrease monthly payments even if housing is more expensive.

By another measure, the U.S. Housing and Urban Development recommends a household should not spend more than 30% of household income on housing costs. Households spending over 30% are considered “burdened” because not enough income will be left over for other essential spending such as groceries, transportation, and health care. Since 2000, the percentage of Utahns burdened by their housing costs has risen sharply, though has decreased slightly since 2010.
Acceptance & Respectfulness of Individual & Group Differences

Respondents ranked “how accepting and respectful people are of individual and group differences” above average in terms of importance, but sixteenth in quality. The low quality of this factor could be of particular concern in a state like Utah where there are large religious and racial/ethnic majorities. However, several racial and ethnic groups are increasing as a percentage of the population, resulting in greater diversity (see Figure 13).

As the state diversifies, it is possible that people will become even more accepting of people's differences. Just as knowing someone who is gay increases the likelihood that you support gay marriage, knowing people of different religions, races, and ethnicities may ultimately result more satisfaction with the quality of this aspect.

Cost of Living & Affordability

Utahns ranked “the affordability of living costs other than housing, such as food, utilities, and services” above average in importance, though its quality was below average. Interestingly, the ranking of quality may run counter to the fact that living costs in Utah are less than the average affordability nationwide, particularly the Cedar City and St. George areas, which are around 10% less expensive than the national average.

According to the Council for Community and Economic Research, which compiles cost of living data for cities across the United States, only transportation is more expensive in Utah than the national average. Utilities are more than 10% less than the national average, and 24% less in the Salt Lake City area. The Salt Lake City area's cost of living is more than 5% higher than that of Cedar City or St. George.

Figure 12: Religious Composition of Adults, Utah and U.S.

<table>
<thead>
<tr>
<th></th>
<th>Utah</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mormon</td>
<td>55%</td>
<td>2%</td>
</tr>
<tr>
<td>Unaffiliated</td>
<td>22%</td>
<td>23%</td>
</tr>
<tr>
<td>Catholic</td>
<td>5%</td>
<td>21%</td>
</tr>
<tr>
<td>Evangelical Protestant</td>
<td>7%</td>
<td>25%</td>
</tr>
<tr>
<td>Mainline Protestant</td>
<td>6%</td>
<td>15%</td>
</tr>
<tr>
<td>Other Faiths</td>
<td>2%</td>
<td>10%</td>
</tr>
<tr>
<td>Don’t know/refused</td>
<td>1%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Jewish</td>
<td>&lt;1%</td>
<td>2%</td>
</tr>
<tr>
<td>Muslim</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Buddhist</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: PEW Research Center.

Figure 13: Race and Ethnicity in Utah, 1990 and 2014

<table>
<thead>
<tr>
<th>Race</th>
<th>1990</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>94%</td>
<td>87%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>&lt;1%</td>
<td>1%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Asian</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>&lt;1%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Some other race</td>
<td>&lt;1%</td>
<td>5%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>n/a</td>
<td>3%</td>
</tr>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>5%</td>
<td>14%</td>
</tr>
<tr>
<td>Not Hispanic or Latino (of any race)</td>
<td>95%</td>
<td>87%</td>
</tr>
</tbody>
</table>

Ethnicity

Source: U.S. Census Bureau.

Figure 14: Cost of Living in Utah Micro and Metropolitan Statistical Areas as a Percentage of the National Average

<table>
<thead>
<tr>
<th></th>
<th>Grocery Items</th>
<th>Housing</th>
<th>Utilities</th>
<th>Transportation</th>
<th>Health Care</th>
<th>Misc. Goods and Services</th>
<th>Composite Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cedar City</td>
<td>92%</td>
<td>76%</td>
<td>88%</td>
<td>102%</td>
<td>85%</td>
<td>94%</td>
<td>89%</td>
</tr>
<tr>
<td>St. George</td>
<td>93%</td>
<td>87%</td>
<td>85%</td>
<td>103%</td>
<td>93%</td>
<td>93%</td>
<td>92%</td>
</tr>
<tr>
<td>Salt Lake City</td>
<td>94%</td>
<td>97%</td>
<td>76%</td>
<td>121%</td>
<td>93%</td>
<td>97%</td>
<td>97%</td>
</tr>
</tbody>
</table>

SIGNIFICANT CHANGES

The Level of Safety in Your Area and Security from Crime

The most important of the 20 aspects in the Quality of Life Index was “the level of safety in [the] area and security from crime.” On a 100-point scale, with 100 indicating highest possible importance, the average rating of safety and security was 91.8. The quality of this aspect also rates higher than average. While Utahns’s rating of the quality of the safety and security from crime has significantly decreased since 2013, crime rates – which includes property and violent crimes – have continued decreasing since the turn of the millennium (see Figure 15). This is due to a decrease in property crimes. A similar decrease has not been seen for violent crime, which includes murder, robbery, and aggravated assault. While Utah has a violent crime rate that is well below the national average, it has remained somewhat steady since over the past 15 years. The rate has slowly decreased nationally.

The Extent to Which People Have Family Nearby

The extent to which people have family nearby had been one of three aspects to show a significant increase in quality from 2011 to 2013. However, it was also one of three aspects to show a significant decrease in quality from 2013 to 2015.

The importance of “the extent to which people have family nearby” was seventeenth in 2015, and its quality ranking was above average. The fluctuation of this factor unclear. Little alternate data of family proximity is available and there could be many different ways of interpreting this factor. However, communication habits and the trends of native Utahns might provide some additional insight.

In Utah, 55% of people see or hear from friends and family (in person or telephone) every day, and 97% do so more than once per month. Nationally these rates are 43% and 92%, respectively.

By looking at the percentage of people born in their state of residence, one could hypothesize that unless the parents moved away, the residents born in Utah are somewhat near their parents. The percentage of Utahns born in Utah has been trending downward; in 1980 it was 66% compared to 62% in 2014. However, the percentage of Utahns both born and still living in the state remains a bit higher than the national average.

Traffic Conditions on the Roads and Highways

Similar to the family nearby aspect, “traffic conditions on the roads and highways” showed a
significant increase between 2011 and 2013 and subsequently fell a significant amount between 2013 and 2015. It was ranked fifteenth in terms of importance and the lowest in quality in the 2015 survey. Its low quality might be in part due to the fact that the state’s gas tax, which is levied per gallon of gasoline, loses ground each year to inflation and increasing fuel efficiency. It had not been raised since 1997, though the gasoline revenue structure changed in 2015. And Utahns are paying less of their personal income toward highway projects than at any time since the tax was imposed in the 1920s. Residents across the state voted on Proposition 1 to raise the sales tax for transportation in counties across the state. The Proposition failed in some counties, but passed in others.

The Attractiveness of the Streets, Homes, and Other Buildings

The attractiveness of the streets, homes, and other buildings is the only aspect to show a significant increase in importance between 2013 and 2015. It was ranked seventeenth of the twenty aspects in its importance, while its quality was average. It is not immediately clear why this might have become more important to Utahns in recent years.

**IMPROVING QUALITY OF LIFE**

How can quality of life be improved for Utahns? One way to improve it is by using public policy measures to impact the Utah Foundation Quality of Life Index action items. The Utah Foundation survey also sought to answer this question another way. In an open-ended survey question respondents were asked what could most improve their areas as places to live. Interestingly, three of the top seven measures related to transportation: reducing traffic (9%), improving public transportation (9%), and improving road and sidewalks (7%). The other four of the top seven are related to the action items, with air quality at 8%, jobs at 7%, public schools at 7%, and acceptance of differences 7%. These top seven open-ended categories accounted for over 50% of survey respondents’ answers. Rounding out the top ten open-ended questions were reducing crime, improving affordability of housing, and better store/restaurant access and selection. Public policy measures related to the items in Figure 16 would seemingly have the most noticeable impact on Utahns’ quality of life.
In 2011, the index was envisioned to place greater weight on those factors that were perceived by residents to have greater importance. However, once the first questionnaire was completed, it was clear that all the factors were given somewhat similar scores in importance. As a result, weighting factors by perceived importance changed the overall index by less than one point. Because of this minimal impact, it was determined that a simpler, unweighted formula was more straightforward and clear.

Utah Foundation and Intermountain Healthcare made the determination not to weight all of the demographic factors. While some races and ethnicities were not well represented, the samples were too small to weight appropriately. While the survey sample was somewhat more educated than the population as a whole and somewhat more likely to have indicated that they belonged to the Church of Jesus Christ of Latter Day Saints, other metrics were weighted in lieu of these.

This was statistically significant at the 95% level.

This was statistically significant at the 90% level, though nearly at 95%.


Kelly, Kotchenruther, Kuprov, & Silcox, Receptor model source attributions for Utah’s Salt Lake City airshed and the impacts of wintertime secondary ammonium nitrate and ammonium chloride aerosol, 2013.


Utah Association of Realtors, Monthly Indicators report, August 2015.


The Council for Community and Economic Research, Cost of Living Index, 2015 Second Quarter.


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