

Draper: Fair Housing Equity Assessment

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[DRAFT]

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- The Hispanic population experienced a six-fold increase from 1990 to 2010, accounting for nearly half of the minority population growth in Draper in the last 20 years.
- While non-Hispanic white and Asian average household sizes decreased in the last 20 years, Hispanic/Latino average household size steadily increased from 3.43 in 1990 to 3.55 in 2010.

Segregation

- Most low-wage jobs in the local area span parts of Draper west of I-15 and neighboring cities such as South Jordan and Sandy. However, minority households are concentrated in the southwestern region of Draper east of I-15, where nearly a third of the city's affordable single-family homes (at the 80% AMI level) are located.
- While FrontRunner runs through the northeastern part of Draper west of I-15, minority households in the southwestern region but east of I-15 have no bus routes connecting to FrontRunner. Only a single bus route in the southwestern region of Draper provides connecting service to TRAX.

RCAP/ECAP

- The overall poverty rate in Draper in 2010 was about 5 percent, while a minority resident was about twice as likely to be poor as a non-Hispanic white resident.
- The city has no racially or ethnically concentrated areas of poverty, nor are there any concentrations of minorities or Hispanics more than 10 percentage points above the county average. However, the largest concentration of poor minority residents is on the west side of Interstate 15.

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, Draper received a score of 7.7 out of 10, which is 2.8 points above the county average.
- Of the two schools with complete data on opportunity indicators such as science proficiency and Title-I status, both rank highly among the county. The city as a whole also ranks highly in terms of citywide school proficiency, receiving an aggregate score of 8.2 out of 10 from HUD indicators.
- The assessed detached single-family home values in the city are generally high, above \$300,000 in the central and eastern portions of the city. However, in the north and western portions of the city the home values drop, most being valued under \$300,000. There are also pockets of low-assessed valued homes along the Utah County border and into the portion of Draper that lies in Utah County.

FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

Draper is one of the southern most cities in Salt Lake County located furthest from the major metropolitan area of downtown Salt Lake City. However, the city offers a fair amount of access to employment, housing and academic opportunities for all residents. An aggregate opportunity index of the city yields an opportunity score of 7.7 out of a possible 10, higher than the county average. However, the access to opportunity varies within city boundaries, along with access to employment and relative home prices.

The northern part of the city has both FrontRunner and TRAX running through it as a major public transit option connecting Draper to the rest of Salt Lake County as well as the cities to the south in Utah County. However, only one bus route connects the TRAX line to the southwestern neighborhoods of the city. It is in this area of the city where 27 percent of the city's minority households reside. Similarly, the majority of the city's poor population lives west of I-15, closer to low-wage job opportunities, but further from some bus routes and the public schools. This lack of public transportation options traveling through the neighborhoods of Draper, especially the areas of higher concentrations of poor and minority residents, most certainly presents an impediment to the ability of some people to access these opportunities.

A result of the few public transit options and the concentrations of protected classes, including low-income and minority residents, is the low actual access to opportunity in Draper for these people. For the most part, the concentrations of poor residents in the west and minorities in the southwest, east of I-15, are in the lower opportunity tracts of the city. This means there is a disparity between more affluent non-Hispanic white residents who overwhelmingly populate the high opportunity areas and the low-income and minority families that are only able to find affordable housing options in the lower opportunity areas.

Certainly, the addition of bus routes connecting the FrontRunner station in the northwestern part of Draper to residential neighborhoods east of I-15 could boost mobility to employment centers in neighboring cities. However, the disparity in home prices and rental options in the higher opportunity areas is also an impediment to these residents and families. The larger Hispanic and minority families, as well as lower income individuals, simply cannot afford or find adequate economic means to live in these higher-opportunity areas. This gap between the economic classes in Draper is only going to continue to grow as the minority, and especially Hispanic populations continue to grow in the area. This is evident though the increasing percentage growth in minorities into the area as well as the increasing average household sizes among the Hispanic and Latino families already living in the city. Without planned and coordinated planning efforts to reduce these impediments to the protected classes, the gap will only continue to widen as the city continues to grow.

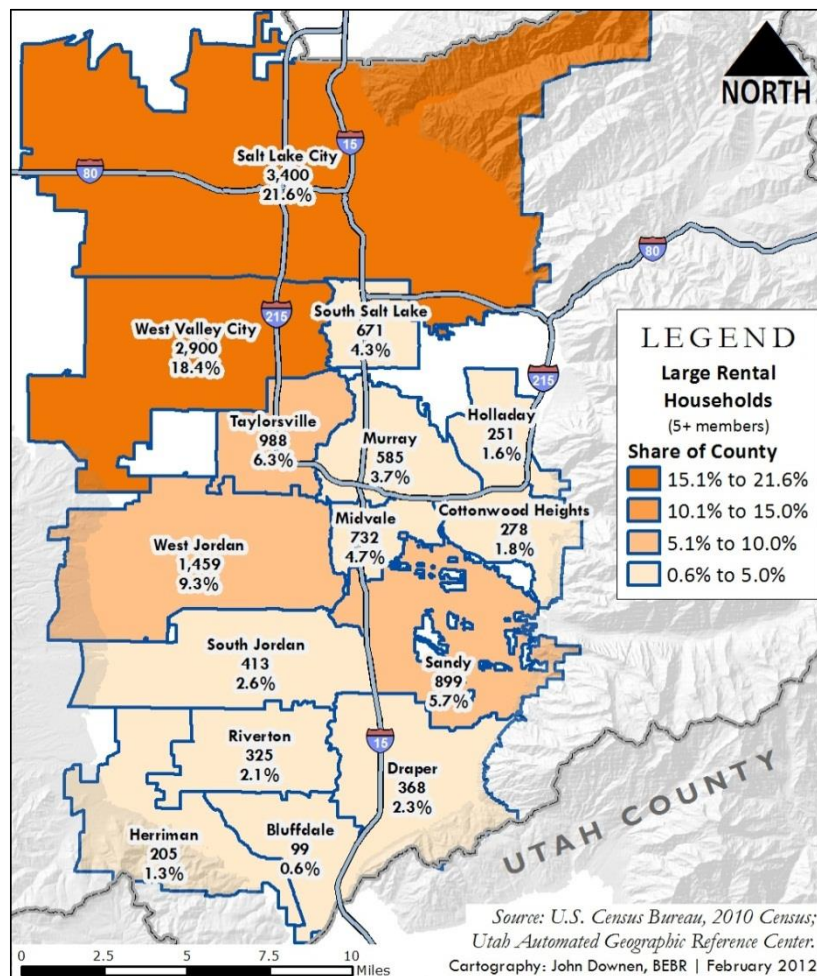
BACKGROUND

Unlike many cities in Salt Lake County, Draper has not experienced a significant shift in demographics in the past 20 years. Table 1 shows the demographic trends in Draper from 1990 to 2010 for selected protected classes. The non-Hispanic white share has remained fairly steady above 86 percent of the city’s population from 1990 to 2010. Interestingly, the net population increase in the city has been very similar in magnitude in the past two decades (Table 2). While the non-Hispanic white population accounted for 89 percent of the total population growth from 1990 to 2000, that share dropped slightly to 82 percent from 2000 to 2010. Even though the Hispanic/Latino population had a six-fold increase from 1990 to 2010, the Hispanic share of the population decreased from 7.7 percent in 1990 to 7 percent in 2010. This reduction in share despite immense population increase is mostly due to the 13-fold increase in the Asian population, whose share increased from 1.1 percent in 1990 to 2.5 percent in 2010.

From 1990 to 2010, slightly over a half of total households in Draper had children under 18. The share of single-parent households with children under 18 increased from 5.5 percent in 1990 to 7 percent in 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. Over a fifth of the county’s large rental households reside in Salt Lake City. The five 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. Only 2.3 percent of large rental households reside in Draper. The non-entitlement cities in the southern and eastern regions of the county each have very minimal county shares. Although not pictured in Figure 1, the unincorporated areas are home to nearly 14 percent of the county’s large rental households.

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



**Table 1
Demographic Trends for Protected Classes in
Draper, 1990–2010**

	1990		2000		2010	
	Count	Share	Count	Count	Share	Count
Total Population	7,257		25,220		42,274	
White (not Hispanic)	6,331	87.2%	22,429	88.9%	36,482	86.3%
Black (not Hispanic)	196	2.7%	363	1.4%	524	1.2%
Asian ¹	81	1.1%	326	1.3%	1,048	2.5%
Hispanic/Latino	557	7.7%	1,469	5.8%	2,961	7.0%
Minority (all except non-Hispanic white)	926	12.8%	2,791	11.1%	5,792	13.7%
Persons with disabilities ²	—	—	1,772 ± 206	9.3% ± 1.1%	2,042 ± 508	5.9% ± 1.5%
Total Households	1,373		6,305		11,544	
Households with Children under 18 years	708	51.6%	3,588	56.9%	6,019	52.1%
Households with Persons 65 years or over	250	18.2%	564	8.9%	1,468	12.7%
Single Parent with Children under 18 years	75	5.5%	344	5.5%	808	7.0%
Large Families (5 or more persons)	399	29.1%	1,539	24.4%	2,797	24.2%
Owner-occupied Housing Units	1,105	80.5%	5,285	83.8%	9,096	78.8%
Renter-occupied Housing Units	268	19.5%	1,020	16.2%	2,448	21.2%

Source: U.S. Census Bureau

¹ 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.

² 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.

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

	1990– 2000	2000– 2010
Total Population	17,963	17,054
White (not Hispanic)	16,098	14,053
Black (not Hispanic)	167	161
Asian (not Hispanic)	245	722
Hispanic/Latino	912	1,492
Minority	1,865	3,001
Total Households	4,932	5,239
Households with Children <18	2,880	2,431
Households with Persons 65+	314	904
Single Parent with Children < 18	269	464
Large Families (5+ persons)	1,140	1,258
Owner-occupied Housing Units	4,180	3,811
Renter-occupied Housing Units	752	1,428

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	247.5%	67.6%
White (not Hispanic)	254.3%	62.7%
Black (not Hispanic)	85.2%	44.4%
Asian (not Hispanic)	302.5%	221.5%
Hispanic/Latino	163.7%	101.6%
Minority	201.4%	107.5%
Total Households	359.2%	83.1%
Households with Children <18	406.8%	67.8%
Households with Persons 65+	125.6%	160.3%
Single Parent with Children < 18	358.7%	134.9%
Large Families (5+ persons)	285.7%	81.7%
Owner-occupied Housing Units	378.3%	72.1%
Renter-occupied Housing Units	280.6%	140.0%

Source: U.S. Census Bureau

Table 4 lists the average household sizes in Draper by race and ethnicity. The citywide average household size steadily decreased from 3.52 in 1990 to 3.32 in 2010. This consistent downward trend is only apparent among non-Hispanic whites and Asians. In fact, Asians are the only minority group with average household sizes consistently lower than that of non-Hispanic whites during this 20-year period.

The average Hispanic household size was slightly lower than that of non-Hispanic whites in 1990. However, Draper only had 23 Hispanic households in 1990. While the non-Hispanic white average household size decreased to 3.3 in 2010, the Hispanic average household size increased to 3.55 in 2010.

The higher average household sizes among minority groups could pose difficulties in finding affordable and suitable rental locations in addition to higher rent burden. Thus, limited selection and affordability of rental units with three or more bedrooms could disproportionately affect minority groups, especially Hispanics/Latinos and Pacific Islanders.

Table 4
Average Household Size by Race/Ethnicity in Draper, 1990–2010

Race/Ethnicity	1990 ¹	2000	2010
White (not Hispanic)	3.53	3.39	3.30
Hispanic/Latino	3.43 ⁵	3.52	3.55
American Indian (not Hispanic)	3.20 ⁵	3.75 ⁵	3.67 ⁵
Asian/Pacific Islander (not Hispanic)	3.41 ⁵	— ⁴	3.35
Asian ²	3.47 ⁵	3.37	3.24
Pacific Islander ²	3.00 ⁵	— ⁴	4.40
Black (not Hispanic)	3.00 ⁵	3.50 ⁵	3.34
Other Race (not Hispanic)	— ⁵	— ⁴	— ⁴
Two or More Races (not Hispanic)	— ³	3.74	3.59
Total Population	3.52	3.40	3.32

Source: U.S. Census Bureau

¹ 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.

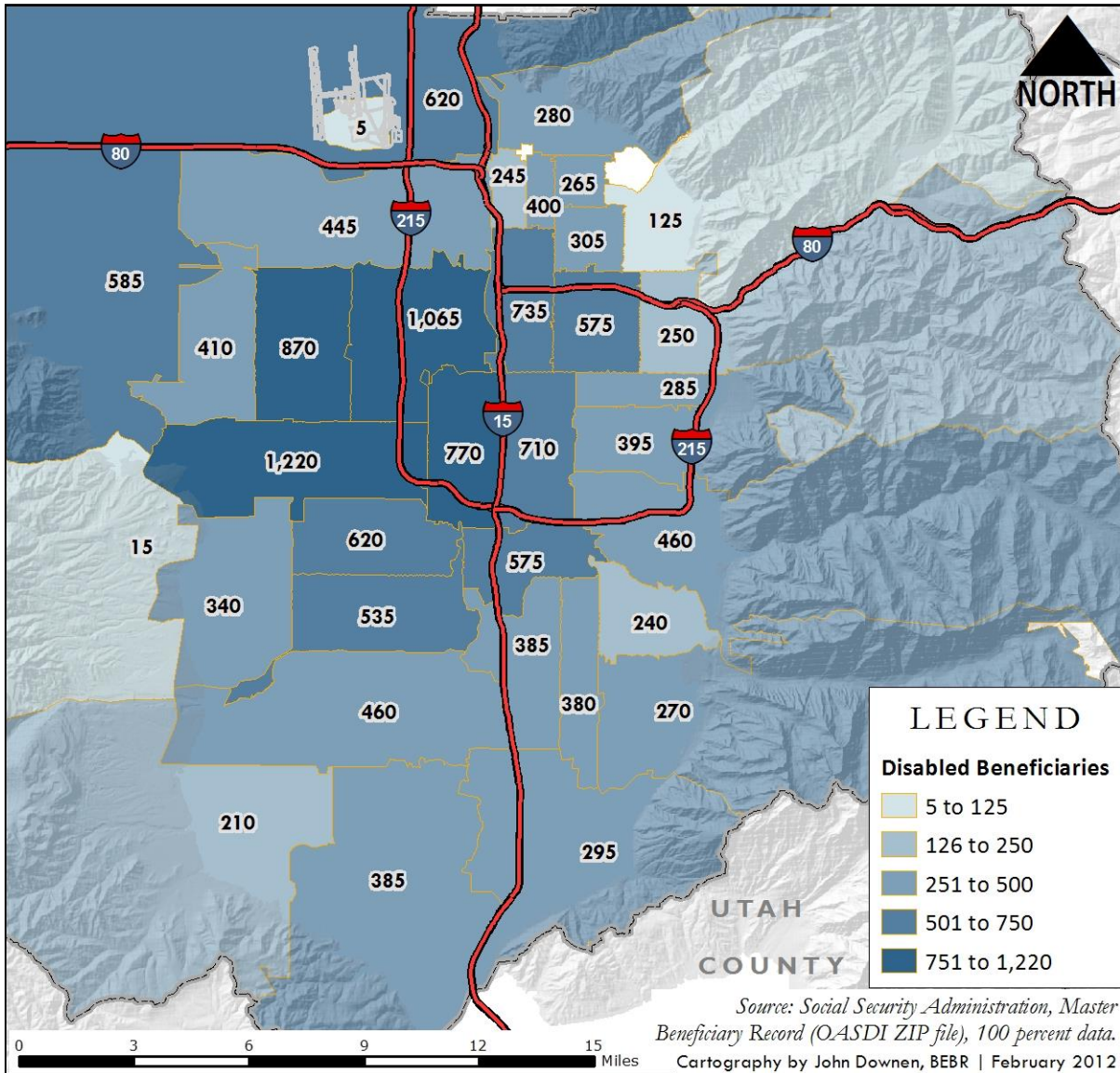
² The 1990 Census Summary Tape File 2B does not further disaggregate Asian and Pacific Islander populations by Hispanic origin. However, this lack of detailed disaggregation in the census raw data only overcounts the total number of households in Salt Lake County by 91, given the relatively few Hispanic 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.

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

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

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

Figure 2
Beneficiaries of Social Security Disability
by Zip Code in Salt Lake County, 2010



The number of social security disability beneficiaries in Salt Lake County is shown in Figure 2 at the zip code level. The beneficiaries are heavily concentrated in West Valley, Taylorsville, and Kearns as well as parts of South Salt Lake and Murray.

SEGREGATION

Homeownership rates in Draper have slightly declined from 80.5 percent in 1990 to 78.8 percent in 2010 (Table 5).

Table 5
Homeownership Rate by Race/Ethnicity
in Draper, 1990–2010

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	80.9%	84.4%	79.9%
Minority	68.1% ³	74.7%	68.4%
Hispanic/Latino	— ²	71.3%	70.2%
Non-Hispanic Minority	— ²	78.1%	66.7%
Asian or Pacific Islander	— ²	— ²	70.7%
Asian	— ¹	— ²	73.1%
Two or More Races	— ¹	76.3%	58.7%
Total	80.5%	83.8%	78.8%

Source: U.S. Census Bureau

Table 6
Rental Tenure Rate by Race/Ethnicity
in Draper, 1990–2010

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	19.1%	15.6%	20.1%
Minority	31.9% ³	25.3%	31.6%
Hispanic/Latino	— ²	28.7%	29.8%
Non-Hispanic Minority	— ²	21.9%	33.3%
Asian or Pacific Islander	— ²	— ²	29.3%
Asian	— ¹	— ²	26.9%
Two or More Races	— ¹	23.7%	41.3%
Total	19.5%	16.2%	21.2%

Source: U.S. Census Bureau

Racial and ethnic groups that had fewer than 100 households from 1990 to 2010 are not included in the tables above.

¹ 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.

² All homeownership and rental tenure rates are not listed for any racial or ethnic group with fewer than 100 households.

³ There were only 47 minority households in Draper in 1990.

While a fifth of non-Hispanic white households lived in rental units in 2010, the rental unit for minorities approached 32 percent. The gap of 9.7 percentage points between non-Hispanic white and minority homeownership rates in 2000 has widened to 11.5 percentage points in 2010. This widening homeownership gap is driven by the increasing minority share of rental households.

Table 7 and Table 8 include the composition of total households and rental households, respectively, by race and ethnicity. In 1990, 94.4 percent of the rental households were headed by non-Hispanic whites, a share that is fairly commensurate with the 96.6 percent non-Hispanic white share of total households. However, in 2010, while the non-Hispanic white share of total households slightly decreased to 91 percent, the corresponding share of rental households decline more rapidly to 86 percent. This means that the rental composition of the city is showing emerging signs of deviation from the overall composition of total households. While minorities constituted 9.2 percent of total households in 2010, they represented nearly 14 percent of rental households.

**Table 7
Total Households by Race and Ethnicity in
Draper, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	1,326	96.6%	5,937	94.2%	10,478	90.8%
Minority	47	3.4%	368	5.8%	1,066	9.2%
Hispanic/Latino	23	1.7%	181	2.9%	507	4.4%
Non-Hispanic Minority	24	1.7%	187	3.0%	559	4.8%
American Indian	5	0.4%	12	0.2%	18	0.2%
Asian or Pacific Islander	17	1.2%	—	—	355	3.1%
Asian	—	—	91	1.4%	320	2.8%
Pacific Islander	—	—	—	—	35	0.3%
Black	2	0.1%	20	0.3%	74	0.6%
Other Race	0	0.0%	—	—	8	0.1%
Two or More Races	—	—	38	0.6%	104	0.9%
Total	1,373	100.0%	6,305	100.0%	11,544	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. The number of households is not disaggregated in the 2000 data for racial and ethnic groups with low population size.

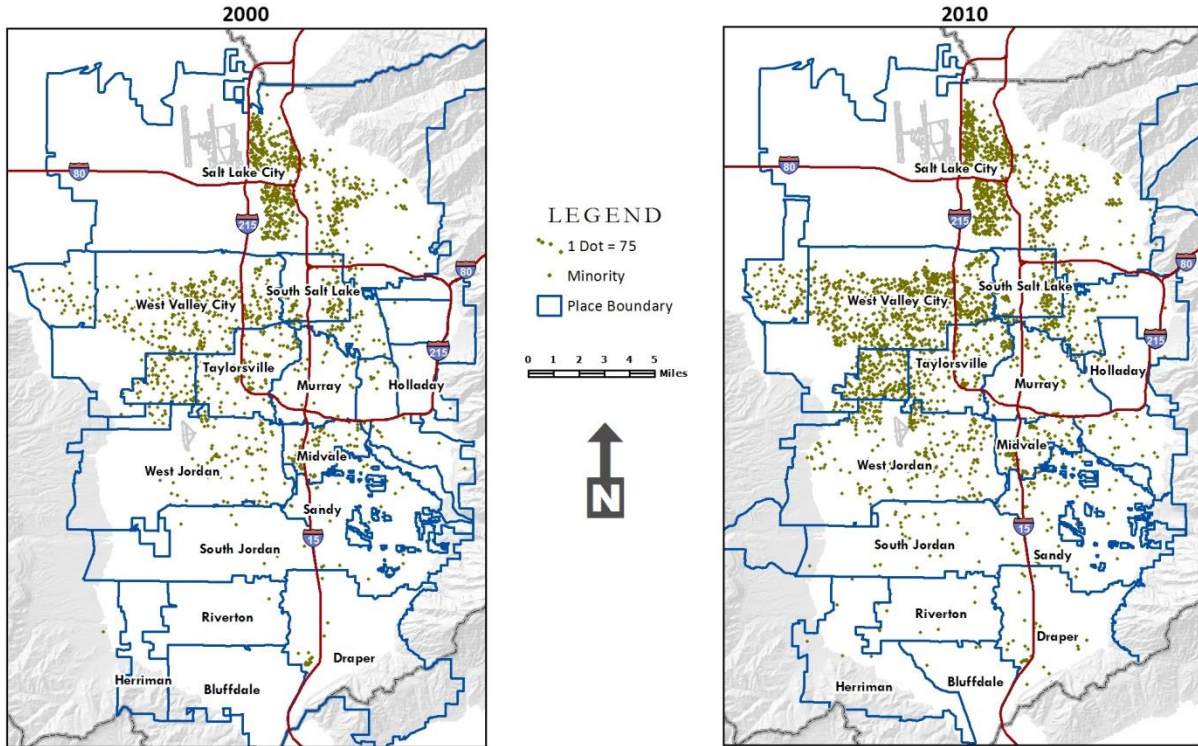
**Table 8
Rental Households by Race and Ethnicity in
Draper, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	253	94.4%	927	90.9%	2,111	86.2%
Minority	15	5.6%	93	9.1%	337	13.8%
Hispanic/Latino	3	1.1%	52	5.1%	151	6.2%
Non-Hispanic Minority	12	4.5%	41	4.0%	186	7.6%
American Indian	5	1.9%	7	0.7%	8	0.3%
Asian or Pacific Islander	7	2.6%	—	—	104	4.2%
Asian	—	—	14	1.4%	86	3.5%
Pacific Islander	—	—	—	—	18	0.7%
Black	0	0.0%	4	0.4%	30	1.2%
Other Race	0	0.0%	—	—	1	0.0%
Two or More Races	—	—	9	0.9%	43	1.8%
Total	268	100.0%	1,020	100.0%	2,448	100.0%

Source: U.S. Census Bureau

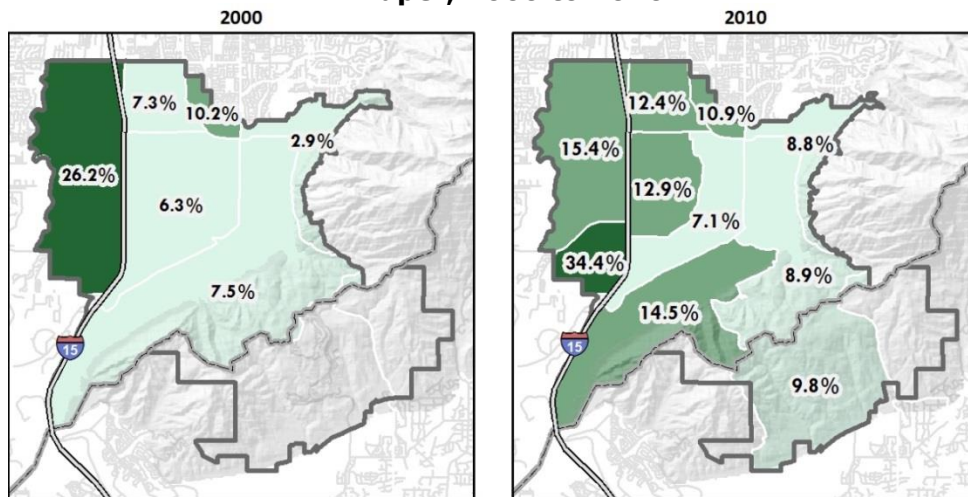
Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander. The number of households is not disaggregated in the 2000 data for racial and ethnic groups with low population size.

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



Source: 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 Draper, 2000 to 2010



LEGEND

Minority Share

- 2.9% to 10.0%
- 10.1% to 25.0%
- 25.1% to 34.4%

□ Draper

▲
NORTH

0 1 2 3 4 Miles

Note: Some census tracts were split and the city's boundaries changed between 2000 and 2010.

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

Figure 3 shows the dot density of the Salt Lake County minority population by census block for 2000 to 2010. In 2000, the highest concentrations of minorities were in Salt Lake City's west-side River District neighborhood, West Valley, 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. Nonetheless, there are slightly more minority concentrations west of I-15 in Draper in 2010 than in 2000.

The minority shares by census tract in Draper are shown in Figure 4. In 2000, over a quarter of the population in the census tract west of I-15 were minorities. However, the region west of I-15 in Draper consist of mostly commercial areas and the Utah State Prison, while residential areas are mostly east of I-15. This census tract split into two tracts in 2010. The southern census tract west of I-15, which mostly accounts for the Utah State Prison, has over a one-third minority share in 2010.

Figure 5
Minority Owner-Occupied Units in Draper, 2010

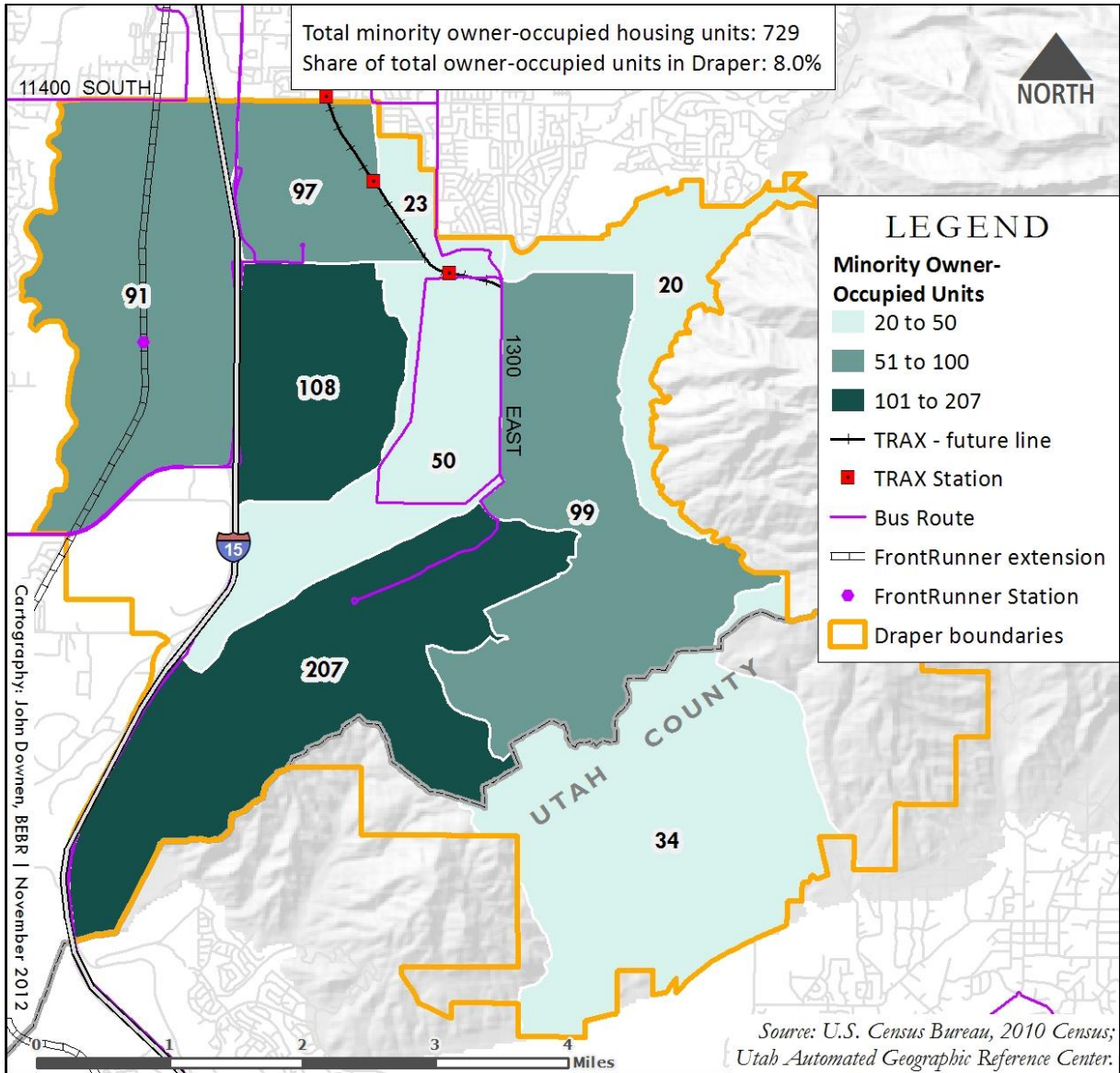


Figure 5 shows the number of minority owner-occupied units by census tracts in Draper. The southwestern region of the city has the largest concentration of minority owner-occupied units. In fact, nearly 30 percent of the city’s minority owner-occupied units are located in the southwestern region of Draper.

Figure 6
Share of Owner-Occupied Units in Draper Occupied by Minority Household, 2010

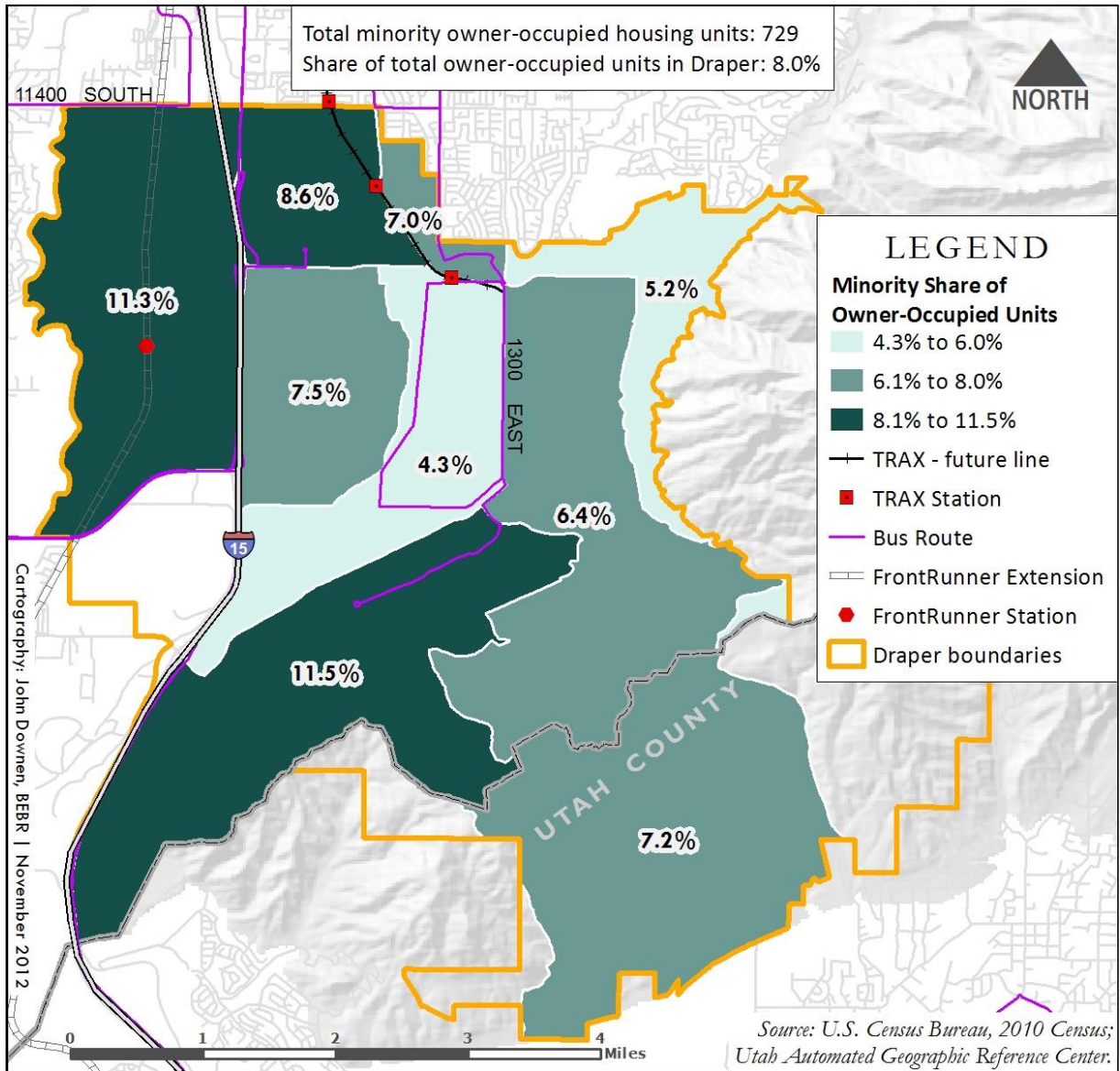


Figure 6 provides the percent of owner-occupied units that are minority households. The minority share of census tracts in Draper are mostly all under 8 percent. Only two census tracts—northwestern and southwestern regions of the city—have minority shares of owner-occupied units above 11 percent.

Figure 7
Minority Owner-Occupied Units and Proximity to Low-Wage Jobs in
Draper, 2010

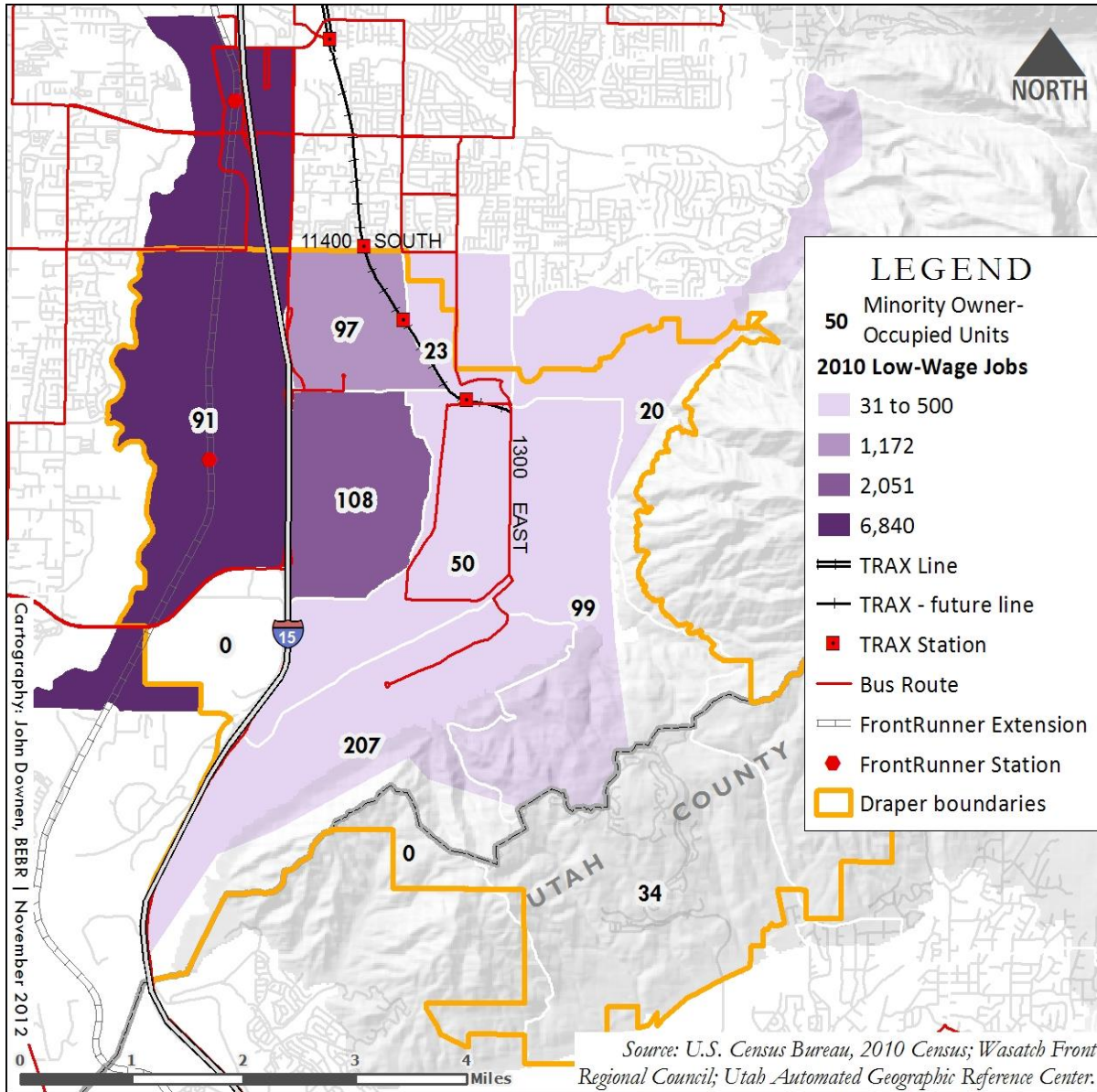


Figure 7 juxtaposes the density of low-wage jobs (in shades of purple) with the number of minority owner-occupied units. Most of the low-wage jobs are in the census tract that spans parts of Draper, South Jordan, Sandy, and Bluffale mostly west of the I-15. The FrontRunner runs through this region with two stations.

The red lines in Figure 7 represent the bus routes in the city. One bus route reaches the southwestern census tract, which has the highest concentration of minority owner-occupied units. This bus route intersects a future TRAX line that will run through the northern part of the city.

Figure 8
Minority Renter-Occupied Units by Tract in Draper, 2010

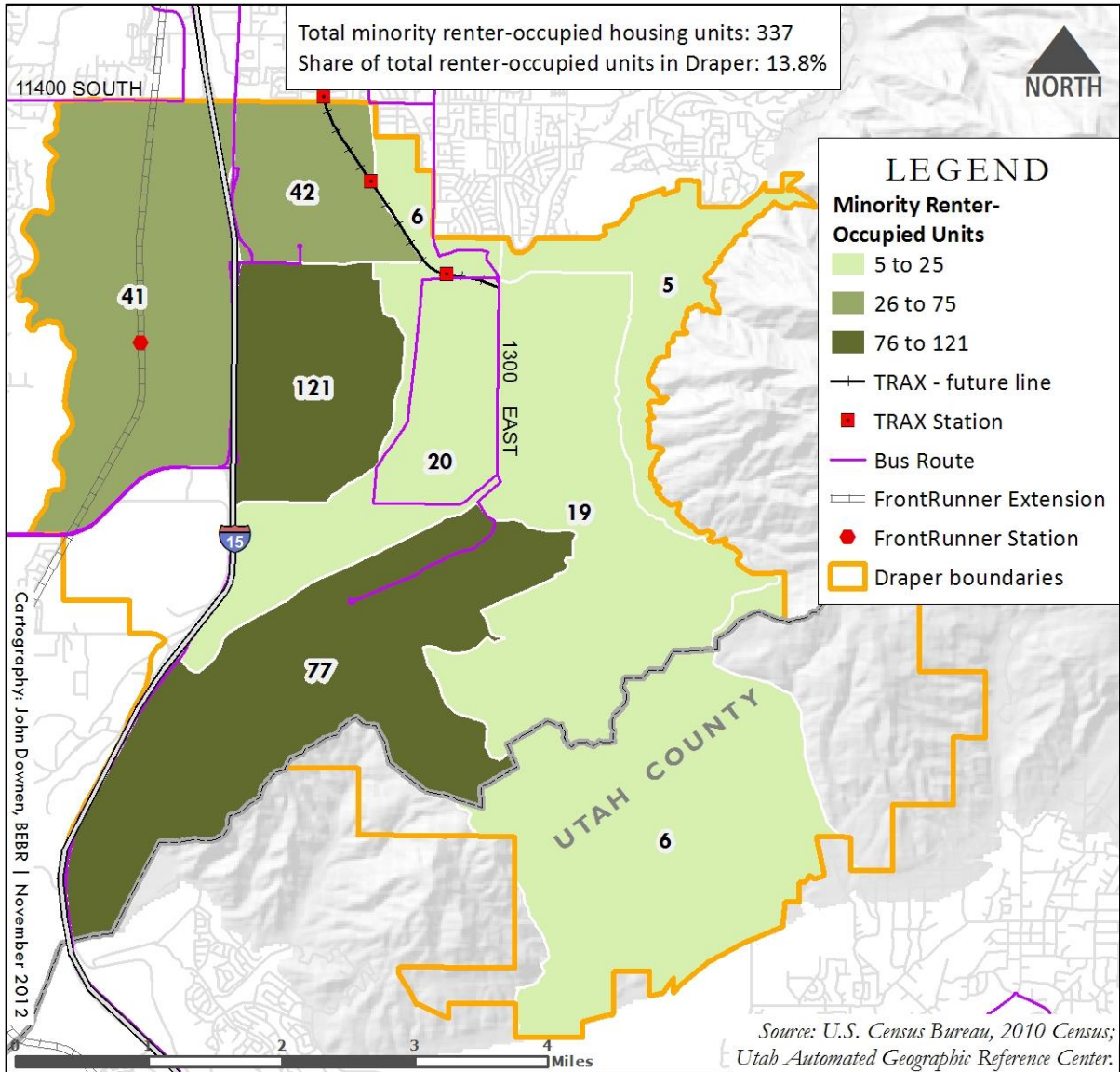


Figure 8 shows the number of minority renter-occupied units in Draper. The highest concentrations of minority renter-occupied units are along the east side of I-15 in the same areas with the highest concentrations of minority owner-occupied units.

Figure 9
Minority Share of Renter-Occupied Units by Tract in Draper - 2010

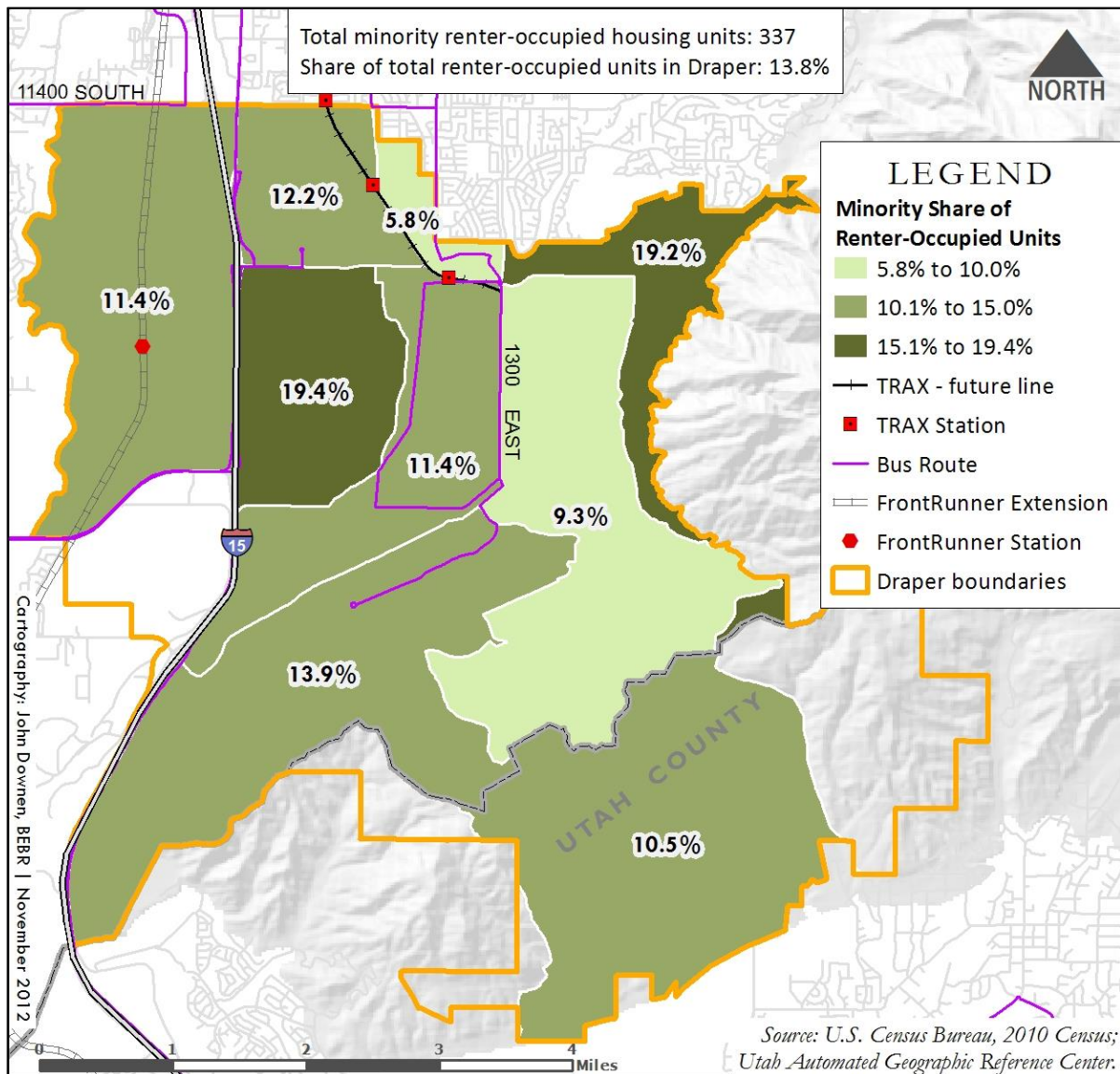


Figure 9 shows the minority share of renter-occupied units in Draper. Nearly a fifth of the rental units in a west-side census tract contiguous with I-15 are minority households. The northeastern corner of the city also has a minority share of rental units that is nearly 20 percent, but this region has very few residential areas.

Figure 10
Minority Renter-Occupied Units and Proximity to Low-Wage Jobs in
Draper, 2010

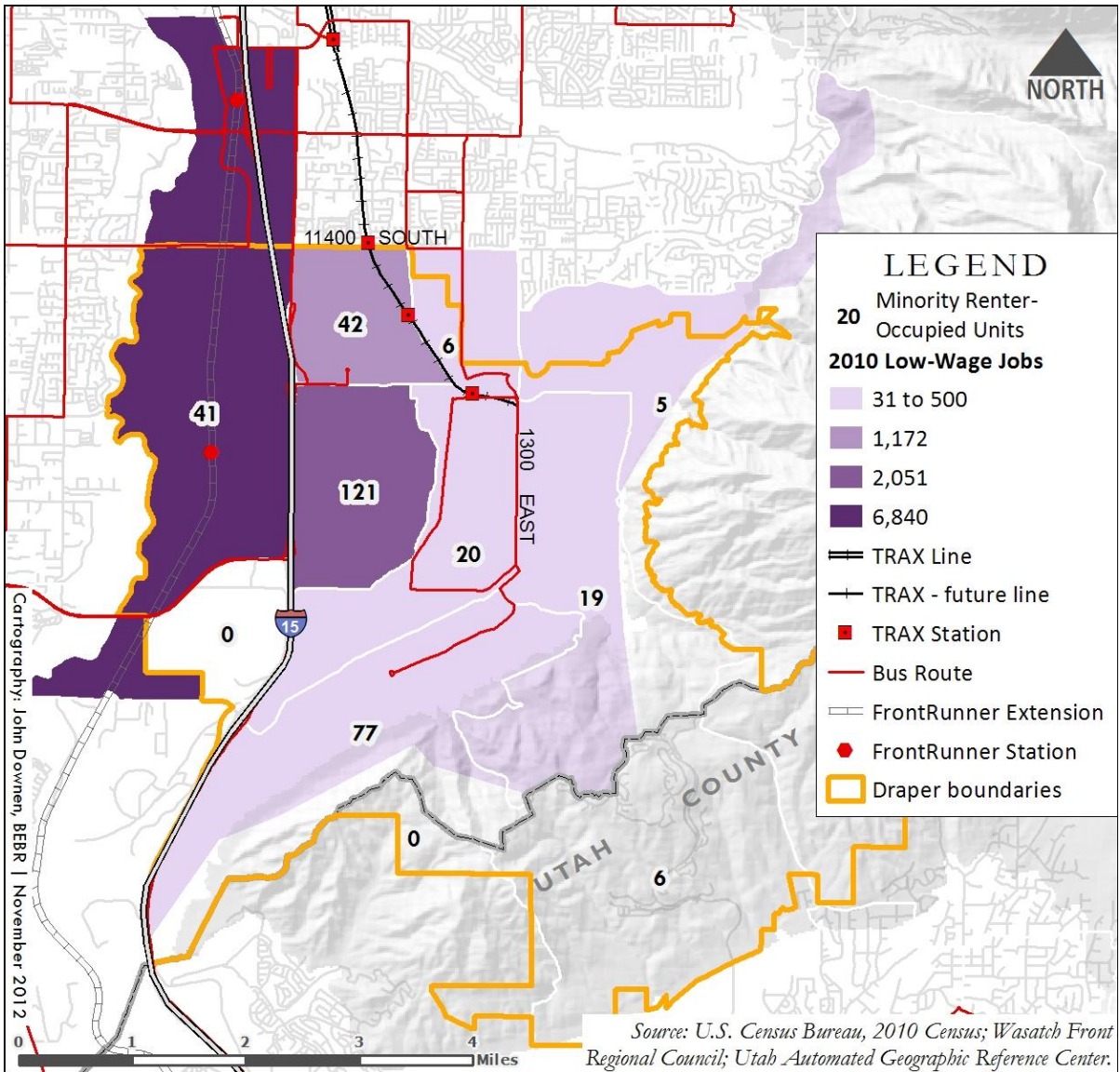


Figure 10 overlays the density of low-wage jobs (shades of purple) with the number of minority renter-occupied units. The dark purple region mostly west of I-15 has the highest concentration of low-wage jobs in the Draper area, spanning parts of Draper, South Jordan, Sandy, and Bluffdale. The few bus routes on the east side of I-15, where most residential neighborhoods are located, could pose difficulties in commuting to and from employment centers via public transportation, which many members of the protected classes rely on.

**Table 9
Predicted Racial/Ethnic
Composition Ratio
Draper**

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	9.5%	12.2%	0.78
Asian	2.3%	2.1%	1.11
Black	1.0%	0.8%	1.13
Hispanic/Latino	4.1%	7.6%	0.54

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 Draper. 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.

Overall, minorities are considered moderately below predicted based on this methodology. The Hispanic/Latino share of the population is only half the predicted share. On the other hand, the Asian and black populations are slightly above predicted.

Table 10 compares the affordability of rental housing units in Draper 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.

**Table 10
Fair Share Affordable Housing Index
Draper**

	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	11,995	15	0.1%	6%	734	2%
30%-50% AMI	11,995	70	1%	12%	1,386	5%
50%-80% AMI	11,995	690	6%	19%	2,265	30%

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.

Only 0.1 percent of Draper's total housing units are deemed affordable below the 30 percent AMI level. The percent of fair share need below the 30 percent AMI level is 2 percent, meaning that the city's share of affordable rental units at this income level is only 2 percent of the metro area's share. According to HUD's scale for the fair share affordable housing index, this means that Draper's housing stock is extremely unaffordable for those with incomes below

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

the 30 percent AMI threshold. Similarly, the city’s housing stock is considered extremely affordable for all other AMI-based income brackets below 80 percent AMI.

Figure 11
Single-Family Homes Affordable at 80% AMI in
Draper, 2011

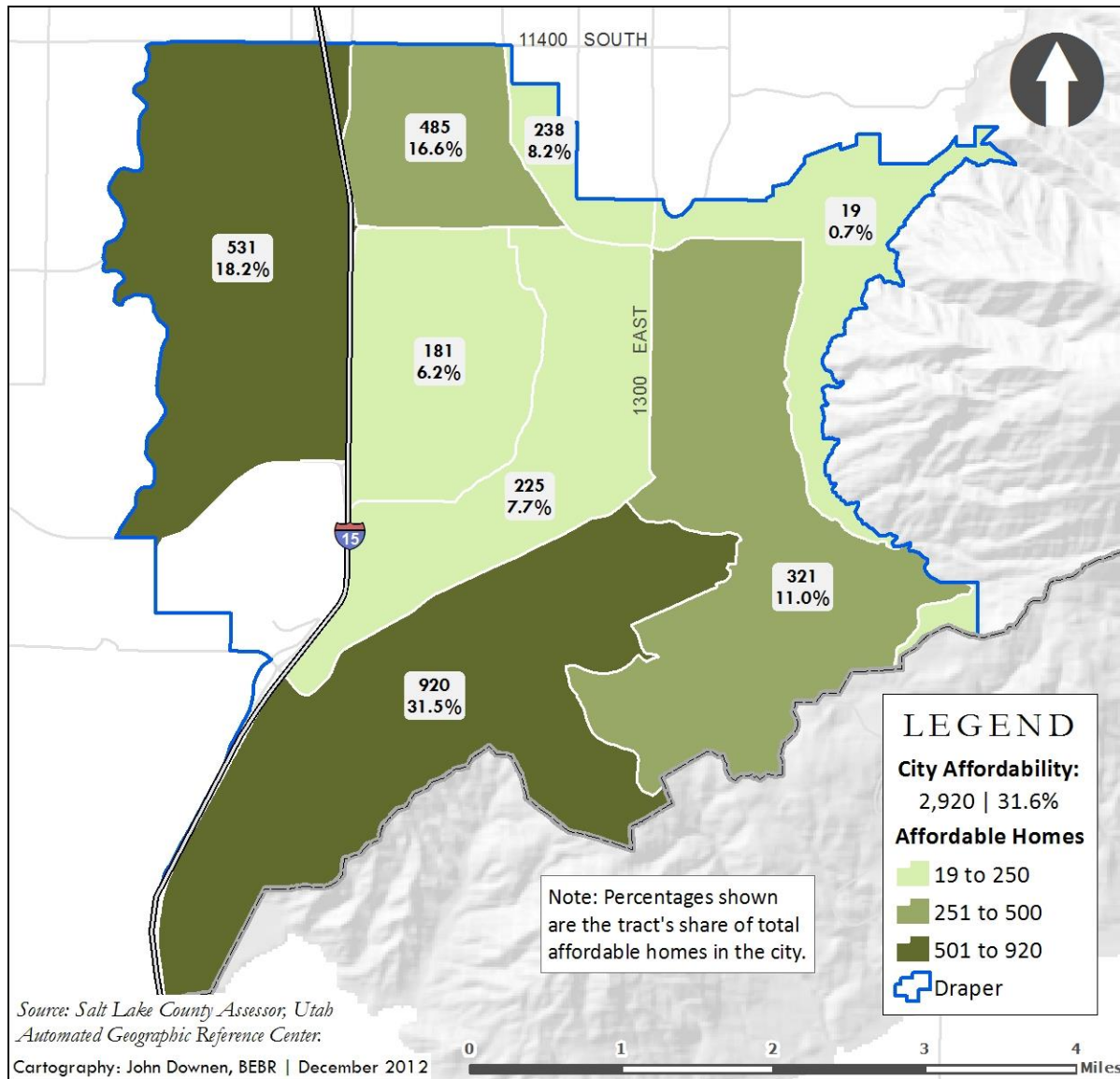


Figure 12 shows the number and share of single-family homes in Draper census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 12 are each census tract’s share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is \$255,897. Nearly a third of all affordable single-family homes in Draper are located in the southwestern census tract (Figure 12), which has nearly 28 percent of minority owner-occupied units (Figure 5) and 23 percent of minority rental

units in the city (Figure 8). This suggests that the geographic distributions of minority owner- and renter-occupied units in Draper are partly determined by the availability of affordable homes.

Table 11
Dissimilarity Index

Group	Dissimilarity Index		Dissimilarity Index Scale	
	Draper	Salt Lake County	Value Ranges	Interpretation
Minority	0.33	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.39	0.50	0.41-0.54	Moderate Segregation
Non-Hispanic Minority	0.36	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 = ith 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 Draper are below the county levels. In order for the minority and non-Hispanic white geographic distributions to match, one-third 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 shows the levels of dissimilarity at the census block level.

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

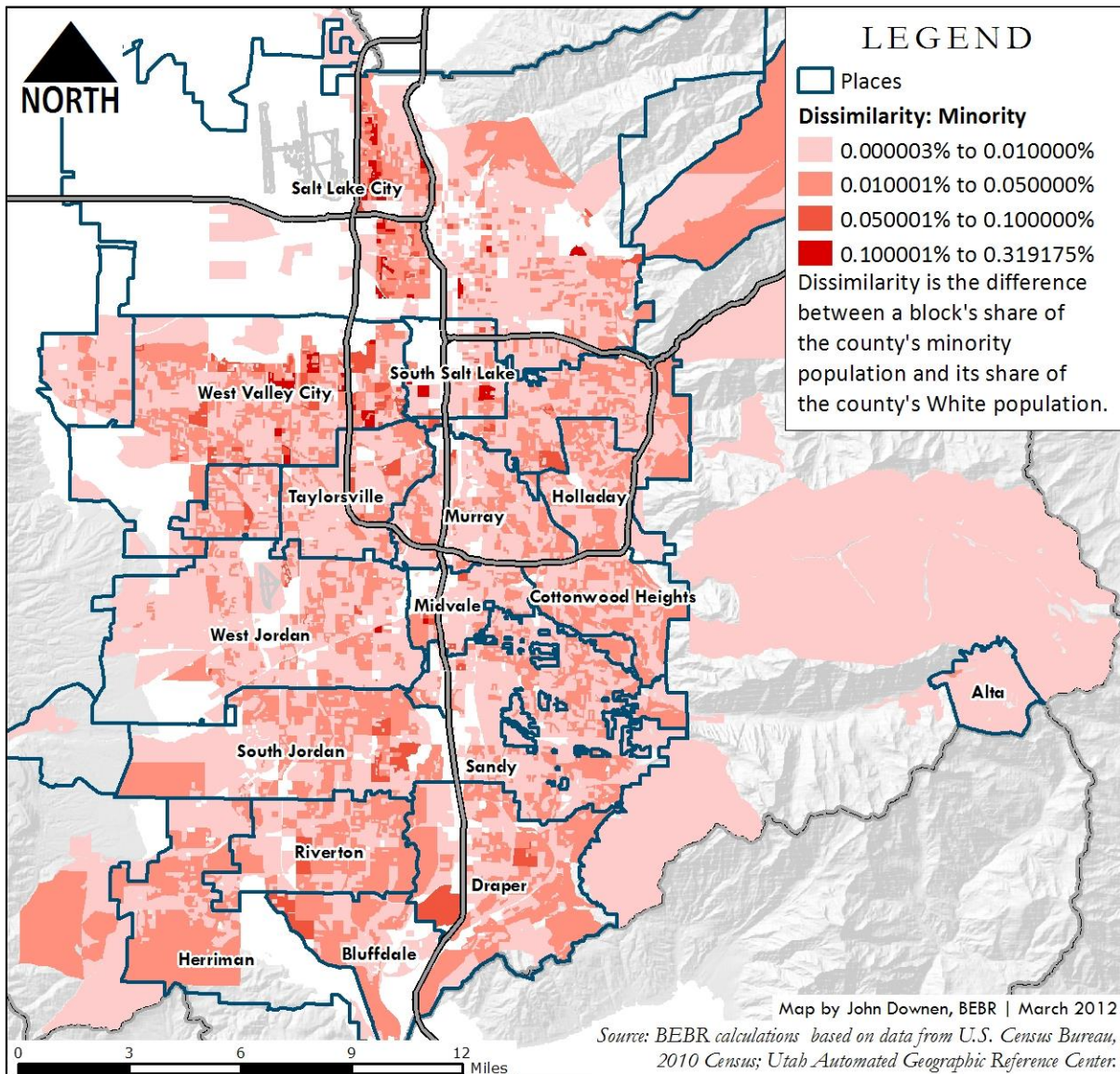


Figure 12 shows the absolute difference between each census block's county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated in Salt Lake City's River District, which are neighborhoods west of I-15. Similarly, some census blocks in West Valley City and South Salt Lake also have dissimilarities greater than 0.1 percent. The high level of dissimilarity in the southwestern region of Draper is mostly due to the relatively large minority population in the Utah State Prison.

RCAP

In 2010, 4.9 percent of the 33,394 residents of Draper were considered poor (Table 12). A minority living in Draper was more than twice as likely to be poor than a non-Hispanic white. The highest prevalence of poverty is among the Native Americans, of which 72 individuals or 27.8 percent of Native Americans living in Draper in 2010 were poor. An Asian person was less than half as likely to be poor and a Hispanic person was about three times less likely to be poor than a Native American. There were no poor Blacks or Pacific Islanders living in the city, and overall minorities only composed 21 percent of the poor population (Table 13). Among the poor minority population, about half of them were Hispanic individuals, and a fifth were Native American.

Table 12
Number and Share of Poor Persons
by Race and Ethnicity in Draper

		Poor	Total	% Poor
Draper	Black	0	326	0.0%
	Native Am.	72	261	27.6%
	Asian	102	913	11.2%
	Pacific Island	0	81	0.0%
	Hispanic	170	2006	8.5%
	Total Minority	344	3587	9.6%
	White	1297	29807	4.4%
	Total	1641	33394	4.9%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Draper by Race and
Ethnicity, 2010

	Race/Ethnicity	Persons	Share
Draper	Black	0	0.0%
	Native Am.	72	4.4%
	Asian	102	6.2%
	Pacific Island	0	0.0%
	Hispanic	170	10.4%
	Total Minority	344	21.0%
	White	1297	79.0%
	Total Poor	1641	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 13 maps the geographical location of the poor residents of both the Salt Lake County and Utah County portions of Draper. A vast majority of the city, including the poor residents, live on the Salt Lake County side of the city. The largest concentrations of poor people in Draper are west of Interstate 15, and along 1330 East and Highland Drive. A majority of the poor minority residents live on the west side of I-15, closer to the Riverton border. However, there are a fair number of individuals also living east and south of Highland Drive, in an area lacking many public transportation options. Nonetheless, this area is more sparsely populated than the northwestern portion. Regardless of where the concentrations of poor residents are in the city, Draper greatly lacks public transit options in and around the neighborhoods. With the exception of I-15 and Bangerter Highway on the west side, there are very few major roads into and out of the city, and as a result there are few bus routes running throughout the city. Not surprisingly, there are no racially or ethnically concentrated areas of poverty as defined by HUD within the city of Draper (Figure 14).

Figure 13
Poor by Census Tract in Draper, 2010

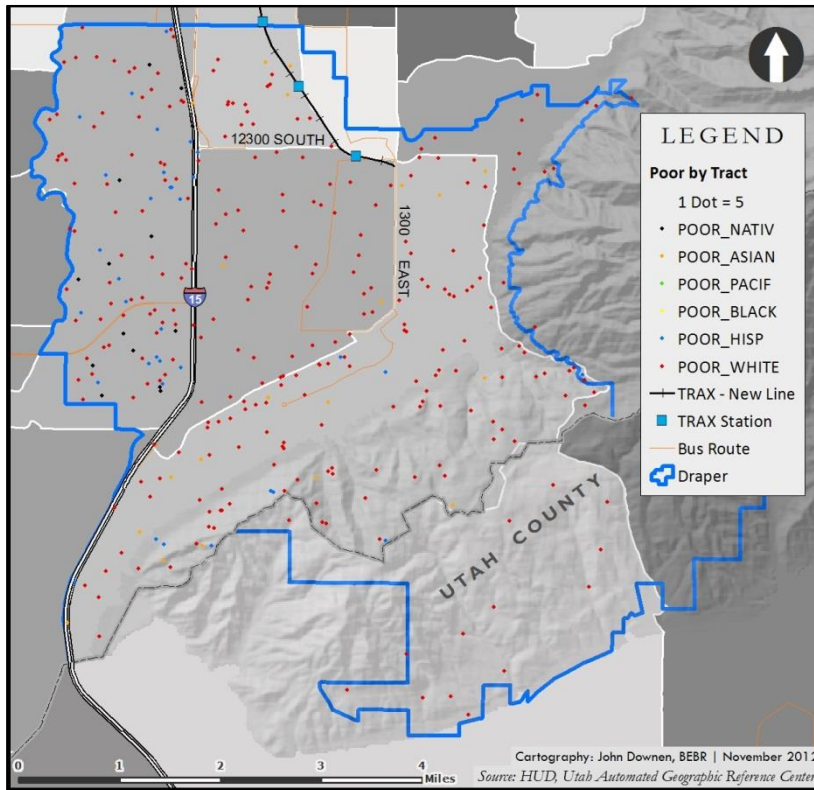
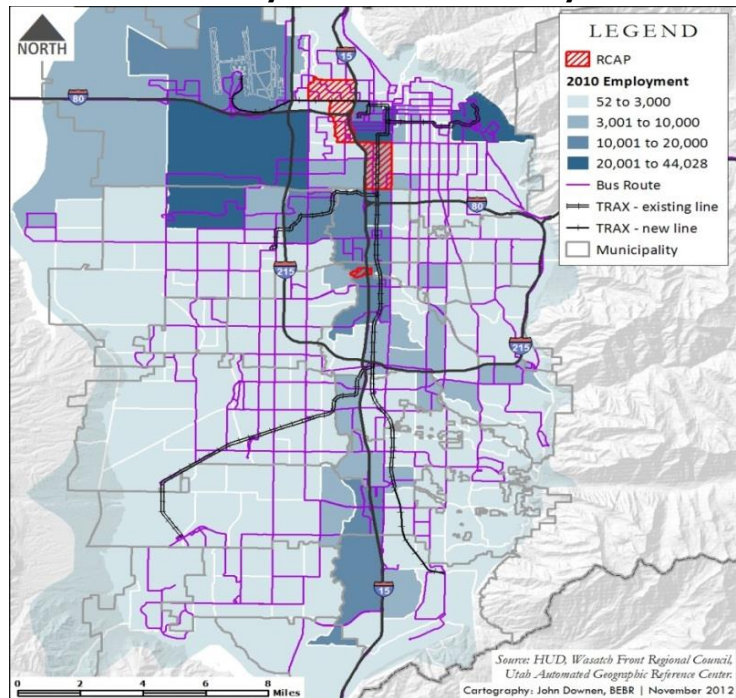


Figure 14
Racially/Ethnically Concentrated Areas of Poverty in Salt Lake County



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. 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, where the tract's minority population is greater than 50 percent of the total. Figure 16 overlays the concentrations of poverty with tracts that have a Hispanic population of 10 percentage points or more above the county's Hispanic share 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 north along Interstate 15 in Salt Lake City. None of the concentrations are in the city of Draper, nor are there any census tracts with a Hispanic or minority population 10 percentage points higher than the county average, let alone a minority-majority share. Even on the west side of I-15, where there is the heaviest concentration of poor minorities (Figure 13), the concentration is not significantly above the county average.

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

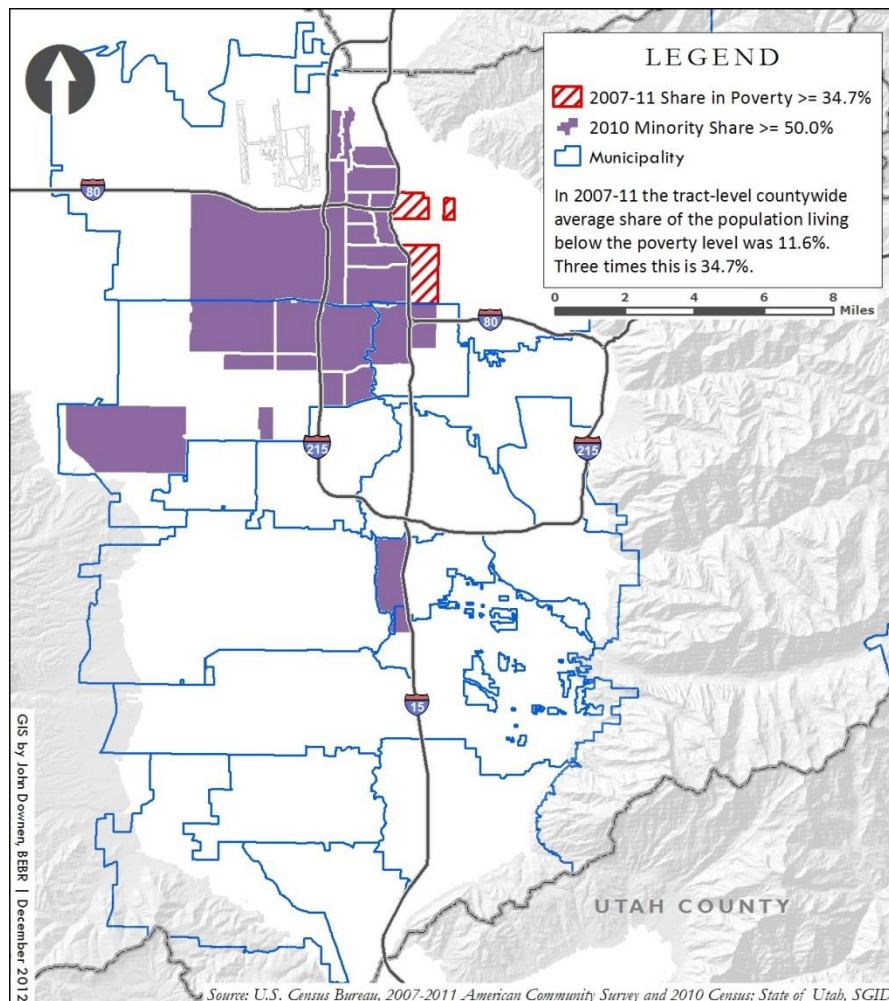


Figure 16
Concentrations of Poverty and
Hispanics by Tract in Salt Lake
County, 2007-2011

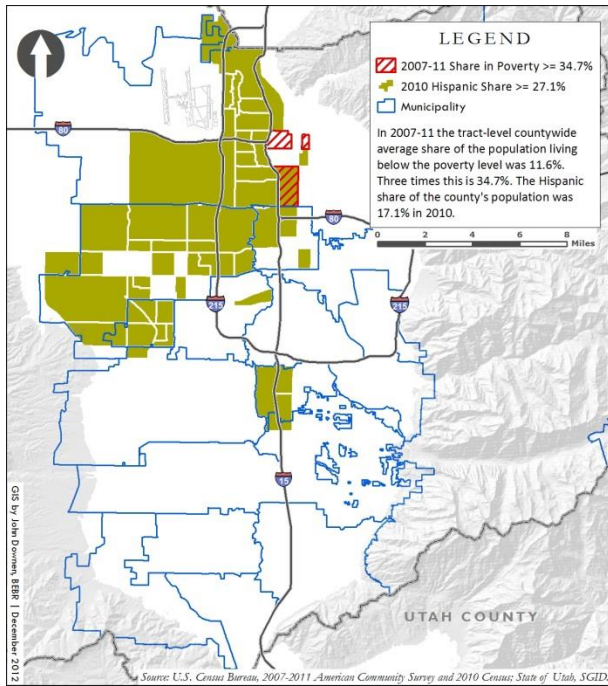


Figure 17
Concentrations of Poverty and
Minorities by Tract in Salt Lake
County, 2007-2011

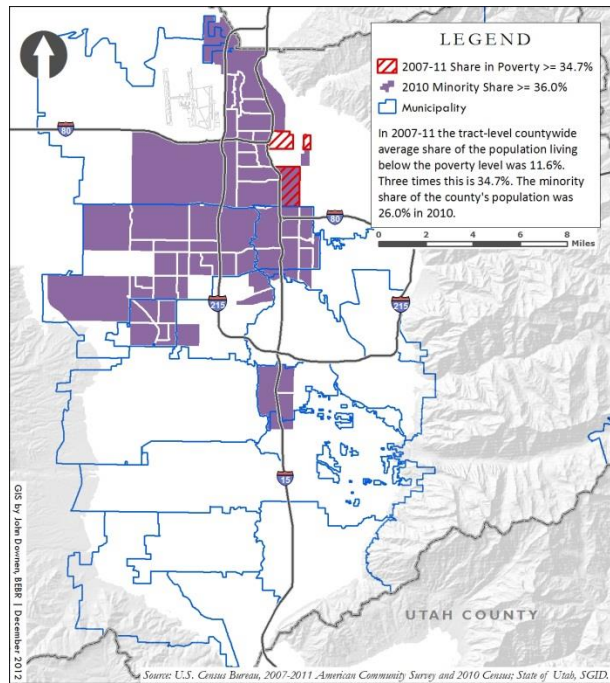


Figure 18
Subsidized Apartment Projects in Salt Lake County, 2011

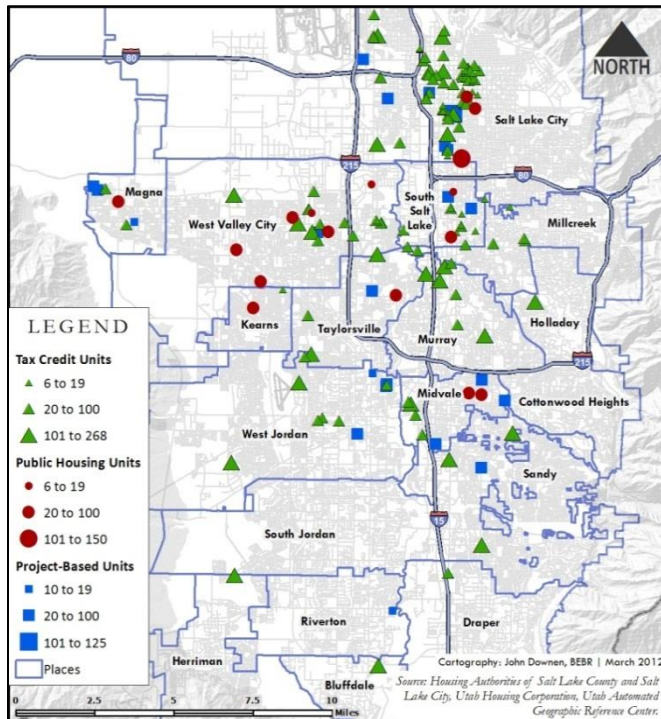


Figure 18 maps all the subsidized apartment projects in Salt Lake County. A majority of the projects, especially project-based units are located in the central and northern ends of the county. As a result, only one tax credit based project exists in the city of Draper, along I-15 in the northern portion of the city. This area does have poor residents in the vicinity, but not a significant amount. However, there are a few projects located in the neighboring cities, near the Draper border. There is a tax-based project just to the west in Bluffdale, and one just to the north in Sandy. There is also a project-based unit just to the west in Riverton, right on the Riverton-Draper border. Both the subsidized apartment projects in Riverton and Bluffdale are along the border of Draper with the heaviest concentrations of poor and minority residents. Though these tracts are not concentrated areas of poverty or minorities (Figure 17), they are some of the highest in the surrounding area.

Figure 19, shows the geographical location of Section 8 vouchers in use in the Salt Lake County portion of Draper in 2011. A majority of these vouchers are used in the northern portion of the city, but there are a few along I-15 and into the southern-central part of the city. Most are located close to public transit, or at least I-15, a link to the other cities and employment centers in both Salt Lake County as well as Utah County. However, one difference between the location of Section 8 vouchers and the location of poor residents is the west side of I-15, where there are no vouchers used, but there is a high concentration of poor residents (Figure 13). This could be a result of better housing options on the east side of the interstate, such that those low-income families that obtain vouchers choose to live on the east side, where there is more opportunity available to them.

Figure 19
Section 8 Vouchers in Draper, 2011

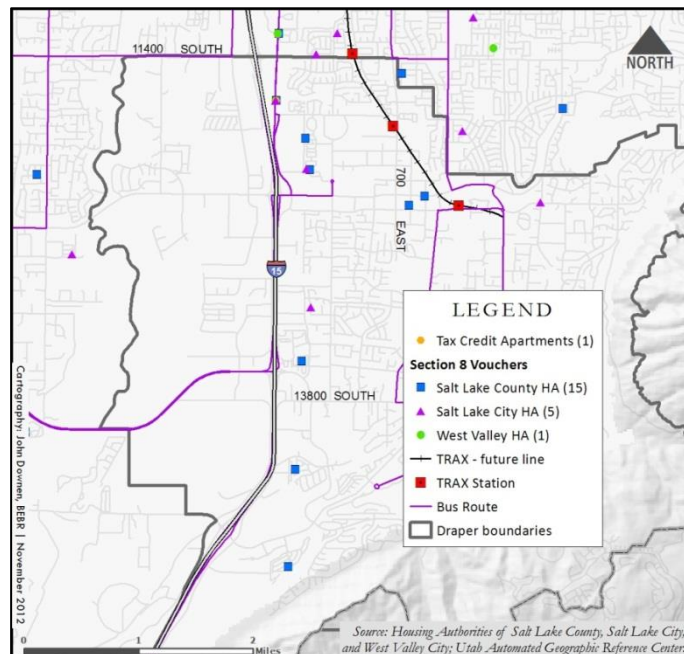


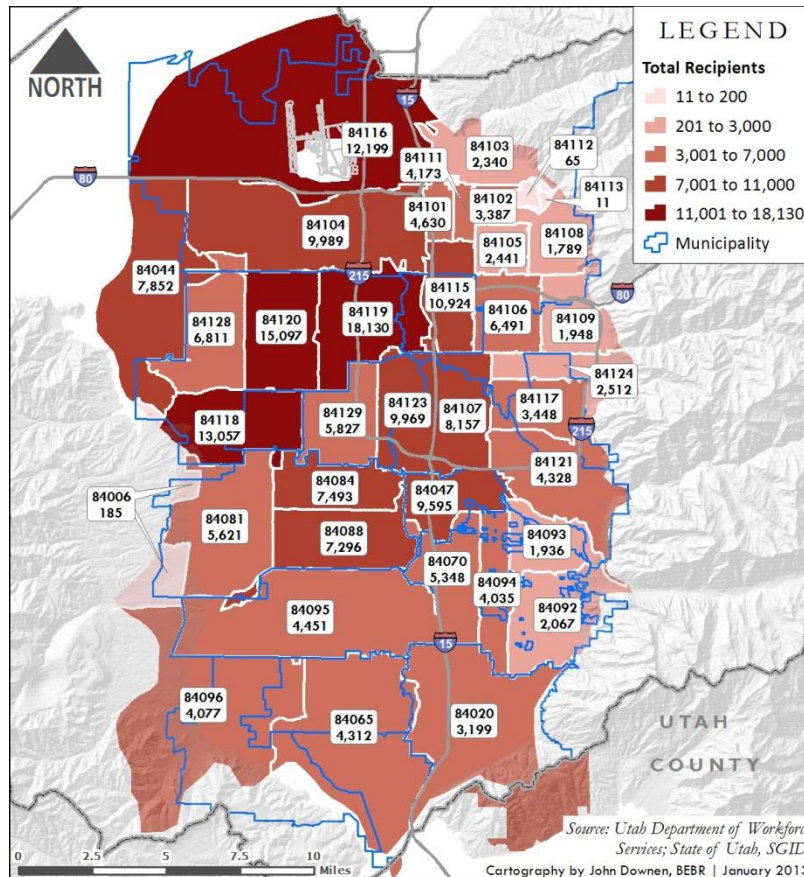
Table 14 displays the number of individuals receiving public assistance in Draper disaggregated by city and zip code. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (TANF) 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 are not using any form of public assistance. The percentage change of individuals receiving public assistance in Draper was quite high, about 65 percent, compared to the county total of 46.8 percent. This could also be due to its low number of poor residents living in the city (Table 12). 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 set, and each zip code without any residences or missing data are also removed. When comparing 2007 to 2012, it is important to note, any zip code marked with an asterisk was reshaped, or is a new zip code between 2007 and 2012.

Table 14
Distinct Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Draper	84020	1,938	3,199	1,261	65.1%
Salt Lake County		146,699	215,426	68,727	46.8%

Source: BEBR Calculations from Utah DWS Data

Figure 20
Individuals Receiving Public Assistance by Zip Code, 2012



Source: Utah Department of Workforce Services; State of Utah, SGID.

Cartography by John Downen, BEBR | January 2013

Table 15 uses the same DWS data on public assistance to calculate the number of large family households in 2007 and 2012 on public assistance. A large family size is classified as a household of five or more individuals living together. In Draper, 339 more large-family households were on public assistance in 2012 than 2007, about a 68 percent increase. 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
Draper	84020	498	837	339	68.1%
Salt Lake County		30,473	49,019	18,546	60.9%

Source: BEBR Calculations from Utah DWS Data

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

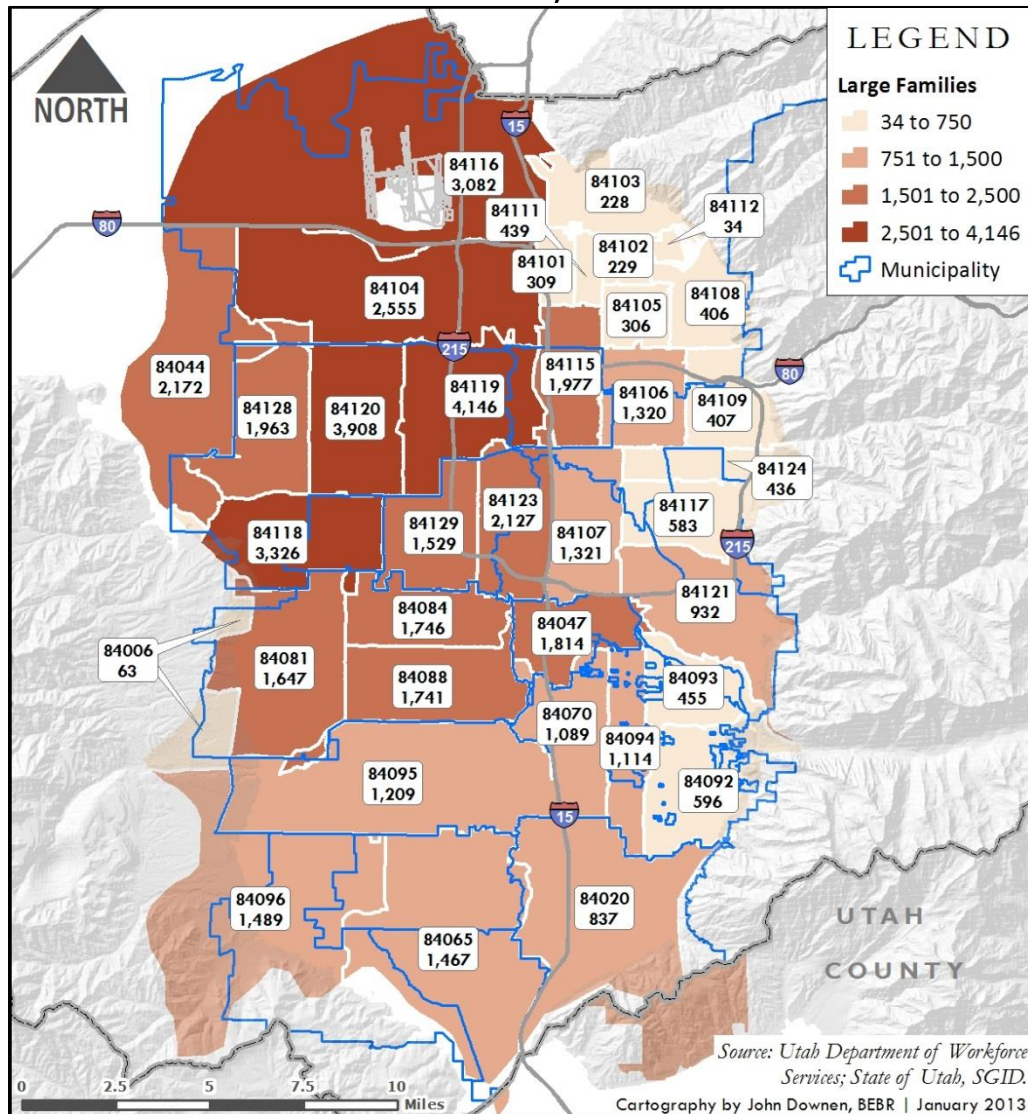


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified medical condition by the Medical Review Board. Not surprising, the number of disabled individuals on public assistance increased between 2007 and 2012 by about 20 percent. The largest increases were seen in the northern and central zip codes in cities including Salt Lake City, West Valley City, and Midvale. Figure 4 maps the number of disabled individuals on public assistance in 2012 by zip code in Salt Lake County.

Table 16
Disabled Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Disabled	2012 Disabled	Absolute Change	Percentage Change
Draper	84020	261	362	101	38.7%
Salt Lake County		21,460	25,942	4,482	20.9%

Source: BEBR Calculations from Utah DWS Data

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

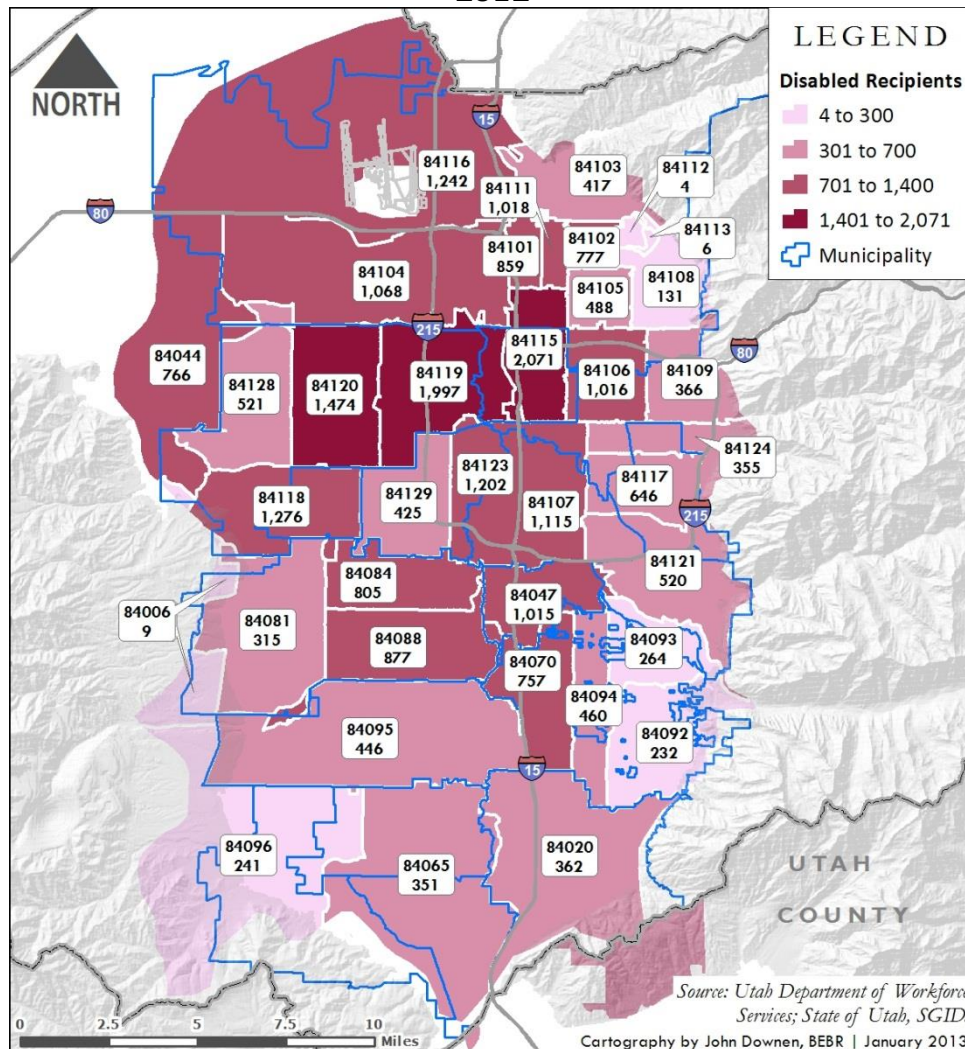


Table 17 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County. Overall, the highest number of individuals is in the northern and western cities in the county. However, some of the largest percentage increases were in the southern and eastern zip codes, including in Draper. Overall, more than 8,000 more Hispanics individuals received public assistance in 2007 than 2012, about a 21 percent increase.

Table 17
Hispanic Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
Draper	84020	182	236	54	29.7%
Salt Lake County		37,911	46,019	8,108	21.4%

Source: BEBR Calculations from Utah DWS Data

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

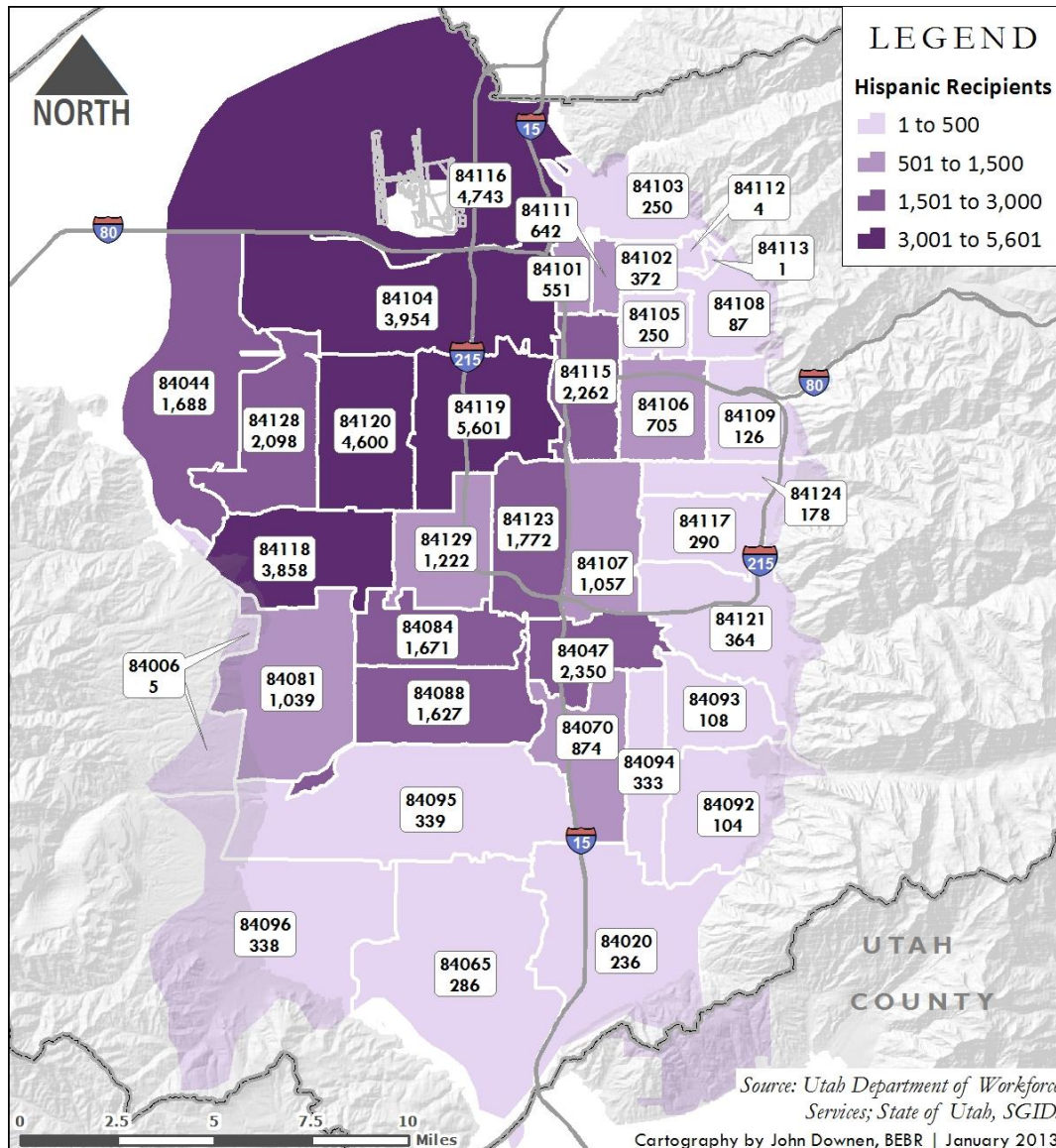
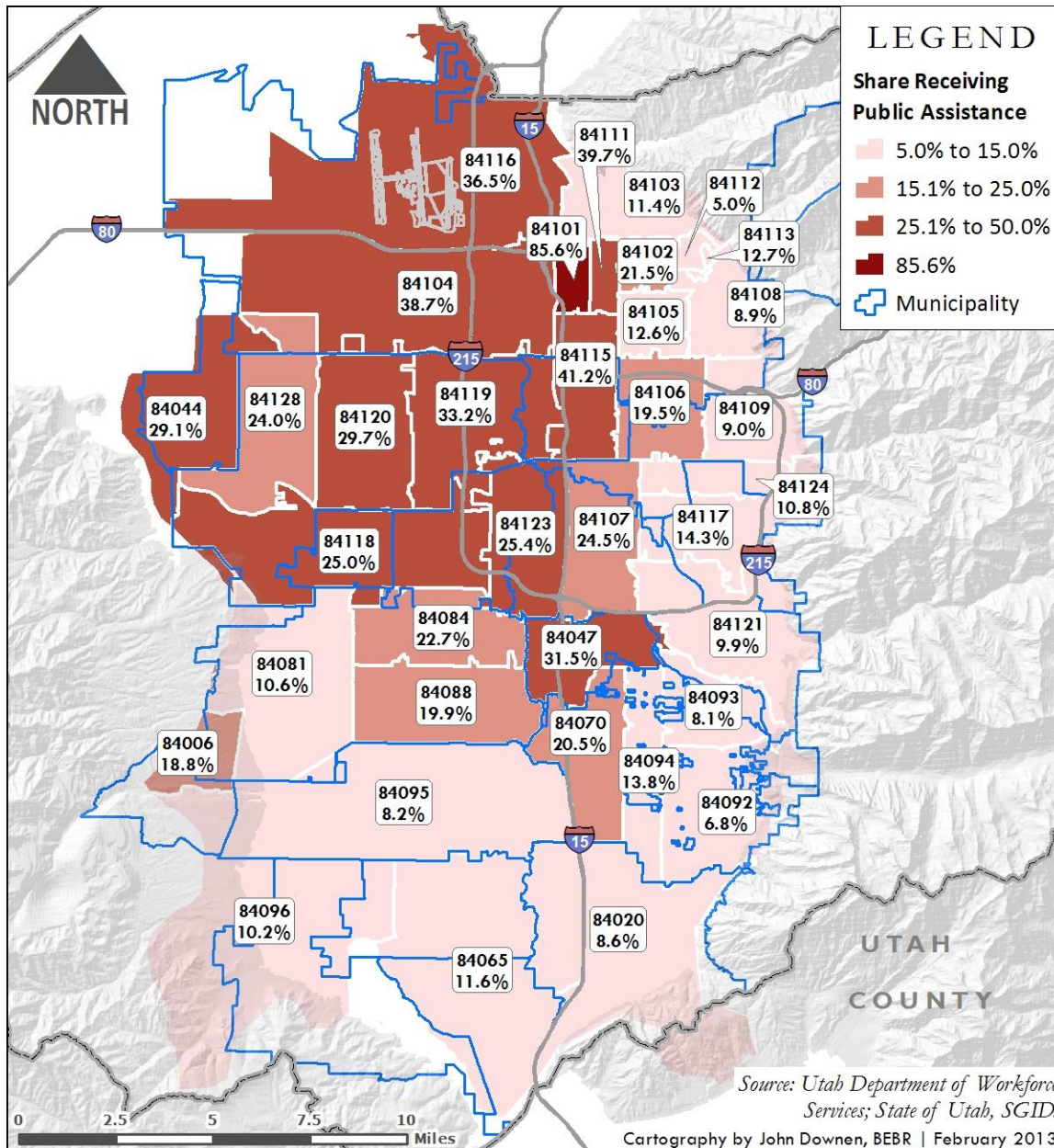


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. It should be noted that the zip codes used in the map are based on the U.S. Census Bureau's zip code tabulation areas (ZCTAs), which do not exactly correspond to the zip code boundaries used by DWS. Regardless, the general trends of public assistance recipients as a share of a region's 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 southeastern region. Much high proportions of the populations in the northwest and west are recipients of some form of public assistance from the state.

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 Draper. The city received an overall opportunity score of 7.7. This ranks Draper as the highest in the county at 2.8 points above the county average (Table 18). This score is a result of very high scores on the school proficiency index, scoring an 8.2 and the labor market engagement index at 7.3. Housing stability and poverty were also above the county average. The only index to score below the county average is job access. This means, living in Draper, there is not easy access to jobs or employment centers and this limits the ability of low-income and minorities to be able to access the low-wage and entry-level jobs they need to rely on. This comes as no surprise, considering the distance from major urban centers like Murray, West Valley and downtown Salt Lake City and the lack of major public transport options and major roads in the city itself.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Draper	8.2	5.2	7.3	6.1	6.5	7.7
Salt Lake County	4.3	5.4	5.0	4.9	5.3	4.9

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 25
Opportunity Index by Census Tract in Draper

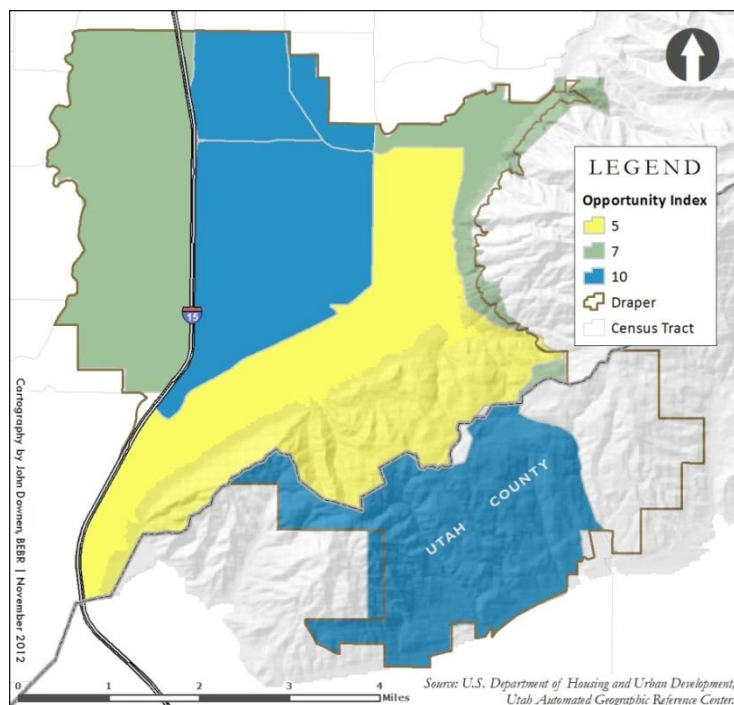
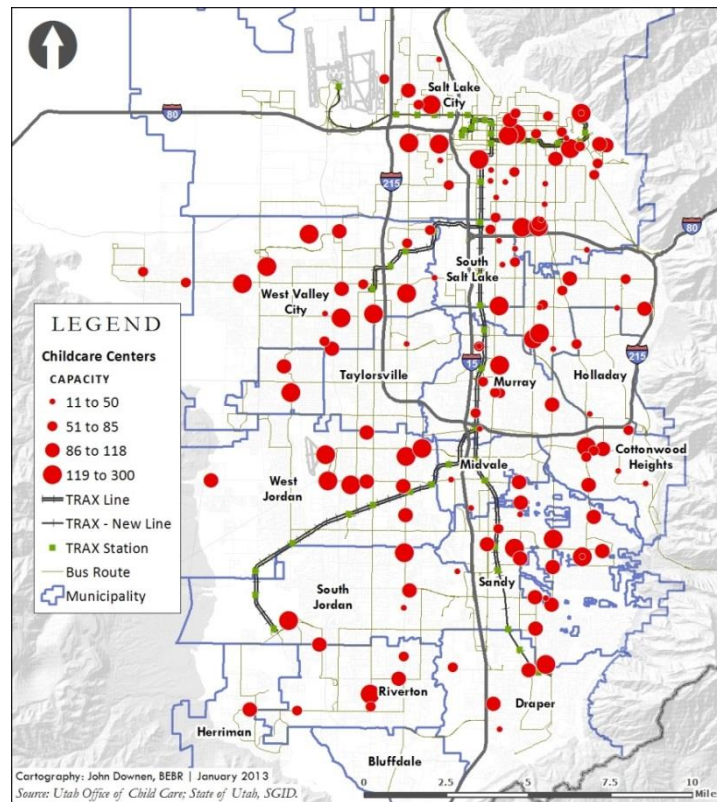


Figure 25 shows each census tract in the city of Draper and the HUD Opportunity Index score that each received. The scores range from a low of 5 to two tracts with the highest possible score of 10. However, one of those tracts is technically in Utah County. The other tract to score a 10 is the north tract to the east of I-15 which is home to many assets: transit options, including TRAX and bus routes; business centers, including the Bangerter Crossing shopping area; and Draper School, one of the highest-opportunity schools in the county. This tract is one of the most urban areas in the city, and also across the highway from higher education options like the Art Institute of Salt Lake City and Argosy University – Salt Lake City.

Figure 26 maps the active childcare centers in Salt Lake County by capacity. The larger the dot is on the map, the higher the maximum capacity of the facility. 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 helpful to have affordable childcare so that adults are able to earn income for their families. Similarly, without access to childcare, more parents could be forced to stay at home with their children, thereby forgoing potential earned wages. 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 gainful opportunities outside the home, presenting an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 13, Draper has very few childcare centers. The few that are in the city are in the northern parts of the city, with the highest capacity closest to the Sandy border. However, the largest facilities are near the end of the TRAX line, and along bus routes making them more accessible to low-income and minority families relying on public transportation. However, the other three facilities are not along bus routes, and only one appears to be directly off the interstate, accessible for families commuting along I-15. Only one facility is located west of the interstate, in the area with the most low-wage jobs in the city (Figure 7) and the highest concentration of poor residents (Figure 13). Likewise, there are no facilities located in the southwestern region east of I-15, where a majority of minority households are located (Figure 5 and Figure 8). Overall, it seems a majority of low-income and minority residents do not have easy access to adequate childcare facilities in the city. One possible exception to this is the possibility of licensed families or residential certificate homes. However, these types of childcare facilities are unlikely to be a significant number as they have a maximum capacity of only eight children and are unlikely to be highly populated in these areas.

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 Draper, 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 and average classroom size. Each school containing data on all of these indicators is 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, only two of which are in Draper, along with two other unranked schools. Nonetheless, both schools, Oak Hollow School and Draper School, scored well on the index, receiving an 8 and a 10, respectively. Likewise, both schools ranked in the top 25 percent of schools in Salt Lake County, with Draper School even ranked in the top 15. This presents immense opportunity for families looking to enroll their kids in high-performing public schools, regardless of income or minority status.

**Table 19
Draper School Opportunity**

District	School	County Ranking	Opportunity Index
Canyons	Oak Hollow School	45	8
Canyons	Draper School	12	10
Canyons	South Park Academy	—	—
Canyons	Willow Springs School	—	—

Source: BEBR computations from Utah State Office of Education data

The following five figures (Figure 27, Figure 28, Figure 29, Figure 30, Figure 31) each depict most the elements of the school opportunity index, the exception being the exclusion of class size due to the minute changes between schools. Not surprisingly, none of the schools reporting free and reduced lunch status are Title I schools. Similarly, the maximum percentage of students with limited English proficiency parents is only 2 percent in any one school, and only at South Park Academy does the minority student population compose more than a quarter of the students. At the same time, student proficiency in science and language arts is above 70 percent in both schools. All of these indicators factor into the relatively high access to opportunity students have in Draper public schools. However, the ranked schools in the city, though highly ranked, are located in the central to southeastern portions of the city. This area is less accessible to low-income residents due to the lack of public transit options and lack of proximity to urban centers and employment opportunities. As a result, the geographic location of these schools can present a barrier to protected classes who may wish to enroll their children in these more high-opportunity schools in Draper.

**Figure 27
Free/Reduced Lunch Eligibility
in Draper, 2011**

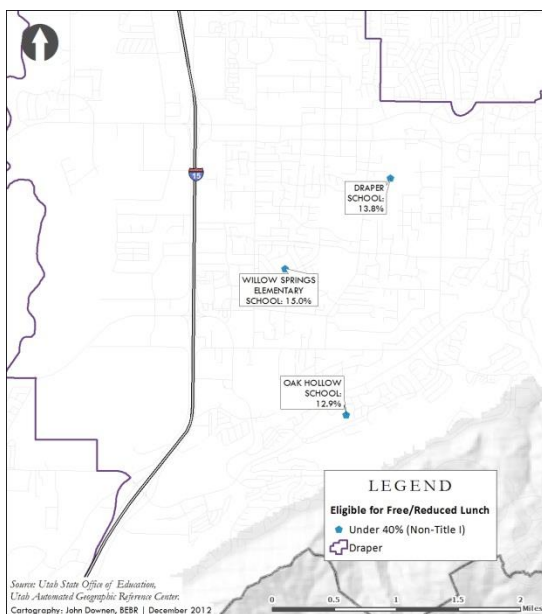


Figure 28
Share of Students Proficient in Language Arts in Draper Public Schools, 2011

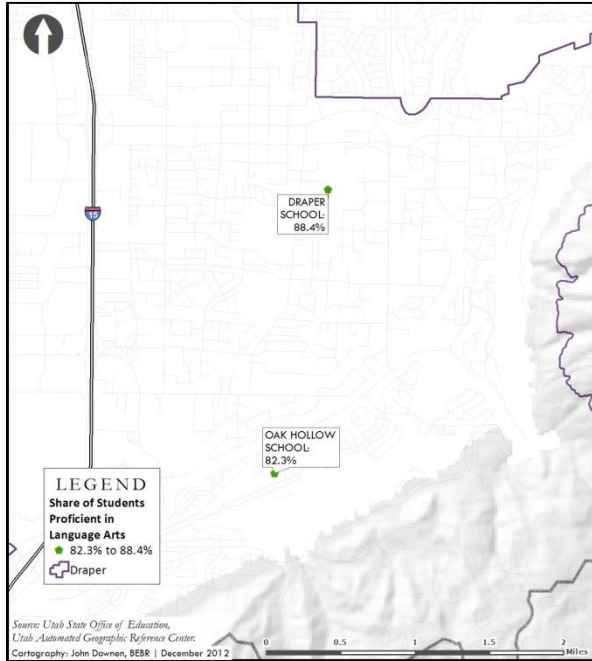


Figure 29
Share of Students Proficient in Science in Draper Public Schools, 2011

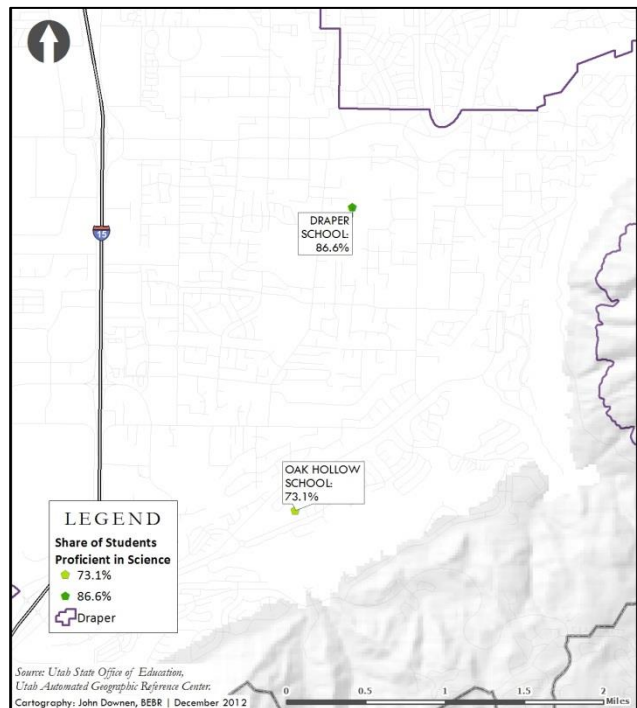


Figure 30
Minority Share of Enrollment in Public Schools in Draper, 2011

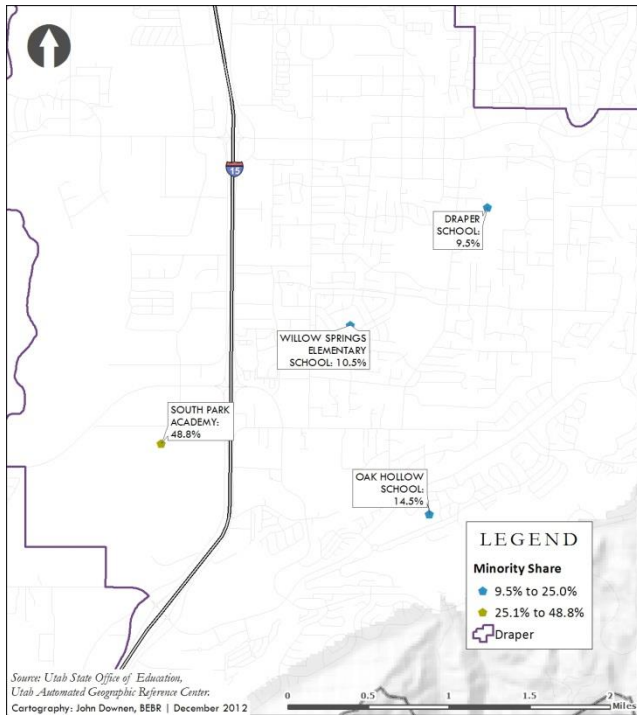
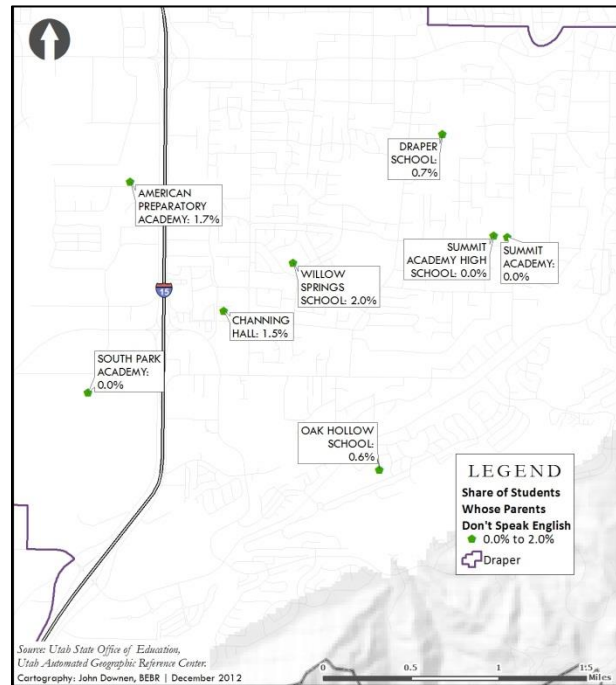


Figure 31
Share of Students with Parents of Limited English Proficiency in Draper, 2010



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 every public school in the state. Included in this data collection is information on race and ethnicity of students enrolled in public schools in grades K through 12. In one particular survey, it allows each student to choose only a single race/ethnicity category or select a multi-race category, creating distinct count per student. 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 school students 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 racial and ethnic composition of students enrolled at each school in Draper, Herriman, and Bluffdale.

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

School	Minority	African Am or Black	American Indian/ Alaskan Native	Asian	Hispanic / Latino	Multi-Race	Pacific Islander
Herriman School	4.9%	0.3%	0.5%	0.6%	1.5%	1.4%	0.6%
Butterfield Canyon School	8.5%	0.5%	0.4%	0.6%	5.1%	1.2%	0.6%
Bluffdale School	9.1%	1.5%	0.1%	0.4%	4.2%	1.4%	1.5%
Draper School	9.5%	1.1%	0.1%	2.4%	4.1%	0.1%	1.6%
Willow Springs School	10.5%	0.1%	0.8%	1.9%	4.3%	2.3%	1.1%
Silver Crest School	12.6%	1.1%	0.1%	0.9%	6.9%	2.5%	1.0%
Fort Herriman Middle	12.8%	0.6%	0.5%	1.1%	7.2%	2.8%	0.6%
Oak Hollow School	14.5%	0.8%	0.2%	2.1%	7.7%	3.2%	0.4%
Herriman High	15.3%	1.0%	0.4%	1.0%	9.0%	2.7%	1.2%
South Park Academy	48.8%	4.7%	2.3%	4.7%	34.9%	0.0%	2.3%
Draper/Herriman/ Bluffdale Totals	11.4%	0.8%	0.4%	1.2%	6.0%	2.1%	0.9%

Source: BEBR Computations from Utah State Office of Education Data

The enrollment data from the Utah State Office of Education from academic years 2006-2007 and 2010-2011 provides information on enrollment changes in Salt Lake County public schools by race/ethnicity. The data comes 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 and Magna, then they are included in the analysis for the closest city to their physical location. While the data from each year is not organized or collected in the exact same manner, they are still comparable. Specifically, 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.

When each ethnic group is disaggregated by school level, a few more trends become apparent in the southern cities of Draper, Herriman, and Bluffdale. Figure 32 shows the total enrollment change for each ethnicity by school level. It shows that even though there is a clear increase in all ethnic groups in these cities, the growth is heavily concentrated in the elementary schools. This could represent an influx of new minority families with young, school-aged children moving to the area to enroll their students in these public schools. The only decline in number of students is a very small decrease in

Pacific Islander enrollments of fewer than 10 in both middle and high schools. Nonetheless, it is clear that in terms of sheer numbers, the growth in young students and minority students seems to be in the Draper, Herriman and Bluffdale elementary schools.

Figure 32
Total Minority Enrollment Changes, 2007–2011

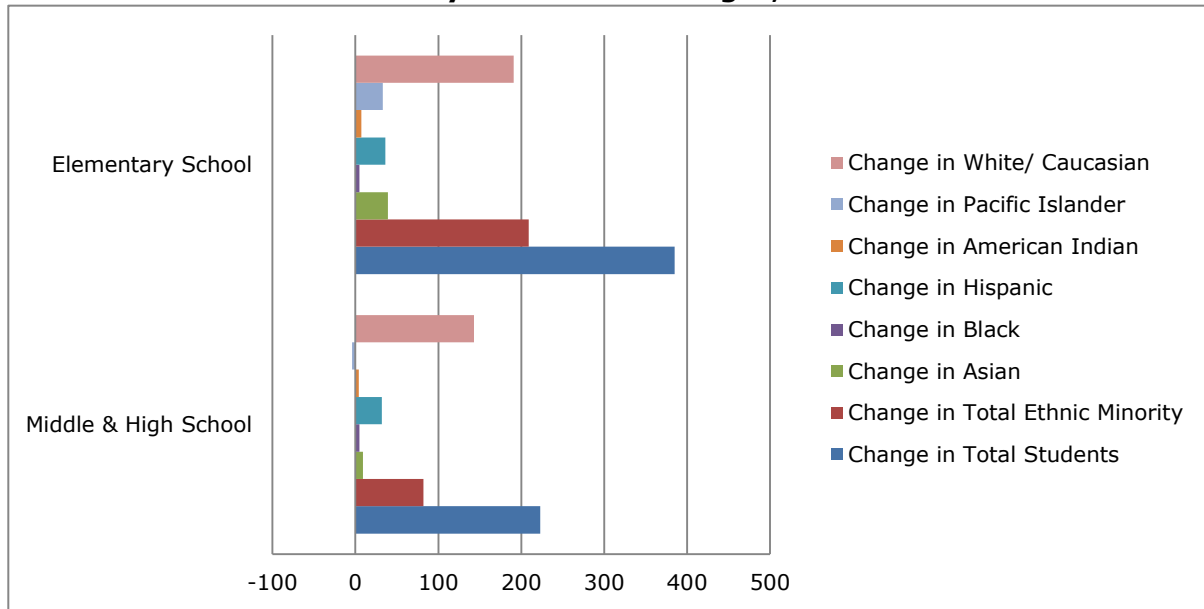
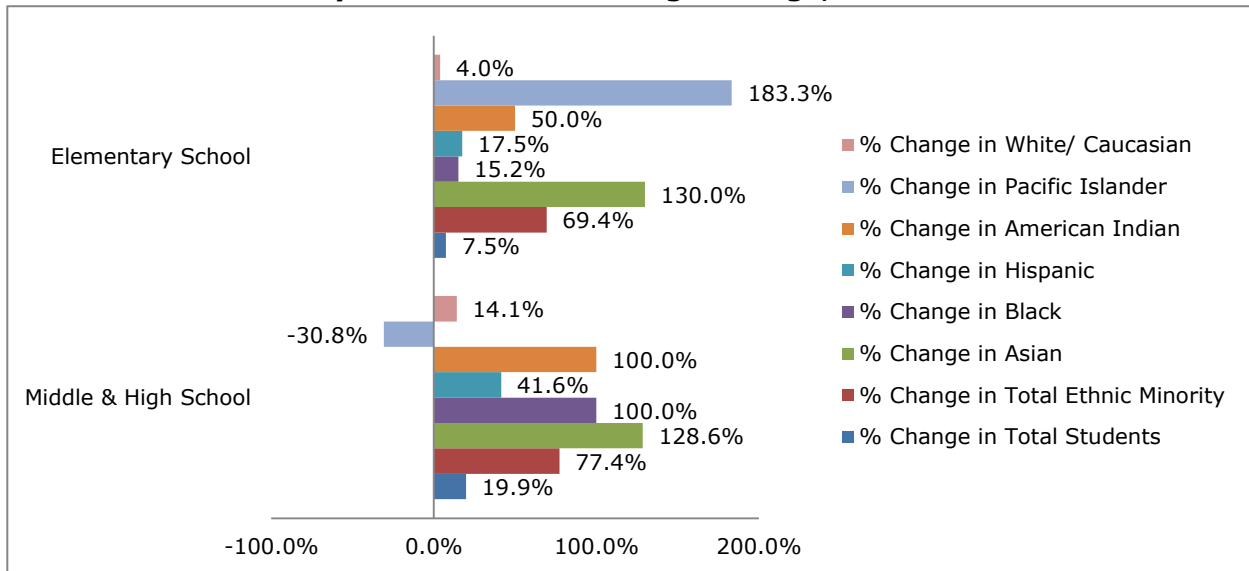


Figure 33 also displays the breakdown of ethnicities by school level, but measures the percentage change in enrollment from 2007 to 2011. Total minority enrollments increased in both elementary and secondary school levels, by roughly 69 percent and 77 percent, respectively. In both levels, Hispanic student enrollments more than doubled. Though the most substantial increase was among Pacific Islander enrollments, it equates to an increase of only 33 enrollments and a loss of 4 enrollments in middle/high schools. Due to the low numbers of minority students in Draper schools, small enrollment increases can result in large percentage increases. Another significant note is the increase in non-Hispanic white students in both elementary and secondary schools. Many other cities in Salt Lake County are experiencing decreasing enrollments in non-Hispanic whites, despite an overall increase in number of students. However, this is not the case in Draper, and therefore can indicate a growing population in the city, especially among households with school-aged children.

Figure 33
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 USOE, there are concentrated areas of both high and low levels of LEP families. The nine public schools in Bluffdale, Herriman and Draper are in the bottom 25 percent of concentrations of students with LEP parents. These cities are suburban communities located farthest from the metropolitan center of Salt Lake City and contains a total of nine public schools. As can be seen in Figure 34, the percentages of LEP parents range from 1.21 percent in Bluffdale at Bluffdale Elementary school to the highest of 5.22 percent at Silver Crest Elementary in Herriman.

Figure 34
Percent of Students with LEP Parents, 2010

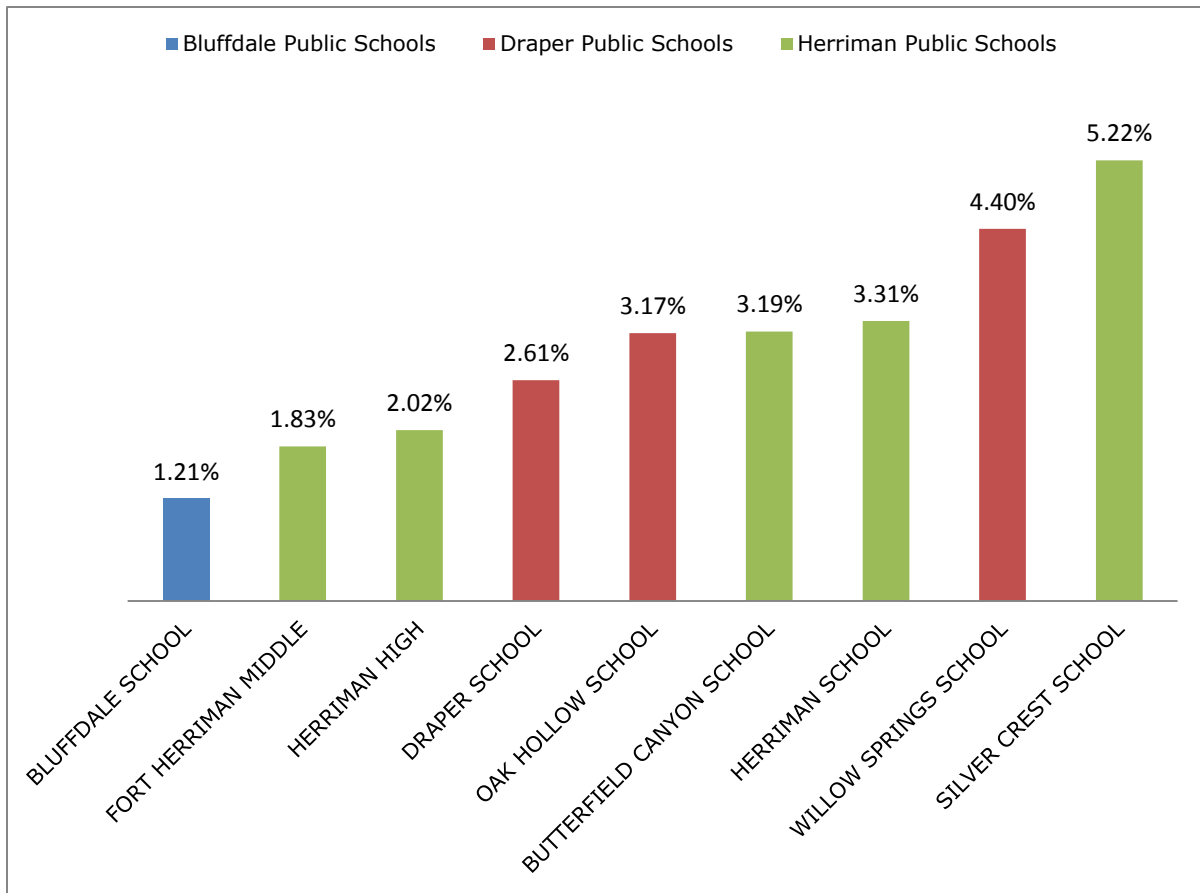
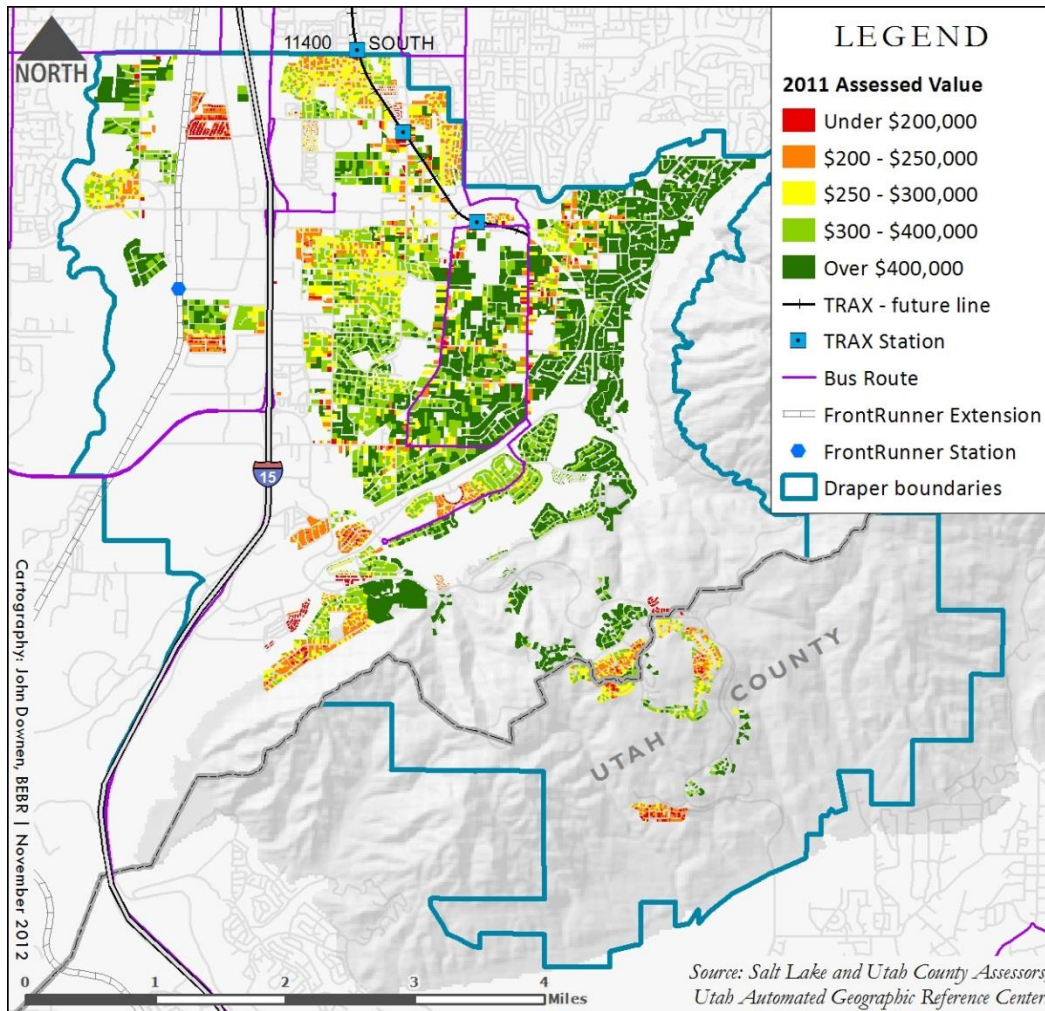


Figure 35 shows the assessed value of detached single family homes by neighborhoods in all of Draper, including the small portion that lies in Utah County. A majority of the detached single-family homes in Draper are valued highly, at over \$300,000. Especially along the eastern edge of the city north of the Utah County line, a vast majority of the homes are valued over \$400,000. The lowest-valued homes are on the north end of the city, close to Interstate 15. This trend continues down the interstate with lower-valued homes located closer to I-15. Another concentration of low home values is over and along the Utah County line in the homes that are in Draper city, but technically in Utah County. Overall, it is clear the general majority of homes in Draper are valued on the higher end of the assessed value spectrum. It is also clear the assessed values of homes tend to follow a similar spatial pattern as the poor residents in the city (Figure 13) as well as the use of Section 8 vouchers, which are in generally lower-valued areas (Figure 19). There are a few exceptions with a couple of neighborhoods on the west side of I-15, near the new TRAX line actually valued over \$400,000, but when considering that area is also home to other forms of housing than detached single family homes, it seems assessed home values do tend to dictate to some extent the locations of poor and minority residents in Draper.

Figure 35
Assessed Value of Detached Single Family Homes in Draper, 2011



Foreclosed homes have not only a negative effect on residents who lost their homes, but can also negatively affect neighboring homes and real estate values in the area. Table 21 estimates the percentage of the owned housing stock that was foreclosed on in the last few years for Salt Lake County. The calculations use total foreclosures between 2008 and 2012 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. Surprisingly Draper’s main zip code, 84020 had the highest share of foreclosed homes in the county. Despite a relatively low rate of poverty (Table 13) Draper’s main zip code 84020 had 4.23 percent of homes in foreclosure, even higher than the rates in West Valley City, Magna, and West Jordan.

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

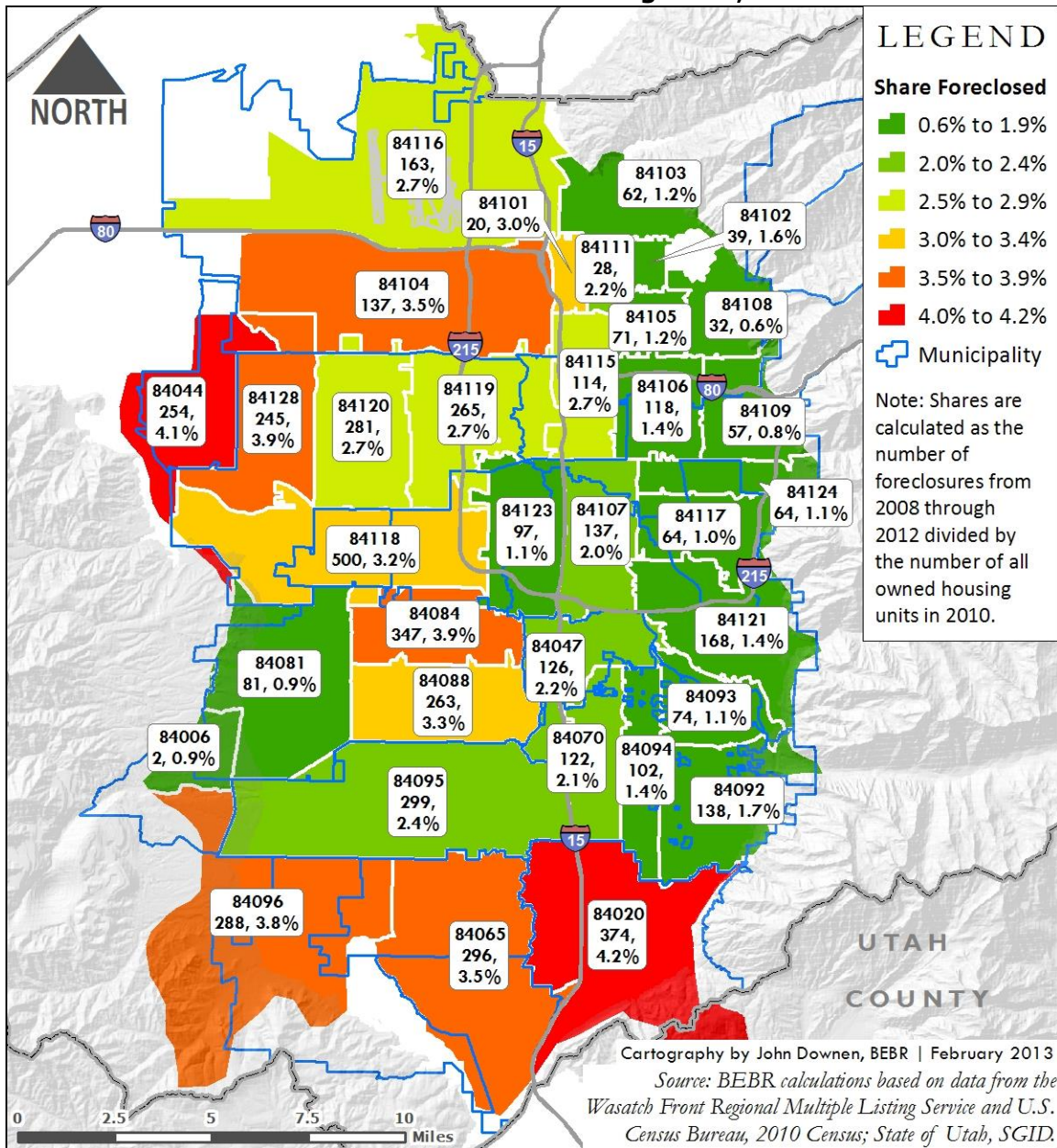
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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%
Salt Lake City Total		39134	670	1.71%
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%
Sandy Total		28234	436	1.54%
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%
Taylorsville Total		24345	597	2.45%
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%
West Jordan Total		26114	691	2.65%
West Jordan	84081	9353	81	0.87%
West Jordan	84084	8868	347	3.91%
West Jordan	84088	7893	263	3.33%
West Valley City Total		26302	791	3.01%
West Valley City	84119	9704	265	2.73%
West Valley City	84120	10246	281	2.74%
West Valley City	84128	6352	245	3.86%
Salt Lake County		235948	5428	2.30%

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 36 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 U.S. 2010 Census. Though Draper has the highest foreclosure rate in the county, its southern neighbors also have fairly high foreclosure rates. Overall, the southernmost zip codes tend to have higher rates than the western and northern zip codes. This is contrary to the patterns of low-income and minority residents in the county. Some of the reasoning for the high foreclosure rate in Draper could be due to new construction of large homes prior to the recession in 2008, followed by new homebuyers taking on mortgages beyond their affordability, and ultimately losing their homes during and post-recession.

Figure 36
Share of Foreclosed Owned Housing Units, 2008-2012



Lending Practices

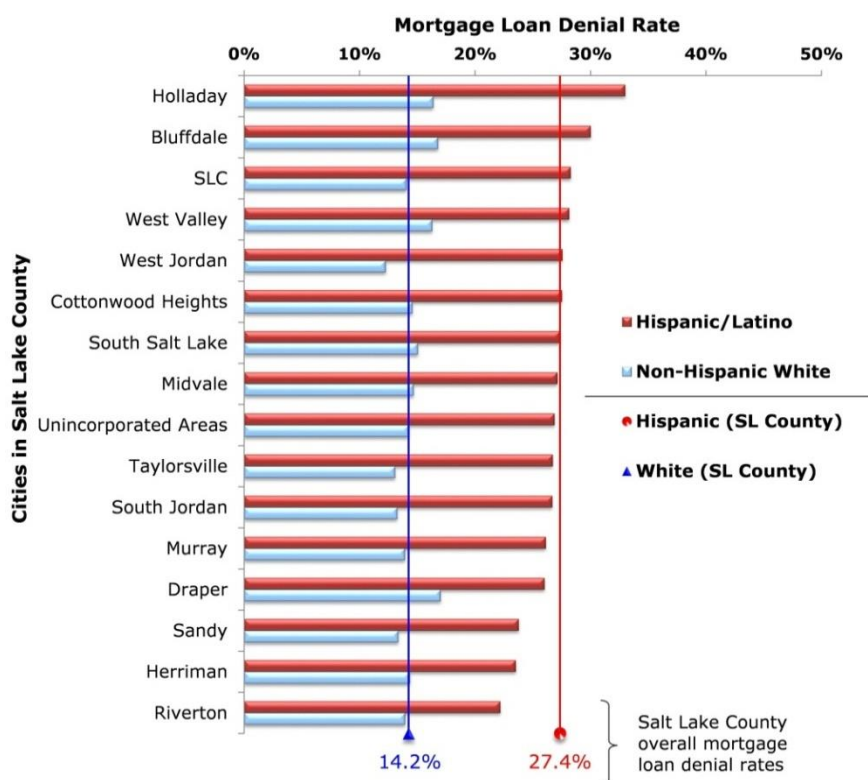
The disparities in homeownership across racial and ethnic lines reflect only the symptoms of underlying impediments in the home mortgage application process. The Home Mortgage Disclosure Act (HMDA) data was compiled for Salt Lake County to better understand the barriers that members of the protected class 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 this data by examining mortgage application outcomes and the high-interest lending practices.

Figure 37 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 37 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 Draper properties are 17 and 26 percent for non-Hispanic white and Hispanic applicants, respectively.

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

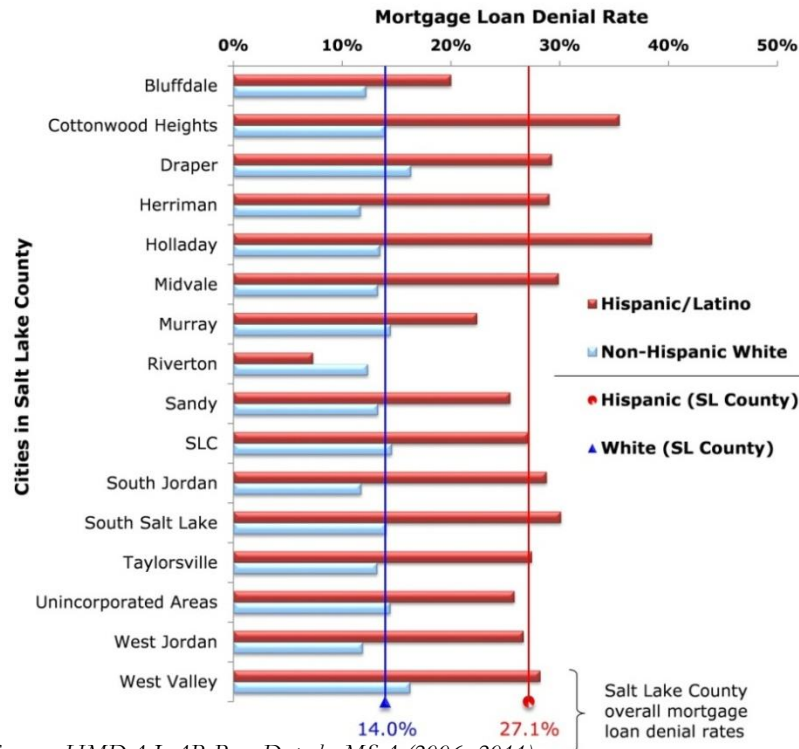
panics. The other cities with high mortgage application rates among Hispanics have similar denial rates. Salt Lake City and West Valley, which account for 45 percent of the county's Hispanic mortgage applications, have Hispanic denial rates slightly above the overall Hispanic denial rate at the county level. 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 37
Percent of Mortgage Loan Applications Denied by Race/Ethnicity in Salt Lake County Incorporated Cities, 2006–2011



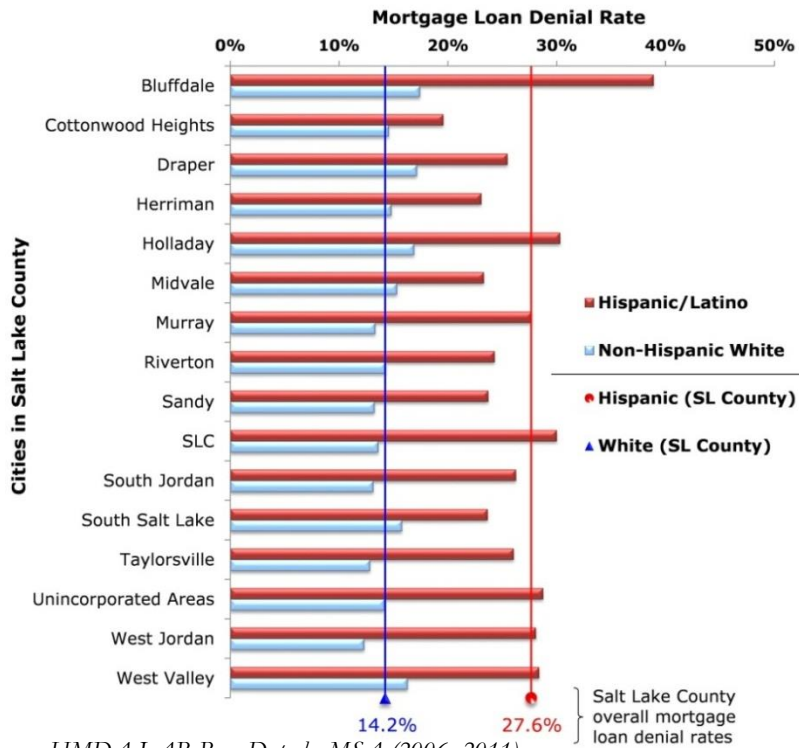
Source: HMDA LAR Raw Data by MSA (2006–2011)

Figure 38
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 39
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 37, the inherent income differences between the two groups could be a contributing factor to this gap. However, as shown in Figure 38 and Figure 39, even when the denial rates are disaggregated by different income categories, the denial rate gap between the two groups persists. Figure 38 shows the denial rates among white and Hispanic applicants with reported incomes at or below 80 percent HAMFI (median family income), while Figure 39 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 38). 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 is reduced from the low-income bracket (Figure 38) to the high-income bracket (Figure 39) for some cities such as Draper, Cottonwood Heights, and Bluffdale. For properties in Draper, nearly 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 26 percent and 17 percent for Hispanic and non-Hispanic white applicants, respectively.

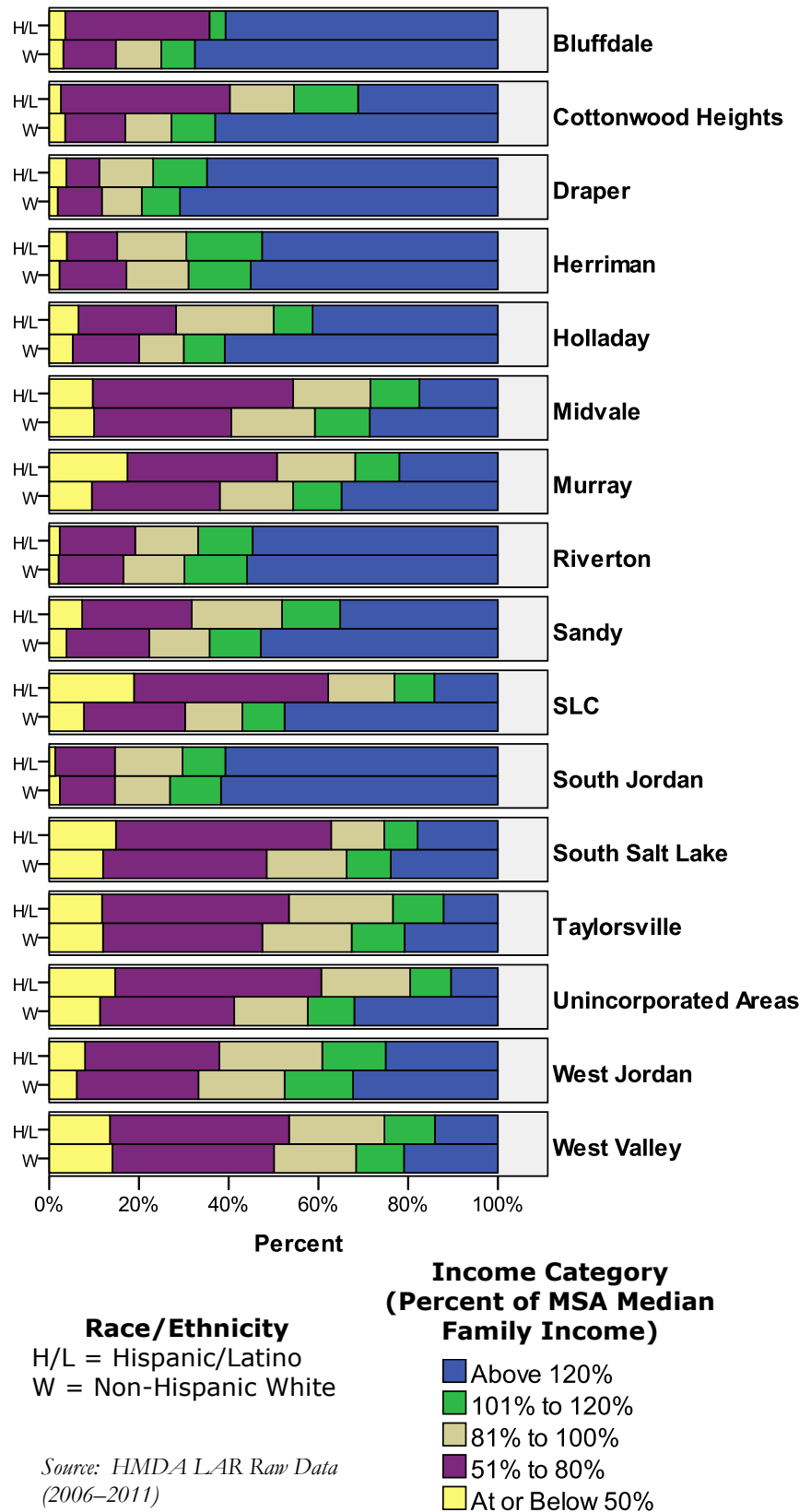
In the case of Cottonwood Heights, Bluffdale, and Draper, these three cities accounted for 10 percent for the county's non-Hispanic white applications but only 2.5 percent of the total Hispanic applications. On the other hand, the denial gap persisted across the two income brackets in Salt Lake City 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 40 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 distribution between the two groups who selected Draper properties do not differ drastically. In fact, respectively, 77 and 79 percent of Hispanic and non-Hispanic white applicants reported incomes above the median family income. This suggests that the differences in the overall denial rate gap shown in Figure 37 cannot be accounted for by differences in income alone.

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

Figure 40
Applicant Income Distribution by Race/Ethnicity in Salt Lake County Cities, 2006–2011



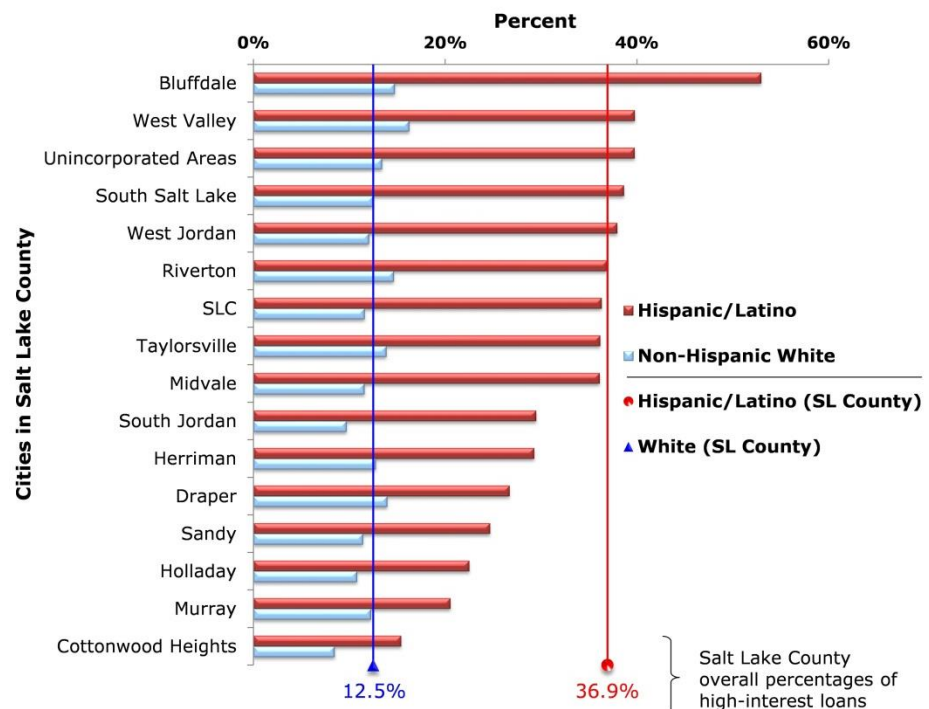
Salt Lake City, where Hispanics mostly apply for the more affordable housing on the west-side River District neighborhood, while white applicants predominantly selected east-side properties. Please see the fair housing equity assessment on Salt Lake City for more analysis on the self-selection effect.

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 Draper, Herriman, 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 disclosure¹. Thus, the rate spread disclosure will serve as a proxy for subprime lending.

Figure 41
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)

¹ 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. Thus, even for Hispanics with approved mortgage loans, their disproportionately high rate of 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 41 shows the percent of high-interest loans among non-Hispanic white and Hispanic/Latino applicants from 2006 to 2011. At the county level, nearly 37 percent of Hispanic approved loans are considered high interest—nearly triple the rate among non-Hispanic white applicants. Draper had the fifth lowest rate of high-interest loans for Hispanic applicants among all cities in Salt Lake County. Nonetheless, 27 percent of Hispanic approved applicants in Draper received high-interest loans, compared to only 14 percent of non-Hispanic white approved applicants. The percentage of high-interest loans for Hispanic applicants selecting South Jordan, Herriman, Draper, Sandy, Holladay, Murray, 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. Furthermore, the disparities in mortgage outcomes could lead to broader economic repercussions associated with the gap of homeownership rates across race/ethnicity. Hispanic families, faced with higher-interest loans and potentially higher rates of foreclosure, 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 and diminished household wealth. Furthermore, high turnover in neighborhoods can negatively affect housing desirability and home values in the area. The county should examine housing and mortgage data in a broader context of opportunity.