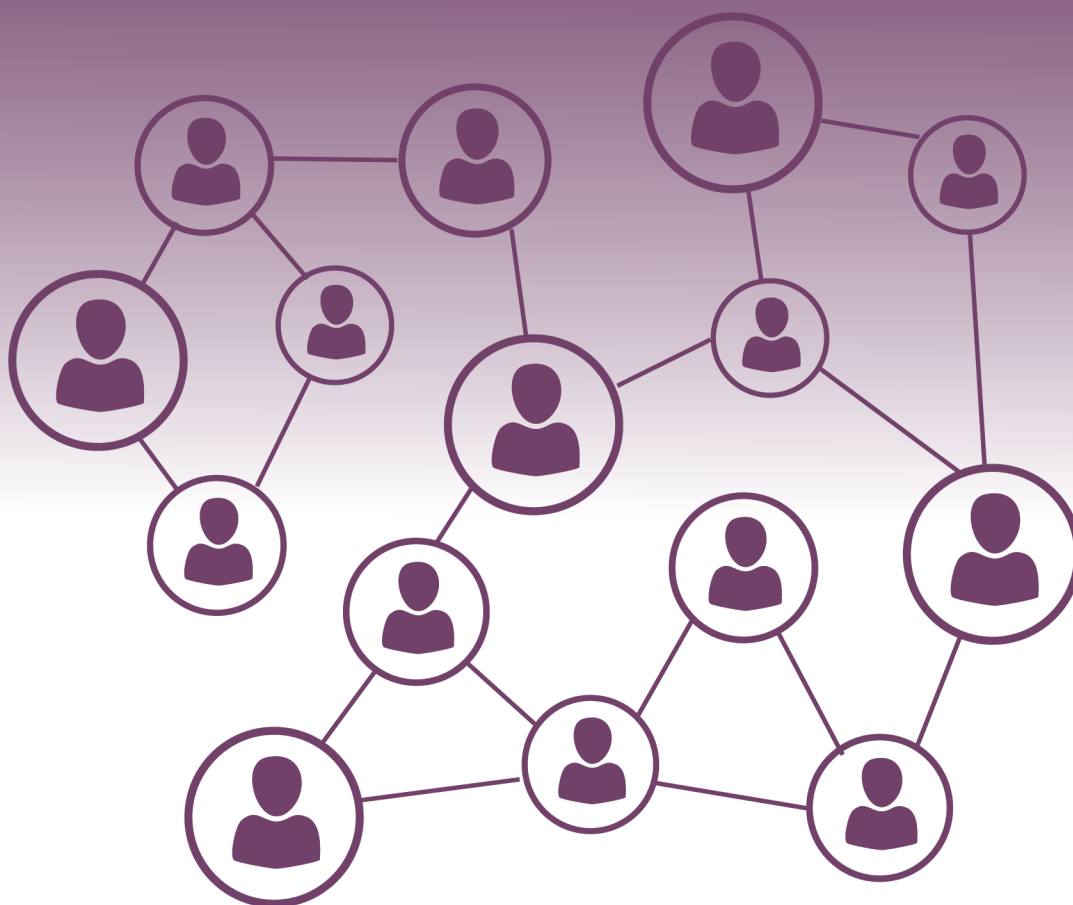


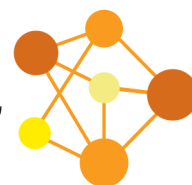
Migrations and Mergers

How Economic Mobility Melds with Social Capital



UTAH FOUNDATION
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**SOCIAL
CAPITAL
INDEX**



MIGRATIONS AND MERGERS

HOW ECONOMIC MOBILITY MELDS WITH SOCIAL CAPITAL

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About the Utah Foundation

Since 1945, leaders, legislators, and community members have relied upon the **illuminating, independent, and nonpartisan public-policy research** produced by the Utah Foundation to support informed decision-making on topics that matter most. As a 501(c)3 with broad community support and a 60-member board, the Utah Foundation exists to empower **civic engagement as the foundation for enhanced quality of life for Utahns.**

Social Capital: Simply put, social capital refers to the ways in which people utilize networks and social connections to benefit themselves and their communities. Social capital has numerous direct and indirect benefits, as highlighted in the introductory report of the Utah Foundation's Social Capital Index project: *Foundations and Frameworks: A Primer on Social Capital and Why It's Important*.

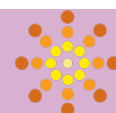
INTRODUCTION

The idea of the American Dream is intimately bound to opportunities for homeownership and the improvement of one's economic position. To the extent that this is achievable in a place, people will be more likely to invest themselves there both financially and socially. But if people perceive that a place does not offer these possibilities, they are likely to lose faith, become alienated from the social structures, or break away to seek greener pastures.

This leads us to social mobility. For the purpose of this study, the Utah Foundation defines it as the potential for individuals, families, or groups to move toward higher incomes or wealth over a lifetime or across generations.

Some economists argue that there is a strong correlation between low social mobility and high levels of economic stratification, which reduces social capital.¹ And the reverse can be true; a high degree of social mobility both reflects and reinforces social capital.

¹ See Wilkinson, Richard, and Pickett, Kate, *The Spirit Level: Why Greater Equality Makes Societies Stronger*, New York: Bloomsbury Press, 2011. See also the Utah Foundation's analysis of economic stratification and social cohesion in this series.



HIGHLIGHTS OF THIS REPORT

- Utah has the twelfth-best social mobility in the nation, grouped closely with Colorado and Montana in the Mountain States. Utah's social mobility has improved since 2013, though the gap between it and the nation is shrinking.
- Utah is in the top third of states when it comes to educational attainment. Among the Mountain States, only the highly-educated Colorado outperforms Utah in the percentage of population with a bachelor's degree or higher.
- In terms of homeownership, Utah is one of the top-performing Mountain States, ranking just behind Idaho and tying with Wyoming for second place. Utah ranks 13th nationally.
- As to intergenerational economic mobility, Utah ranks in the top third of states. Among the Mountain States, only Montana outperforms Utah.
- When it comes to youth engagement in education, training, or employment, Utah performs among the top 15 states nationally, along with Colorado. However, recent trends show a narrowing gap between the nation and Utah on this metric.

This installment in the Social Capital Index project seeks to measure social mobility. The Utah Foundation does so using four indicators:

1. Post-secondary attainment.
2. Homeownership levels.
3. The extent to which people are earning more than their parents did.
4. The proportion of unengaged youth.

BACKGROUND

Social mobility has received significant attention in recent years, with some economists suggesting that where a child grows up has major implications for economic mobility. Economist Raj Chetty has emphasized the importance of social capital in advancing social and economic mobility, and vice versa. Research shows that Utah has one of the highest levels of upward mobility in the United States.²

However, while Utah as a whole presents strong upward mobility, neighborhood and city differences demonstrate that upward mobility is highly localized.³ The differences in income and resources can impact the livelihood of these communities. For example, a 2018 study found that in Salt Lake County, resources and neighborhood context explain over 60% of variation in student performance.⁴ These findings emphasize the importance of improving mobility across the state.

It is important to understand ways to improve mobility. Strategies to increase social capital can provide social and economic opportunities for those who are disadvantaged. Providing opportunities will enable individuals to reap the benefits of upward mobility, such as lower poverty rates, stable family structures, better schools, and greater social capital.

Various organizations in Utah are working to help others enhance their social capital and improve their economic situation. Organizations like the Suazo Center provide resources and advisement to business owners and entrepreneurs from different backgrounds across Utah. The Suazo Center's efforts to promote economic independence can play a crucial role in enhancing social mobility.

It should be noted that there may be factors beyond those identified in this report, such as economic preconditions, cultural tendencies, or historical circumstances, that promote or correlate with social mobility. However, they may be either conjectural or difficult to measure. The factors selected for measurement in this report do not suffer from those challenges.

2 Chetty, Raj, Nathaniel Hendren, Patrick Kline, Emmanuel Saez, 2014, "Where is the land of Opportunity? The Geography of Intergenerational Mobility in the United States," *The Quarterly Journal of Economics*, Vol. 129, No. 4, pp. 1553–1623, <https://doi.org/10.1093/qje/qju022>.

3 The Opportunity Atlas, <https://www.opportunityatlas.org/>.

4 Wei, Yehua Dennis, Weiye Xiao, Christopher A. Simon, Baodong Liu, and Yongmei Ni, 2018, "Neighborhood, race and educational inequality," *Cities* Vol. 73, pp. 1-13. doi.org/10.1016/j.cities.2017.09.013.

POST-SECONDARY ATTAINMENT

For many people, a post-secondary degree offers a ticket to social mobility. For society at large, it can serve as a core means of bolstering the middle class and decreasing economic stratification. As the Utah Foundation has documented, post-secondary attainment is not only critical to individual financial success, but it also has a ripple effect across generations, as parents with higher educational attainment are more likely to have academically successful children.⁵ Furthermore, social networks, including mentor connections through professor-student interactions and peer connections through clubs, fraternities, sororities, cohorts, and alumni groups, represent a critical source of social capital.⁶

To examine post-secondary attainment, the Utah Foundation focused on the share of adults aged 25 and older with bachelor's degrees or higher. This does not encompass all post-secondary degrees and certifications, and the social capital or social mobility advantages they confer. However, due to the advantages of using these data, this study focuses on this subset of respondents, as reported in the American Community Survey. Please refer to the appendix for additional details.

5 See Utah Foundation, *Beating the Odds: Post-Secondary Success for Adult, First-Generation and Lower-Income Students* (February 2021) and *Making the Grade? K-12 Outcomes and Spending in Utah* (August 2019). See also The Hamilton Project, "Thirteen Economic Facts about Social Mobility and the Role of Education," June 26, 2013, www.brookings.edu/research/thirteen-economic-facts-about-social-mobility-and-the-role-of-education/.

6 Miracle, Jeffrie W., *Higher Education in the Creation of Individual Social Capital: A Student Organization Ethnography*, unpublished doctoral dissertation, University of Pittsburgh, 2013, <http://d-scholarship.pitt.edu/18705/>.

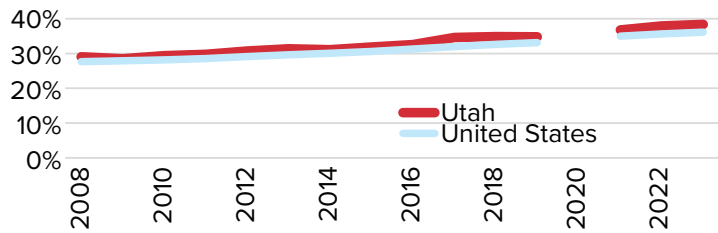


Health Professionals Commencement, Weber State University.

EDUCATIONAL ATTAINMENT DASHBOARD

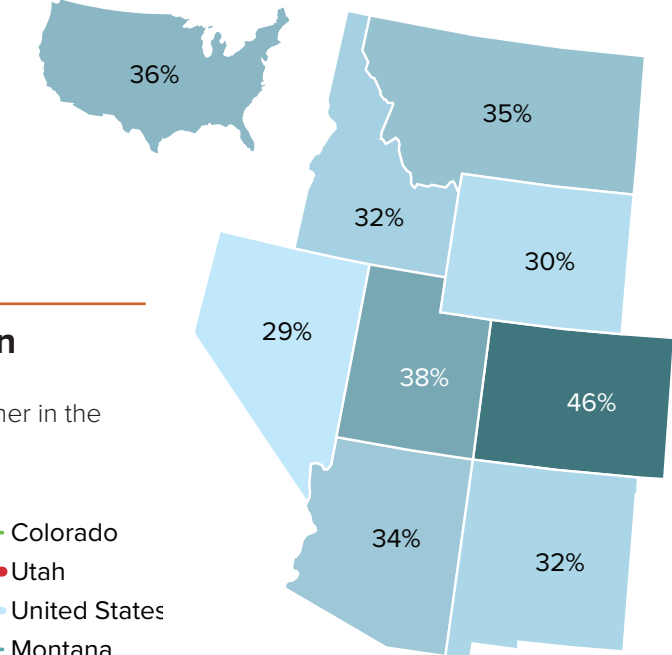
Utah has experienced a notable increase in educational attainment over the past decade.

Figure 1.1: Share of Adults over 25 with Bachelor's Degrees or Higher, Utah and the United States, 2008-2023



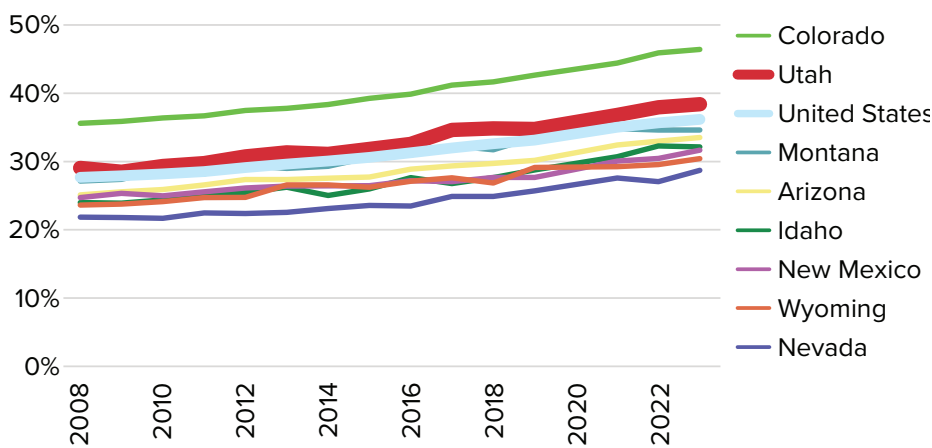
Utah ranks second in the region in bachelor's degree attainment.

Figure 1.2: Share of Adults over 25 with Bachelor's Degrees or Higher, in the Mountain States 2023



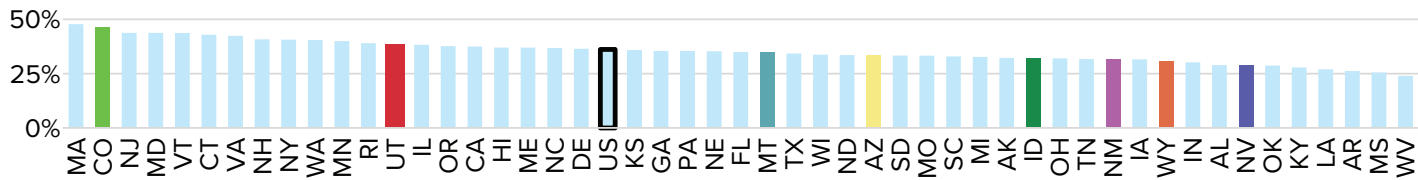
All of the Mountain States see improvement in educational attainment.

Figure 1.3: Share of Adults over 25 with Bachelor's Degrees or Higher in the Mountain States, 2008-2023



Utah is in the top third of states in terms of educational attainment.

Figure 1.4: Share of Adults over 25 with Bachelor's Degrees or Higher by State, 2023



For source information on all figures, please see the Appendix.

Utah Educational Attainment Trends

Utah's educational attainment rates have consistently outperformed the national average. Additionally, since 2008, Utah's rate for residents 25 years or older with a bachelor's or higher has been increasing. In fact, the percentage of Utahns holding bachelor's degrees or higher has increased by roughly one-fifth, settling at 38% in recent years.

Attainment in the Mountain States

In general, the Mountain States do not perform particularly well in terms of the percentage of those 25 years or older with a bachelor's or higher. Only Colorado and Utah are in the top half of the states. Colorado is far and away the standout in the region, ranking second in the U.S. behind only Massachusetts.

In 2023, Utah ranked second among the eight Mountain States. All eight saw some degree of improvement during the past decade.

Utah and the Nation

Utah has consistently trended just above the national average in educational attainment. In fact, Utah performs well compared to other states, ranking 13th in the percentage of those 25 years or older with a bachelor's or higher. Similar to Utah, the national rate has also increased. This trend is largely driven by younger generations with higher levels of attainment replacing older generations with lower levels of attainment in the population pool.⁷

⁷ Kyle DeMaria (ed.), Ian Page, Kevin Reuss, and Zoë Zemper, 2024, "Changes in the U.S. labor supply," *Trendlines*, U.S. Department of Labor Employment and Training Administration, August, https://www.dol.gov/sites/dolgov/files/ETA/opder/DASP/Trendlines/posts/2024_08/Trendlines_August_2024.html



Image courtesy of the University of Utah. CC BY-NC-ND 4.0.

HOMEOWNERSHIP

Homeownership is a time-tested means of wealth creation in the United States. Purchasing a first home serves as both a signal of having arrived at middle-class status and an important rung on the economic mobility ladder. Homeowners can mark their progress through the economic ranks by trading up to pricier homes over time.

From the social capital perspective, a higher rate of homeownership also suggests a higher level of psychological and physical investment in a community. Homeowners tend to pay more attention to civic affairs locally and to quality-of-life issues in their neighborhood, in part, perhaps, because the outcomes can affect the value of their investment; for many people in the middle class, a home may be the most significant investment they have. Because they pay property taxes, they might also pay more attention to whether tax dollars are used effectively and efficiently.

The Utah Foundation uses homeownership data as reported by respondents to the American Community Survey. Please refer to the appendix for additional details.

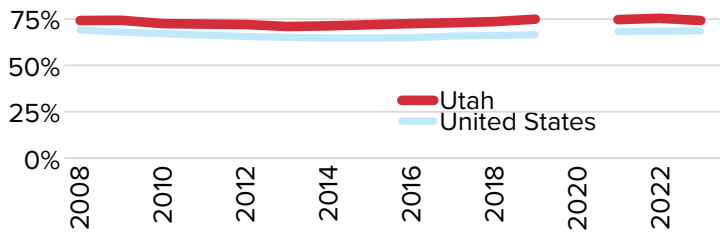


Daybreak Utah Lake Village Lake Front Homes. Photo Dean on Flickr. CC BY-NC-ND 2.0.

HOMEOWNERSHIP DASHBOARD

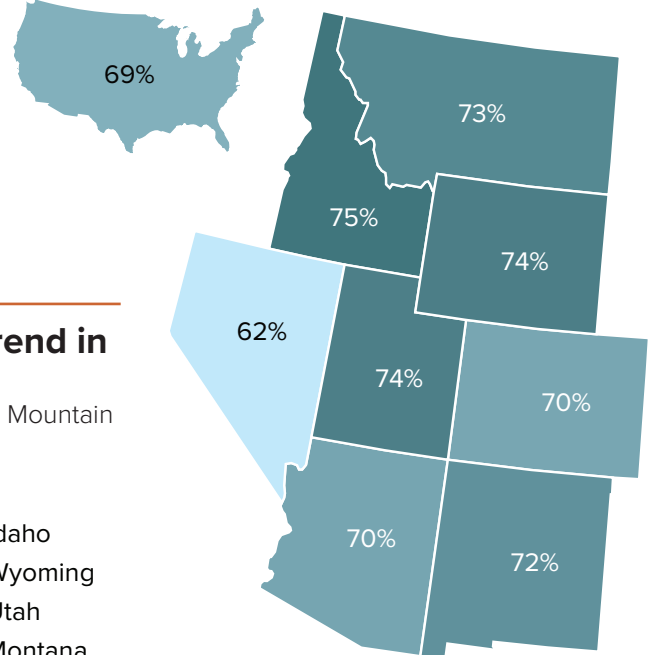
After 2013, Utah began an upward trend in homeownership.

Figure 2.1: Share of Households that Own their Homes, Utah and the United States, 2008-2023



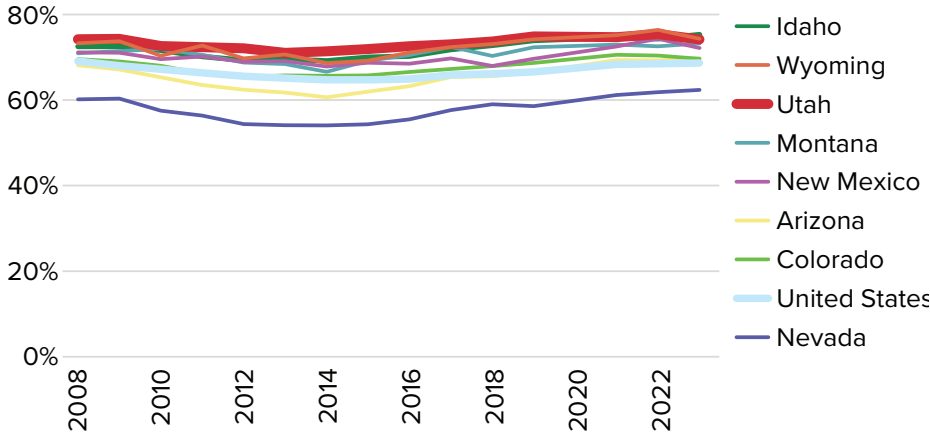
Utah and Wyoming are tied for second place in homeownership in the region.

Figure 2.2: Share of Households that Own their Homes in the Mountain States, 2023



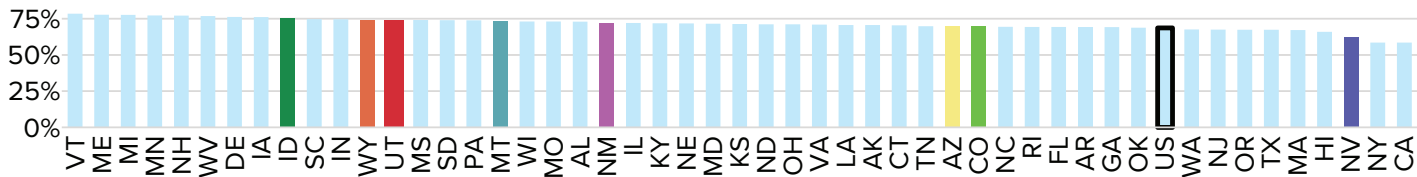
All Mountain States have been on an upward trend in homeownership since 2013.

Figure 2.3: Share of Households that Own their Homes, Utah and the Mountain States, 2008-2023



Utah is among the top 15 states when it comes to homeownership.

Figure 2.4: Share of Households that Own their Homes by State, 2023



For source information on all figures, please see the Appendix.

Utah Homeownership Over Time

Utah's share of households owning their own homes dipped after the 2008 recession, but has since recovered. Homeownership dropped from about 74% in 2009 to 71% in 2013 and has since climbed upward. By 2023, it had reached 74%. It will be interesting to see whether spikes in housing prices will arrest the upward trend.⁸

Homeownership in the Mountain States

In the region, Idaho is the top-performing state, with Utah and Wyoming closely following, tied in second place. All of the Mountain states perform above the national average, except Nevada, with only 62%.

Utah and the Nation

Utah has consistently outperformed the nation in its homeownership rate. The Great Recession hit U.S. homeowners hard, but the rate has finally made a full recovery. Utah has as well. Moreover, Utah is in the top third of states with the highest level of homeownership. Many of the states ahead of Utah are in the New England and Midwest regions. Interestingly, the U.S. average is very low among the 50 states, pulled downward by the low rates of ownership in New York and California.

⁸ See recent Utah Foundation releases on housing affordability at https://www.utahfoundation.org/report_category/housing/, including https://www.utahfoundation.org/wp-content/uploads/Priorities_housing_brief.pdf.



Snow House, Credit: Flickr User arbyreed under license CC BY-NC-SA 2.0.

INTERGENERATIONAL MOBILITY

The idea that one's generation can outperform the prosperity of their parents' generation is at the heart of the American Dream. It is also at the core of social mobility.

To determine intergenerational mobility, the Utah Foundation examined the share of individuals at the age of 30 who earn more than their parents did at the same age, adjusted for inflation, using data from Opportunity Insights. Please refer to the appendix for additional details.

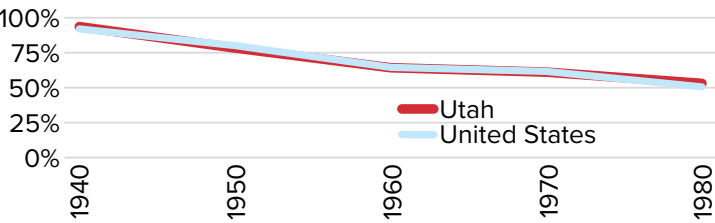


Lehi High 2022 Graduation.

INTERGENERATIONAL MOBILITY DASHBOARD

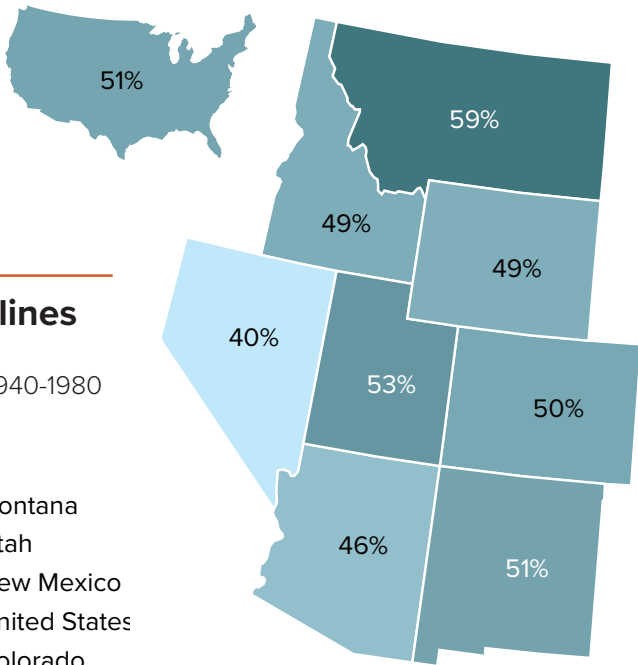
Utah has seen a significant long-term decline in intergenerational mobility.

Figure 3.1: Intergenerational Mobility, Utah and the United States, 1940-1980 cohorts (1970-2010)



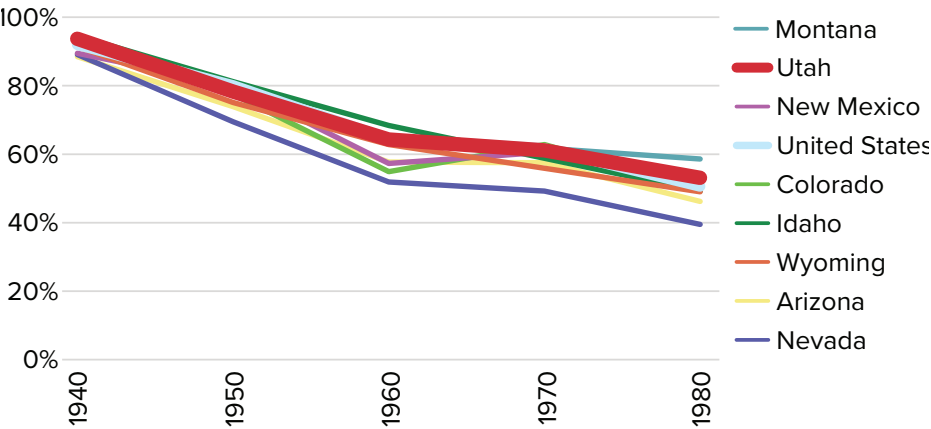
Among the Mountain States, only Montana outperformed Utah in terms of intergenerational mobility.

Figure 3.2: Intergenerational Mobility in the Mountain States, 1980 cohort (2010)



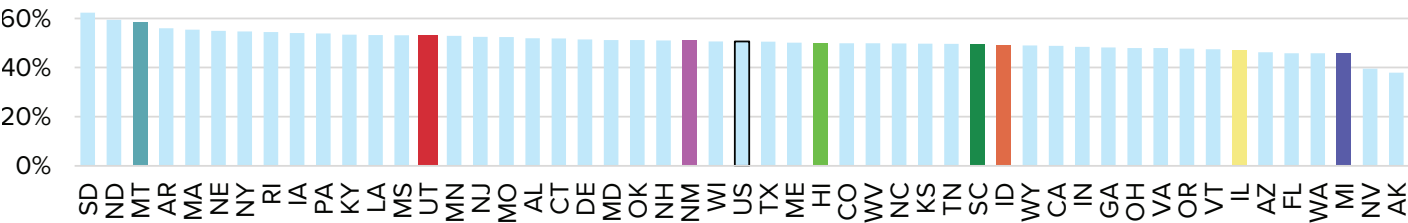
All of the Mountain States have seen major declines in intergenerational mobility.

Figure 3.3: Intergenerational Mobility, Utah and the Mountain States, 1940-1980 cohorts (1970-2010)



Utah has performed respectably from a national perspective in terms of intergenerational mobility.

Figure 3.4: Intergenerational Mobility by State, 1980 cohort (2010)



For source information on all figures, please see the Appendix.

Intergenerational Mobility Over Time

In Utah, for the 1980 cohort (those who turned 30 in 2010), 53% earned more than their parents did at the same age, adjusted for inflation. While this remains a bare majority, there has been a steep decline from the cohort born in 1940 (those who turned 30 in 1970), among whom more than 90% outperformed their parents. In effect, there has been a decline in economic mobility since 1970.

Intergenerational Mobility in the Mountain States

Collectively, the Mountain States match the national average, with 50% of the 1980 cohort (those who turned 30 in 2010) earning more than their parents did at the same age. Among the Mountain States, Montana has the highest share of people earning more than their parents at the same age, at 59%. Utah and New Mexico follow with 53% and 51%, respectively. Nevada comes out particularly poorly, with less than 40% of its residents outperforming their parents. The state has also seen the most precipitous decline on this metric.

Although data from the 1990 cohort are not yet available, there is some recent indication that Utah and certain other states have experienced strong income growth.⁹ Four Mountain States ended 2020 at the top of the nation in personal income growth. Arizona and Montana experienced a 7.1% increase in personal income. Utah ranked third in the country with a 6.9% increase, followed by Idaho with a 6.8% annual increase. While most of the personal income growth came from government transfers in the form of stimulus payments related to the pandemic crisis, Utah ranked first in the nation when personal income growth was calculated without government assistance, gaining 2.3%.¹⁰

Utah and the Nation

Going back to the 1970s (or the 1940 cohort), Utah has generally tracked the nation in its decline in economic mobility. From a U.S. perspective, Utah performs respectably, situated in the top third of the states. Interestingly, the top three performing states are contiguous: South Dakota, North Dakota, and Montana.

9 Hernandez, Erin, "Significant Statistics | Utah Leads the U.S. in Personal Income Growth," Utah Foundation, <https://www.utahfoundation.org/2021/06/significant-statistics-utah-leads-the-u-s-in-personal-income-growth-during-2020/>.

10 Ibid.

UNENGAGED YOUTH

Youth engagement in employment, education, and training provides indications about both their current level of social engagement and their future economic mobility. The following discussion examines individuals who are not engaged in any of these three activities. Workforce participation and education are important means of building social capital for young people. Unless these unengaged youth change, they are likely to suffer lifelong deficits in social capital.

The Utah Foundation calculates the share of unengaged youth using data as reported by respondents to the American Community Survey. Please refer to the appendix for additional details.

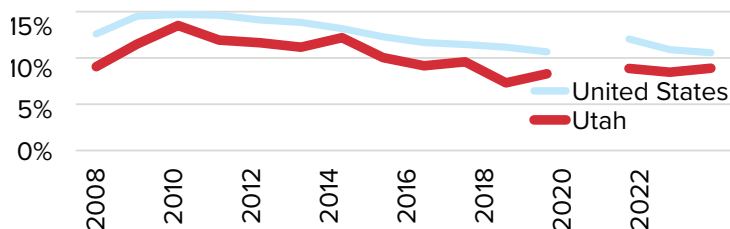


Computer lab at UVU.

UNENGAGED YOUTH DASHBOARD

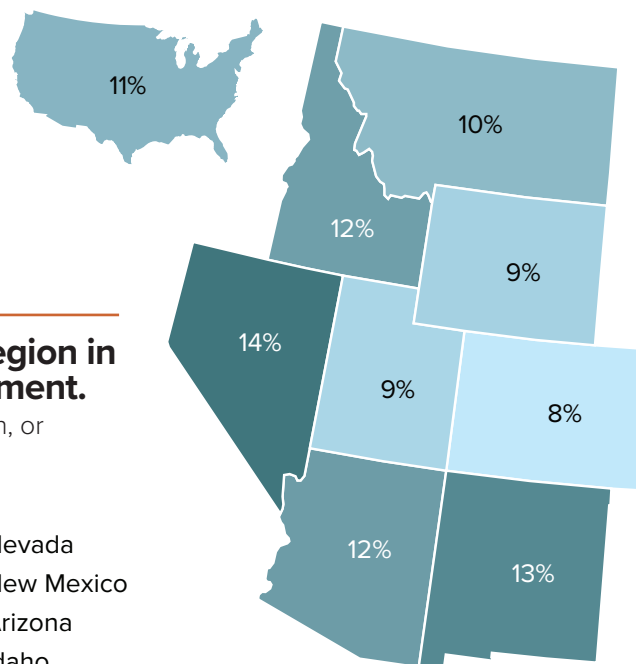
Recent years have shown a narrowing gap between Utah and the national average in terms of unengaged youth.

Figure 4.1: Share of 16- to 24-Year-Olds Not in Employment, Education, or Training, Utah and the United States, 2008-2023



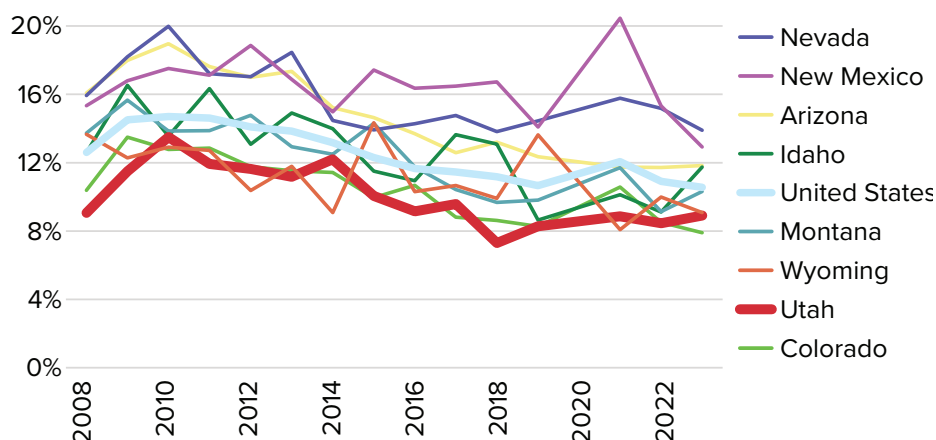
Utah, Wyoming, and Colorado stand above the rest of the region in engaging youth.

Figure 4.2: Share of 16- to 24-Year-Olds Not in Employment, Education, or Training in the Mountain States, 2023



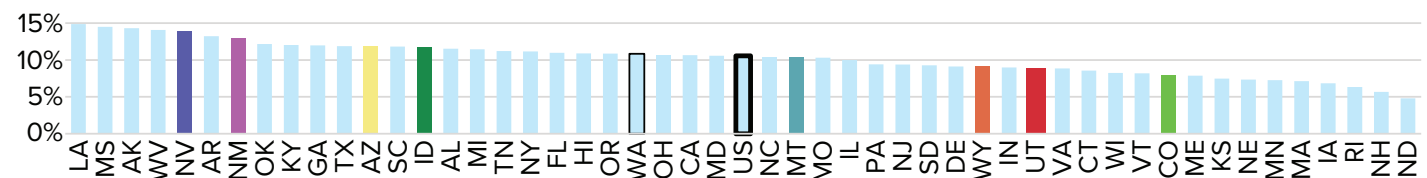
Utah is among the top-performing states in the region in engaging youth in education, training, or employment.

Figure 4.3: Share of 16- to 24-Year-Olds Not in Employment, Education, or Training, Utah and the Mountain States, 2008-2023



Utah is among the top-performing states in engaging youth in education, training, or employment.

Figure 4.4: Share of 16- to 24-Year-Olds Not in Employment, Education, or Training by State, 2023



For source information on all figures, please see the Appendix.

Utah's Unengaged Youth Over Time

The share of American youth aged 16 to 25 not engaged in employment, education, or training has seen an improvement, particularly since 2014. That year, the number stood at 12%. By 2019, it stood at 8%. This improvement largely reflects an economic upswing that took root in the mid-2010s and continued through the end of the decade. However, since 2021, Utah's share of unengaged youth has slightly increased, narrowing the gap between it and the U.S.

Unengaged Youth in the Mountain States

There is a substantial divergence in the Mountain States when it comes to unengaged youth, with four states – Nevada, New Mexico, Arizona, and Idaho – performing relatively poorly, and three others – Wyoming, Utah, and Colorado – performing well. Montana was better than average.

Utah and the Nation

While Utah has seen a slight increase in the share of unengaged youth, it has consistently outperformed the U.S. in this metric. As of 2023, the national number was 11%, compared to only 9% in Utah.



West Jordan, Utah.

SOCIAL MOBILITY SUB-INDEX SCORE

The Utah Foundation standardizes the indicators discussed in this report to create an index score ranging from 0 to 14. This scale was standardized to 2016 levels. Since the index is standardized to 2016 levels, if states improve or decline over time, they can achieve index scores outside this range. Additionally, several states have indicators so far outside the norm that they may also fall outside this range.

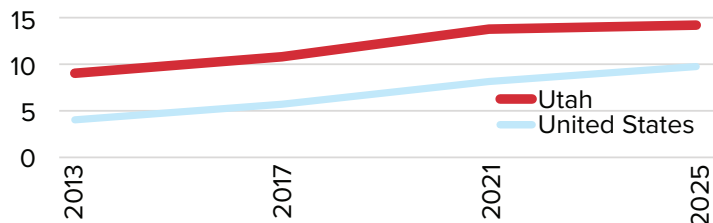


Lehi, Utah.

SOCIAL MOBILITY SUB-INDEX SCORE DASHBOARD

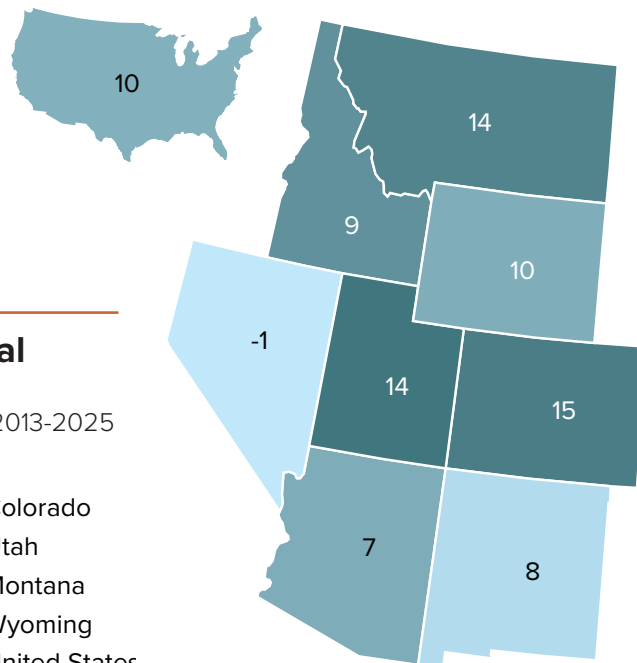
Utah's social mobility has improved, though the gap between it and the nation is shrinking.

Figure 5.1: Social Mobility Sub-index, Utah and the United States, 2013-2025



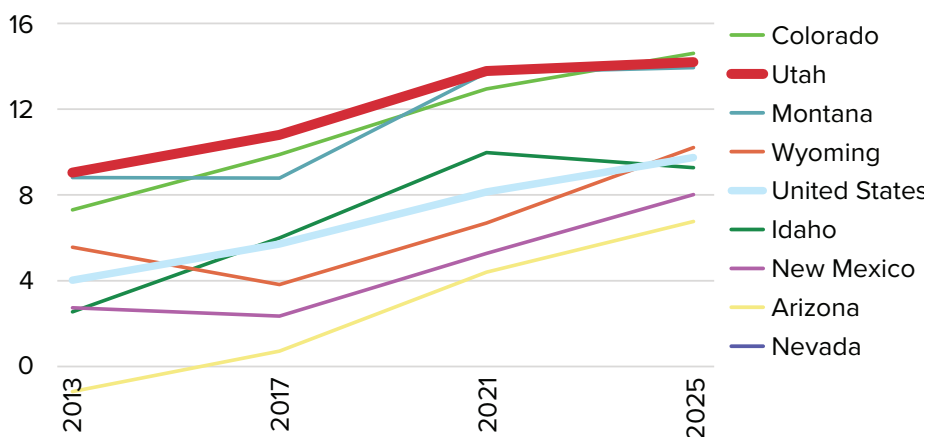
Utah has the highest social mobility score among the Mountain States.

Figure 5.2: Social Mobility Sub-index in the Mountain States, 2025



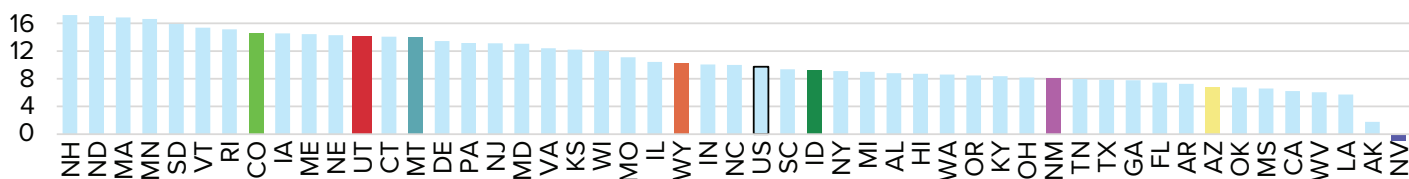
Utah surpassed Colorado to have the best social mobility among the Mountain States.

Figure 5.3: Social Mobility Sub-index, Utah and the Mountain States, 2013-2025



Utah has the twelfth-highest social mobility in the nation.

Figure 5.4: Social Mobility Sub-index, by State, 2025



For source information on all figures, please see the Appendix.

Utah's Social Mobility

From 2013 to 2025, Utah saw an upward trend in social mobility. This improvement gives Utah an index score of 14 on a scale where most states should fall between 0 and 14. The improvement is primarily due to an increase in educational attainment and a decrease in the proportion of unengaged youth.

Social Mobility in the Mountain States

Utah has the twelfth-best social mobility in the nation, grouped closely with Colorado and Montana in the Mountain States. Over time, the Mountain States have been seeing improvement. Like with Utah, this improvement is primarily due to an increase in educational attainment and a decrease in the proportion of unengaged youth.

Utah and the Nation

Utah's starting point in 2013 with high social mobility has helped Utah maintain its standing among the nation. This is due in part to its relatively high level of homeownership. However, the nation is gaining on Utah. Most states fare well with increases in educational attainment and decreases in unengaged youth. Furthermore, many states are seeing some improvement in homeownership rates.



West Jordan, Utah.

CONCLUSION

The exploration of social mobility in this report suggests that Utah is performing comparatively well. In fact, Utah is twelfth-best in the nation.

Utah is in the top third of states when it comes to educational attainment. Among the Mountain States, only the highly-educated Colorado outperforms Utah in the percentage of population with a bachelor's degree or higher.

Utah also performs well when it comes to homeownership. The Beehive State ranks behind Idaho and ties with Wyoming for second place. On the national level, Utah is within the top third of states on this metric.

As to intergenerational economic mobility, Utah again ranks in the top third of the U.S. Among the Mountain States, only Montana outperforms Utah.

When it comes to youth engagement in education, training, or the work force, Utah performs among the top 15 nationally and is generally headed in the right direction. However, recent trends show a narrowing gap between the nation and Utah on this metric.

Along with Colorado and Montana, Utah is among the most consistent Mountain State performers across all four metrics, implying that it is a state with relatively high social mobility. By contrast, Nevada performed worst on all four metrics.

It is clear that bolstering Utah's homeownership numbers could become an increasing challenge in the face of higher home prices. But perhaps most startling is the long-term decline in intergenerational mobility. Although it mirrors a national decline, Utah should explore underlying causes and look for opportunities to buck the downward trend.

Looking ahead, the numbers suggest that while Utah is a well performing state, there should be a continued emphasis across all these metrics to ensure the state maintains an upward trajectory. While Utah's social mobility has improved since 2013, the gap between it and the nation is shrinking.

APPENDIX: TECHNICAL DATA SECTION

The Share of the Adults over 25 with a Bachelor's Degree

Data on the share of residents holding a Bachelor's degree or greater were collected from the U.S. Census Bureau's American Community Survey Data tables.¹¹ This indicator of educational attainment only measures adults 25 and older. Data were available from 2008 to 2023, except for 2020.

The Share of the Households that Own their Home

Data on the share of residents born in the state in which they currently reside were collected from the U.S. Census Bureau's American Community Survey Data tables.¹² Data were available from 2008 to 2023, except for 2020.

Share of Individuals at the Age of 30 Earning More than their Parents at the Age of 30

Opportunity Insights collects data to show how various factors impact the future opportunity of individuals. One of these collections analyzes the share of individuals at the age of 30 earning more than their parents, adjusted for inflation, at the age of 30. The measure is produced every 10 years, with the latest data being for 2010 (from the 1980 cohort). The 1990 cohort has now passed 30, but updated estimates are not yet available.¹³

The Share of 16- to 24-Year-Olds Not in Employment, Education, or Training

To calculate this metric, the Utah Foundation used the public use micro-sample (PUMS) dataset from the American Community Survey (ACS).¹⁴ Individuals were classified as not in employment education or training if they fit the defined age brackets, reported as unemployed or not in the labor force, and has not attended a public or private school in the last three months. Data were available from 2008 to 2023, except for 2020.

11 U.S. Census Bureau, 2019, "Educational Attainment for the Population 25 Years and Over," <https://data.census.gov/cedsci/table?tid=ACSDT1Y2019.B15003>

12 U.S. Census Bureau, 2019, "Geographical Mobility in the Past Year by Tenure for Current Residents in the United States," <https://data.census.gov/cedsci/table?tid=ACSDT1Y2019.B07013>

13 Opportunity Insights, "Absolute Income Mobility by Childbirth Cohort and State," <https://opportunityinsights.org/data/>

14 The query used was a variant of <https://api.census.gov/data/2019/acs/acs1/pums?get=PWGTP&AGE>



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