

# South Salt Lake: Fair Housing Equity Assessment

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# SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

## Background

- South Salt Lake is on the verge of having a minority-majority population in the coming decades, since the non-Hispanic white share of the population declined from over 83 percent in 1990 to under 57 percent in 2010.
- While the non-Hispanic white average household size have remained slightly above 2.1 from 1990 to 2010, the Hispanic average household size increased from 2.6 to 3.3 during this period.

## Segregation

- While the TRAX line and bus routes service the predominantly commercial and industrial area on the west and central regions of South Salt Lake, public transportation is not quite as accessible in the east-side residential neighborhoods.
- The commercial centers along State Street in the central part of the city are the largest sources of low-wage employment opportunities. However, 70 percent of minority rental units are located in east-side neighborhoods.

## RCAP/ECAP

- The overall poverty rate in South Salt Lake in 2010 was over 37 percent, with about half of all minorities living in the city being considered poor. Overall, minorities comprised almost 80 percent of the poor population in the city.
- The city has no racially or ethnically concentrated areas of poverty. However, there is RCAP adjacent to the northern border of the city in Salt Lake City. Many of the city's tracts have minority and Hispanic concentrations significantly larger than the county averages, including some tracts with a minority-majority but income level are not sufficiently low to qualify as an RCAP or ECAP.

## Disparities in Opportunity

- HUD provided an opportunity index that aggregated a variety of factors such as school proficiency, job access, poverty, and housing stability. Overall, South Salt Lake scores very low with a 1.5 out of 10, which is 3.4 points below the county average.
- Though many of the public schools in the city are alternative schools, the few ranked schools all scored the lowest possible on the opportunity index. Compared to the county, all the ranked schools are in the bottom 20 schools overall.
- The assessed single-family home values in the city are very low, with almost all being valued under \$200,000. However, many homes are located very close to the many public transit options running through the city.

## FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

South Salt Lake is a small, heavily commercial city with nearly 24,000 residents. However, of the residents living in South Salt Lake in 2010, almost 40 percent of the total population and about half of all minority residents were poor. In the past few decades, the minority population has surged, while the non-Hispanic white population continues to decrease. A disproportionate amount of the growth has been in the minority rental population. In fact, minority renter households have consistently been above 78 percent from 1990 to 2010, while non-Hispanic white renter households have steadily decreased from 58 percent in 1990 to 53 percent in 2010. With already high rates of minority and poor residents, South Salt Lake is at risk of developing neighborhoods with racially and ethnically concentrated areas of poverty.

Much of the western half of the city is commercially and industrially zoned, thereby containing relatively few housing units, especially detached single family homes adequate for large families. The commercial centers along State Street in the central part of the city are the largest sources of low-wage employment opportunities. However, 70 percent of minority renter households are located in east-side neighborhoods (east of State Street) with relatively few east-to-west traveling bus routes to access low-wage employment centers along State Street and in the southwestern corner of the city. This also makes access to commercial and employment centers in and out of South Salt Lake via the TRAX line difficult. Given that the city is uniquely divided into commercial and industrial zones on the west and residential neighborhoods mostly on the east side, more public transportation options would create better accessibility between these areas. These options could include bus routes, bike lanes and walking paths to provide more direct access to commercial and employment centers.

Home values in South Salt Lake are some of the lowest of any city in Salt Lake County. As a result, many low-income and minority households choose to live in the city due to its affordability. However, this creates a high concentration of protected classes in low-opportunity areas. It can be argued that many residents travel into neighboring cities such as Salt Lake City and Murray for employment. However, this increased time spent commuting to work does not solve housing stability or poverty issues, and does not help the children of these families attending public school in the city. In recent years South Salt Lake has been aggressively involved in addressing the challenges of services, educational opportunities, aging housing inventory, deteriorating housing quality and revitalization of the city through major mixed-use development and the new street car line to open in 2013.

The city of South Salt Lake will benefit from the increase in public transit options as well as an investment in physical infrastructure. By improving the assets available in South Salt Lake, the city will increase home values while creating a more diverse socioeconomic and demographic population. Similarly, mixed-zone planning with more adequate affordable housing options closer to employment centers as well as commercial areas near the residential east side will reduce the current divide between the industrial and residential centers. Furthermore, mixed-used zoning and development will reduce the need to travel outside of the city in search of better opportunities. The integrated city plan currently being developed and its implementation will increase the opportunity for residents within South Salt Lake.

## BACKGROUND

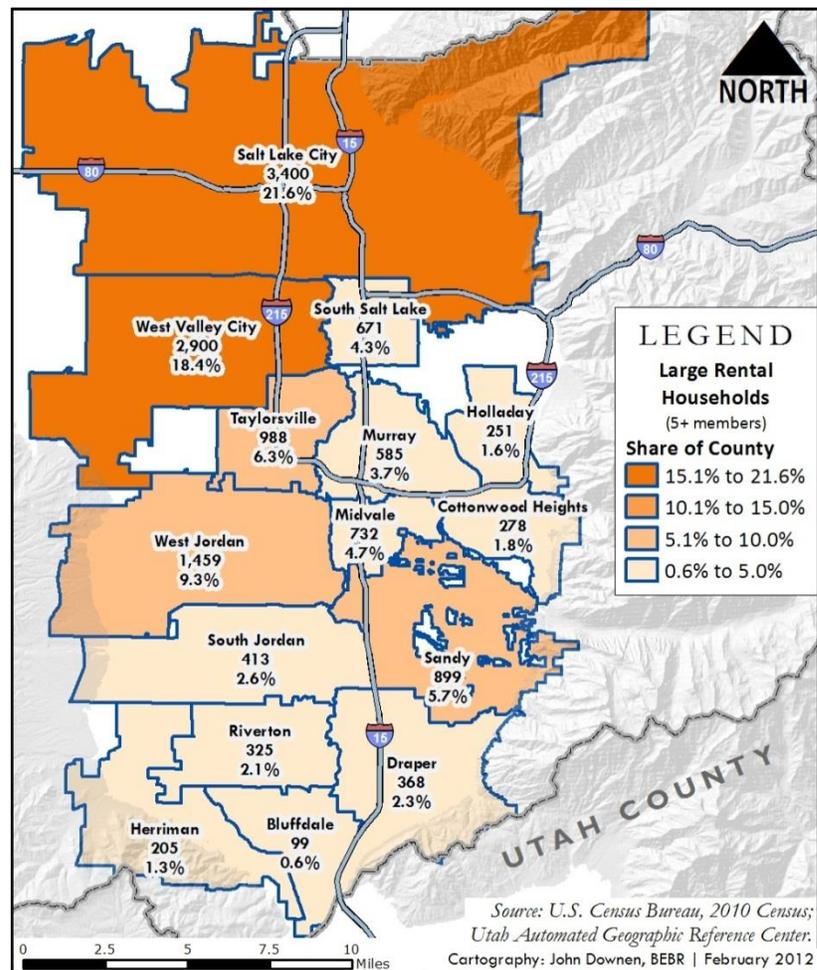
South Salt Lake is divided into an industrial zone on the west side with a commercial area throughout the central region of the city and residential neighborhoods concentrated on the east side. The TRAX line and I-15 run through the central part of the city, but public transportation is relatively sparse on the east side, where most of the residents live.

South Salt Lake is experiencing demographic trends similar to those of surrounding cities. Table 1 shows selected demographic trends in South Salt Lake from 1990 to 2010 for selected protected classes. The non-Hispanic white share of the population declined from over 83 percent in 1990 to under 57 percent in 2010, pushing the city to the verge of having a minority-majority in the coming years.

The share of households with children under 18 has remained steady around 30 percent. On the other hand, the share of households with persons over 65 has steadily declined from 22 percent in 1990 to below 14 percent in 2010. Single-parent households with children have remained roughly 11 percent of total households in South Salt Lake from 1990 to 2010.

Figure 1 shows each city's share of Salt Lake County's large rental households, which are defined as having five or more persons. The six entitlement cities—Salt Lake City, West Valley, Taylorsville, West Jordan, Sandy, and South Jordan—constitute nearly 64 percent of the county's large rental households. While South Salt Lake borders Salt Lake City and West Valley City, which have the highest shares of large rental households, the city's share is only 4.3 percent. The non-entitlement cities in the southern and eastern regions of the county also have very minimal county shares.

**Figure 1**  
**Large Renter Households by City and Share of Salt Lake County Large Renter Households, 2010**



**Table 1  
Demographic Trends for Protected Classes  
South Salt Lake, 1990–2010**

	1990		2000		2010	
	Count	Share	Count	Count	Share	Count
Total Population	10,129		22,038		23,617	
White (not Hispanic)	8,438	83.3%	14,476	65.7%	13,344	56.5%
Black (not Hispanic)	129	1.3%	603	2.7%	962	4.1%
Asian <sup>1</sup>	230	2.3%	574	2.6%	1,168	4.9%
Hispanic/Latino	981	9.7%	4,932	22.4%	6,869	29.1%
Minority (all except non-Hispanic white)	1,691	16.7%	7,562	34.3%	10,273	43.5%
Persons with disabilities <sup>2</sup>	—	—	4,669 ± 303	25.8% ± 1.7%	2,488 ± 556	13.0% ± 2.8%
Total Households	4,421		8,022		8,554	
Households with Children under 18 years	1,361	30.8%	2,689	33.5%	2,597	30.4%
Households with Persons 65 years or over	968	21.9%	1,234	15.4%	1,186	13.9%
Single Parent with Children under 18 years	527	11.9%	957	11.9%	968	11.3%
Large Families (5 or more persons)	321	7.3%	834	10.4%	950	11.1%
Owner-occupied Housing Units	1,720	38.9%	3,050	38.0%	3,287	38.4%
Renter-occupied Housing Units	2,701	61.1%	4,972	62.0%	5,267	61.6%

<sup>1</sup> The Asian population was tabulated by aggregating all the Asian races in the 1990 Census Summary Tape File 1A. This methodology was used in order to disaggregate the Asian and Pacific Islander populations, which were tabulated as one group in the 1990 Census. However, the individual Asian races were not disaggregated by Hispanic origin in the 1990 Census Summary Tape File 1A, so an overlap could exist between the 1990 tabulations for the Asian and Hispanic/Latino populations. This overlap is most likely very small given the relatively few Hispanic Asians in the total population. Note that the Asian category in the table above for 2000 and 2010 are non-Hispanic given the availability of disaggregation by Hispanic origin for the Asian population—separate from the Pacific Islander population—since Census 2000.

<sup>2</sup> The disability data account for only the population ages 5 and older, since Census 2000 did not gather disability data on the population under 5. The 2010 data was derived from the 2009-2011 American Community Survey 3-year estimates by aggregating only the age groups older than 5. The margins of error for the disability data are associated with 90% confidence intervals. The margin of error for the 2010 data was recalculated to account for only the population ages 5 and older. The margin of error for the 2000 data was calculated using the methodology described in the Census 2000 Summary File 3 Technical Documentation. Despite these adjustments to make the 2000 and 2010 data encompass the same age groups, these two data points are not comparable given changes in survey design and revisions in the definition of disability.

Source: U.S. Census Bureau

**Table 2  
Demographic Trends for Protected Classes  
(Absolute Change), 1990–2010**

	1990– 2000	2000– 2010
Total Population	11,909	1,579
White (not Hispanic)	6,038	-1,132
Black (not Hispanic)	474	359
Asian (not Hispanic)	344	594
Hispanic/Latino	3,951	1,937
Minority	5,871	2,711
Total Households	3,601	532
Households with Children <18	1,328	-92
Households with Persons 65+	266	-48
Single Parent with Children < 18	430	11
Large Families (5+ persons)	513	116
Owner-occupied Housing Units	1,330	237
Renter-occupied Housing Units	2,271	295

Source: U.S. Census Bureau

**Table 3  
Demographic Trends for Protected Classes  
(Percent Change), 1990–2010**

	1990– 2000	2000– 2010
Total Population	117.6%	7.2%
White (not Hispanic)	71.6%	-7.8%
Black (not Hispanic)	367.4%	59.5%
Asian (not Hispanic)	149.6%	103.5%
Hispanic/Latino	402.8%	39.3%
Minority	347.2%	35.9%
Total Households	81.5%	6.6%
Households with Children <18	97.6%	-3.4%
Households with Persons 65+	27.5%	-3.9%
Single Parent with Children < 18	81.6%	1.1%
Large Families (5+ persons)	159.8%	13.9%
Owner-occupied Housing Units	77.3%	7.8%
Renter-occupied Housing Units	84.1%	5.9%

Source: U.S. Census Bureau

**Table 4**  
**Average Household Size by Race/Ethnicity in**  
**South Salt Lake, 1990–2010**

Table 4 lists the average household sizes in South Salt Lake by race and ethnicity. The citywide average household size increased from 2.25 in 1990 to 2.46 in 2010. Nearly all racial and ethnic groups experienced an increase in the average household size from 1990 to 2000, and a subsequent decrease during the next decade. Overall, the non-Hispanic white average household size decreased from 2.18 in 1990 to 2.11 in 2010. On the other hand, the Hispanic/Latino average household size increased from 2.63 in 1990 to 3.31 in 2010. In fact, in 2010, nearly all the minority groups had average household sizes that exceeded three members.

The higher average household sizes among minority groups could pose difficulties in finding affordable and suitable rental locations, as well as a higher rent burden. Thus, limited selection and affordability of rental units with three or more bedrooms could disproportionately affect minority groups, especially Hispanic/Latino and Pacific Islander residents.

Race/Ethnicity	1990 <sup>1</sup>	2000	2010
White (not Hispanic)	2.18	2.23	2.11
Hispanic/Latino	2.63	3.42	3.31
American Indian (not Hispanic)	2.79	3.26	3.14
Asian/Pacific Islander (not Hispanic)	2.90	2.98	3.30
Asian <sup>2</sup>	2.53	2.66	3.31
Pacific Islander <sup>2</sup>	3.87	3.98	3.26
Black (not Hispanic)	2.42	2.58	2.70
Other Race (not Hispanic)	3.20 <sup>5</sup>	— <sup>4</sup>	— <sup>4</sup>
Two or More Races (not Hispanic)	— <sup>3</sup>	2.64	2.50
Total Population	2.25	2.47	2.46

<sup>1</sup> The average household size was not a metric available in the 1990 Census Summary Tape File 2B. Thus, the average household size was calculated by taking the average of the distribution of household sizes for each race/ethnicity. However, since the upper limit of the household size was capped at 9 or more persons, households in this group were assumed to have 9 members for the purposes of calculating the average. This methodology could lead to slight underestimations of the actual average household size. For 2000 and 2010, the average household size was available as a metric without further calculation.

<sup>2</sup> The 1990 Census Summary Tape File 2B does not further disaggregate Asian and Pacific Islander populations by Hispanic origin. However, this lack of detailed disaggregation in the census raw data only overcounts the total number of households in Salt Lake County by 91, given the relatively few Hispanic Asians and Hispanic Pacific Islanders in the total population. Note that the Asian and Pacific Islander categories for 2000 and 2010 are non-Hispanic given the availability of disaggregation by Hispanic origin for these two races in the last two censuses to avoid overlap with the Hispanic/Latino population.

<sup>3</sup> The 1990 Census did not include “Two or More Races” as an option for race.

<sup>4</sup> The 2000 and 2010 Census did not provide average household sizes for these groups due to low numbers of households.

<sup>5</sup> These groups have fewer than 30 households. Please refer to the exact number of households for these groups in Table 7.

*Source: U.S. Census Bureau*



## SEGREGATION

Homeownership rates in South Salt Lake have remained around 38 percent in the past two decades (Table 5). The homeownership rates for non-Hispanic whites have slowly increased from 42 percent in 1990 to nearly 47 percent in 2010, while minority homeownership rates have remained relatively stagnant at slightly above 20 percent.

**Table 5**  
**Homeownership Rate by Race/Ethnicity**  
**South Salt Lake, 1990–2010**

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	41.8%	43.3%	46.6%
Minority	20.7%	22.0%	21.3%
Hispanic/Latino	20.6%	20.7%	20.0%
Non-Hispanic Minority	20.8%	24.3%	23.6%
American Indian	— <sup>2</sup>	10.0%	13.7%
Asian or Pacific Islander	34.2%	38.2%	36.4%
Asian	— <sup>1</sup>	43.4%	38.8%
Pacific Islander	— <sup>1</sup>	22.2%	20.0%
Black	— <sup>2</sup>	11.4%	11.1%
Other Race	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>
Two or More Races	— <sup>1</sup>	27.5%	22.2%
Total	38.9%	38.0%	38.4%

Source: U.S. Census Bureau

**Table 6**  
**Rental Tenure Rate by Race/Ethnicity**  
**South Salt Lake, 1990–2010**

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	58.2%	56.7%	53.4%
Minority	79.3%	78.0%	78.7%
Hispanic/Latino	79.4%	79.3%	80.0%
Non-Hispanic Minority	79.2%	75.7%	76.4%
American Indian	— <sup>2</sup>	90.0%	86.3%
Asian or Pacific Islander	65.8%	61.8%	63.6%
Asian	— <sup>1</sup>	56.6%	61.2%
Pacific Islander	— <sup>1</sup>	77.8%	80.0%
Black	— <sup>2</sup>	88.6%	88.9%
Other Race	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>
Two or More Races	— <sup>1</sup>	72.5%	77.8%
Total	61.1%	62.0%	61.6%

Source: U.S. Census Bureau

<sup>1</sup> The 1990 Census did not further disaggregate Asian or Pacific Islander into separate groups for tenure data. In addition, the 1990 Census did not include multiple races as an option.

<sup>2</sup> Homeownership and rental tenure rates are not listed for any racial or ethnic group with fewer than 100 households.

Table 7 and Table 8 include the composition of total households and rental households, respectively, by race and ethnicity. The non-Hispanic white share of rental households in South Salt Lake has become increasingly lower than the share of total households. While the non-Hispanic white share of total households declined from 86 percent in 1990 to 68 percent in 2010, the corresponding shares of rental households decreased more rapidly from 82 percent in 1990 to only 59 percent in 2010. In 2010, minorities represented nearly a third of all households in the city, but constituted over 41 percent of all rental households.

**Table 7**  
**Total Households by Race and Ethnicity**  
**South Salt Lake, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	3,807	86.1%	6,040	75.3%	5,791	67.7%
Minority	614	13.9%	1,982	24.7%	2,763	32.3%
Hispanic/Latino	364	8.2%	1,236	15.4%	1,793	21.0%
Non-Hispanic Minority	250	5.7%	746	9.3%	970	11.3%
American Indian	71	1.6%	130	1.6%	146	1.7%
Asian or Pacific Islander	117	2.6%	259	3.2%	398	4.7%
Asian	—	—	196	2.4%	348	4.1%
Pacific Islander	—	—	63	0.8%	50	0.6%
Black	57	1.3%	184	2.3%	280	3.3%
Other Race	5	0.1%	13	0.2%	11	0.1%
Two or More Races	—	—	160	2.0%	135	1.6%
Total	4,421	100.0%	8,022	100.0%	8,554	100.0%

Source: U.S. Census Bureau

Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander.

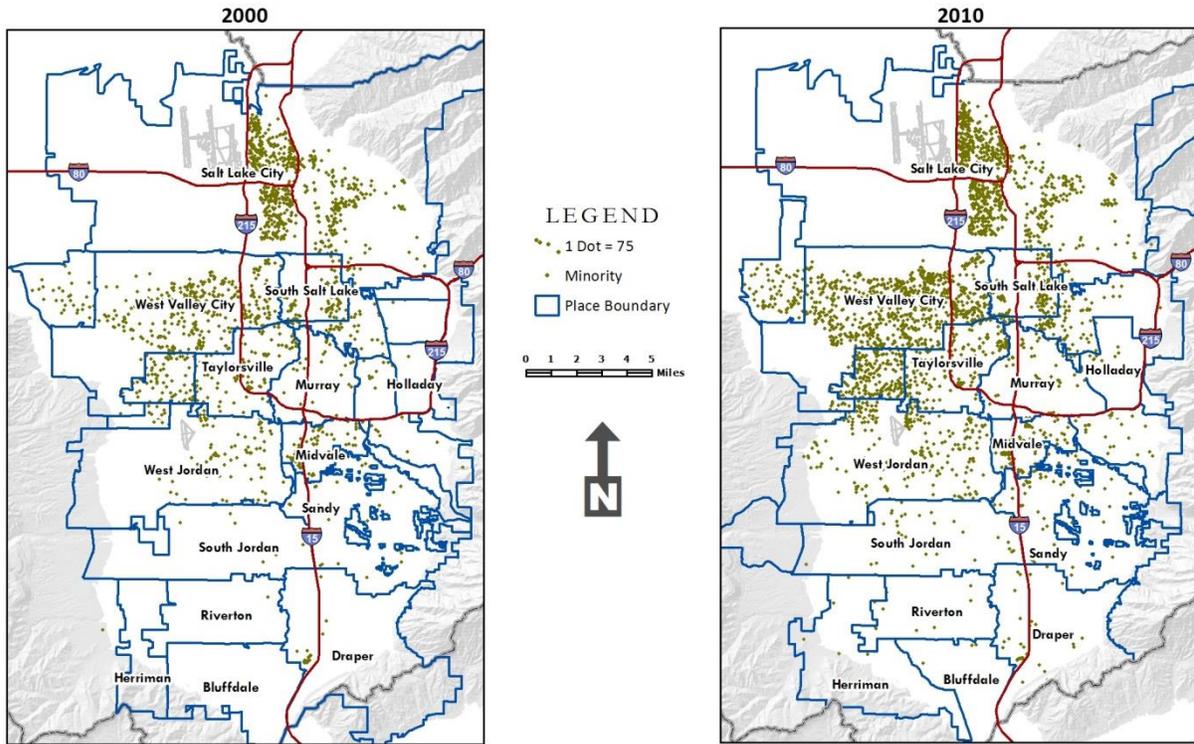
**Table 8**  
**Rental Households by Race and Ethnicity**  
**South Salt Lake, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	2,214	82.0%	3,427	68.9%	3,092	58.7%
Minority	487	18.0%	1,545	31.1%	2,175	41.3%
Hispanic/Latino	289	10.7%	980	19.7%	1,434	27.2%
Non-Hispanic Minority	198	7.3%	565	11.4%	741	14.1%
American Indian	63	2.3%	117	2.4%	126	2.4%
Asian or Pacific Islander	77	2.9%	160	3.2%	253	4.8%
Asian	—	—	111	2.2%	213	4.0%
Pacific Islander	—	—	49	1.0%	40	0.8%
Black	54	2.0%	163	3.3%	249	4.7%
Other Race	4	0.1%	9	0.2%	8	0.2%
Two or More Races	—	—	116	2.3%	105	2.0%
Total	2,701	100.0%	4,972	100.0%	5,267	100.0%

Source: U.S. Census Bureau

Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander.

**Figure 3**  
**Dot Density of Salt Lake County Minority Population by Census Block, 2000 to 2010**



*Sources: U.S. Census Bureau, 2000 and 2010 Censuses; Utah Automated Geographic Reference Center.  
 Cartography: John Downen, BEBR | June 2012*

**Figure 4**  
**Percent of Minority Population by Tract in South Salt Lake, 2000 to 2010**

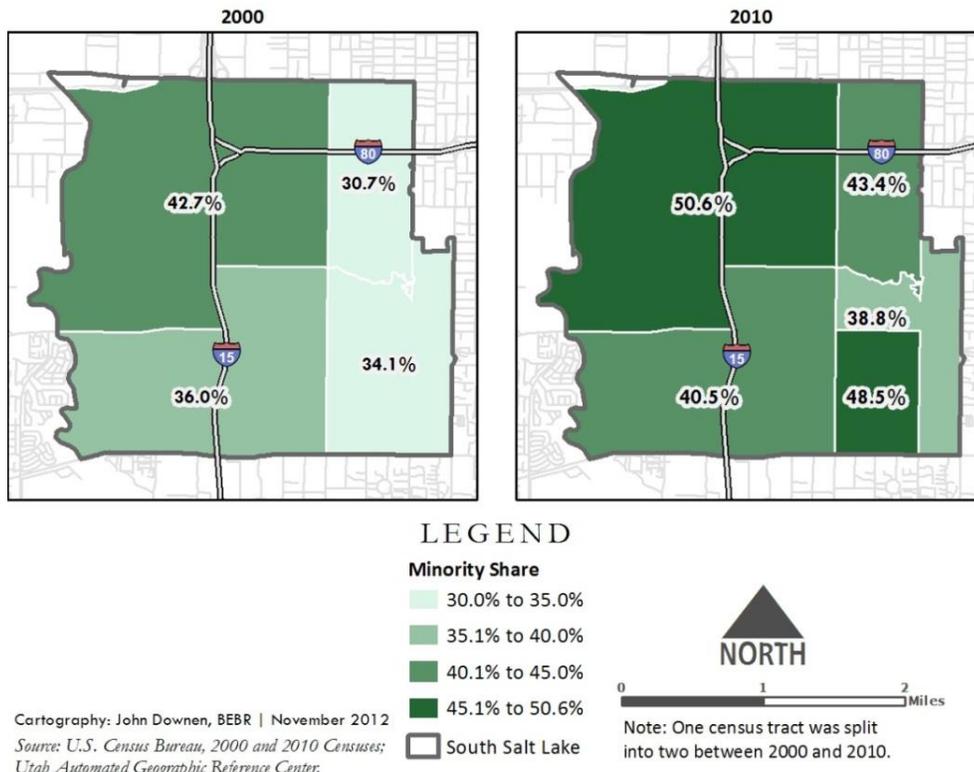


Figure 3 shows the dot density of the Salt Lake County minority population by census block for 2000 and 2010. In 2000, the highest concentrations of minorities were in Salt Lake City’s west-side neighborhoods of the River District, West Valley City, and Kearns (unincorporated area west of Taylorsville). In addition to these areas, which had even higher minorities concentrations in 2010, Cottonwood Heights, South Salt Lake, Taylorsville, and West Jordan have experienced a larger influx of minorities in the past decade. The cities in the southern end of the county have very few areas of minority populations.

Figure 4 shows the minority shares of the census tract populations in South Salt Lake. While all the census tracts had minority shares below 45 percent in 2000, the northwest census tract now has a minority-majority. The other census tracts either are approaching or have surpassed the 40-percent minority threshold.

**Figure 5**  
**Minority Owner-Occupied Units in South Salt Lake, 2010**

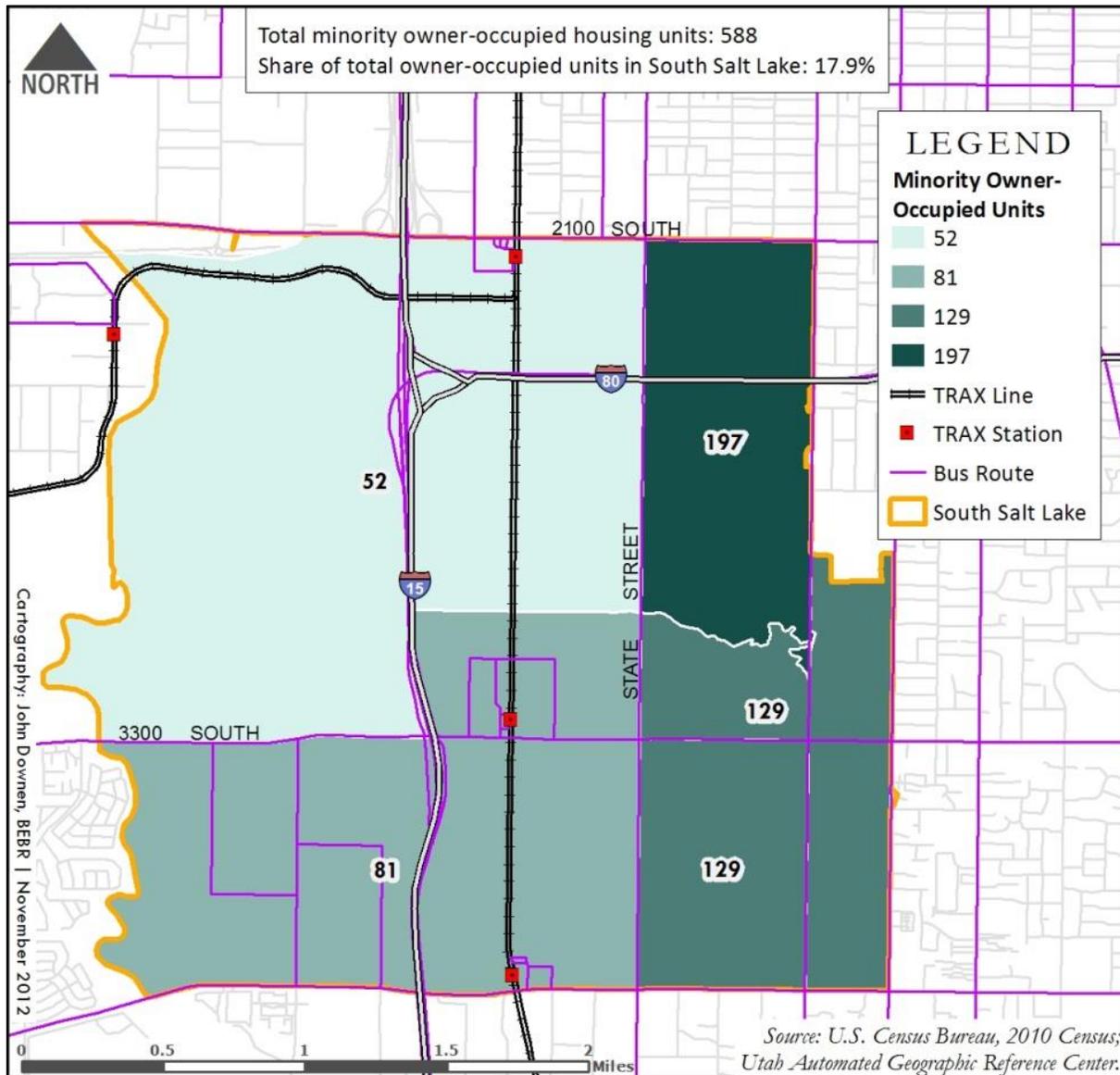


Figure 5 shows the number of minority occupied units by census tract in South Salt Lake. The west side of South Salt Lake includes mostly industrial and commercial areas. Most residential areas are on the east side. Thus, even though the northwest census tract has the high share of minorities, it only has a few number of minority owner-occupied units. In fact, over 77 percent of the minority owner-occupied units in South Salt Lake are located in the three census tracts east of State Street.

**Figure 6**  
**Share of Owner-Occupied Units in South Salt Lake Occupied by Minority Household, 2010**

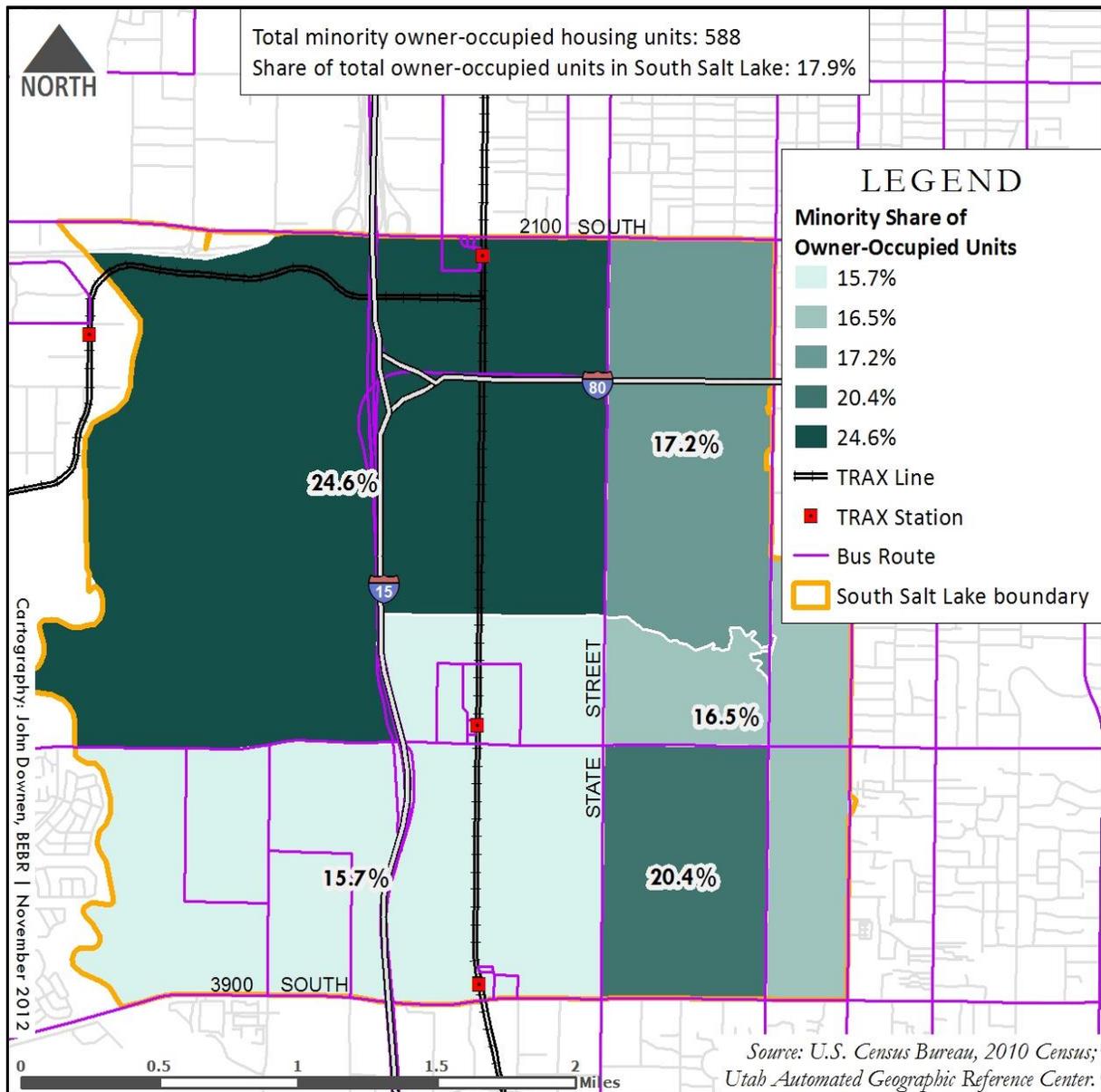


Figure 6 provides the percent of owner-occupied units that are minority households. The minority share of owner-occupied units for census tracts are below 25 percent. However, most of these census tracts have minority populations above 40 percent of the respective census tract populations (Figure 4).

**Figure 7**  
**Minority Owner-Occupied Units and Proximity to Low-Wage Jobs in**  
**South Salt Lake, 2010**

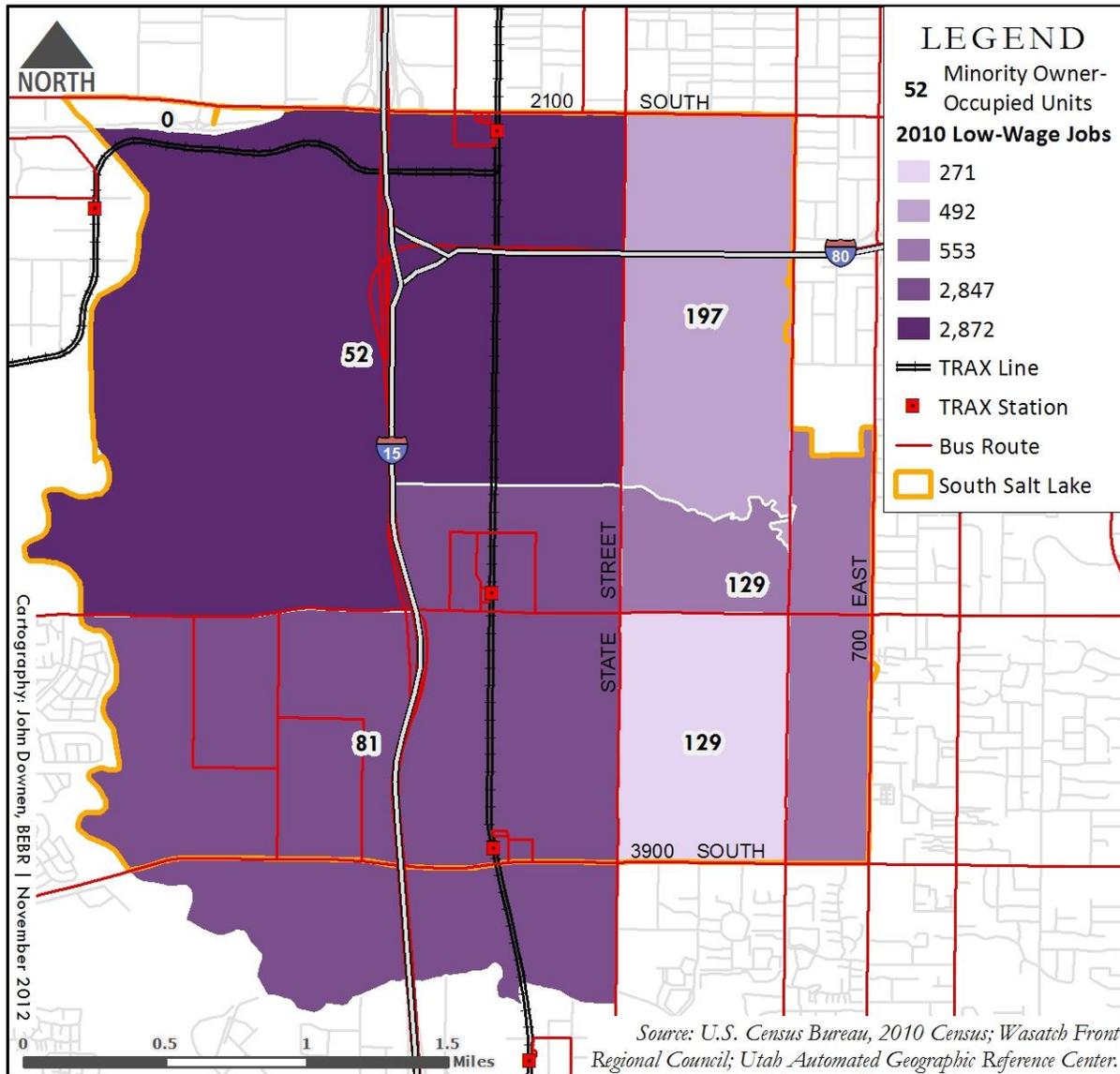


Figure 7 overlays the density of low-wage jobs (shades of purple) with the number of minority owner-occupied units. The red lines in Figure 7 represent the bus routes in the city. The east side, where most of the residential neighborhoods are located, have very few bus routes. While the TRAX line cuts through the central commercial area in the city, residents living in residential areas concentrated on the east side may have difficulty accessing TRAX stations. Note that most of the low-wage jobs, which are in the two western census tracts, are in fact located in the commercial areas throughout the central and southwestern parts of the city. The westernmost parts of the city are industrial areas, which are not sources of low-wage jobs in this tabulation.

**Figure 8**  
**Minority Renter-Occupied Units by Tract in South Salt Lake, 2010**

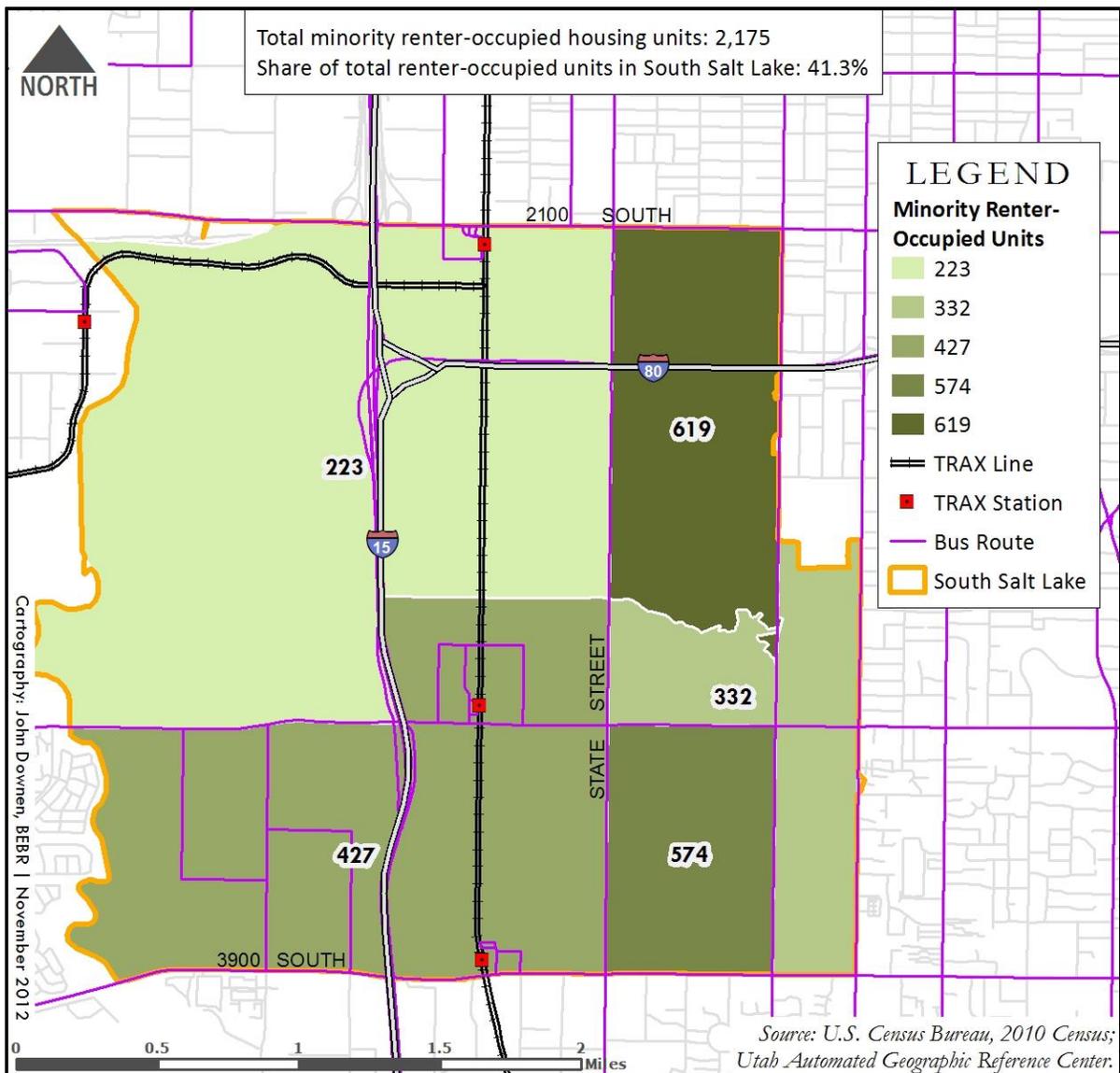


Figure 8 shows the number of minority renter-occupied units in South Salt Lake. While over three quarters of the city’s minority owner-occupied households are located east of State Street (Figure 5), 70 percent of minority renter-occupied units are concentrated in this area. In other words, minority owner-occupied units are slightly more concentrated on the east side than minority renter-occupied units.

**Figure 9**  
**Minority Share of Renter-Occupied Units by Tract in South Salt Lake, 2010**

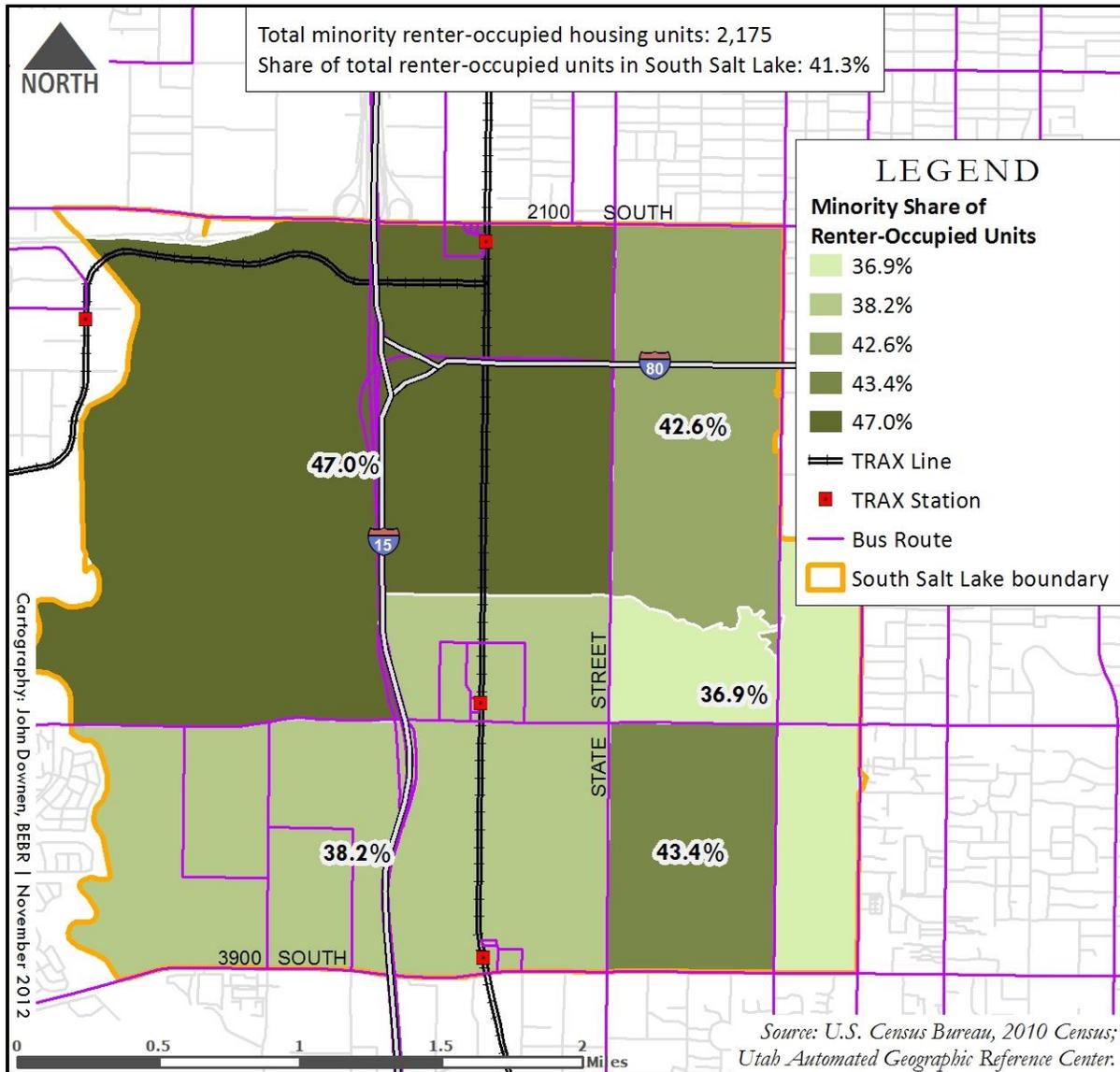


Figure 9 shows the minority share of renter-occupied units in South Salt Lake. The minority share of rental-occupied units is much more commensurate with the minority share of the census tract populations in South Salt Lake than in the case of minority share of owner-occupied units.

**Figure 10**  
**Minority Renter-Occupied Units and Proximity to Low-Wage Jobs in**  
**South Salt Lake, 2010**

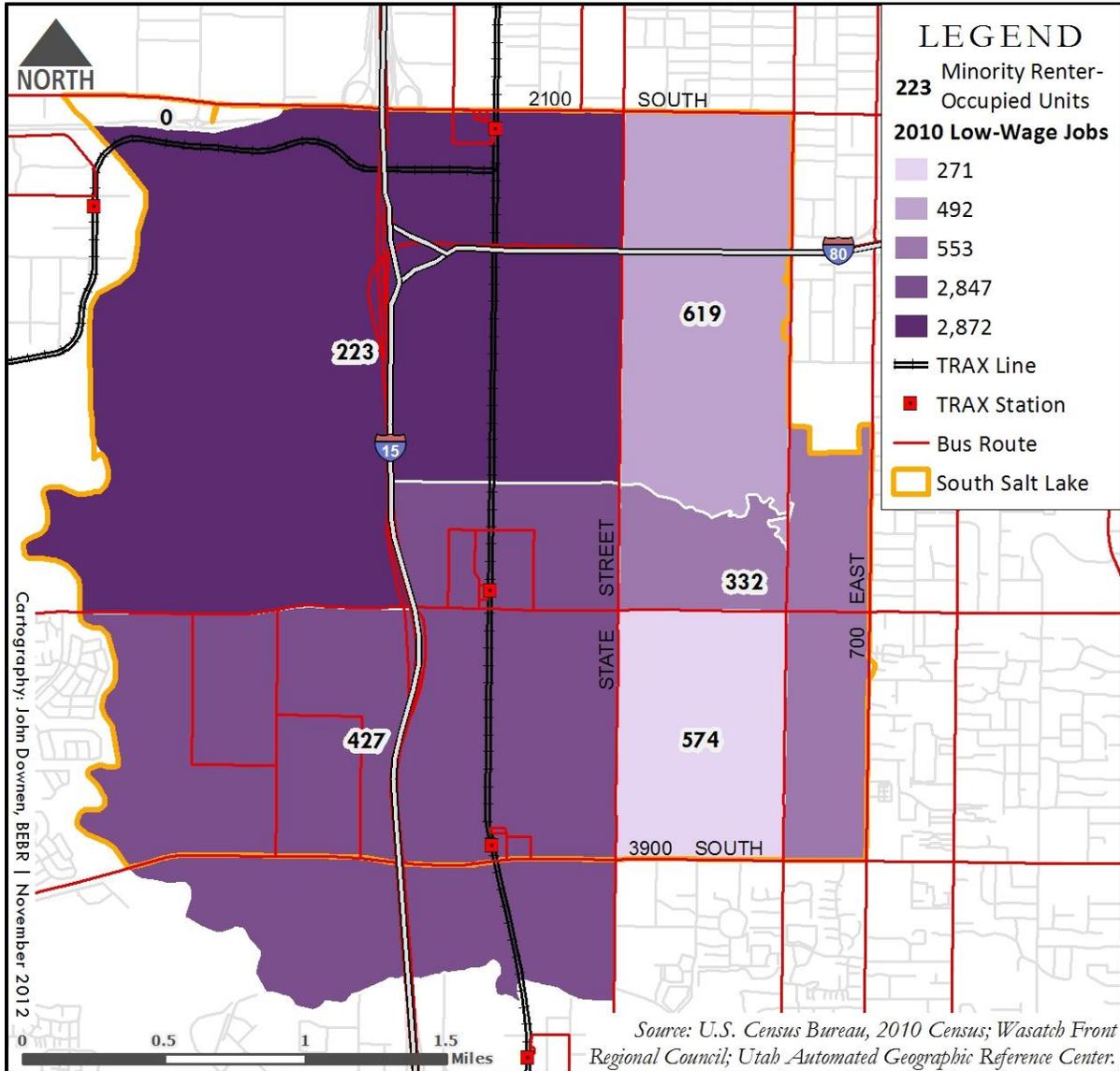


Figure 10 overlays the density of low-wage jobs (shades of purple) with the number of minority renter-occupied units. The low-wage employment centers are concentrated in the commercial areas throughout the central and southwestern parts of the city. While the TRAX line provides convenient transportation in the commercial area, there are few bus routes that connect the residential neighborhoods on the east side to these commercial centers.

**Table 9  
Predicted Racial/Ethnic  
Composition Ratio  
South Salt Lake**

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	30.2%	18.1%	1.66
Asian	2.7%	2.2%	1.19
Black	3.0%	1.4%	2.13
Hispanic/Latino	21.5%	12.4%	1.73

Source: HUD Spreadsheet for Sustainable Communities Grantees

**Actual/Predicted Ratio Scale**

Value Ranges	Interpretation of Actual Share
0-0.5	Severely Below Predicted
0.5-0.7	Moderately Below Predicted
0.7-0.9	Mildly Below Predicted
0.9-1.1	Approximates Predicted
> 1.1	Above Predicted

Table 9 shows the ratio between predicted and actual racial/ethnic composition in South Salt Lake. The predicted percent of minority households is the expected composition based on the income distribution in the metropolitan area by race and ethnicity. The actual composition is based on the 2005-2009 American Community Survey 5-year estimates.

All major minority groups are considered above predicted based on this methodology.

Table 10 compares the affordability of rental housing units in South Salt Lake with the metro area for rental prices based on AMI. Affordability is based on the threshold that rent would not amount to more than 30 percent of total income. Only 3 percent of South Salt Lake's total housing units are deemed affordable below the 30 percent AMI level. The percent of fair share need below the 30 percent

**Table 10  
Fair Share Affordable Housing Index  
South Salt Lake**

	A	B	C	D	E	F
Income Level	Total Housing Units	Number of Affordable Rental Units	% of Affordable Rental Units in City (B/A)	% of Affordable Rental Units in Metro Area	Fair Share Need (D x A)	% of Fair Share Need (C/D)
<30% AMI	8,226	240	3%	6%	503	48%
30%-50% AMI	8,226	1,865	23%	12%	951	196%
50%-80% AMI	8,226	2,775	34%	19%	1,553	179%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Note: The affordability for each income level is based on the threshold that gross rent will not amount to more than 30% of total income.

AMI level is 48 percent, meaning that the city's share of affordable rental units at this income level is roughly half of the metro area's share. According to HUD's scale for the fair share affordable housing index, this means that South Salt Lake's housing stock is extremely unaffordable for those with incomes below the 30 percent AMI threshold. On the other hand, the city's housing stock is considered affordable for people earning incomes above 30 percent AMI.

**Percent of Fair Share Need Scale**

Value Ranges	Interpretation of Actual Share
0-50%	Extremely Unaffordable
50-70%	Moderately Unaffordable
70%-90%	Mildly Unaffordable
90%-110%	Balanced Affordability
> 110%	Above Fair Share, Affordable

**Figure 11**  
**Single-Family Homes Affordable at 80% AMI in**  
**South Salt Lake, 2011**

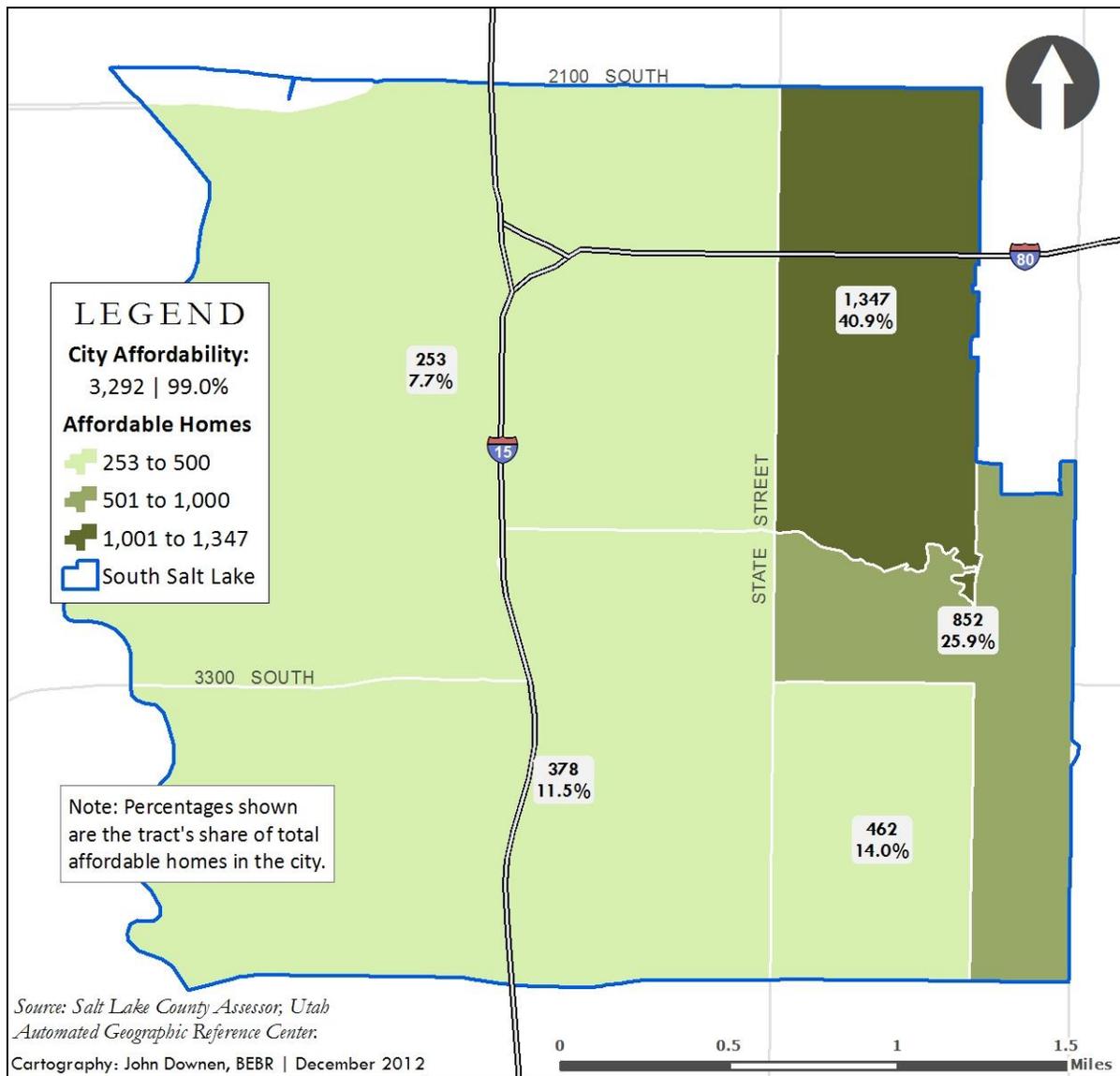


Figure 11 shows the number and share of single-family homes in South Salt Lake census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 11 are each census tract's share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is \$255,897. Nearly two-thirds of all affordable single-family homes in South Salt Lake are located in the two easternmost census tracts (Figure 11), which has over 55 percent of minority owner-occupied units (Figure 5). The concentration of affordable single-family homes on the east side of South Salt Lake is mostly due to city zoning, which has industrial areas on the west side and residential neighborhoods primarily on the east side.

**Table 11  
Dissimilarity Index**

Group	Dissimilarity Index		Dissimilarity Index Scale	
	South Salt Lake	Salt Lake County	Value Ranges	Interpretation
Minority	0.28	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.32	0.50	0.41-0.54	Moderate Segregation
Non-Hispanic Minority	0.27	0.41	≥ 0.55	High Segregation

Source: BEBR computations from 2010 Census

The dissimilarity index calculates the share of the minority group that would have to move to different census blocks in order to match the non-Hispanic white distribution in the respective geographic area. The Salt Lake County dissimilarity index was calculated using data from all incorporated cities and unincorporated areas.

The dissimilarity index is calculated as follows:

$$Dissimilarity (W, M)_j = \frac{1}{2} \sum_{i=1}^N \left| \frac{M_i}{M_j} - \frac{W_i}{W_j} \right|$$

where

$W$  = non-Hispanic population

$M$  = minority population

$i$  =  $i^{\text{th}}$  census block group

$j$  = geographic area (city or county)

$N$  = number of census blocks in geographic area  $j$

Another measure of segregation is the dissimilarity index shown in Table 11. The dissimilarity indices for South Salt Lake are below the county levels. In order for the minority and non-Hispanic white geographic distributions in South Salt Lake to match, 28 percent of minorities would have to move to other census blocks in the city. While the dissimilarity index itself does not provide any geospatial information about segregation, Figure 12 depicts the level of dissimilarity at the census block level.

**Figure 12**  
**Dissimilarity Index for Minorities in Salt Lake County, 2010**

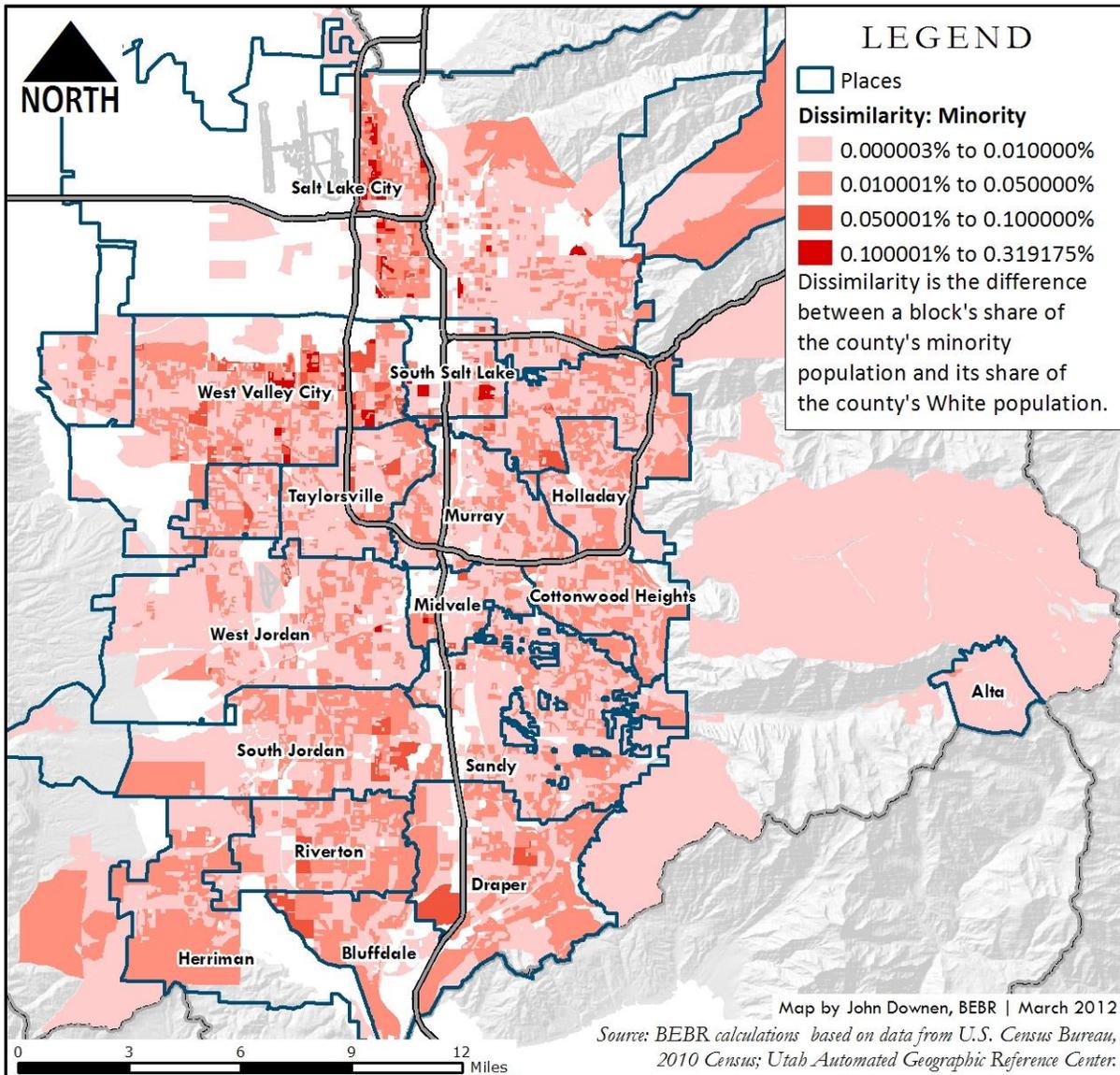


Figure 12 shows the absolute difference between each census block's county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated in Salt Lake City's west-side River District. Some census blocks in South Salt Lake and West Valley also have dissimilarities greater than 0.1 percent. Note that the northwestern region of South Salt Lake is not color coded, since that area is predominately a light industrial zone with very few residential units.

## RCAP

In 2010, over a third of the residents living in South Salt Lake were considered poor (Table 12). Of the 1,478 people accounted for, 551 of them were living in poverty. About a fifth of non-Hispanic whites were poor, while over half of all minorities were considered poor. The highest poverty rates of any race or ethnicity was 52.6 percent of Hispanics and 58.5 percent of all black residents. There were no poor Native Americans, Asians or Pacific Islanders living in South Salt Lake at the time. As a result, blacks comprised 23 percent and Hispanics comprised 54.6 percent of the total poor (Table 13). Overall, minorities made up close to 80 percent of the poor population in South Salt Lake, with less than a quarter of the poor population of the city in 2010 being non-Hispanic white.

**Table 12**  
**Number and Share of Poor Persons by Race and Ethnicity in South Salt Lake, 2010**

		Poor	Total	% Poor
South Salt Lake	Black	127	217	58.5%
	Native Am.	0	58	0.0%
	Asian	0	0	0.0%
	Pacific Island	0	0	0.0%
	Hispanic	301	572	52.6%
	Total Minority	428	847	50.5%
	White	123	631	19.5%
	Total	551	1478	37.3%

Source: HUD Spreadsheet for Sustainable Communities Grantees

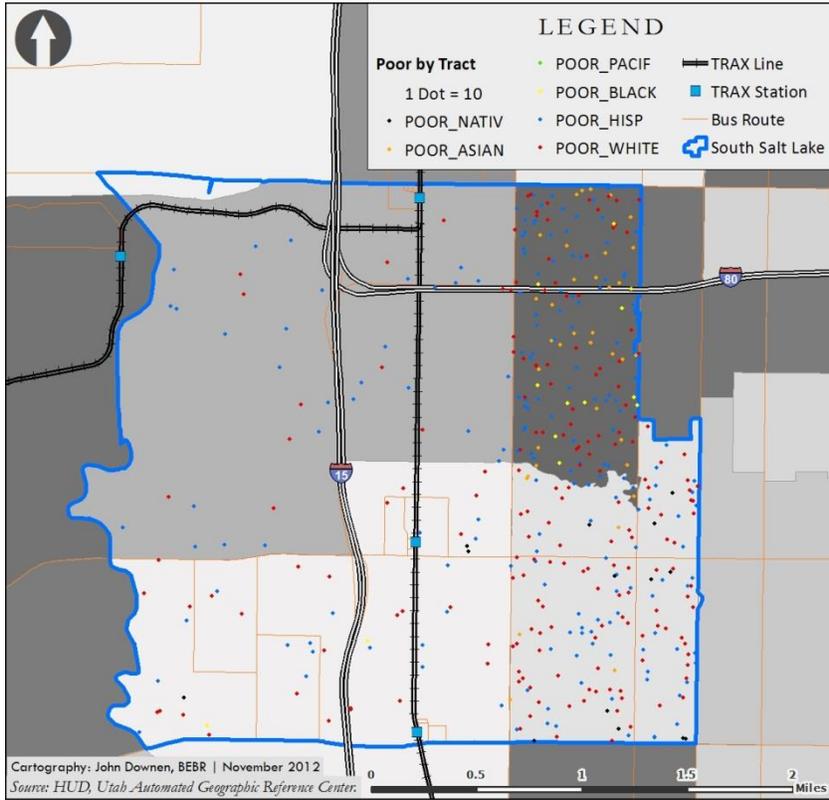
**Table 13**  
**Poor in South Salt Lake by Race and Ethnicity, 2010**

	Race/Ethnicity	Persons	Share
South Salt Lake	Black	127	23.0%
	Native Am.	0	0.0%
	Asian	0	0.0%
	Pacific Island	0	0.0%
	Hispanic	301	54.6%
	Total Minority	428	77.7%
	White	123	22.3%
	Total Poor	551	100.0%

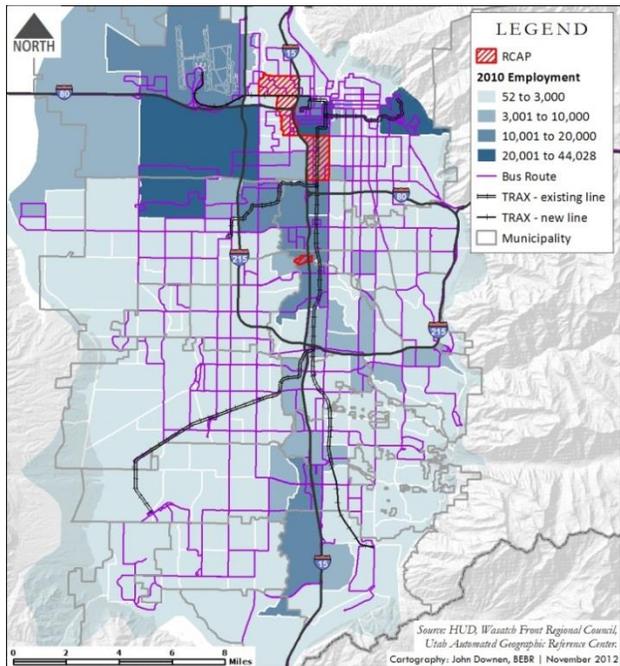
Source: HUD Spreadsheet for Sustainable Communities Grantees

South Salt Lake has one of the highest rates of poverty in Salt Lake County, and therefore has very dense concentrations of poverty. However, as Figure 13 shows, a large majority of the poor residents of the city live on the eastern third of the city (east of State Street), because most of the city west of 200 West is zoned for the Utah Department of Transportation, while the area between 200 West and State Street is the commercial corridor. As a result, the concentration of poor residents west of State Street is sparse, while the portion of the city east of State Street is quite densely populated by poor individuals of all races and ethnicities. South Salt Lake is a very industrial, urban, business-centered city and therefore not highly populated. However, much of its population was living in poverty in 2010 (Table 12). Despite this, there are no racially or ethnically concentrated areas of poverty in South Salt Lake (Figure 14). However, there is one just to the north in Salt Lake City. Some of the effects and residents of the RCAP can spread to the neighboring areas in South Salt Lake. Some of this effect might be propagated by self-selection bias, in that minority families may choose to live in neighborhoods with higher concentrations of residents with the same or similar ethnic background. As a result, more minorities might be living in South Salt Lake just outside the RCAP in Salt Lake City in an effort to live closer to others of similar cultural characteristics.

**Figure 13**  
**Poor by Census Tract in South Salt Lake, 2010**



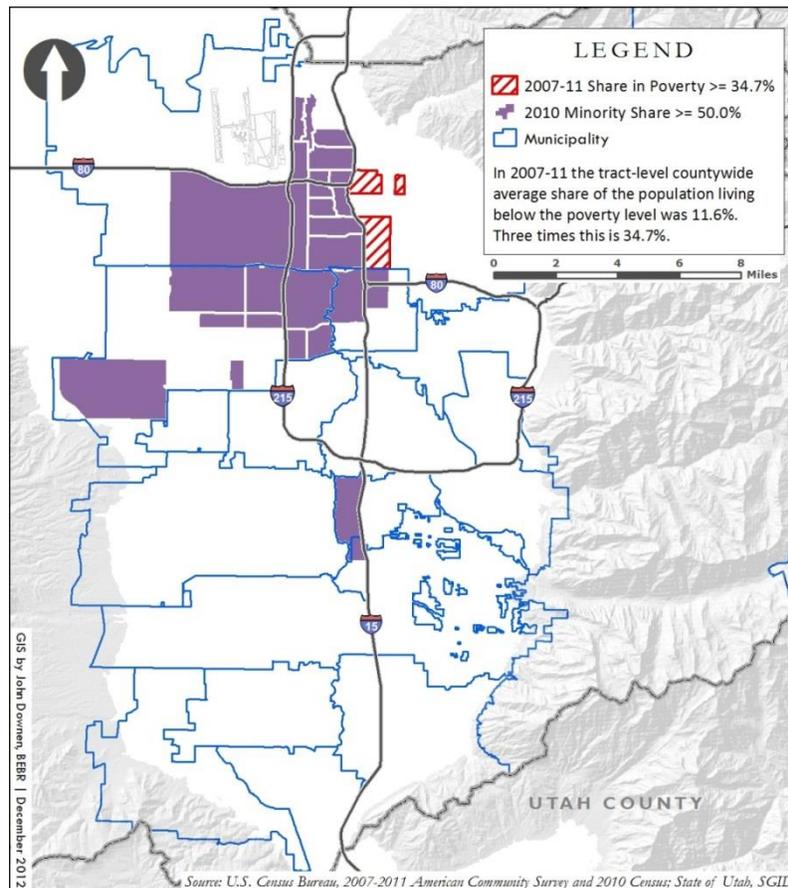
**Figure 14**  
**Racially Concentrated Areas of Poverty in Salt Lake County**



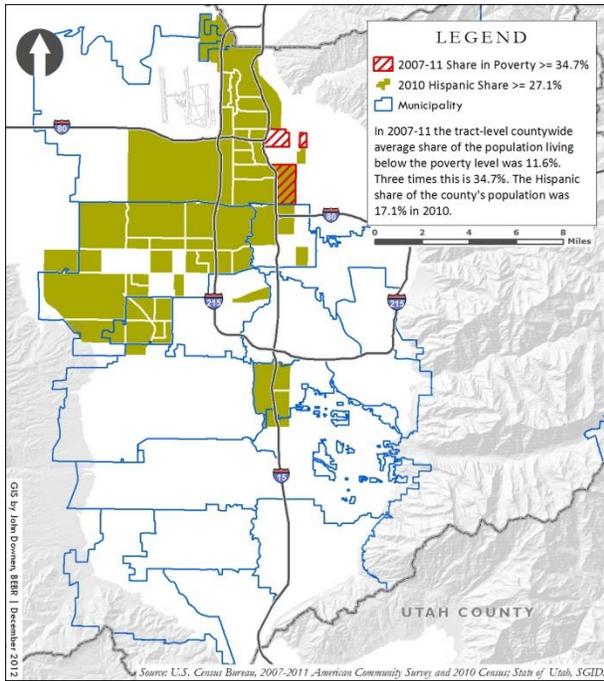
HUD defines a racially/ethnically concentrated area of poverty as a census tract with a family poverty rate greater than or equal to 40%, or a family poverty rate greater than or equal to 300% of the metro tract average, and a majority non-white population, measured at greater than 50%.

The following three figures (Figure 15, Figure 16 and Figure 17) show concentrations of poverty in Salt Lake County, estimated from the 2007-2011 American Community Survey. Here, an area of poverty is considered concentrated when it has three times the countywide average share of the population living below the poverty line. The countywide average is approximately 11.6 percent, so an area is considered highly concentrated when it has 34.7 percent or more of the population living in poverty. Figure 15 overlays these areas of poverty with census tracts that have a minority-majority population, which are defined as having a minority share greater than 50 percent of the census tract population. Figure 16 overlays the concentrations of poverty with tracts that have a Hispanic population of 10 percentage points or more above the county’s population of 17.1 percent. Figure 17, on the other hand overlays the concentrated areas of poverty with a county map showing the census tracts where the minority population is 10 percentage points above the county average of 26 percent. In all cases, the concentrated areas of poverty are along Interstate 15 in Salt Lake City. None of the concentrations are in South Salt Lake. However, the northeastern corner of the city is just south of a concentrated area of poverty in Salt Lake City. There is also another area in the southeastern corner of the city which also has a Hispanic residence of more than 10 percentage points above the county average. The city’s increasing minority population coupled with neighboring RCAPs increase risk of emerging racially or ethnically concentrated areas of poverty if access to opportunity decreases within the city.

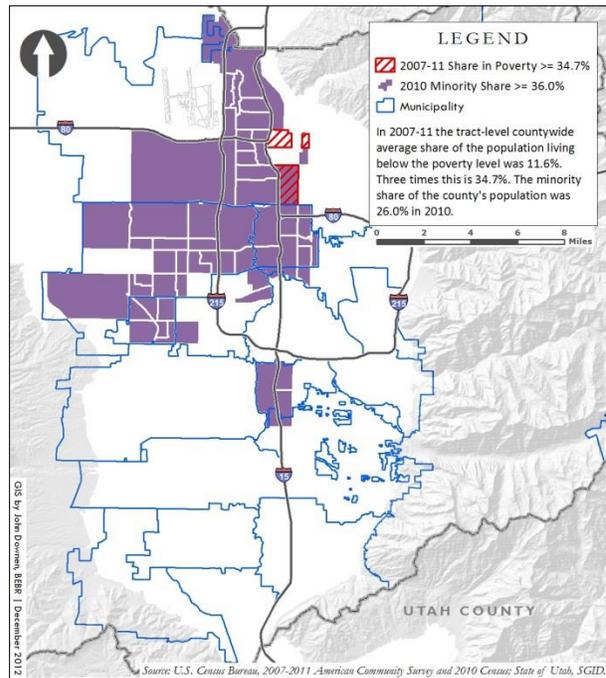
**Figure 15**  
**Concentrations of Poverty and Minority Majority**  
**by Tract in Salt Lake County, 2007–2011**



**Figure 16**  
**Concentrations of Poverty and**  
**Hispanics by Tract in Salt Lake**  
**County, 2007–2011**



**Figure 17**  
**Concentrations of Poverty and**  
**Minorities by Tract in Salt Lake**  
**County, 2007–2011**



**Figure 18**  
**Subsidized Apartment Projects in Salt Lake County, 2011**

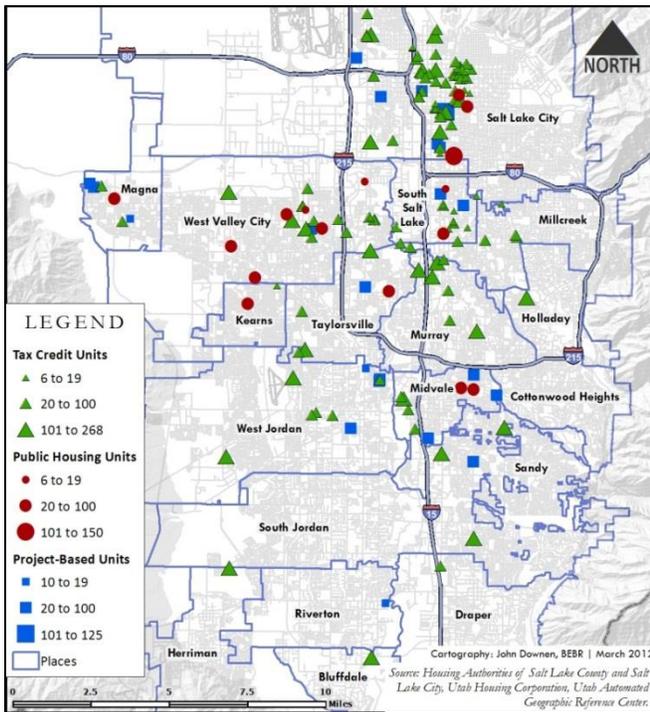
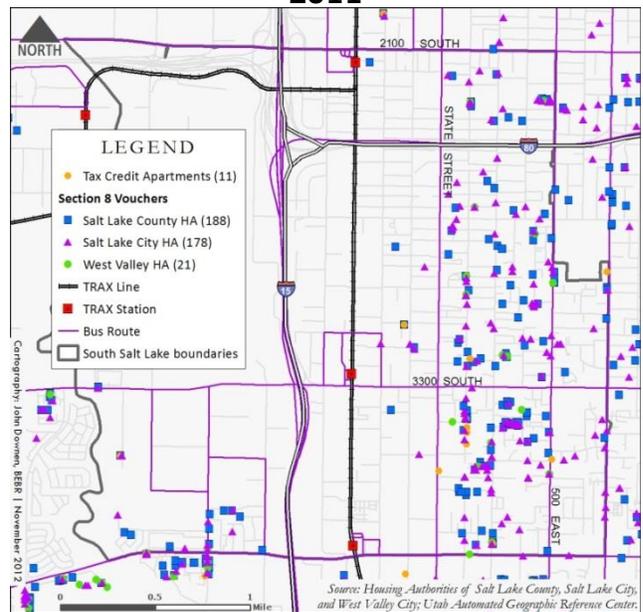


Figure 18 maps the subsidized apartment projects in Salt Lake County. A majority of the projects are located in the northern and central cities in the county. As a result, quite a few projects of all three types are located in South Salt Lake. Most the the subsidized apartment projects also follow the geographical patterns of poor residents from Figure 13 again mostly due to the commerical and residential zoning patterns of the city itself. Likewise, there are many projects near the border of South Salt Lake in the Salt Lake City, Millcreek Township, Murray, Taylorsville, and West Valley City. The amount of subsidized units in this area is not surprising considering the higher rates of poverty in the area, yet proximity to services, amenities and employment centers throughout the valley. Though there is not much measured opportunity within the city itself, as shown later in Table 18 and Figure 25, the city is centrally located near the Salt Lake Metro area. Similarly, the public transit options are plentiful and the city lies at the intersection of the two main interstates in the county, making travel into and

out of the city convenient.

Figure 19 displays the geographical location of Section 8 vouchers used in South Salt Lake in 2011. Not surprisingly, they also follow the geographical pattern of poor residents (Figure 13) and subsidized apartment projects (Figure 15) in South Salt Lake. A vast majority of the vouchers are used east of State Street. However, there is also another much smaller cluster of usage just west of Interstate 15 along 3900 South at about 700 West, near the border of Taylorsville, and not far from the third RCAP in the county (Figure 14). However many of these vouchers lie outside the city, south of 3900 South in Murray and Taylorsville. Regardless of where the voucher is used in the city, all voucher holders are within just a few blocks of major roads with bus routes and TRAX stops headed throughout the county. Again, though there is not much access to opportunity in the city itself, the location and transit options in South Salt Lake make it easy to find these services elsewhere.

**Figure 19**  
**Section 8 Vouchers in South Salt Lake, 2011**



**Table 14**  
**Distinct Individuals on Public Assistance, 2007–2012**

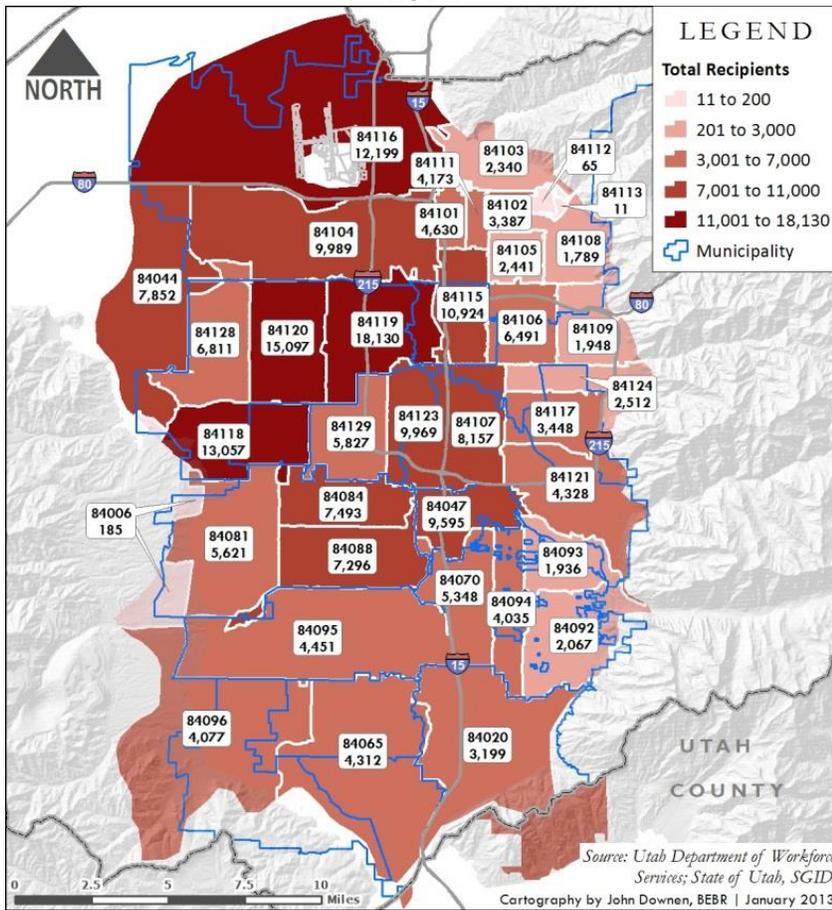
City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
South Salt Lake	84115	7,889	10,924	3,035	38.5%
South Salt Lake	84165	33	18	-15	-45.5%
West Valley City	84119*	12,414	18,130	5,716	46.0%
Salt Lake County		146,699	215,426	68,727	46.8%

Source: BEBR Calculations from Utah DWS Data

\*In 2011 part of this zip code was used to create the newest Taylorsville Zip code, 84129

Table 14 displays the number of individuals receiving public assistance in South Salt Lake disaggregated by city and zip code. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (TANF) or any other financial, medical or child care services from the Department of Workforce Services (DWS). DWS estimates its services capture at least 70 percent of all poor living in these areas; the other 30 percent may be living in poverty, but not using any form of public assistance. The number of individuals receiving public assistance in 2012 is mapped in Figure 20 by zip code. Each zip code with fewer than ten recipients was suppressed in the data, and each zip code without any residences or missing data are also removed.

**Figure 20**  
**Individuals Receiving Public Assistance by Zip Code, 2012**



When comparing 2007 to 2012, it is important to note that any zip code marked with an asterisk was reshaped or is a new zip code between 2007 and 2012. The zip codes in the map are based on the total population from the U.S. Census Bureau’s “zip code tabulation areas” (ZCTAs). Overall, only the smallest of the three zip codes in South Salt Lake actually decreased from 33 to 18 individuals. South Salt Lake’s major residential zip code increased by almost 39 percent, which is less than the overall county percentage change. The largest increase in the number of recipients was in the westernmost zip code, which is mostly in West Valley City, which saw almost 6,000 additional recipients in 2012.

Table 15 uses the same DWS data on public assistance to calculate the number of large family households on public assistance in 2007 and 2012 for the major zip codes in South Salt Lake. A larger family size is classified as a household of five or more individuals living together. In each zip code, the number of large families on public assistance increased. Zip code 84115, which covers a majority of South Salt Lake’s residential area, saw 778 additional recipients for an increase of nearly 65 percent, four percentage points above the county-level percentage change. Countywide, the number of large families receiving public assistance increased, by about 61 percent over the past five years. Figure 21 displays the concentrations of these large families by zip code in Salt Lake County.

**Table 15**  
**Large Family Households on Public Assistance, 2007–2012**

City	Zip Code	2007 Family Size ≥5	2012 Family Size ≥5	Absolute Change	Percentage Change
South Salt Lake	84115	1,199	1,977	778	64.9%
South Salt Lake	84165	0	1	1	-
West Valley City	84119*	2,506	4,146	1,640	65.4%
Salt Lake County		30,473	49,019	18,546	60.9%

Source: BEBR Calculations from Utah DWS Data

\*In 2011 part of this zip code was used to create the newest Taylorsville Zip code, 84129

**Figure 21**  
**Number of Large Families by Zip Code Receiving Public Assistance, 2012**

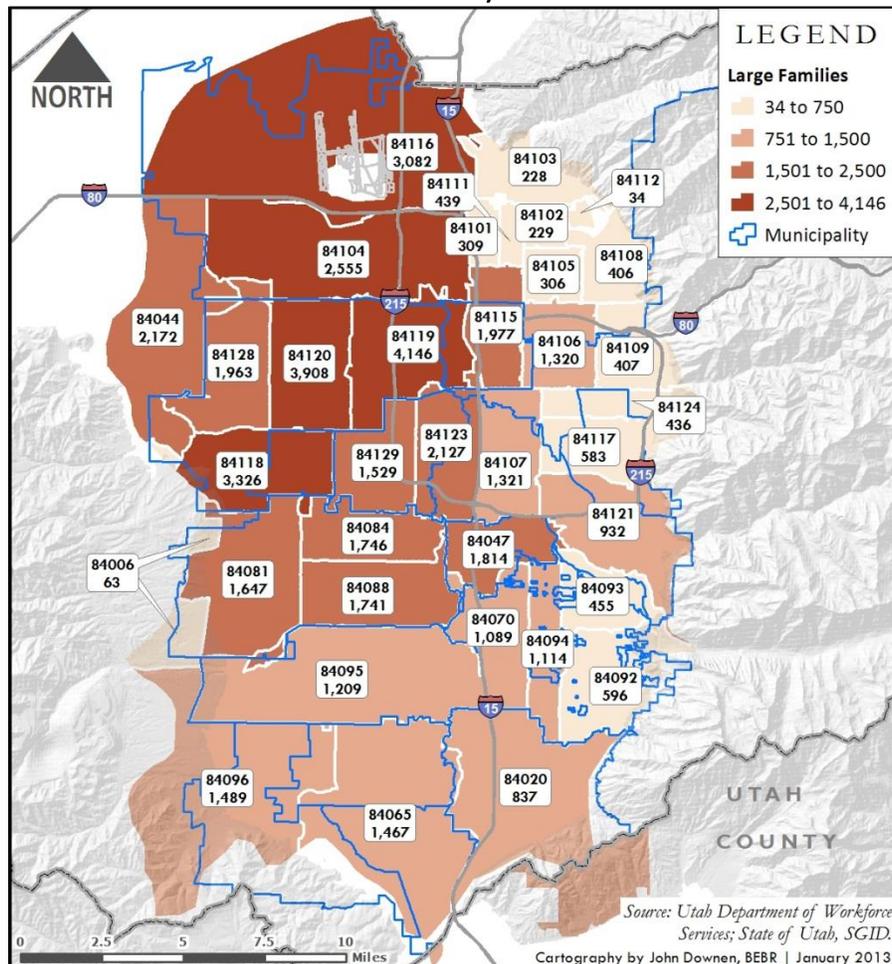


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. Not surprisingly, the number of disabled individuals on public assistance increased between 2007 and 2012 by about 21 percent countywide. The main residential zip code of in South Salt Lake, 84115, actually increased by a smaller percentage, while the small zip code of 84165 decreased by over 81 percent. However, this was only an absolute decrease of 18 individuals. Figure 22 maps the number of disabled individuals on public assistance in 2012 by zip code in Salt Lake County. The largest increases and recipients per zip code are seen in the northern and central zip codes in cities including South Salt Lake, and its neighbor West Valley City.

**Table 16**  
**Disabled Individuals on Public Assistance, 2007–2012**

City	Zip Code	2007 Disabled	2012 Disabled	Absolute Change	Percentage Change
South Salt Lake	84115	1,768	2,071	303	17.1%
South Salt Lake	84165	22	4	-18	-81.8%
West Valley City	84119*	1,644	1,997	353	21.5%
Salt Lake County		21,460	25,942	4,482	20.9%

Source: BEBR Calculations from Utah DWS Data

\*In 2011 part of this zip code was used to create the newest Taylorsville Zip code, 84129

**Figure 22**  
**Disabled Recipients Receiving Public Assistance by Zip Code, 2012**

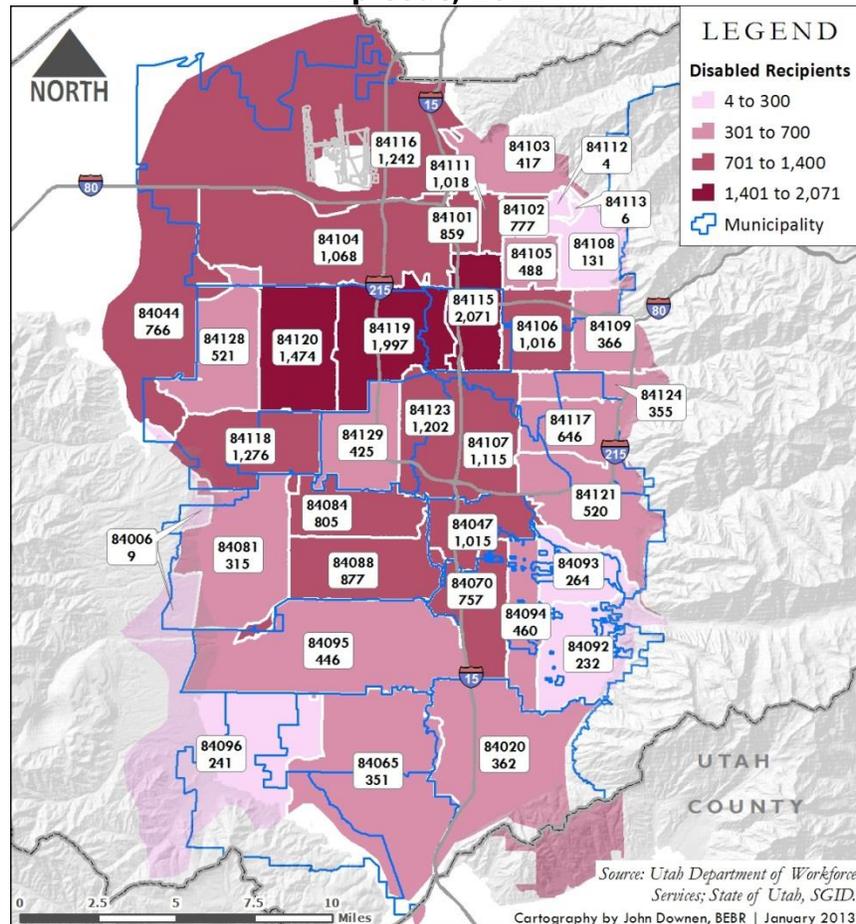


Table 17 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County. The highest numbers of recipients are in the northern and western cities of Salt Lake City, West Valley City and South Salt Lake. However, some of the largest percentage increases were in the southern and eastern zip codes, including in Herriman. While the number of Hispanic recipients in south Salt Lake zip codes was high compared to many of the other zip codes, 84115 remained fairly low compared to its western neighbors.

**Table 17**  
**Hispanic Individuals on Public Assistance, 2007–2012**

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
South Salt Lake	84115	2,000	2,262	262	13.1%
South Salt Lake	84165	5	1	-4	-80.0%
West Valley City	84119*	4,280	5,601	1,321	30.9%
Salt Lake County		37,911	46,019	8,108	21.4%

Source: BEBR Calculations from Utah DWS Data

\*In 2011 part of this zip code was used to create the newest Taylorsville Zip code, 84129

**Figure 23**  
**Hispanic Recipients of Public Assistance by Zip Code, 2012**

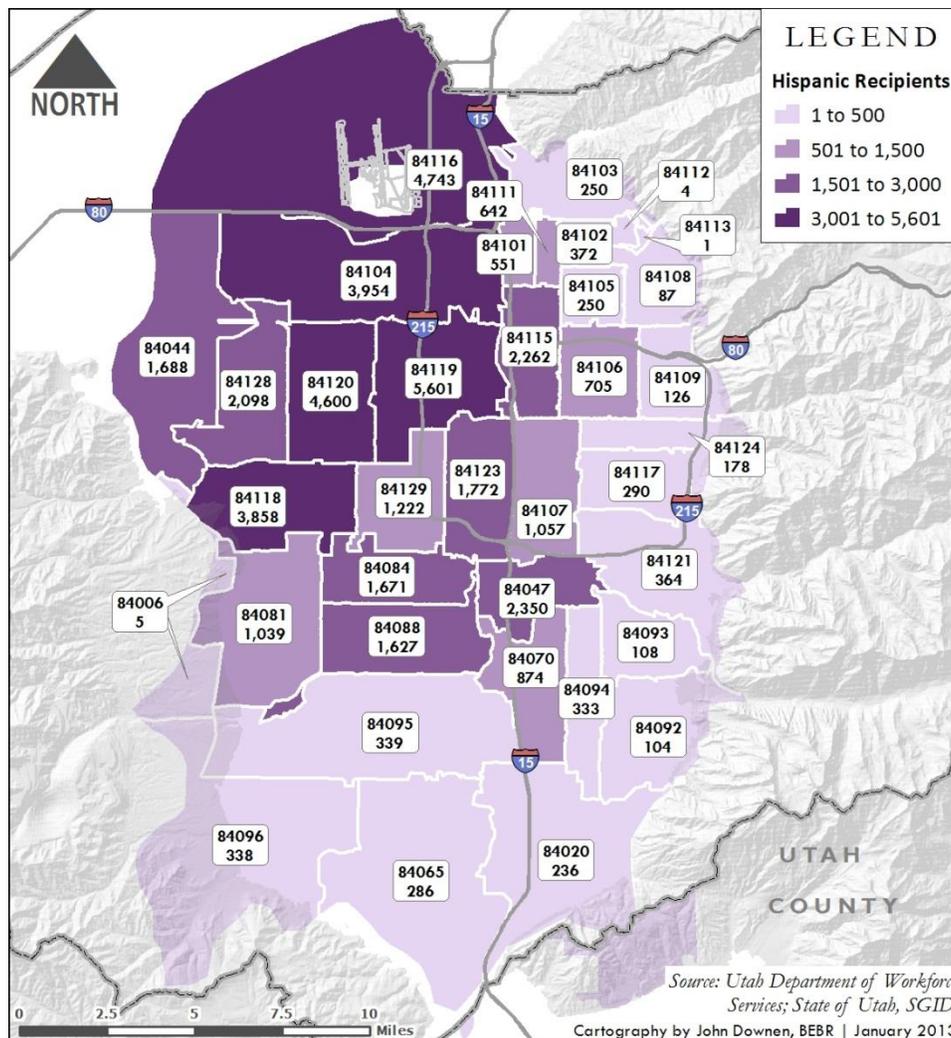
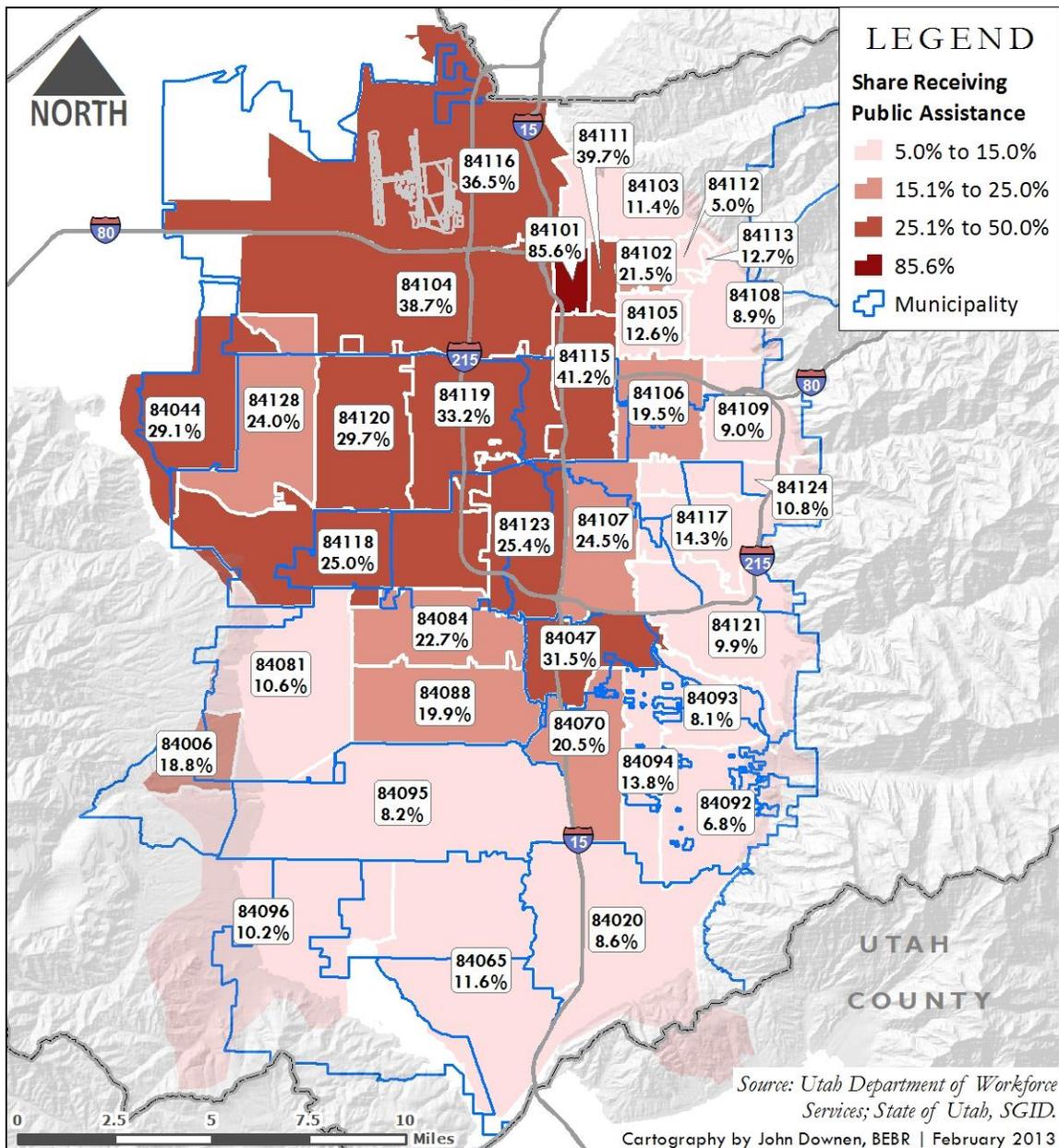


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. Again, it should be noted that the zip codes in the map are based on the total population from the U.S. Census Bureau’s “zip code tabulation areas” (ZCTAs), which do not exactly correspond to the zip code boundaries used by DWS. Regardless, the general trends of public assistance recipients as a share of a regions population can be seen. Again, there is a clear difference between the east and west sides of Interstate 15, and even more so the northwestern region and the south-eastern region. Large proportions of the populations in the northwestern and western regions of the county are recipients of some form of public assistance from the state. South Salt Lake is no exception to this with the second highest percentage of recipients in the county in 2010

**Figure 24**  
**Percent of Individuals Residing in a Zip Code Receiving Public Assistance, 2010**



## DISPARITIES IN OPPORTUNITY

HUD provided six measurements of opportunity for each census tract with which to quantify the number of important “stressors” and “assets” that influence the ability of an individual or family to access and capitalize on opportunity. These six measures were aggregated to the city level using the population of each census tract within the city boundaries of South Salt Lake. Using the population of each tract within the city boundaries of South Salt Lake, the overall opportunity index score is only 1.5 out of 10, which is 3.4 points below the county score (Table 18). Not surprisingly, this is due to a very low poverty index score of 1.6, as well as school proficiency at only 1.5. With high rates of poverty, there is less money going to the South Salt Lake public schools via taxes and discretionary income spending from the parents of the students. The indices for labor market engagement and housing stability are also far below the mean, each receiving a score of 2.5, a 2.5 and 2.8 points below the county averages, respectively. Again, this is not surprising as the city has high numbers of minority residents, many of whom do not have jobs or are considered poor (Table 12). As a result, many residents are most likely renters who move often, and those who do obtain loans and buy homes in the city are most likely minority homebuyers who on average receive a disproportionately large share of high-interest mortgage loans (Figure 42), leading to a higher propensity for foreclosure. The only index that South Salt Lake scored high marks on is the job access index, with a high score of 8.5, compared to the county average of 5.4. However, results of the job access index are not surprising due to the heavily industrial and commercial zoning of the city itself, as well as its proximity to employment centers in Salt Lake City, West Valley City and other cities to the north and south along State Street and I-15. Similarly, multiple TRAX lines run directly through South Salt Lake that take residents into downtown Salt Lake City, up to the University, or as far south as Sandy, all without transferring. Similarly, there are multiple bus lines headed north/south as well as east/west running through South Salt Lake.

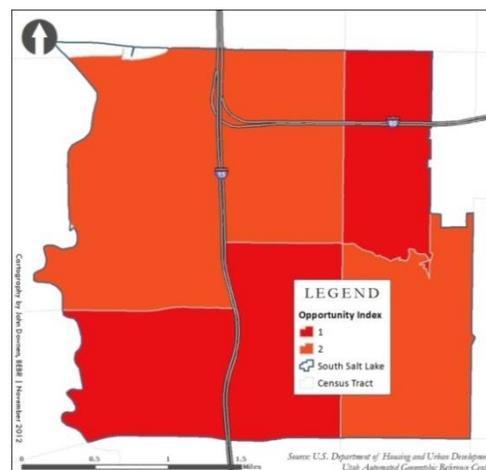
**Table 18**  
**Weighted, Standardized Opportunity Index**

	<b>School Proficiency</b>	<b>Job Access</b>	<b>Labor Market Engagement</b>	<b>Poverty</b>	<b>Housing Stability</b>	<b>Opportunity</b>
South Salt Lake	1.5	8.5	2.5	1.6	2.5	1.5
Salt Lake County	4.3	5.4	5.0	4.9	5.3	4.9

*Source: HUD Spreadsheets for Sustainable Communities Grantees*

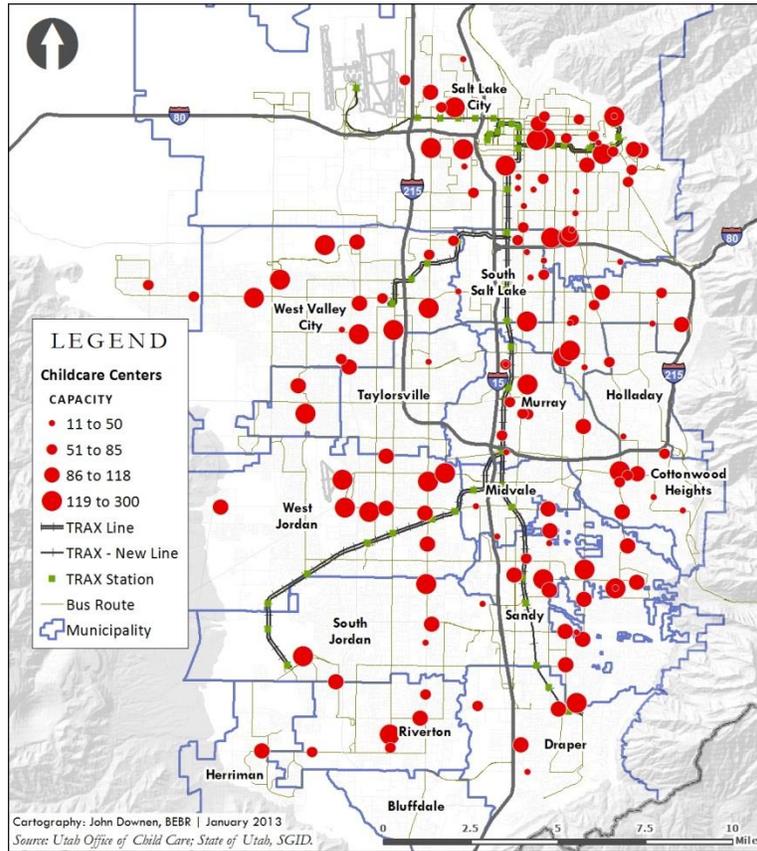
Figure 25 shows the HUD Opportunity Index score for each census tract in the city. Not surprisingly, none of the tracts scored highly, with the two highest scores being 2s, while the other two tracts scored a 1. There is not much variation within the city itself, as there are only four census tracts within the boundaries of the city, and the city overall averaged an opportunity score of 1.5 (Table 18). The one blank section in the northwest corner of the city is a census tract that is mostly located in West Valley City, and the section that is in South Salt Lake had zero residents, so it is not scored. Again, it should be stressed that though the opportunity is low within the city itself, South Salt Lake is centrally located within the downtown Salt Lake metro area

**Figure 25**  
**Opportunity Index by Census Tract in South Salt Lake**



and has some of the most transportation options, and therefore best job access in the county. Figure 26 maps the active childcare centers in Salt Lake County by capacity, with licensed families and residential certificate facilities excluded. The larger the dot is on the map, the higher the maximum capacity of the center. Access to daycare can be considered an advantage in terms of fair and equitable housing as well as access to opportunity for many reasons. For one, if a household relies on low-wage jobs for stability, it is valuable to have affordable childcare so adults are able to earn income for their families. Similarly, without access to childcare, more parents will be forced to stay at home with their children, thereby forgoing potential earned wages. Likewise, the further the distance to childcare, the higher the time commitment and less time available to work and earn income. This is especially important for Hispanics, who on average have larger household sizes than their non-Hispanic white counterparts (Table 4). As a result, a lack of adequate childcare can restrict a family's mobility and time they can invest in opportunities outside the home. This can present an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 26, there are very few daycare centers in the city itself; however, there are quite a few options just outside the city. As a majority of residents reside on the east side of the city, the few centers located in the city are east of State Street. However, there is one small center on the western border of West Valley City. Each of these centers is located in easy-access areas, near neighborhoods with high concentrations of both minorities (Figure 17) and poor residents (Figure 13). Though the capacity of the childcare centers in the city is quite small, there are many larger facilities in Salt Lake City, West Valley City and Millcreek Township. Each of these is readily accessible via the many public transit options heading into and out of the city itself. Nonetheless, the lack of childcare centers in the city can be seen as both an impediment to minority, low-income and other protected classes, as well as reflect negatively to all potential residents who may be looking into living in South Salt Lake, but would require close, adequate childcare.

**Figure 26  
Childcare Centers in Salt Lake County, 2010**



Each dot represents childcare centers only and does not include any licensed family or residential certificate providers. Those providers are protected under GRAMA and their location is not public information. However, each licensed provider in a private residence may have up to eight children in their care.

As a further assessment of opportunity in South Salt Lake, an index is created as a representation of opportunity within K-12 public schools in Salt Lake County. This is done by summing two normalized, positive indicators: percent proficiency in language arts and science for elementary, middle and high schools. Subtracted from this indicator is the summation of four negative proxies for home environment and educational quality: free and reduced lunch percentage, percentage of minority students, percentage of students with limited English proficiency parents/guardians and average classroom size. Each school containing data on all of these indicators is then ranked based on their normalized index score by the county. From there, the ranking is split into decile ranks across the county, with a score of 10 representing the highest opportunity score. Overall, there are 204 schools with complete data on all the indicators, three of which are in South Salt Lake, along with 11 unranked schools (Table 19). Most of the unranked schools are alternative schools that differ quite differently from traditional K-12 schools and therefore often do not have complete data. Of the three schools that are ranked, not one ranked above 185<sup>th</sup>. As a result, every school scored 1 point on the school opportunity index. This is not surprising considering South Salt Lake school index from HUD’s Opportunity Index was a mere 1.5 (Table 18). This is certainly an impediment to the future opportunity of the students who are attending these schools, because their families are to are-

as such as South Salt Lake due to the low housing prices and convenient job access. Also, the low educational opportunities in South Salt Lake are partly due to the low amount of funding and tax money the city’s public schools receive, being such a small city with a high prevalence of poverty.

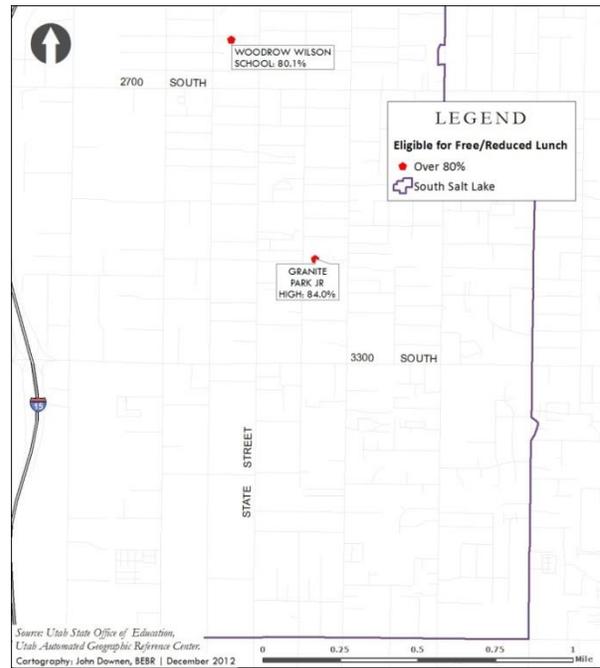
**Table 19**  
**South Salt Lake School Opportunity**

<b>District</b>	<b>School</b>	<b>County Ranking</b>	<b>Opportunity Index</b>
Granite	Granite Park JR High	194	1
Granite	Woodrow Wilson School	193	1
Granite	Lincoln School	187	1
Granite	Alter Safe Sch - Elem	—	—
Granite	Alter Safe Sch - Hi	—	—
Granite	Granite Peaks High	—	—
Granite	Alter Safe Sch - JR Hi	—	—
Granite	Hartvigsen School	—	—
Granite	Youth Educational Support School (YIC)	—	—
Salt Lake	Columbus Community Center	—	—
Granite	Granite Adult Transition Educ	—	—
Granite	Granite Technical institute (GTI)	—	—
Granite	Granite Transitional Serv Post Sec Transition	—	—
Granite	Hmbd. & Hospitalized	—	—

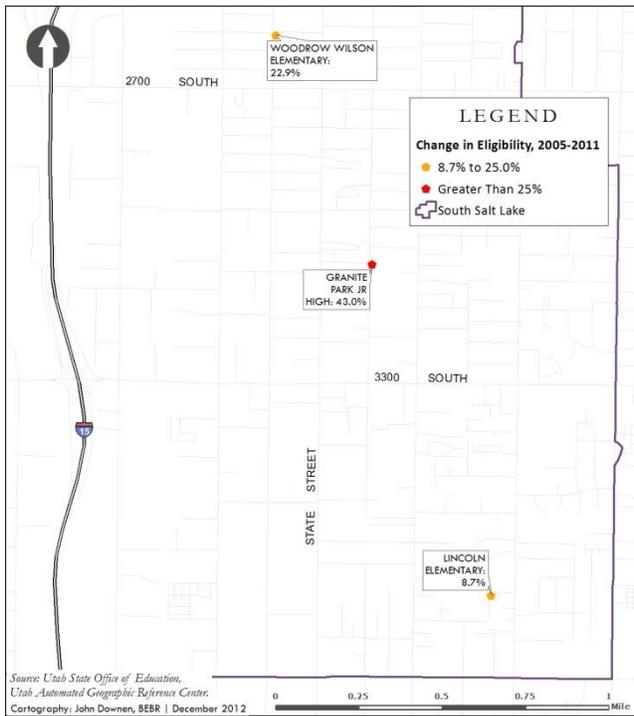
*Source: BEBR computations from Utah State Office of Education data*

The following six figures (Figure 27, Figure 28, Figure 29, Figure 30, Figure 31 and Figure 32) each depict most the elements of the school opportunity index, the exceptions being the exclusion of class size due to the minute changes between schools and the addition of change in free and reduced lunch (Figure 28). Not surprisingly, the schools in South Salt Lake tend to have high prevalence of free and reduced lunch eligible students, high levels of minorities, and similarly high numbers of students with limited English proficient parents. At the same time, the schools also score quite low in language arts and science proficiencies. All of these factors play a role in the the low rankings and opportunity index scores of each school in the city. When considering the low performance and opportunities in schools, and the high prevalence of poverty in the city, there is risk of discrimination and disparities in opportunity for members of the protected classes.

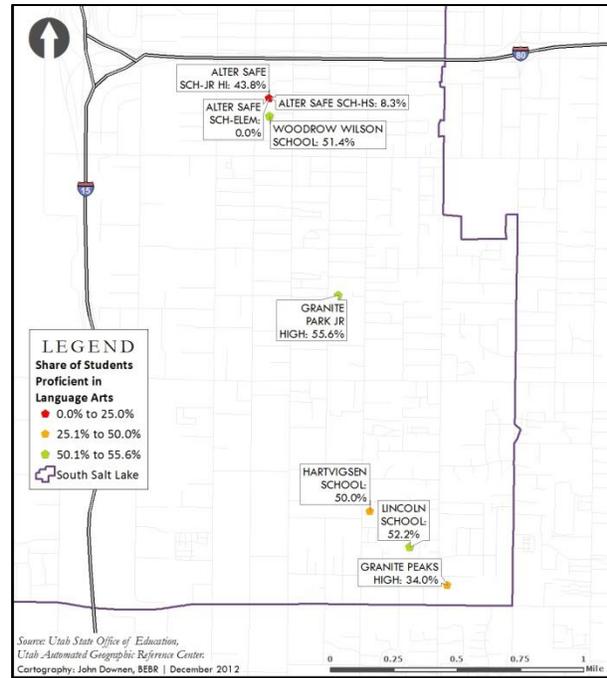
**Figure 27**  
**Free/Reduced Lunch Eligibility in**  
**South Salt Lake, 2011**



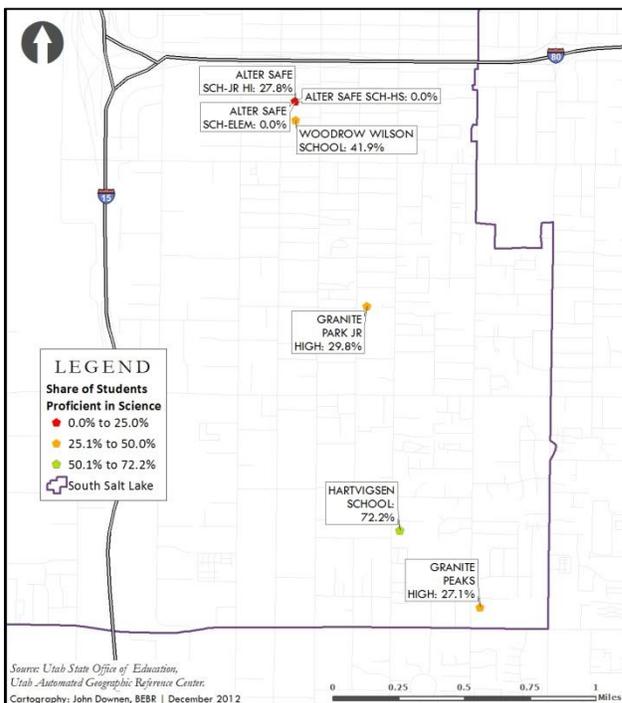
**Figure 28**  
**Change in Free/Reduced Lunch**  
**Eligibility in South Salt Lake, 2005–**  
**2011**



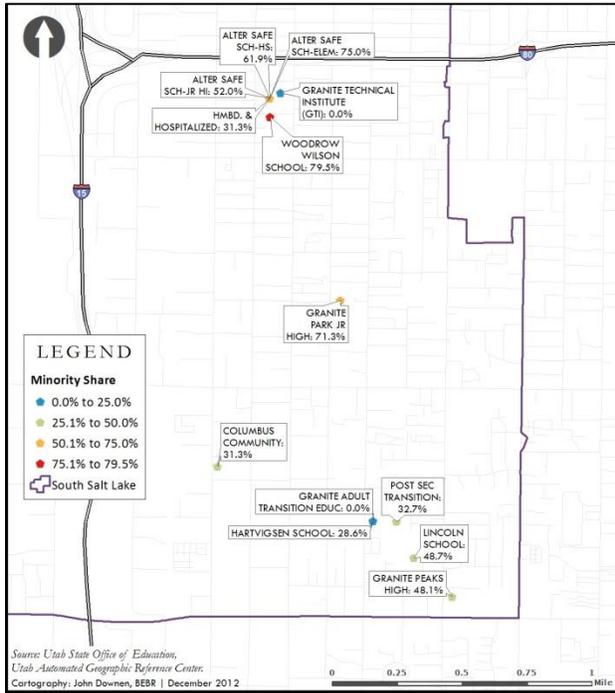
**Figure 29**  
**Share of Students Proficient in**  
**Language Arts in South Salt Lake**  
**Public Schools, 2011**



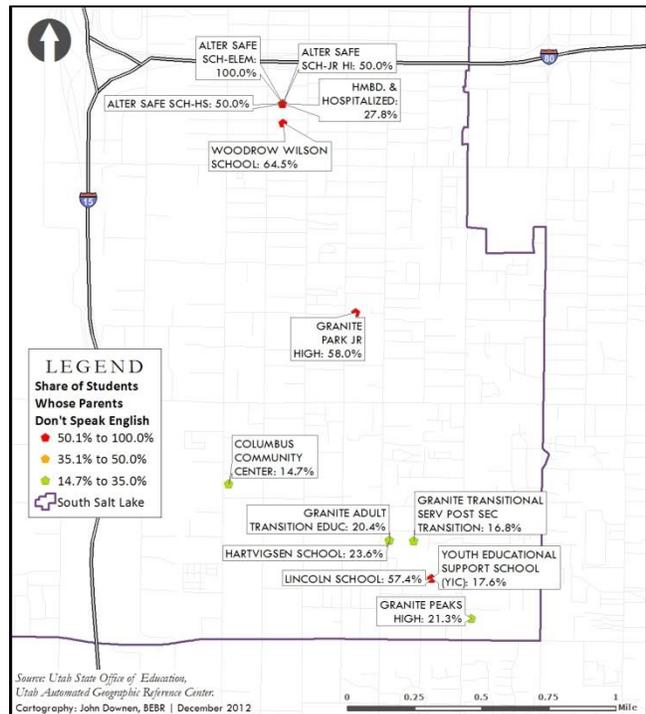
**Figure 30**  
**Share of Students Proficient in Science**  
**in South Salt Lake Public Schools, 2011**



**Figure 31**  
**Minority Share of Enrollment in Public Schools in South Salt Lake, 2011**



**Figure 32**  
**Share of Students with Parents of Limited English Proficiency in South Salt Lake, 2010**



One way to measure the racial and ethnic diversity of an area is to use readily available public school enrollment data. Every year, the Utah System of Education collects data on the fall enrollments of each public school in the state. Included in this data collection is data on race and ethnicity of each student enrolled in a public school in grades K through 12. In one particular survey, it allows each student to choose only a single race/ethnicity category, using an option for multi-racial, thus creating distinct count per student, and using a multi-race category. Allowing each student to only be classified by one race/ethnic category eliminates the issue of double counting individual students who identify as more than one distinct race. This allows for a unique analysis of racial and ethnic makeup of public schools in Utah. Similarly, the number of minority students enrolled in public schools can be used as a proxy for estimating the diversity families residing in each city. Table 20 shows the total number of students enrolled at each school in the three cities by race/ethnicity as well as the city's total.

**Table 20**  
**Enrollment Percentage by Race in Public Schools, 2011**

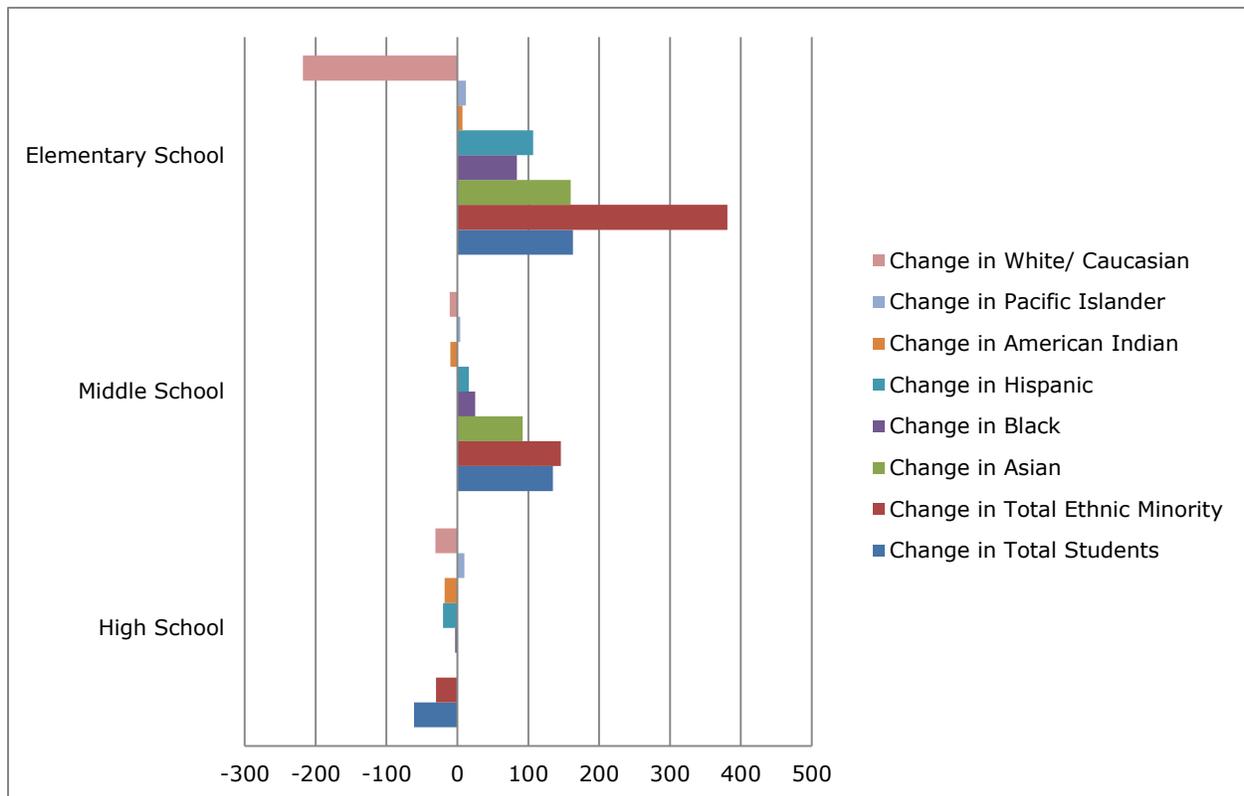
<b>School</b>	<b>Minority</b>	<b>African Am or Black</b>	<b>American Indian/ Alaskan Native</b>	<b>Asian</b>	<b>Hispanic/ Latino</b>	<b>Multi-Race</b>	<b>Pacific Islander</b>
Granite Adult Transition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Granite Technical Institute	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hartvigsen School	28.6%	3.0%	2.0%	4.4%	16.3%	0.0%	3.0%
Columbus Community Center	31.3%	18.8%	6.3%	3.1%	0.0%	3.1%	0.0%
Hmbd. & Hospitalized	31.3%	1.5%	0.0%	1.5%	26.9%	0.0%	1.5%
Granite Transitional Serv. Post Sec. Transition	32.7%	3.2%	2.6%	3.8%	19.2%	0.0%	3.8%
Mill Creek School	33.2%	2.7%	2.3%	4.5%	21.4%	0.0%	2.3%
Granite Peaks High	48.1%	3.3%	2.5%	1.7%	37.8%	0.0%	2.9%
Youth Educational Support School	48.7%	9.1%	3.0%	0.5%	34.0%	0.5%	1.5%
Alter Safe Sch-Jr High	52.0%	0.0%	0.0%	0.0%	36.0%	0.0%	16.0%
Alter Safe Sch-High	61.9%	9.5%	4.8%	0.0%	33.3%	0.0%	14.3%
Roosevelt School	62.9%	11.2%	3.1%	7.9%	38.7%	0.6%	1.4%
Granite Park Jr High	71.3%	8.0%	3.2%	13.0%	42.7%	2.4%	2.1%
Lincoln School	71.8%	10.4%	5.3%	9.9%	44.9%	0.2%	1.1%
Alter Safe Sch-Elem	75.0%	25.0%	0.0%	0.0%	25.0%	0.0%	25.0%
Woodrow Wilson School	79.5%	6.4%	3.6%	12.7%	54.7%	0.8%	1.2%
South Salt Lake Totals	59.8%	7.1%	3.2%	8.3%	38.4%	0.8%	2.0%

*Source: BEBR Computations from Utah State Office of Education Data*

The enrollment data from the Utah State Office of Education from the years 2006-2007 and 2010-2011 provides information on ethnicity enrollments in Salt Lake County public. The data came from the Superintendent's Annual Report for each respective year, and are matched based on school name, district and location. From there, the data is separated by city, and in some cases, by township. If a school is not located inside an incorporated city, or one of the two townships, Kearns or Magna, then they are included in the analysis for the closest city to their physical location. While, the data sets from each year are not organized or collected in the exact same manner, but are still comparable. For example, in 2007, there is a category for "unknown" ethnic/racial identity, whereas in 2011 there is no "unknown" category but there is a "multi-race" category. These two classifications cannot be assumed to be the same, as someone who claims to be "unknown" is not necessarily a multi-race individual. However, both of these categories were used in the calculation for total enrollments and total minority enrollments in each respective year.

South Salt Lake is an industrial city located just south of Salt Lake City and east of West Valley City. It is relatively small in terms of both land size and population when compared to the other cities in the northern part of Salt Lake County. Overall, there are 14 schools that are included as a part of the Superintendent’s Annual report in both years, many of which are alternative schools for injured or special needs students. Nonetheless, a look into South Salt Lake’s public schools can provide valuable insight into the ethnic composition of both the public schools and the city itself. Overall, South Salt Lake saw an increase in both total number of students and total number of minority students (Table 20). The only two ethnic groups to decrease in numbers are American Indian students and white, non-Hispanic students. Figure 33 displays absolute change in students by ethnic group and school level. This graph makes the change in minority makeup of elementary schools in South Salt Lake even more apparent. Non-Hispanics whites were the only ethnic category to decrease in elementary schools, and it decreases more than any other ethnic group across all school levels. The changes in the middle schools are much less dramatic. However, the trend of increasing ethnic minorities continues. Until high school where overall, the total enrollment numbers of minority and non-minority students both decreased. Only Pacific Islander students are enrolled at a higher number in 2011 than 2007.

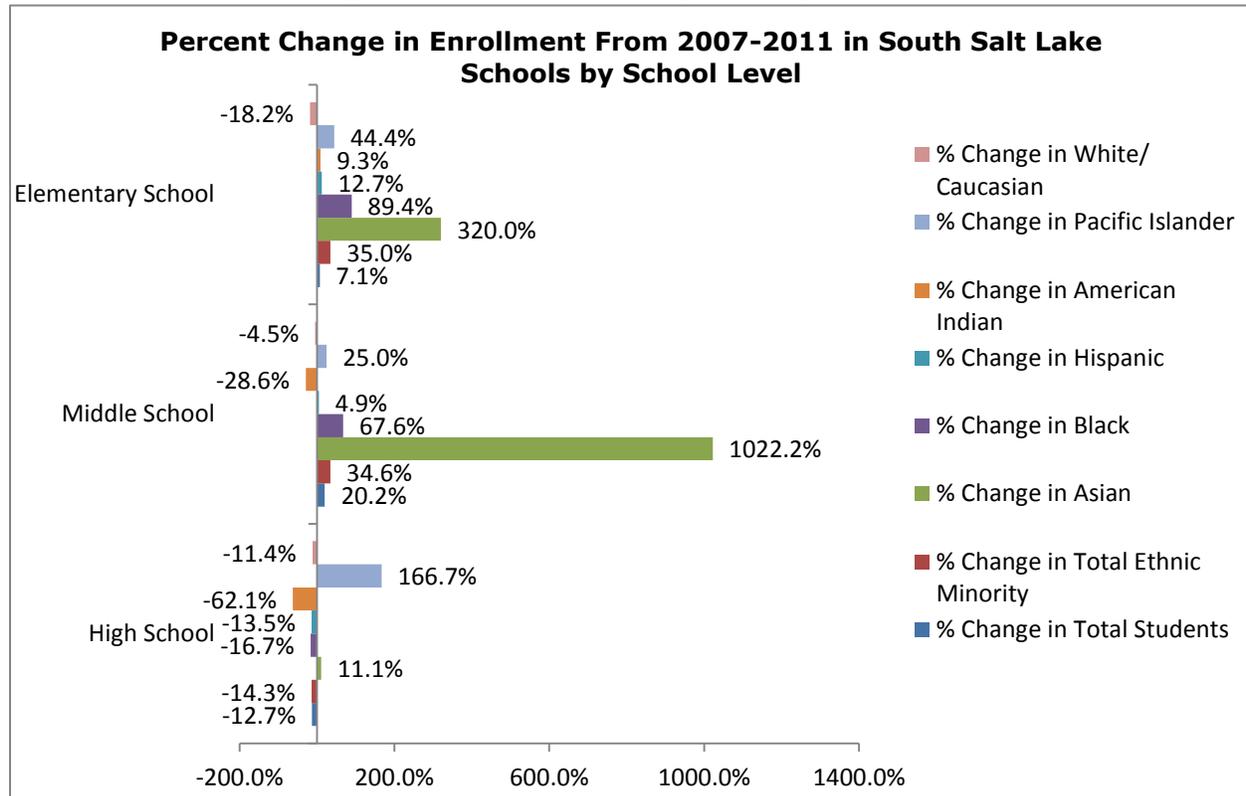
**Figure 33**  
**Total Minority Enrollment Changes, 2007–2011**



It is also important to look at the percentage change in minority enrollments for each school level to really analyze the enrollment differences over time. For example, as Figure 34 depicts, even though in the elementary schools, non-Hispanic whites decreased by more than an ethnicity increased, it only equated to an 18 percent loss. Just as striking, the increase in the Asian population in elemen-

tary and middle school are much more striking, increasing their student enrollment by over four times. Only in High Schools does another minority group’s rate of increase surpass Asians between 2007 and 2011.

**Figure 34**  
**Minority Enrollment Percentage Change, 2007–2011**



In accordance with Title VI of the Civil Rights Act of 1964, HUD recognizes persons who, as a result of national origin, do not speak English as their primary language and have a limited ability to read, write, or understand the language. As the major metropolitan center of the state, Salt Lake County must account for the percentage of Limited English Proficiency, or LEP, persons living in the county. According to data from the county’s public schools, there are concentrated areas of both high and low numbers of LEP families. The city of South Salt Lake is located just south of Salt Lake City proper and just east of West Valley City. To the east of South Salt Lake is a large portion of unincorporated land, the township of Millcreek. As a result, any schools residing just over the border, and closest to South Salt Lake, such as Roosevelt Elementary School, are considered to be a part of South Salt Lake in this analysis. As a result, there are seven public schools in South Salt Lake: five elementary schools, one junior high and one High school. Again like much of the more northern cities in Salt Lake County, South Salt Lake shows a wide range of LEP parents at each school. The highest rate of students at an individual school with LEP parents is Woodrow Wilson School at 64.8 percent. This is followed by three other schools reporting more than 50 percent of their students with non-English speaking parents at Lincoln School, Granite Peak Junior High, and Roosevelt School. All these reports are shown in Figure 35.

**Figure 35**  
**Percent of Students with LEP Parents, 2010**

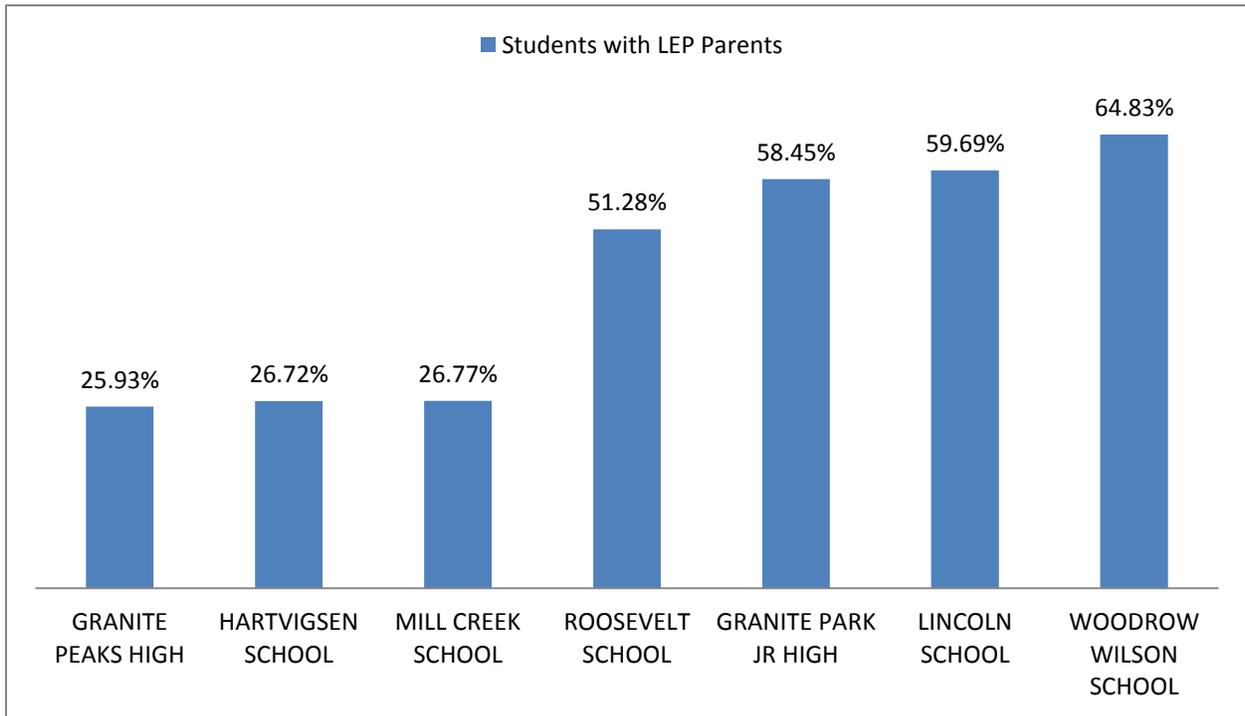
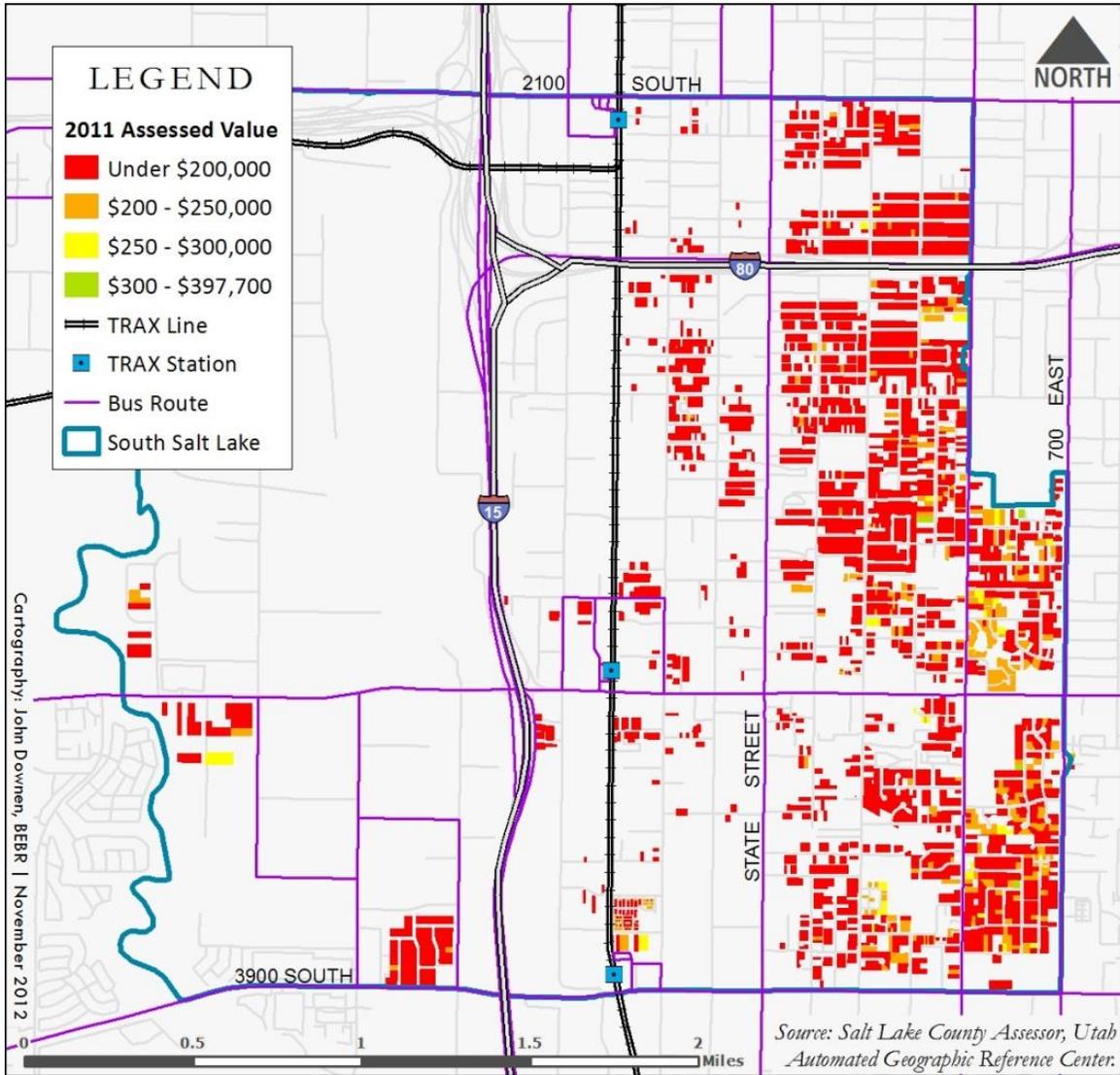


Figure 36 maps the geographic location of assessed values of detached single-family homes in South Salt Lake. Most of the single-family homes are located east of State Street in the much more residential section of the city. Very few detached single-family homes are west of State Street, and almost none are west of Interstate 15. Some of this is due, in part, to the commercial zoning on the central and western portions of the city as well as a higher frequency of high occupancy rental units in these areas. Overall, South Salt Lake has one of the lowest home value ranges in the county, ranging from under \$200,000 to about \$397,700. A vast majority of these homes fall under the \$200,000 level, with only a couple homes on the west side near Nibley Park in the over \$300,000 mark and a few scattered around the city above \$250,000. With the average home price being roughly only, around \$160,000, it is not hard to see the connection with low school opportunity (Table 19). Similarly, many disadvantaged households choose to live in South Salt Lake (Figure 13), as the home prices, and rental rates are low, especially considering the access to public transit and proximity to major downtown and urban centers. However, these low home prices may also affect the housing stability index in the city (Table 18), as compounded by the high prevalence of minority households living in the city, and the high-interest rate mortgage loans they receive (Figure 42). High rates of foreclosure and high household turnover tend to reduce the value of the homes, almost acting in a vicious cycle that could devalue the homes in South Salt Lake.

**Figure 36**  
**Assessed Value of Detached Single Family Homes in South Salt Lake, 2011**



Foreclosed homes have not only a negative effect on residents who lost their homes, but can also negatively affect neighboring housing and real estate values in the area. Table 21 estimates the percentage of the owned housing stock that was foreclosed in the last few years for Salt Lake County. The calculations use total foreclosures between 2008 and 2010 from the Wasatch Regional Front Multiple Listing Service, and the total owned homes from the 2010 U.S. Census as the best approximation of the total housing stock in a zip code. South Salt Lake’s main zip code, which contains a majority of the residents in the city, is reported to have a foreclosure rate of almost 3 percent, which is about half a percentage point above the county. This is not surprising considering the high number of low-income (Table 12) and minority residents, who generally receive a high percentage of high-interest loans (Figure 42).

**Table 21  
Foreclosed Homes in Salt Lake County, 2008–2012**

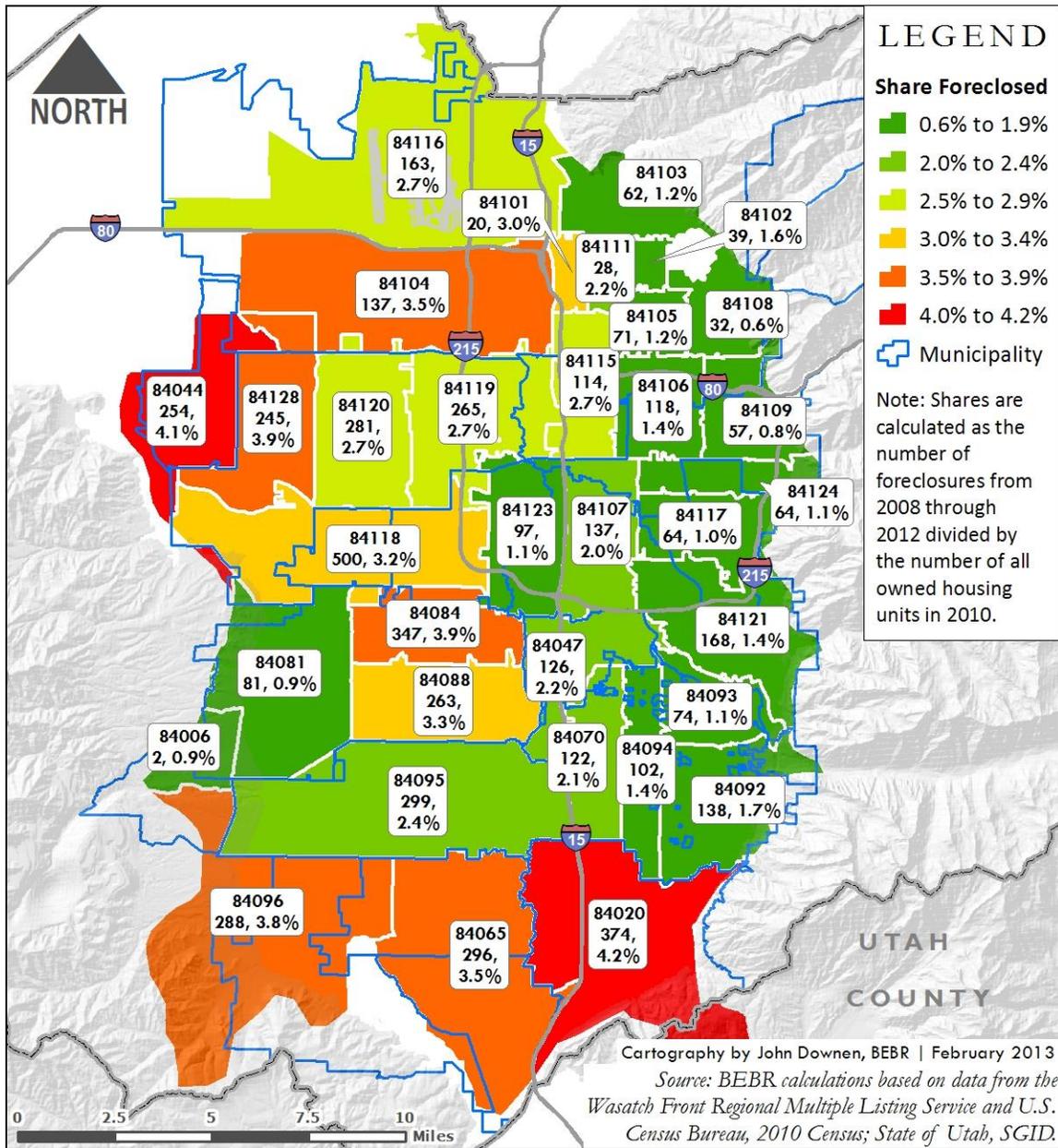
<b>City</b>	<b>Zip Code Tabulation Area</b>	<b>Total Owned Units</b>	<b>Total Foreclosures for 2010 ZCTA (2008-2012)</b>	<b>Share of Foreclosed Homes</b>
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	0.97%
Magna Township	84044	6194	254	4.10%
Midvale	84047	5739	126	2.20%
Millcreek/Parley's Canyon	84109	6773	57	0.84%
Murray	84107	6925	137	1.98%
<b>Salt Lake City Total</b>		<b>39134</b>	<b>670</b>	<b>1.71%</b>
Salt Lake City	84101	657	20	3.04%
Salt Lake City	84102	2401	39	1.62%
Salt Lake City	84103	4968	62	1.25%
Salt Lake City	84104	3926	137	3.49%
Salt Lake City	84105	5761	71	1.23%
Salt Lake City	84111	1302	28	2.15%
Salt Lake City	84112	1	0	0.00%
Salt Lake City	84113	0	0	—
Salt Lake City	84116	5944	163	2.74%
Salt Lake City (and Emigration)	84108	5648	32	0.57%
Salt Lake City (and Millcreek)	84106	8526	118	1.38%
<b>Sandy Total</b>		<b>28234</b>	<b>436</b>	<b>1.54%</b>
Sandy	84070	5922	122	2.06%
Sandy (and Little Cottonwood)	84092	8318	138	1.66%
Sandy	84093	6738	74	1.10%
Sandy	84094	7256	102	1.41%
South Jordan	84095	12490	299	2.39%
South Salt Lake	84115	4173	114	2.73%
<b>Taylorsville Total</b>		<b>24345</b>	<b>597</b>	<b>2.45%</b>
Taylorsville	84123	8509	97	1.14%
Taylorsville (and Kearns)	84118	15836	500	3.16%
Unincorporated (Brigham Canyon)	84006	228	2	0.88%
Unincorporated (Millcreek/Mt. Olympus)	84124	6034	64	1.06%
<b>West Jordan Total</b>		<b>26114</b>	<b>691</b>	<b>2.65%</b>
West Jordan	84081	9353	81	0.87%
West Jordan	84084	8868	347	3.91%
West Jordan	84088	7893	263	3.33%
<b>West Valley City Total</b>		<b>26302</b>	<b>791</b>	<b>3.01%</b>
West Valley City	84119	9704	265	2.73%
West Valley City	84120	10246	281	2.74%
West Valley City	84128	6352	245	3.86%
<b>Salt Lake County</b>		<b>235948</b>	<b>5428</b>	<b>2.30%</b>

Zip Code 84129 had a total of 25 foreclosed homes since its incorporation in 2011. However, this table uses the 2010 Zip Code Tabulation Areas (ZCTAs) from the 2010 Census, and therefore does not include 84129. However, this zip code was formed from parts of zip codes 84118, 84119 and 84084. There are 10,324 single-family parcels in 84129. Of these, 2,090 are in ZCTA 84084, 7,147 are in 84118, and 1,087 are in 84119. Assuming the 25 foreclosures in 84129 since July 2011 were evenly distributed across the area, these numbers are used to weight these foreclosures to the other/older zip codes. Thus the County totals should still equal the accurate total number of foreclosures, and ZCTA's 84118, 84119 and 84084 have 17, 3 and 5 additional foreclosures, respectively, added that are currently in the 84129 zip code.

*Source: BEBR Calculations From Wasatch Front Regional Multiple listing Service and U.S. Census Bureau, 2010 Census*

Figure 37 maps the share of the foreclosed homes in each zip code in Salt Lake County, based on the 2010 owned housing stock and Zip Code Tabulation Areas (ZCTAs) from the 2010 U.S. Census. Though South Salt Lake does not have a low rate of housing foreclosures, the city is on par with many of its neighboring zip codes, especially with those in eastern West Valley City. Though these areas have high concentrations of low-income, minority and other protected class residents, the foreclosure rates fall in the middle of all zip codes in the county. Still, the further western ZCTAs have higher foreclosure rates, so do the southernmost cities of Riverton, Herriman and Draper. However, the foreclosure rate in South Salt Lake is still significantly higher than the eastern zip codes and areas such as Millcreek Township, Murray and eastern Salt Lake City.

**Figure 37**  
**Share of Foreclosed Owned Housing Units, 2008–2012**



## Lending Practices

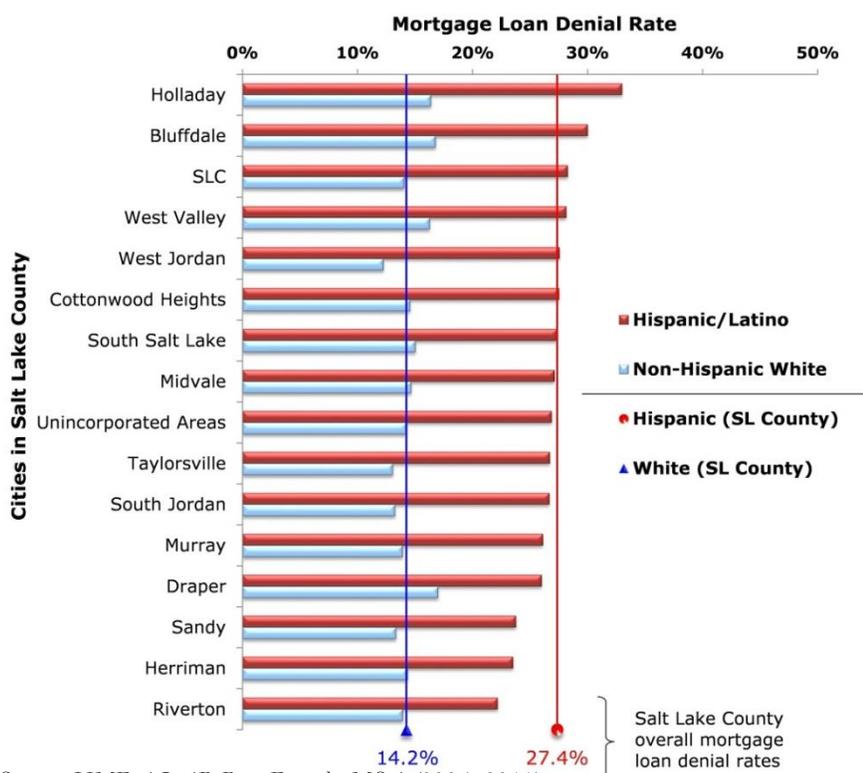
The disparities in homeownership across racial and ethnic lines reflect only the symptoms of underlying impediments in the home mortgage application process. The Home Mortgage Disclosure Act (HMDA) data was compiled for Salt Lake County to better understand the barriers that members of the protected classes face in obtaining mortgages. For illustrative purposes, non-Hispanic white applicants were compared with Hispanic/Latino applicants for most metrics derived from the HMDA data. Homeownership and housing stability are two dimensions of housing opportunity that can be assessed using HMDA data by examining mortgage application outcomes and the high-interest lending practices.

Figure 38 shows the overall mortgage denial rates from 2006 to 2011 by race and ethnicity for each city in Salt Lake County. The vertical reference lines in Figure 38 mark the overall county-level denial rates for non-Hispanic white and Hispanic/Latino applicants, which are 14.2 and 27.4 percent, respectively. The denial rates for both groups selecting South Salt Lake properties are comparable to those at the county level.

On the other hand, Bluffdale and Holladay have the highest Hispanic denial rates in the county, averaging over 30 percent. Note that the two cities account for only 0.6 percent of the total Salt Lake County mortgage applications for Hispanics.

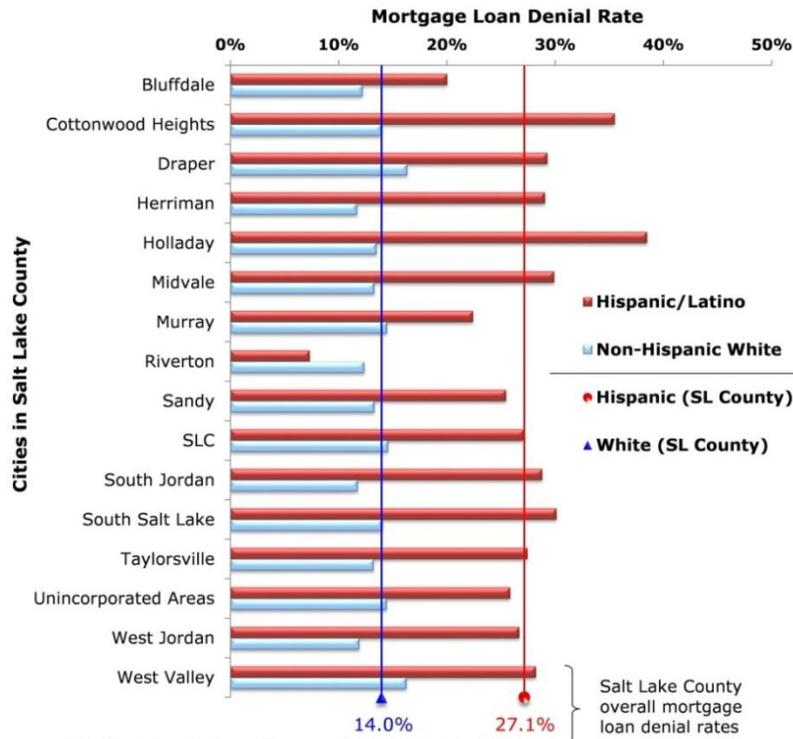
However, other cities with high mortgage application rates among Hispanics have similar denial rates. Salt Lake City and West Valley City, which account for 45 percent of the county's Hispanic mortgage applications, have Hispanic denial rates slightly above the county-level Hispanic denial rate. In other words, while the Hispanic denial rates in southern and eastern cities in the county might deviate from the overall Hispanic denial rate due to low Hispanic application volume, the Hispanic denial rates are significantly higher than those among non-Hispanic white applicants for all cities in Salt Lake County.

**Figure 38**  
**Percent of Mortgage Loan Applications Denied by Race/Ethnicity in Salt Lake County Incorporated Cities, 2006–2011**



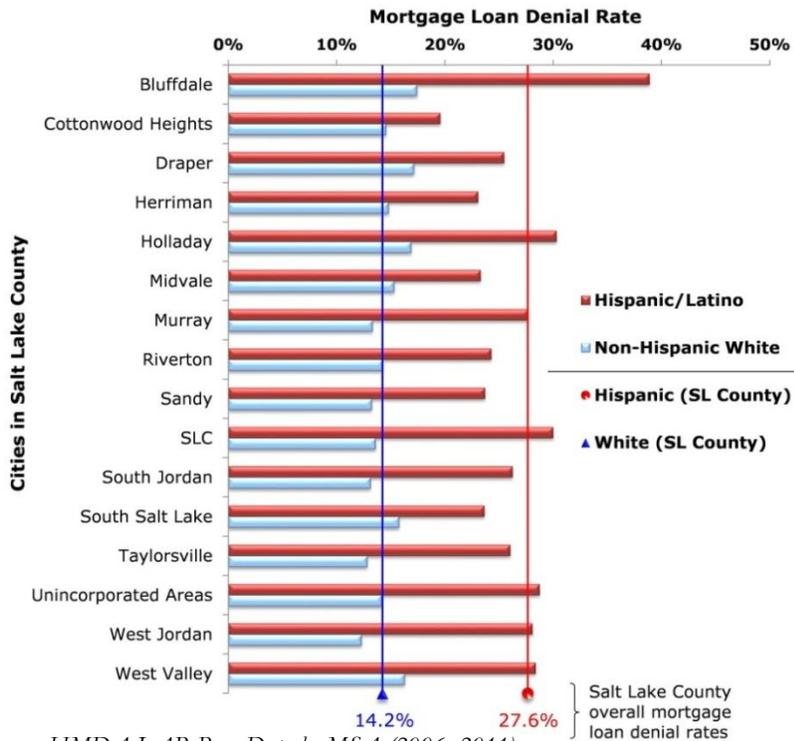
Source: HMDA LAR Raw Data by MSA (2006–2011)

**Figure 39**  
**Percent of Mortgage Loan Applications (At or Below 80% HAMFI)**  
**Denied by Race/Ethnicity in**  
**Salt Lake County Incorporated Cities, 2006–2011**



Source: HMDA LAR Raw Data by MSA (2006–2011)

**Figure 40**  
**Percent of Mortgage Loan Applications (Above 80% HAMFI)**  
**Denied by Race/Ethnicity in**  
**Salt Lake County Incorporated Cities, 2006–2011**



Source: HMDA LAR Raw Data by MSA (2006–2011)

Despite the large gaps in denial rates between non-Hispanic white and Hispanic applicants shown in Figure 38, the inherent income differences between the two groups could be a contributing factor to this gap. However, as shown in Figure 39 and Figure 40, even when the denial rates are disaggregated by different income categories, the denial rate gap between the two groups persists indicating racial disparity and potential discrimination. Figure 39 shows the denial rates among white and Hispanic applicants with reported incomes at or below 80 percent HAMFI (median family income), while Figure 40 shows the denial rates for applicants with reported incomes above 80 percent HAMFI. Note that the reported incomes for applicants from 2006 to 2011 are adjusted relative to the median family income for the year that they filed their mortgage applications.

The overall county-level denial rates do not change across groups. The Hispanic denial rate remains at levels above 27 percent, while the white denial rate is 14 percent—regardless of income bracket. At the city level, the denial rate gap between the two groups closely resembles that of the county. The only anomaly is Riverton, which has a lower Hispanic denial rate than that of non-Hispanic whites in the income category at or below 80 percent HAMFI (Figure 39). However, note that Riverton had only 41 Hispanic applications during this 6-year period with reported incomes at or below 80 percent HAMFI. Furthermore, over a fifth of these applications were withdrawn by the applicant. This withdrawal rate is twice as high as the overall county level for Hispanic applicants in this income bracket. Riverton's low Hispanic application volume and high application withdrawal rate could have contributed to the low Hispanic denial rate. Nonetheless, for applicants above the 80 percent HAMFI threshold, the denial rate gap in Riverton resurfaces.

The denial rate gap between non-Hispanic white and Hispanic applicants is reduced from the low-income bracket (Figure 39) to the high-income bracket (Figure 40) in South Salt Lake. For properties in South Salt Lake, 30 percent of Hispanic/Latino applicants earning below 80 percent HAMFI were denied mortgages compared to only 14 percent of non-Hispanic white applicants in the same income category. The gap is reduced slightly in the income bracket above 80 percent HAMFI, where the denial rates are 24 percent and 16 percent for Hispanic and non-Hispanic white applicants, respectively.

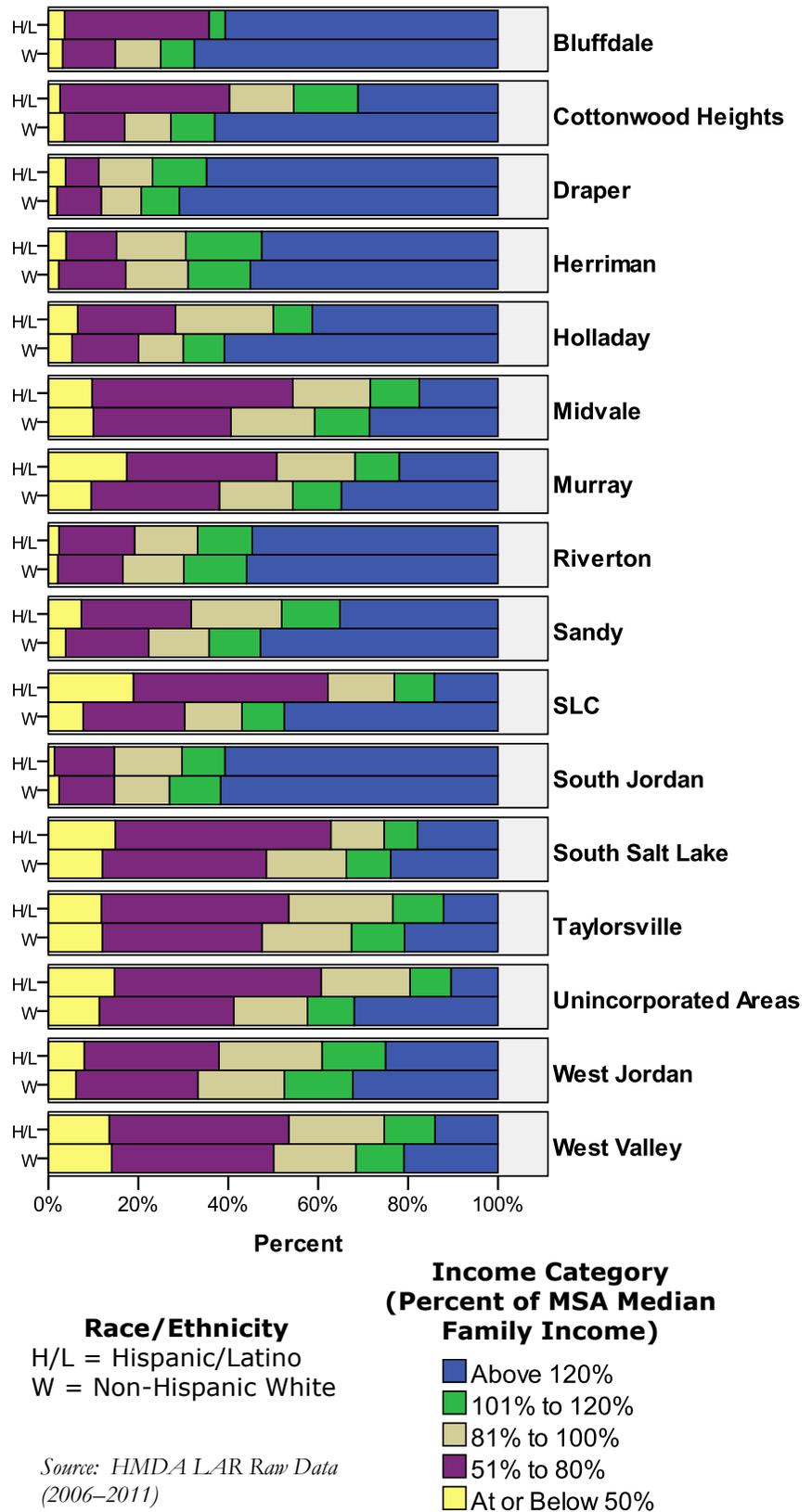
This same pattern of reduced denial rate gaps in the income bracket above 80 percent HAMFI is also apparent in the case of Cottonwood Heights, Bluffdale, and Draper, which accounted for 10 percent for the county's non-Hispanic white applications but only 2.5 percent of the total Hispanic applications. On the other hand, the denial gap persisted across the two income brackets in Salt Lake City and West Valley City, which accounted for a quarter of the county's white applications and 45 percent of the total Hispanic applications. Thus, smaller cities might have some variability in denial rate gaps due to smaller application volumes, but the overall denial gap persists regardless of income bracket.

Figure 41 shows the applicant income distribution by race and ethnicity for each city in Salt Lake County. The income categories are based on the reported incomes as a percentage of the MSA median family income (MFI). Each reported income has been adjusted as a percentage of the median family income for the year that the mortgage application was submitted.

The income distributions between the two groups who selected South Salt Lake properties are both heavily concentrated in the 50 to 80 percent MFI income bracket. Respectively, 48 and 37 percent of Hispanic and non-Hispanic applicants who selected South Salt Lake properties reported incomes between 50 and 80 percent MFI.

On the other hand, the applicant income distribution for Salt Lake City differs significantly between the two groups. While 48 percent of the non-Hispanic white applicants who selected Salt Lake City properties have incomes above 120 percent of the MSA median family income (MFI), only 14 percent of Hispanic applicants reported incomes in this bracket. Thus, the self-selection effect is particularly striking in Salt Lake City, where Hispanics mostly apply for the

**Figure 41**  
**Applicant Income Distribution by Race/Ethnicity in Salt Lake County Cities, 2006–2011**



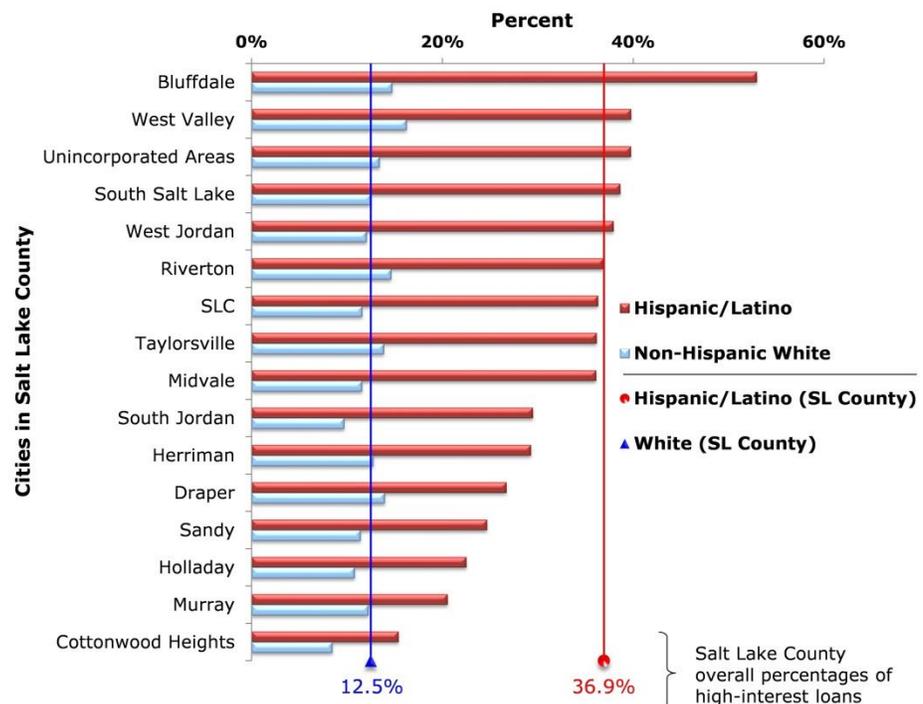
more affordable housing in the River District, while white applicants predominantly selected east-side properties. Please see the fair housing equity assessment on Salt Lake City for more analysis on the self-selection effect.

With Salt Lake City as an exception, the income distributions between the two groups are in fact more similar within cities than across cities. For instance, both groups had roughly 14 percent of West Valley City applicants with reported incomes at or below 50 percent MFI. On the other hand, in southern cities such as Herriman, Draper, and Riverton, the share of applicants above the median family income is near or above 70 percent for both groups. Thus, more affluent applicants, regardless of race, have a tendency to apply for properties in the southern part of the county, whereas lower-income applicants tend to select West Valley, West Jordan, Taylorsville, and South Salt Lake. With the exception of Salt Lake City, the self-selection effect is more prominent across cities in the county rather than within cities.

In addition to the barriers that Hispanic applicants face in the mortgage application process, the housing impediments persist following the approval process in the form of high-interest loans. Hispanic applicants receive a disproportionately high share of high-interest loans.

For the purposes of this study, high-interest loans are defined as any loan with a reported rate spread that exceeds 3 percent for first liens and 5 percent for subordinate liens. This is the threshold that lenders have been required to disclose since 2004. The rate spread is the difference between the loan APR and the yield of comparable Treasury securities. The Federal Reserve Board selected this threshold with the intent that the rate spread for most subprime loans would be reported and that most prime loans would not require this disclosure<sup>1</sup>. Thus, the rate spread disclosure can serve as a proxy for subprime lending.

**Figure 42**  
**Percent of High-Interest Loans among Approved Applicants by Race/Ethnicity in Salt Lake County Cities, 2006–2011**



Source: HMDA LAR Raw Data by MSA (2006–2011)

<sup>1</sup> Avery, Robert B., Kenneth P. Brevoort and Glenn B. Canner. “Opportunities and Issues in Using HMDA Data.” *Journal of Real Estate Research* 29.4 (2007).

This disproportionately high share of high-interest loans among Hispanic applicants could be a precursor to foreclosures and thus increased housing instability. Therefore, even for Hispanics with approved mortgage loans, the higher tendency of receiving high-interest loans still reflects an underlying housing impediment that could have repercussions in long-term housing stability.

The disproportionately high prevalence of high-interest loans among Hispanic applicants is apparent across all cities in Salt Lake County. Figure 42 shows the percent of high-interest loans among non-Hispanic white and Hispanic/Latino applicants during the 2006–2011 period. At the county level, nearly 37 percent of Hispanic approved loans are considered high interest—nearly triple the rate among non-Hispanic white applicants. Within the South Salt Lake applicant pool, nearly 39 percent of Hispanic approved applicants received high-interest loans, compared to only 12.5 percent of non-Hispanic white approved applicants. On the other hand, the percentage of high-interest loans for Hispanic applicants selecting South Jordan, Draper, Sandy, Holladay, and Cottonwood Heights are significantly lower than the county-level average. Nonetheless, the high-interest loan gap between the two groups still range from 7 to nearly 20 percentage points for these cities.

Housing instability has implications in a larger context of infrastructural opportunity. Hispanic families, faced with higher-interest loans, could be forced to move frequently, resulting in elevated school mobility rates for their children. In turn, housing instability could result in lower educational opportunities among other foregone economic repercussions. One of the most significant effects is the lack of investment when families are forced to rent, rather than invest in property. Without stable and affordable housing, families face job instability, time loss, and opportunity costs in frequent moves. In short, the county should examine housing and mortgage data in a broader context of opportunity.