

utah quality of life series | 2022

september 2022 | part 2



The 2022 Utah Personal Quality of Life Index

Is the Well-Being of Utahns in Decline?

## 2022 UTAH PERSONAL QUALITY OF LIFE

Thanks to the following for providing project-based support to make this series possible:



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### About the Utah Foundation

The Utah Foundation's mission is to produce objective, thorough and well-reasoned research and analysis that promotes the effective use of public resources, a thriving economy, a well-prepared workforce and a high quality of life for Utahns. The Utah Foundation seeks to help decision-makers and citizens understand and address complex issues. The Utah Foundation also offers constructive guidance to improve governmental policies, programs and structures.

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#### INTRODUCTION

Utahns' perceptions of their community quality of life have declined since 2013. It turns out that *personal* quality of life is in decline as well.

In collaboration with Intermountain Healthcare, the Utah Foundation periodically surveys Utahns to understand how they feel about both their community and their personal quality of life. This report focuses on the latter – based on a questionnaire where Utahns rate their well-being on a series of seven factors.

In this report, the Utah Foundation:

- Discusses the results of the 2022 survey.
- Compares 2022 data with the 2018 iteration of the survey.
- Analyzes responses by population group.
- Compares Utahns' personal quality of life with their community quality of life.
- Suggests targeted ways that policymakers might improve quality of life for Utahns.

This report addresses only those correlations, relationships or changes that are statistically significant at least at the 95% level. See the appendix for this report's methodology.

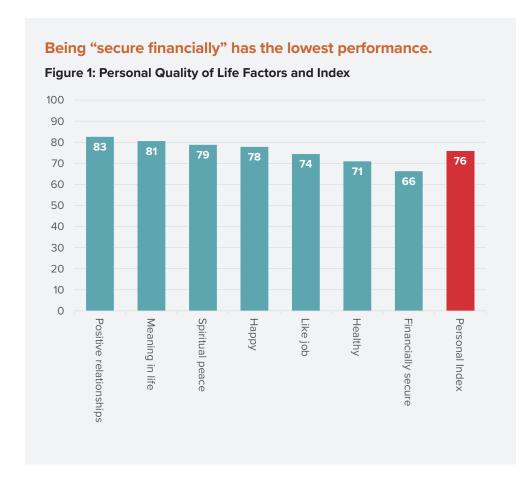
This is the second major report in the Utah Foundation's 2022 Quality of Life project. A previous report shows that the Community Quality of Life Index stands at 64 out of a possible 100 points, making this year the clear low mark since we began the survey series in 2011. Other 2022 Quality of Life project releases will follow.

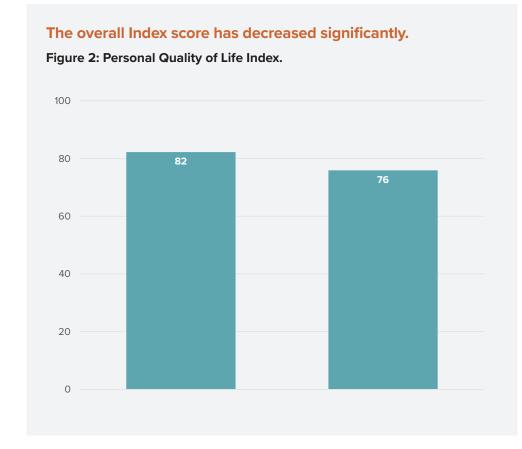
#### **PERSONAL QUALITY OF LIFE**

A major new feature in the 2018 Quality of Life survey was the inclusion of personal quality-of-life questions. The seven factors of personal well-being that make up the Personal Quality of Life Index are: 1) I am happy; 2) I am physically healthy; 3) I have positive and supportive relationships with others; 4) I feel comfortable or secure financially; 5) I find meaning or purpose in my life; 6) I feel comfortable or at peace spiritually; and 7) I like my job.

#### **KEY FINDINGS OF THIS REPORT**

- Utahns' personal quality of life declined from an Index score of 82 in 2018 to 76 in 2022.
- All seven factors in the Personal Quality of Life Index decreased from 2018 to 2022.
- Being "secure financially" is far and away the poorest performing measure among the personal
  quality of life questions. However, it declined the least of the seven factors in the Personal Quality
  of Life Index.
- Utahns with higher incomes indicated a higher rating on all seven factors. They also show a much higher overall personal quality of life.
- Those with more education indicated a higher rating on six of the seven factors.





In terms of performance, "positive and supportive relationships with others" ranked highest, followed closely by respondents finding "meaning or purpose" in life, feeling "comfortable or at peace spiritually" and simply being "happy."

By a larger margin, the lowest performance ranking for personal quality of life is that respondents "feel comfortable or secure financially."

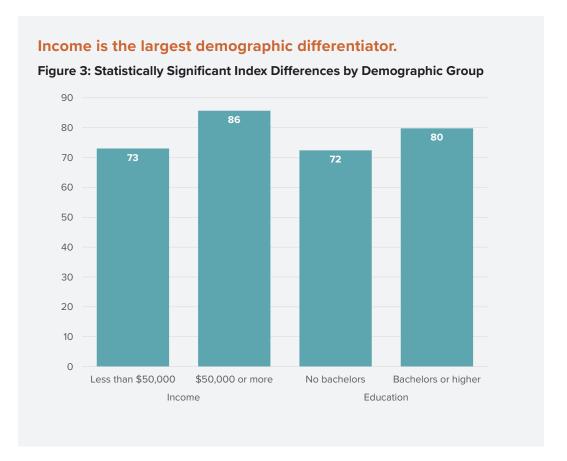
#### SIGNIFICANT CHANGE

In 2022, Utah's Personal Quality of Life Index stands at 76 out of a possible 100 points, lower than the first year of the Index in 2018, when the score stood at 82. The decrease from 2018 to 2022 was significant; Utahns' sentiments about their personal quality of life have indeed declined.

Why the decrease? Because all factors declined during the period. Health, spiritual peace and happiness declined the most. Financial security – even in the face of historically high inflation – declined the least. This may be due to rising wages and historically low unemployment rates.

#### **POPULATION DIFFERENCES**

As with Utahns' community quality-of-life responses, population characteristics have an important effect on personal quality-of-life responses. The largest impacts on personal quality of life are related to income and education. Higher incomes and more education are tightly linked to better personal quality of life. Furthermore, they are tightly linked to one another; often, income increases with higher educational attainment.



### The Impact of Income: Higher Quality of Life

Utahns in households earning at least \$50,000 reported an average Personal Quality of Life Index that was 13 points higher than those below that income, after accounting for other factors. Those earning at least \$50,000 reported an index of 86, while those earning less reported an index of 73. This was driven by the fact that the Utahns in the higher income group reported a higher average rating on all seven factors. Not surprisingly, the largest of difference was on the factor, "I feel comfortable or secure financially."

### The Lift from Educational Attainment: Higher Quality of Life

The Utah Foundation compared people with at least a bachelor's degree to those without. Utahns with at least a bachelor's degree have a Personal Quality of Life Index eight points higher than Utahns without, after accounting for other demographic differences. Utahns with at least a bachelor's degree had a Personal Quality of Life Index of 80, while those with less than a bachelor's degree had an index of 72.

Respondents with bachelor's degrees or more education were likely to rate six of the seven factors more favorably. The only factor that showed no difference was "I feel comfortable or at peace spiritually." The largest two differences were with: "I like my job" and "I find meaning or purpose in my life."

#### **Older Utahns: Better on Two Factors**

Age played a smaller role in Personal Quality of Life Index differences. When comparing younger and older Utahns generally, there is no difference in their overall Personal Quality of Life Index, but older Utahns gave higher ratings on two specific factors: "I feel comfortable or secure financially" and "I find meaning or purpose in my life."

#### How the Wasatch Front Compares to the Rest of the State: Better on Two Factors

The Utah Foundation compared Utahns in more-urban locations along the Wasatch Front (Weber, Davis, Salt Lake and Utah counties) to their more-rural counterparts across the rest of the state. There were no differences between the two on the Personal Quality of Life Index. However, Utahns in these more-rural counties tended to indicate that the following subcategories had slightly higher performance than did their Wasatch Front peers: "I am happy" and "I like my job."

### **Religious Affiliation: Better on One Factor**

The Utah Foundation compared individuals affiliated with a religion to the unaffiliated. There was no difference on their overall Personal Quality of Life Index. This is perhaps surprising given that religiously affiliated Utahns had a Community Quality of Life Index of 71 while non-affiliated individuals had an index of 62 – driven by higher ratings on 12 of the 20 factors of community quality of life.

Religiously affiliated Utahns rated the performance of only one personal quality of like factor as higher: "I feel comfortable or at peace spiritually."

#### Men and Women: No Differences

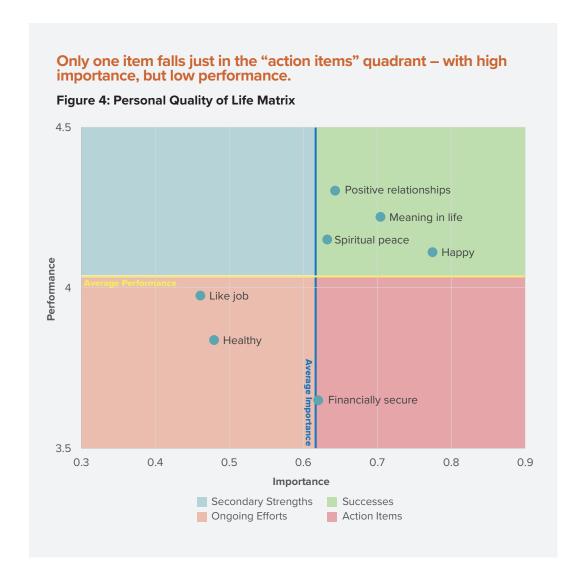
Overall, there were no significant differences between women and men on the Personal Quality of Life Index or any of the seven factors.

#### PERSONAL QUALITY OF LIFE MATRIX

A useful way of visualizing the ratings of personal quality-of-life factors is by plotting them onto a matrix, as presented in Figure 5. The matrix shows the relative performance of the factors and their contributing importance to the overall personal Quality of Life Index score. The four matrix quadrants categorize factors based on performance and importance. High-performance, high-importance factors might be thought of as "successes," while high-performance, low-importance items are "secondary strengths." Low-performance, low-importance items can be thought of as "ongoing efforts," while low-performance, high-importance items might be "action items."

Based upon survey response analysis, being happy is the most important factor contributing to the overall personal Quality of Life Index score. This factor is considered a "success," along with three others: "I find meaning or purpose in my life," "I have positive and supportive relationships with others," and "I feel comfortable or at peace spiritually."

No factors fall in the "secondary strengths" quadrant.



Liking one's job and being physically healthy are the least important of the seven factors and are two of the three worst performing. These are "ongoing efforts."

Again, being financially secure has the lowest quality or performance of the factors but is still important. Regarding "action items," financial security is the only factor that lands in the higher importance but lower-performance quadrant. In the community Quality of Life study, rising housing and other living costs emerged as critical areas of concern. Particularly during a period of rapid inflation, these factors are almost certainly contribution to financial security worries.

#### **IMPROVING PERSONAL QUALITY OF LIFE**

The Utah Foundation takes several approaches to identify ways to improve the quality of life for Utahns. One way to improve it is by taking public policy measures to address relevant *action items*, since this quadrant hosts the highly important but lower-performing factors. Financial security is the only factor that fell in that quadrant of the matrix in 2022. Two other ways to determine how to improve community quality of life are by identifying high-potential factors and through an open-ended survey question.

#### **High-Potential Factors**

"High-potential factors" fall near a line drawn between the item that is most important (the being happy factor) and the item with the least quality (financial security). (For more details on this methodology, please see Appendix B.) Unlike with community quality of life high-potential analysis, the two factors used in drawing the high-potential line for personal quality of life are the only two which stand out as high-potential factors. These factors are either particularly low performing (exemplified by financial security) so modest improvement would drive up the quality of life or they are particularly important (exemplified by happiness) so that even small additional improvements would go a long way in increasing Utahns' personal quality of life.

# Utahns focus on financial security as a most-needed improvement.

Figure 5: What Could Most Improve [Respondent's] Personal Quality of Life?

Open-ended response	Percentage of
category	respondents
Financial security	25%
Good physical health	15%
Better relationships	10%
Good mental health	8%
Better job	7%

#### **Open-Ended Question**

The Utah Foundation's survey also asked respondents what could most improve their personal quality of life. Most people made just one suggestion, but many suggested several possible improvements.

The open-ended responses often related to the seven Index questions – beginning with financial security. That was by far the most common topic of the open-ended responses. One-quarter of all respondents said they need more income, with comments such as "A better-paying job would be nice."

Coming in second at 15% of respondents were responses related to improving physical health, such as "getting back to daily walks" and "exercising more, going to bed earlier."

As noted, financial security and physical health had the lowest-rated performance on the Index.

### **Policy Focus**

The matrix, high-potential factors and the open-ended questions together highlight a number of issues where a targeted policy focus could drive an improvement of overall quality of life. The top-five open-ended categories accounted for a majority of the open-ended survey question responses. Three of these five items align with the lowest-performing items on the Index. The other issues relate to the most important factor (relationships) or the highest performing one (in that mental health aligns with being happy).

So how might Utah focus on these issues to support Utahns' personal quality of life? Financial security tops the list in all three analyses. According to the survey respondents, it is also clear that education and income correlate with better personal quality of life. Further, education is an important link to higher incomes.

On the policy front, the areas of greatest possible improvement could come from opening the doors to more educational opportunities for a broader swath of Utahns. This is a key focus of the Utah Foundation in an ongoing series of reports on increasing attainment. So far, we have released two reports in that series, *Beating the Odds: Post-Secondary Success for Adult, First-Generation and Lower-Income Students* and *Broadening Horizons: Clearing an Early Path to Post-Secondary Success.* 

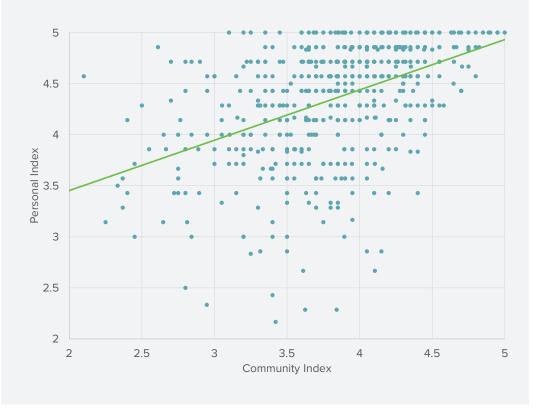
In addition, there is a correlation between personal quality of life and community quality of life. Generally, people that gave a higher rating to personal quality of life also gave a higher rating to community quality of life and vice versa. (See Figure 6.) This may suggest that those with a sunnier outlook tend to report higher quality of life.

But it may also suggest that improved community quality would improve quality of life across the board.

Accordingly, if governments, organizations and citizens want to improve personal quality of life for Utahns, they might focus on those *community* quality life factors that can be most beneficial. The findings from the first report in this series suggest a need for promoting the production of quality, affordable housing and exploring other ways to reduce the cost of living; investing in the built environment and enhancing land use policies to promote attractive, high-quality developments and streetscapes that are pedestrian friendly and include key amenities; building on policies and programs

### The link between personal and community quality of life is robust.

Figure 6: Personal Index Compared to Community Index, by Respondent



aimed at improving air quality; and investing in transportation and transit infrastructure to reduce traffic and improve the quality of roads and highways. Other areas of concern for policymakers include water issues and the quality of public schools.

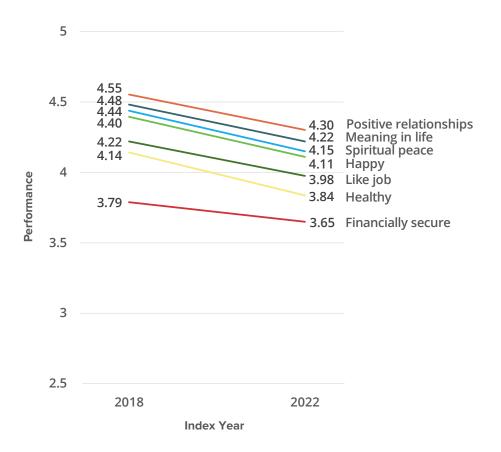
#### **CONCLUSION**

While the Utah Foundation has surveyed Utahns only twice so far on *personal* quality of life, the decline from 2018 to 2022 is striking. Placed alongside the simultaneous decline in *community* quality of life, a picture emerges of a Utah where well-being is in decline. This is particularly noteworthy during a time when Utah's economy has strongly outperformed the nation's.

Our June 2022 report revealed that housing costs and other rising living costs emerged as key drivers of the decline in the Community Quality of Life Index. Meanwhile, financial security is the lowest performing factor in the Personal Quality of Life Index. These factors are clearly interrelated. In the face of swollen housing prices, increased interest rates, a rocky stock market, recessionary signals and inflation spikes not seen in four decades, Utahns may have reasons to worry about their financial security. A checking account containing \$10,000 in 2018 has dwindled to the equivalent of roughly \$8,500 in 2022 buying power.

There are no easy answers to these challenges. Utah is subject to levers that the federal government is deploying and, perhaps more importantly, broad market forces. However, when considering the efficiency of the public sector and potential tax increases, policymakers should keep in mind that taxpayers will ultimately foot the bill for waste or empire-building government ventures. Given what those taxpayers are saying about their cost of living and financial outlook, it is now more critical to make tax dollars count.

#### APPENDIX A: CHANGE IN PERFORMANCE OF FACTORS OVER TIME



#### **APPENDIX B: 2022 SURVEY AND REPORT METHODOLOGY**

### **Survey Methodology**

Utah Foundation worked with Lighthouse Research to administer the survey. Lighthouse Research generated a random sample from its database of 98% of Utah households. An adult in each sampled household was first asked to participate via email. Follow-up texts and phone calls were sent to those who did not yet complete the survey. The survey collected 508 responses. The margin of error was 4.3%. The household response rate was 7.1%. The survey was administered from May 10 through May 25, 2022. The survey reached respondents from 26 of the state's 29 counties. Responses were weighted using survey demographic data and U.S. Census Bureau data by income, gender and age to more closely represent the demographic profile of Utah as a whole.\* The 2022 survey data were combined with 2018 data for analysis. Over the two Personal Quality of Life Index iterations, the Utah Foundation collected 1,078 respondents – 508 residents in 2022 and 570 residents in 2018.

#### Index Methodology

The 2018 survey introduced a second method of measuring quality of life by asking Utahns to rate the performance of seven factors of their personal lives from "strongly disagree" to "strongly agree." The Utah Foundation created the Personal Quality of Life Index by averaging the responses about performance and adjusting them to a 100-point scale.

The importance of each of these Personal Quality of Life Index factors were inferred by a statistical analysis of the strength of the relationship between each of the factors of quality of life and the question related to overall personal quality of life, based upon the 5-point scale, from "strongly disagree" to "strongly agree," using this statement: "I am content or comfortable with my life overall." These questions were selected from an Intermountain Healthcare survey instrument with the help of Intermountain Healthcare research staff.

In addition to these main questions, the survey asked a number of demographic questions. These allowed Utah Foundation and Intermountain Healthcare to more accurately represent Utah's population and make comparisons between groups.

#### **Matrix Methodology**

The matrix is generated by plotting each factor on a graph where the y-axis represents the quality of each factor and the x-axis represent the importance of each factor. The performance of each factor is calculated by averaging the respondents' ratings of that factor for their community. The importance of each factor is measured by the correlation of each of the seven factors with the respondents' overall evaluation of their quality of life. The correlation (naturally bound between 0 and 1) makes up index's "importance" measure. For more information on the validity of using this measure to estimate importance, please see the appendix of the 2018 Quality of Life Index Report.† The Utah Foundation then uses the average performance and average importance to divide the matrix into four quadrants.

### **High-Potential Methodology**

The Utah Foundation seeks to highlight the factors where improvement would have the highest potential to improve the overall quality of life. These items would be either the lowest-performing items – where there is a lot of room to improve – or the most important items – where even small improvements could drive up the overall quality of life. These items were selected by calculating the line between the lowest performing factor and the most important factor. High-potential factors were those that fell within a specified margin of that line. The margin was specified based on the slope of the line.

<sup>\*</sup> The Utah Foundation and Intermountain Healthcare made the determination not to weight all of the demographic factors. Some races and ethnicities were not well represented, and the samples were too small to weight appropriately. While the survey sample was somewhat more educated than the population as a whole, other metrics were weighted in lieu of these.

<sup>†</sup> Utah Foundation, Utah Foundation Quality of Life Index: Measuring Utahns' Perceptions of their Communities, Personal Lives, 2018, www.utahfoundation.org/uploads/ rr756.pdf.



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