

UWLP Publishes New Statewide Data on Utah Women, Finance, and Education

Emmalee Chastain and Julene Reese

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The Utah State University [Utah Women & Leadership Project](#) (UWLP) released the fourth of five white papers sharing results of a study conducted in the fall – [Women, Finance, & Education 2025: Utahns' Awareness, Understanding, and Attitudes](#). The study supports “[A Bolder Way Forward](#),” a statewide UWLP initiative focused on ensuring that more Utah girls, women, and their families thrive.

“For those who want to understand the perceptions and attitudes regarding the challenges Utah women and girls face, this 36-page report contains critical data that can help, and we invite the public to review it,” said lead researcher and author Susan Madsen, UWLP founder/director and the USU Extension Professor of Leadership. “This is our third year of data collection, and the report addresses data changes compared to the 2023 and 2024 surveys.”

The 83-item survey, administered from Oct. 1 to Nov. 19, 2025, included two samples (representative and convenience) totaling 5,212 Utah participants. The white paper reported on survey items that examined Utahns' awareness and perceptions of three key areas: finance, higher education attainment, and K-12 initiatives.

Finance

Five survey items provide additional insights regarding girls, women, and financial literacy, intending to reduce financial vulnerability among Utah women:

1. I am aware of resources that help me achieve financial security.
2. I have used resources to help me achieve financial security.
3. I believe it is valuable for me to understand my personal finances.
4. I can manage my personal finances independently and make informed decisions to improve my financial wellness.
5. It is important for women to be competent and confident with money.

Nearly all respondents (95.4%) agreed on some level that it is important for women to be competent and confident with money, but 15.9% of women disagreed on some level or were neutral when asked about their ability to manage personal finances independently and make informed decisions.

One respondent stated, “Financial literacy needs to be taught and thoroughly understood in high school. Understanding financial literacy could be a determining factor to push young adults to aspire to get upper-level degrees.”

Higher Education Attainment

Because higher education is positively linked with long-term economic, social, and physical well-being, earning a post-secondary credential is an important step for every Utah woman. Four survey items provide additional insight to improve enrollment in and completion of programs, certificates, and degrees among women:

1. In addition to improving economic opportunity, higher education is also important for intellectual growth, personal development, and life-long societal contributions.
2. College is worth the financial investment.
3. It is important for more Utah women to complete graduate degree programs.
4. It is important for all those considering attending college to apply for federal financial aid (FAFSA).

Nearly three of four respondents (74.4%) agreed that college is worth the financial investment. Respondents with graduate degrees agreed most strongly, followed by individuals with bachelor's and associate degrees.

A similar sentiment emerged regarding the importance of women completing graduate degrees, with 73.8% of respondents agreeing. The qualitative findings, however, highlighted obstacles for women who would like to complete higher education. One respondent shared that there is limited access to educational resources for girls, especially in rural areas. Another stated, “There is an ongoing need for financial aid, grants, and scholarships specifically for women, including those returning to school while raising children.”

K-12 Initiatives

Early education and experiences in school lay a foundation for children’s growth, development, and confidence. These all have an immense impact on how a child views their own potential or imagines the possibilities available to them. This subsequently guides what and how children learn and influences their career paths. Five survey items explore support for initiatives in the K-12 environment that have the potential to positively impact Utah’s girls, women, and their families:

1. It is important for girls in K–12 to have strong math skills for their future careers and life.
2. It is important for girls to complete career and technical education (CTE) pathways in high school.
3. It is as important for girls as it is for boys to take advanced coursework in high school that prepares them for postsecondary opportunities and careers.
4. It is concerning that the Nation’s Report Card math scores for 4th and 8th grade in Utah are lower for girls than they are for boys.
5. Utahns should be concerned about the percentage of children who are chronically absent from school.

Respondents overwhelmingly agreed (91.1%) that advanced coursework in high school is as important for girls as it is for boys. All counties have some level of agreement that girls’ advanced coursework is important, but Cache, Davis, Carbon, Salt Lake, and Iron counties have significantly higher levels of agreement, while Daggett, Rich, Morgan, Beaver, and Piute counties have lower levels of agreement. There are likely several reasons for this difference, but it is interesting to consider that Cache, Davis, Carbon, Salt Lake, and Iron counties are home to three of Utah’s public universities/ extensions, one community college, and three technical colleges (nearly half of Utah System of Higher Education institutions).

Regarding the gap in girls’ and boys’ 4th and 8th-grade math scores, the overall decline in math performance is

concerning; however, it is particularly notable that the gap between girls and boys is widest in Utah. Given that girls have the same potential for learning and access to the same teachers, curriculum, and resources, the disparity raises important questions about the factors contributing to their underperformance. Understanding the underlying causes, including the messages and expectations girls may be receiving, is essential to effectively address and close the gap.

Madsen reiterated that Utah must do better to ensure everyone thrives.

“As Utah decision makers and residents join to find ways to strengthen the impact of girls and women, it is essential that we acknowledge the importance of lifelong learning,” she said. “This is especially true as it relates to a woman’s long-term well-being in every aspect of her life, including her career prospects, confidence as a contributor and leader in her community, and as a thriving retiree. Investing in the education of women and girls through K-12 initiatives, financial literacy, and higher education attainment not only lifts them, but lifts all Utahns.”

April Townsend, research fellow, Utah Women & Leadership Project, is co-author of the report.

Contact

Emmalee Chastain
Emmalee.Chastain@usu.edu

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