

Holladay: Fair Housing Equity Assessment

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- The minority share of the city population increased from 3.4 percent in 1990 to nearly 11 percent in 2010. While Hispanics accounted for only 8.7 percent of the minority growth from 1990 to 2010, they represented nearly 48 percent of the minority growth in the last decade.
- The average household size in Holladay decreased from 2.96 in 1990 to 2.65 in 2010. While the non-Hispanic white and Hispanic household sizes both averaged roughly three members in 1990, the non-Hispanic white average household size dropped considerably to 2.6 in 2010, while the Hispanic average household size remained at 2.9.

Segregation

- While under a quarter of non-Hispanic white households in Holladay resided in rental units during the last 20 years, the minority rental rate increased from 32 percent in 1990 to 53 percent in 2010.
- Nearly 43 percent of minority rental units are concentrated in Holladay's westernmost census tract, which has no bus routes providing transportation to the neighboring census tract that more low-wage employment opportunities in the city.

RCAP/ECAP

- The overall poverty rate in Holladay in 2010 was about 6 percent, while a minority resident was 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.

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, Holladay receives a score of 7.3 out of 10, which is 2.4 points above the county average.
- The public school opportunity scores range from 5 out of 10 at Spring Lane School on the west side to the highest of 10 at Howard Driggs School in the northeast corner. All but one school ranks in the top half of all ranked public schools in the county.
- The assessed single-family home values in the city are generally high, above \$300,000. Few home values are affordable to low- and limited-income families, mostly located on the west and north ends. There is one neighborhood in the southwest by Van Winkle and I-215 that has unexplainably low home values.

FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

Similar to many of the county's cities, Holladay saw a sharp increase in its minority population, especially among Hispanics, who accounted for almost half of the minority growth between 2000 and 2010. At this same time, the average household size in the city dropped among all racial groups except Hispanics, which remained the same. A disproportionate amount of the minority population growth has been among lower income and rental populations. By 2010, minorities accounted for over half of the rental households in Holladay.

Almost 43 percent of the rental units in the city are located in the western most census tract, an area poorly serviced by bus routes. This census tract is home to a majority of the low-income minority households and one of the highest concentrations of poor residents overall. Most bus routes service areas near census tract boundaries, along major roads, rather than traveling into the populated neighbors throughout the city. This sparseness of bus routes could pose difficulties for residents trying to commute from their neighborhoods to neighboring census tracts for employment, schooling or other services and amenities.

The largest low-wage employment center in the city is located east of Highland Drive and south of 4500 South. This area does not have adequate public transportation servicing neighboring census tracts. In fact, one such census tract, southwest of this large low-wage employment center, is home to nearly 43 percent of the city's minority rental households and just over a third of the city's poor population. Yet, despite this, the transportation options to the employment center are few, making travel to jobs difficult and time consuming, if even possible at all. Also in this tract are the two lowest-ranked public schools in the city. This means fewer opportunities and educational proficiency for the children living in the area attending these schools. It is also unlikely that many of the children living in this area commute to schools outside of their zones in an attempt to obtain more opportunity at other higher-proficiency schools. Undoubtedly, there are disproportionately more low-income and minority students at these schools, creating large educational disparities within the city.

Overall, there is a clear discrepancy between the access to opportunity in the city of Holladay and the location of populations who need it most. As the city's minority populations increase, a need for adequate public services, including transportation, will become even more imperative for fair and equitable housing. Currently, the central and southern tracts have home values far greater than that of the western and northern tracts. As a result, the economic and demographic segregation is very apparent in the city. Thus, increasing the availability of affordable housing throughout the city could reduce the geographic disparity of resources. Another potential option is the use of mixed-use zoning in some of the more major neighborhoods on the west side of the city. With the implementation of small, micro urban centers in some of the more major intersections in the west-side neighborhoods, economic activity would be spurred, low-wage jobs would be created, and service and amenities would be available in peoples own "backyard." This could increase home values in the surrounding neighborhood, but also provide low-wage jobs in the areas where poor residents are already living, or want to live, furthering their access to opportunity.

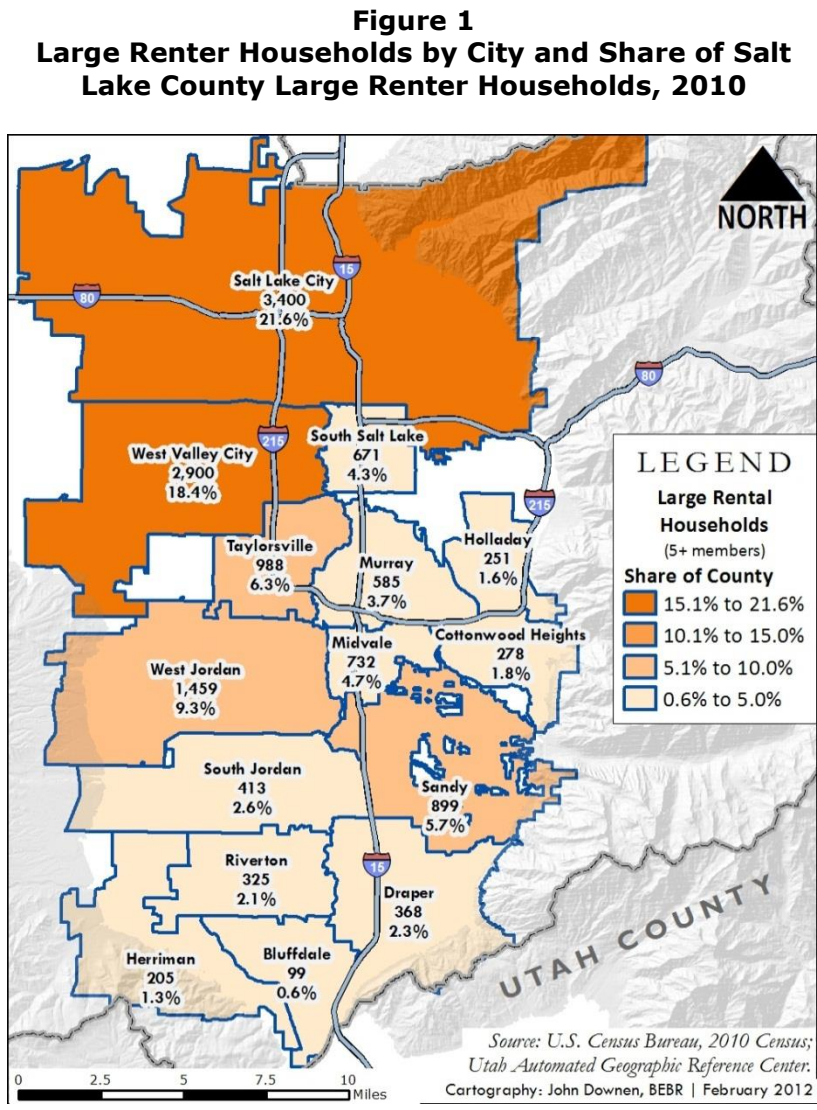
A more divided city results in higher concentrations of extreme poverty and minority households. Without a concerted plan to ameliorate the disparities in resources and opportunity, segregation will become more severe and potentially lead to an onset of racial and ethnically concentrated areas of poverty.

BACKGROUND

After only a 3-percent population increase from 1990 to 2000, Holladay experienced rapid population increase by 82 percent in the last decade. Table 1 shows selected demographic trends in Holladay from 1990 to 2010. While minorities represented merely 3.4 percent of the city’s population in 1990, this share surged to nearly 11 percent in 2010.

The share of households with children under 18 steadily declined from 38 percent in 1990 to 32 percent in 2010. Similarly, large families with five or more persons decreased from 18 percent of total households in 1990 to 13 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 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. Only 1.6 percent of large rental households reside in Holladay, the third lowest share of large rental households in the county. 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 combined are home to nearly 14 percent of the county’s large rental households.



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

	1990		2000		2010	
	Count	Share	Count	Share	Count	Share
Total Population	14,095		14,561		26,472	
White (not Hispanic)	13,621	96.6%	13,744	94.4%	23,620	89.2%
Black (not Hispanic)	35	0.2%	57	0.4%	204	0.8%
Asian ¹	160	1.1%	240	1.6%	729	2.8%
Hispanic/Latino	242	1.7%	272	1.9%	1,241	4.7%
Minority (all except non-Hispanic white)	474	3.4%	817	5.6%	2,852	10.8%
Persons with disabilities ²	—	—	± 197	± 1.4%	± 452	± 1.8%
Total Households	4,723		5,096		9,927	
Households with Children under 18 years	1,791	37.9%	1,839	36.1%	3,169	31.9%
Households with Persons 65 years or over	1,270	26.9%	1,480	29.0%	3,098	31.2%
Single Parent with Children under 18 years	274	5.8%	279	5.5%	599	6.0%
Large Families (5 or more persons)	841	17.8%	791	15.5%	1,276	12.9%
Owner-occupied Housing Units	3,637	77.0%	4,174	81.9%	7,380	74.3%
Renter-occupied Housing Units	1,086	23.0%	922	18.1%	2,547	25.7%

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.

Note: Holladay was incorporated on November 25, 1999. Thus, Holladay-Cottonwood CDP is used as a proxy for the 1990 data on Holladay.

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	466	11,911
White (not Hispanic)	123	9,876
Black (not Hispanic)	22	147
Asian (not Hispanic)	80	489
Hispanic/Latino	30	969
Minority	343	2,035
Total Households	373	4,831
Households with Children <18	48	1,330
Households with Persons 65+	210	1,618
Single Parent with Children < 18	5	320
Large Families (5+ persons)	-50	485
Owner-occupied Housing Units	537	3,206
Renter-occupied Housing Units	-164	1,625

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	3.3%	81.8%
White (not Hispanic)	0.9%	71.9%
Black (not Hispanic)	62.9%	257.9%
Asian (not Hispanic)	50.0%	203.8%
Hispanic/Latino	12.4%	356.3%
Minority	72.4%	249.1%
Total Households	7.9%	94.8%
Households with Children <18	2.7%	72.3%
Households with Persons 65+	16.5%	109.3%
Single Parent with Children < 18	1.8%	114.7%
Large Families (5+ persons)	-5.9%	61.3%
Owner-occupied Housing Units	14.8%	76.8%
Renter-occupied Housing Units	-15.1%	176.2%

Source: U.S. Census Bureau

Table 4 lists the average household sizes in Holladay by race and ethnicity. The citywide average household size steadily decreased from 2.96 in 1990 to 2.65 in 2010. The non-Hispanic white and Hispanic average household sizes were fairly comparable in 1990 at 2.95 and 3.01, respectively. However the non-Hispanic white average household size declined more rapidly to 2.62 in 2010 than the Hispanic average household size, which decreased slightly to 2.90.

Table 4
Average Household Size by Race/Ethnicity in Holladay

Race/Ethnicity	1990 ¹	2000	2010
White (not Hispanic)	2.95	2.84	2.62
Hispanic/Latino	3.01	2.67	2.90
American Indian (not Hispanic)	3.67 ⁵	— ⁴	— ⁴
Asian/Pacific Islander (not Hispanic)	2.86	— ⁶	3.03
Asian ²	2.86	2.97	2.92
Pacific Islander ²	3.00 ⁵	— ⁴	4.16 ⁵
Black (not Hispanic)	3.67 ⁵	— ⁴	2.90
Other Race (not Hispanic)	2.33 ⁵	— ⁴	— ⁴
Two or More Races (not Hispanic)	— ³	2.55	2.88
Total Population	2.96	2.84	2.65

Source: U.S. Census Bureau

The average Asian household size in 1990 was lower than that of non-Hispanic whites and Hispanics/Latinos. However, the Asian household size has been on average slightly higher than that of non-Hispanic whites and Hispanics/Latinos since 2000.

The higher average household sizes among minority groups could pose difficulties in finding affordable and suitable rental locations in addition to incurring 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.

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.

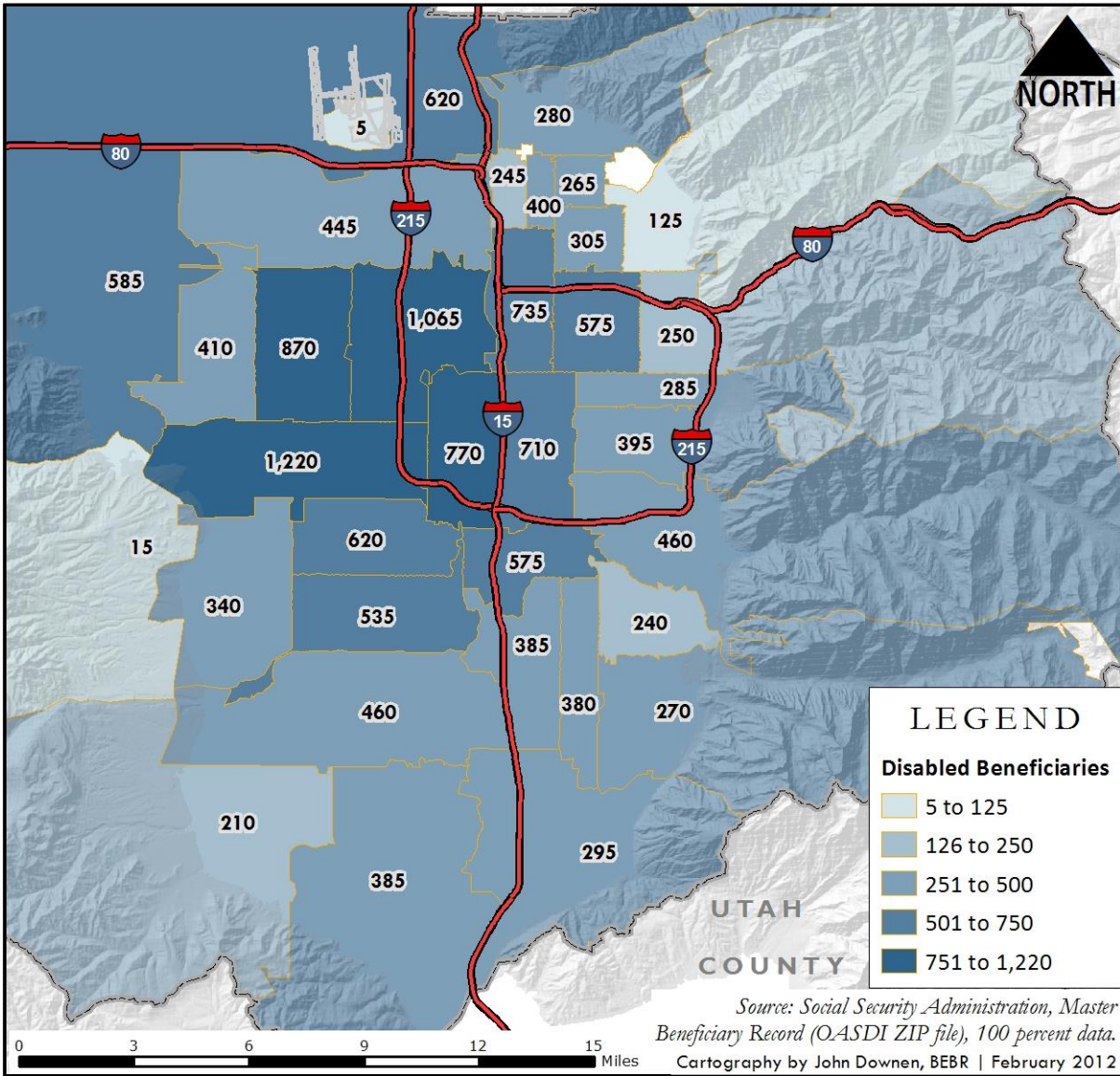
³ The 1990 Census did not include "Two or More Races" as an option for race.

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.

⁶ The aggregated Asian/Pacific Islander average household size for 2000 and 2010 is computed by taking the weighted average of the Asian and Pacific average household sizes. Since the Pacific Islander average household size in 2000 was not reported due to the low number of households, the Asian/Pacific Islander average household size could not be computed.

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 City, Taylorsville, and Kearns as well as parts of South Salt Lake and Murray. Similar to other eastern cities in Salt Lake County, Holladay has relatively few social security disability beneficiaries.

SEGREGATION

Homeownership rates in Holladay increased from 77 percent in 2000 to 82 percent in 2000 before falling to 74 percent in 2010 (Table 5). While the non-Hispanic white homeownership rate decreased from 83 percent in 2000 to 77 percent in 2010, the minority homeownership rate plummeted from 68 percent in 2000 to 47 percent in 2010. The homeownership rate gap between these two groups widened from 14.7 to 29.4 percentage points over the last decade.

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	77.3%	82.6%	76.8%
Minority	68.0%	67.9%	47.4%
Hispanic/Latino	— ²	— ²	37.6%
Non-Hispanic Minority	— ²	75.9%	54.6%
Asian or Pacific Islander	— ²	— ²	65.3%
Asian	— ¹	— ²	67.5%
Two or More Races	— ¹	— ²	48.6%
Total	77.0%	81.9%	74.3%

Source: U.S. Census Bureau

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	22.7%	17.4%	23.2%
Minority	32.0%	32.1%	52.6%
Hispanic/Latino	— ²	— ²	62.4%
Non-Hispanic Minority	— ²	24.1%	45.4%
Asian or Pacific Islander	— ²	— ²	34.7%
Asian	— ¹	— ²	32.5%
Two or More Races	— ¹	— ²	51.4%
Total	23.0%	18.1%	25.7%

Source: U.S. Census Bureau

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 Homeownership and rental tenure rates are not listed for any racial or ethnic group with fewer than 100 households. Racial and ethnic groups that had fewer than 100 households from 1990 to 2010 were omitted from the tables above.

Table 7 and Table 8 include the composition of total households and rental households, respectively, by race and ethnicity. In 1990, the non-Hispanic white share of total households and rental units was fairly commensurate—both over 96 percent. However, in 2010, while non-Hispanic white households constituted 92 percent of total occupied units, they only represented 83 percent of rental units. This increasing deviation of the rental composition from the total composition of households stems from a decreasing minority homeownership rate in the city alongside an increasing minority population.

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

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	4,598	97.4%	4,853	95.2%	9,110	91.8%
Minority	125	2.6%	243	4.8%	817	8.2%
Hispanic/Latino	67	1.4%	81	1.6%	348	3.5%
Non-Hispanic Minority	58	1.2%	162	3.2%	469	4.7%
American Indian	3	0.1%	—	—	21	0.2%
Asian or Pacific Islander	43	0.9%	—	—	274	2.8%
Asian	—	—	78	1.5%	249	2.5%
Pacific Islander	—	—	—	—	25	0.3%
Black	9	0.2%	—	—	58	0.6%
Other Race	3	0.1%	—	—	11	0.1%
Two or More Races	—	—	44	0.9%	105	1.1%
Total	4,723	100.0%	5,096	100.0%	9,927	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.

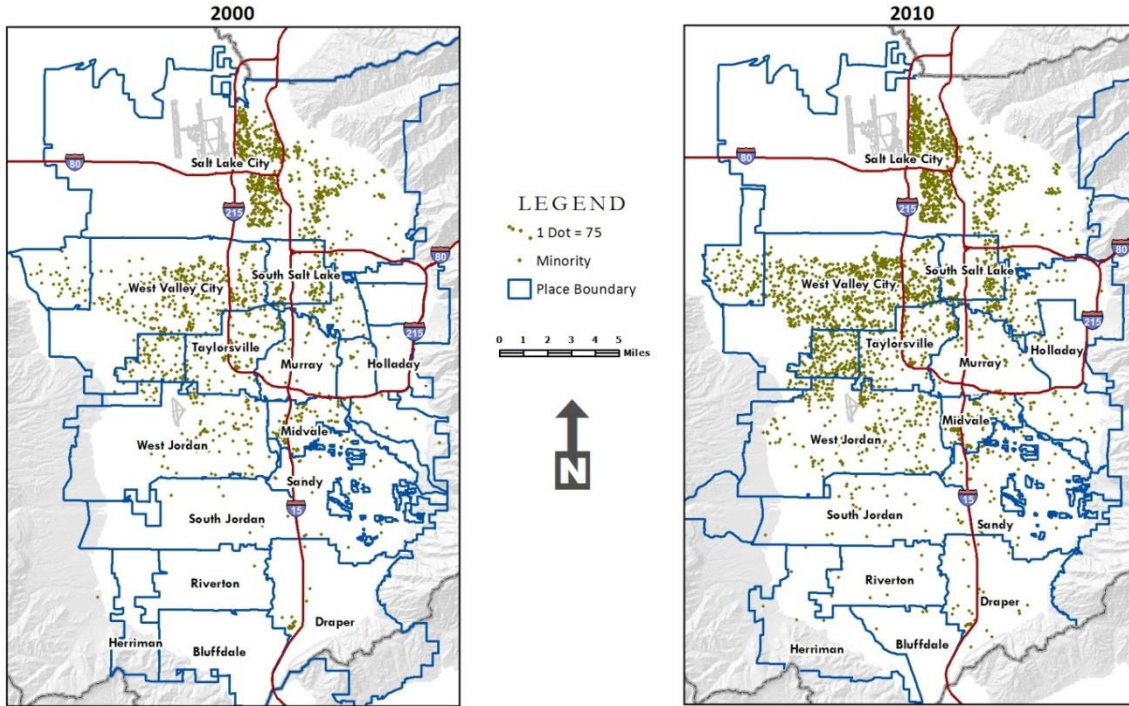
Table 8
Rental Households by Race and Ethnicity in
Holladay, 1990–2010

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	1,046	96.3%	844	91.5%	2,117	83.1%
Minority	40	3.7%	78	8.5%	430	16.9%
Hispanic/Latino	30	2.8%	39	4.2%	217	8.5%
Non-Hispanic Minority	10	0.9%	39	4.2%	213	8.4%
American Indian	1	0.1%	—	—	16	0.6%
Asian or Pacific Islander	6	0.6%	—	—	95	3.7%
Asian	—	—	16	1.7%	81	3.2%
Pacific Islander	—	—	—	—	14	0.5%
Black	2	0.2%	—	—	42	1.6%
Other Race	1	0.1%	—	—	6	0.2%
Two or More Races	—	—	10	1.1%	54	2.1%
Total	1,086	100.0%	922	100.0%	2,547	100.0%

Source: U.S. Census Bureau

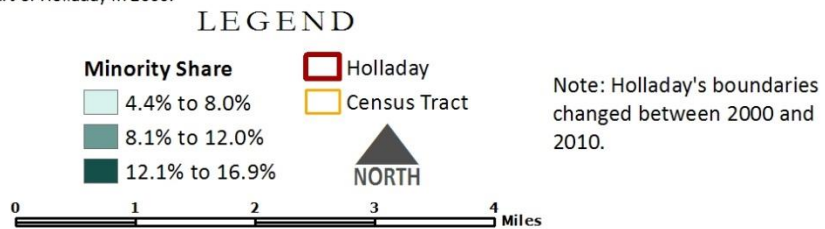
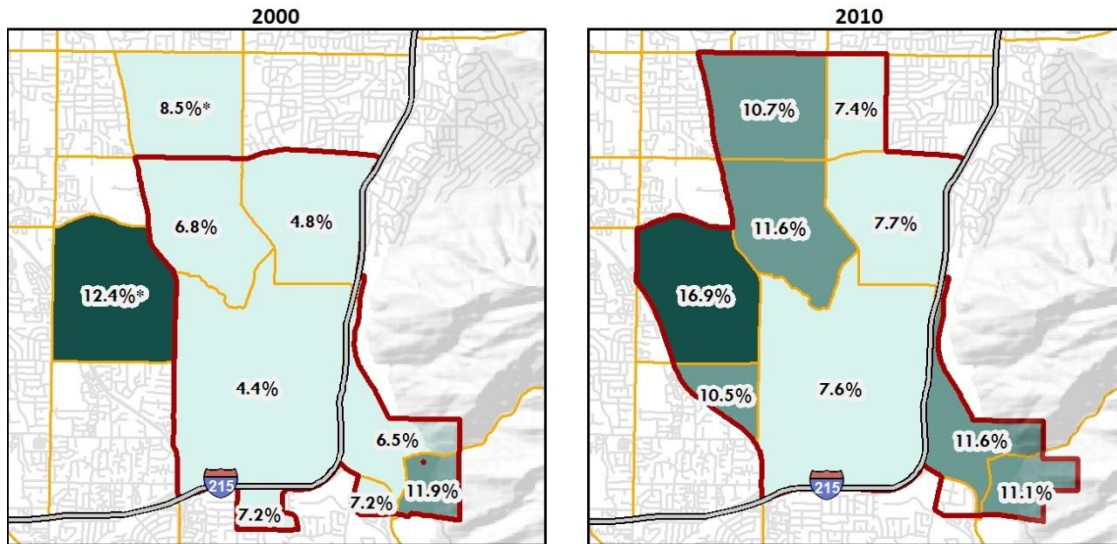
Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander. The number of households is not disaggregated in the 2000 data for racial and ethnic groups with low population size.

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 Holladay, 2000 to 2010



Source: U.S. Census Bureau, 2000 and 2010 Censuses;
 Utah Automated Geographic Reference Center.

Cartography: John Downen, BEBR | August 2012

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 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 large 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 Holladay by census tract in 2000 and 2010. Note that the city boundaries have expanded to include census tracts north and west of the city boundaries in 2000. These recently incorporated census tracts are included in the 2000 panel for ease of comparison. The northwestern and southeastern regions of the city have experienced more increase in the minority share in the last decade than other areas in the city.

Figure 5
Minority Owner-Occupied Units in Holladay, 2010

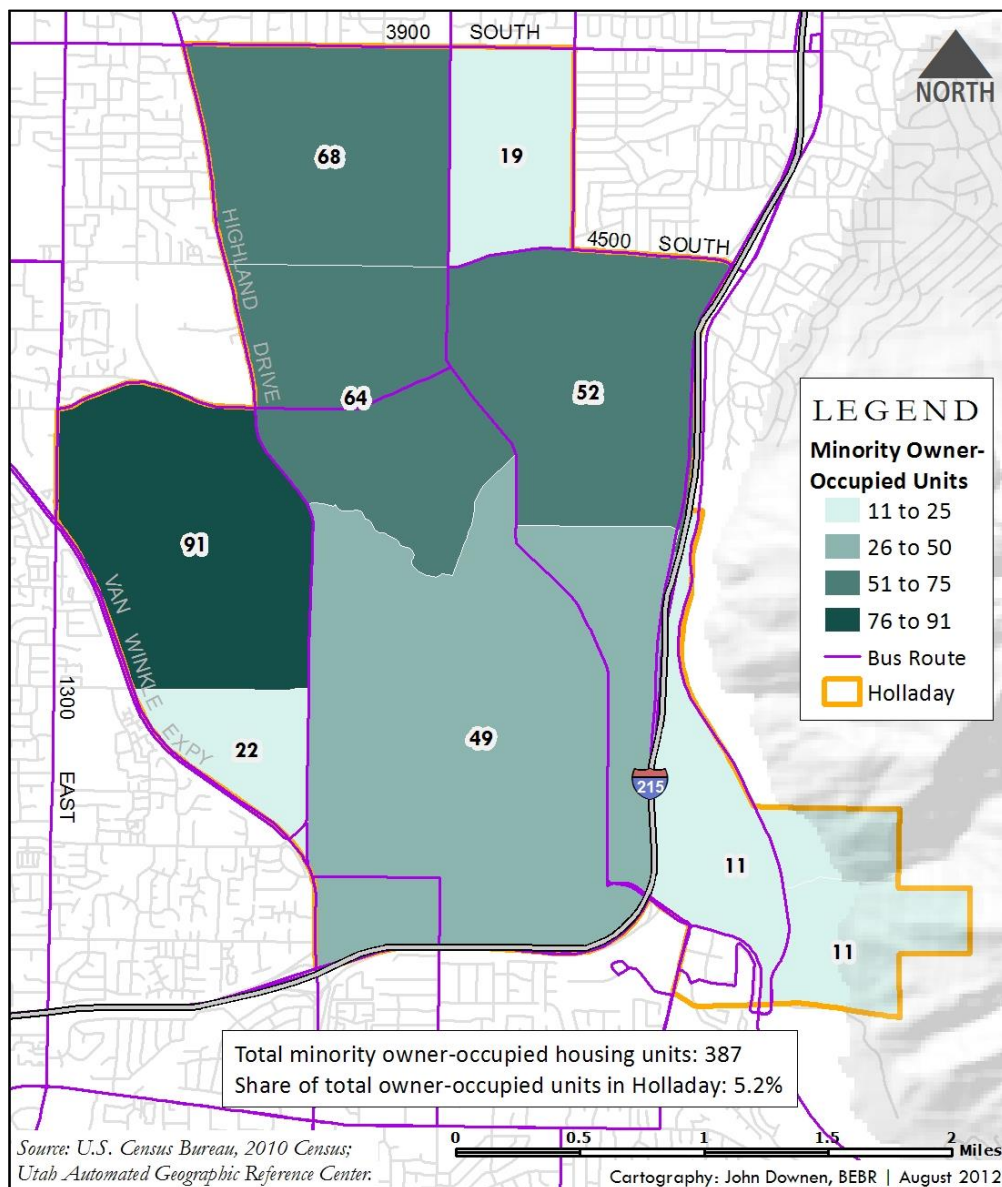


Figure 5 shows the number of minority owner-occupied units by census tracts in Holladay, and Figure 6 provides the percent of owner-occupied units that are minority households. The minority owner-occupied units are concentrated in the western and northwestern parts of the city. Yet, the southeastern census tracts east of the I-215 have the highest minority shares of owner-occupied units (Figure 6) but the lowest total number of minority owner-occupied units (Figure 5).

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

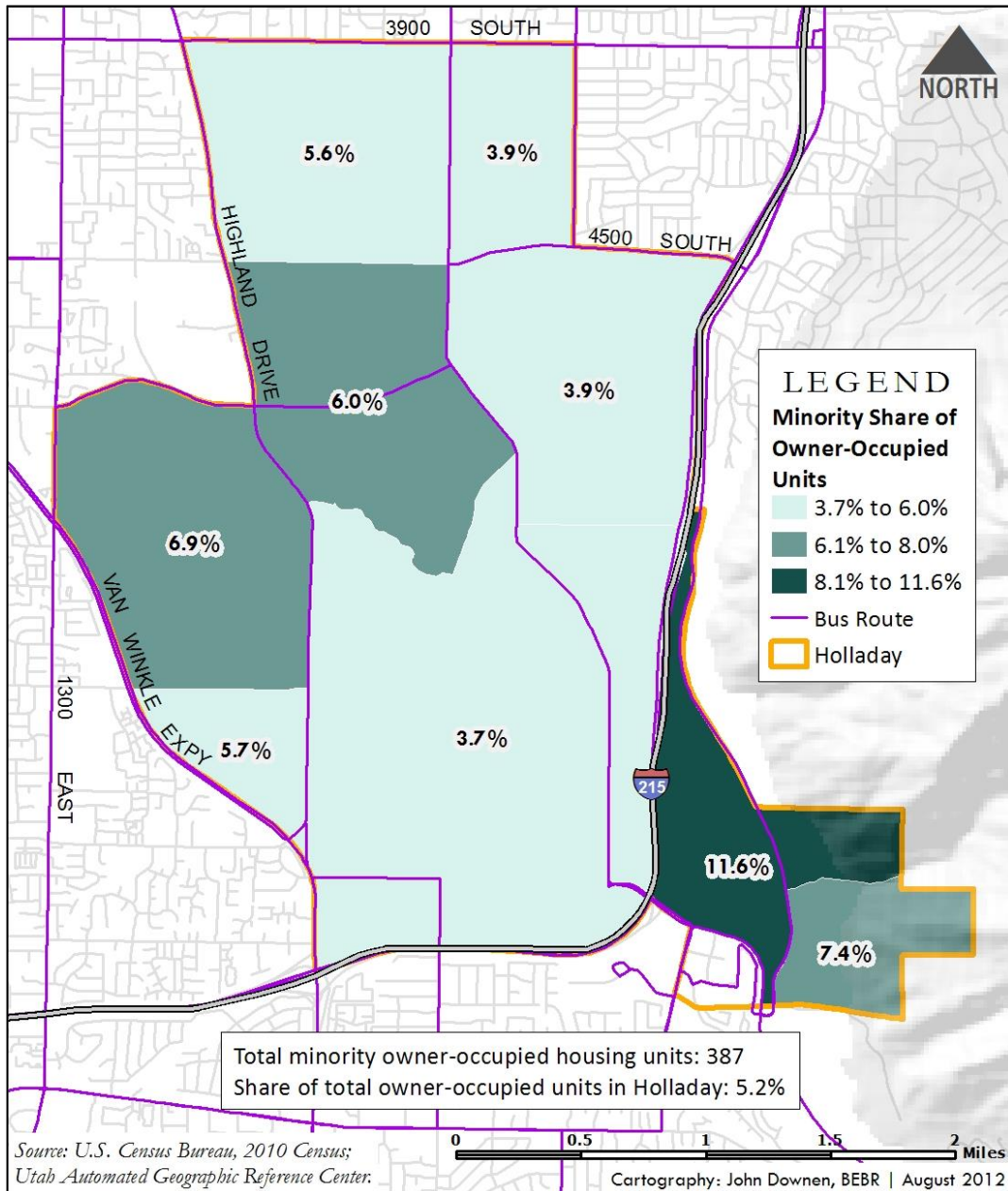


Figure 7
Minority Owner-Occupied Units and Proximity to Low-Wage Jobs in Holladay, 2010

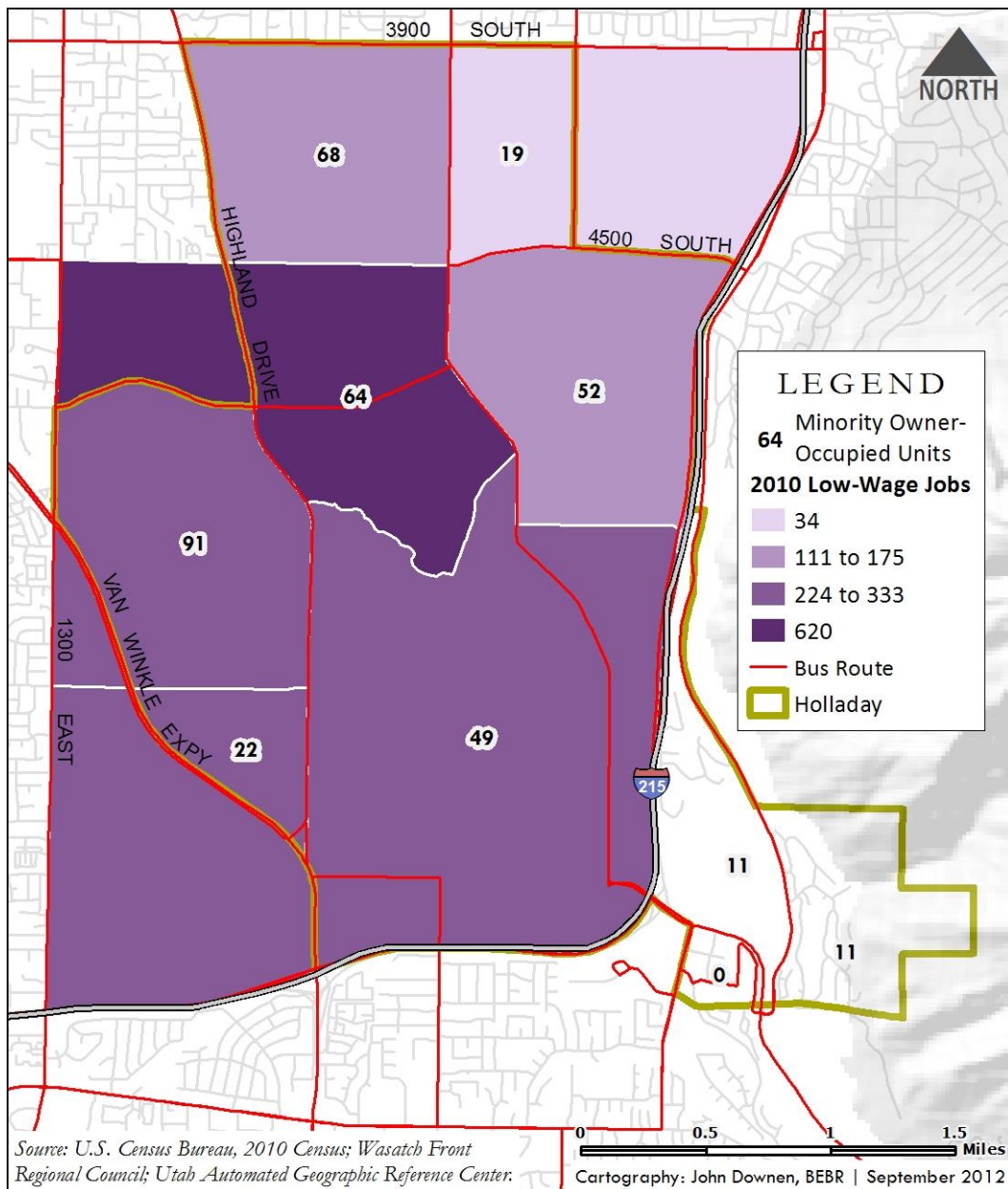


Figure 7 juxtaposes the density of low-wage jobs (in shades of purple) with the number of minority owner-occupied units. Most of the low-wage jobs are in the dark purple census tract through which Highland Drive runs. This area has the city’s largest commercial area. The red lines in Figure 7 represent the bus routes in the city. The sparseness of bus routes in the city could pose commuting difficulties for residents in surrounding census tracts, which have a large share of the minority owner-occupied units in the city.

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

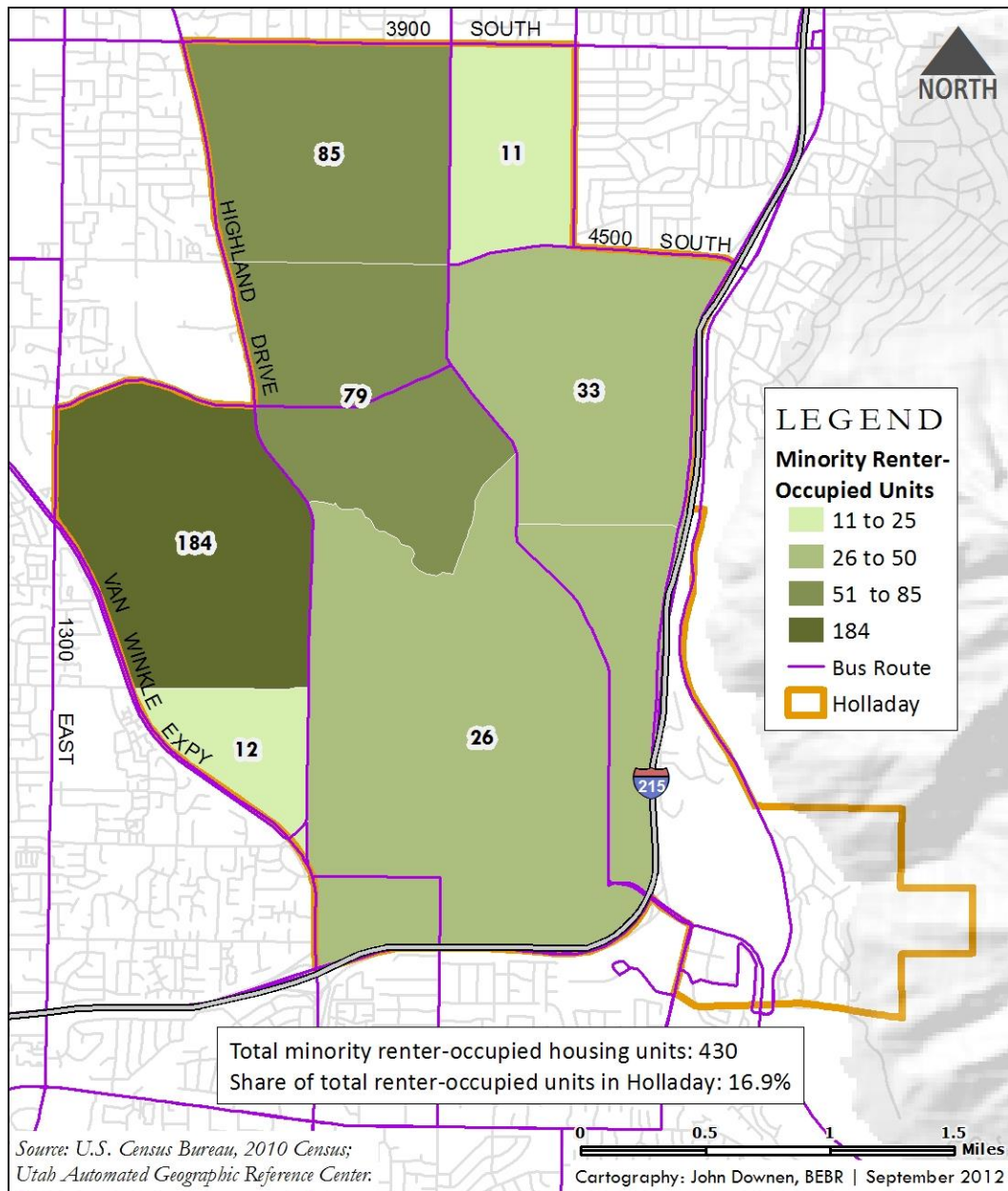


Figure 8 shows the number of minority renter-occupied units in Holladay. The minority renter-occupied units are concentrated in the western and northwestern regions of city. In fact, nearly 43 percent of minority rental units are concentrated in Holladay’s westernmost census tract. Note that there are no minority renter-occupied units in the southeastern tracts. These are tracts with high assessed values (Figure 35) and also low numbers of minority owner-occupied units (Figure 7).

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

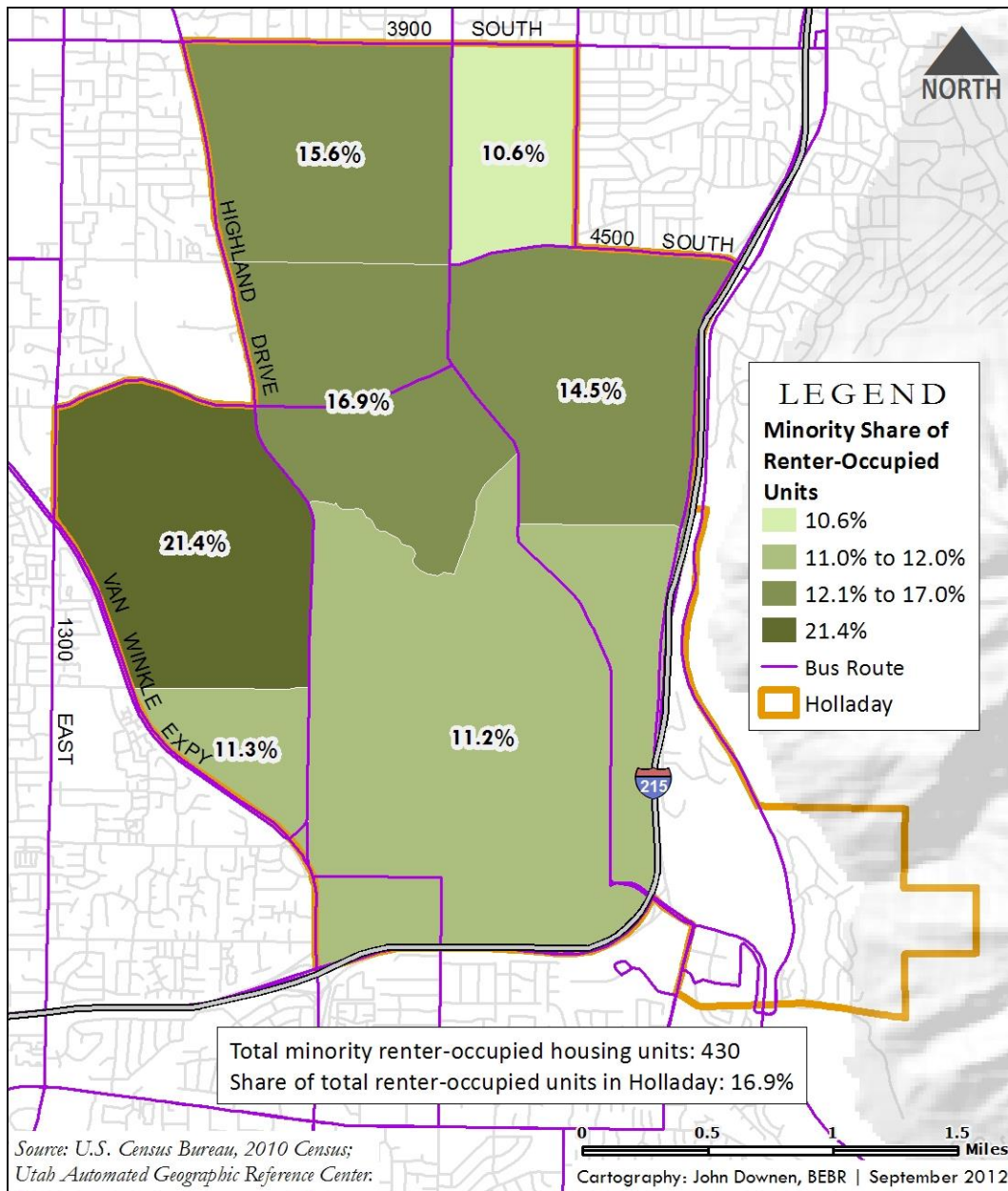


Figure 9 shows the minority share of renter-occupied units in Holladay. Over a fifth of the rental units in the westernmost census tract are headed by minorities. However, this census tract only has a 6.9 percent minority share of owner-occupied units (Figure 6).

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

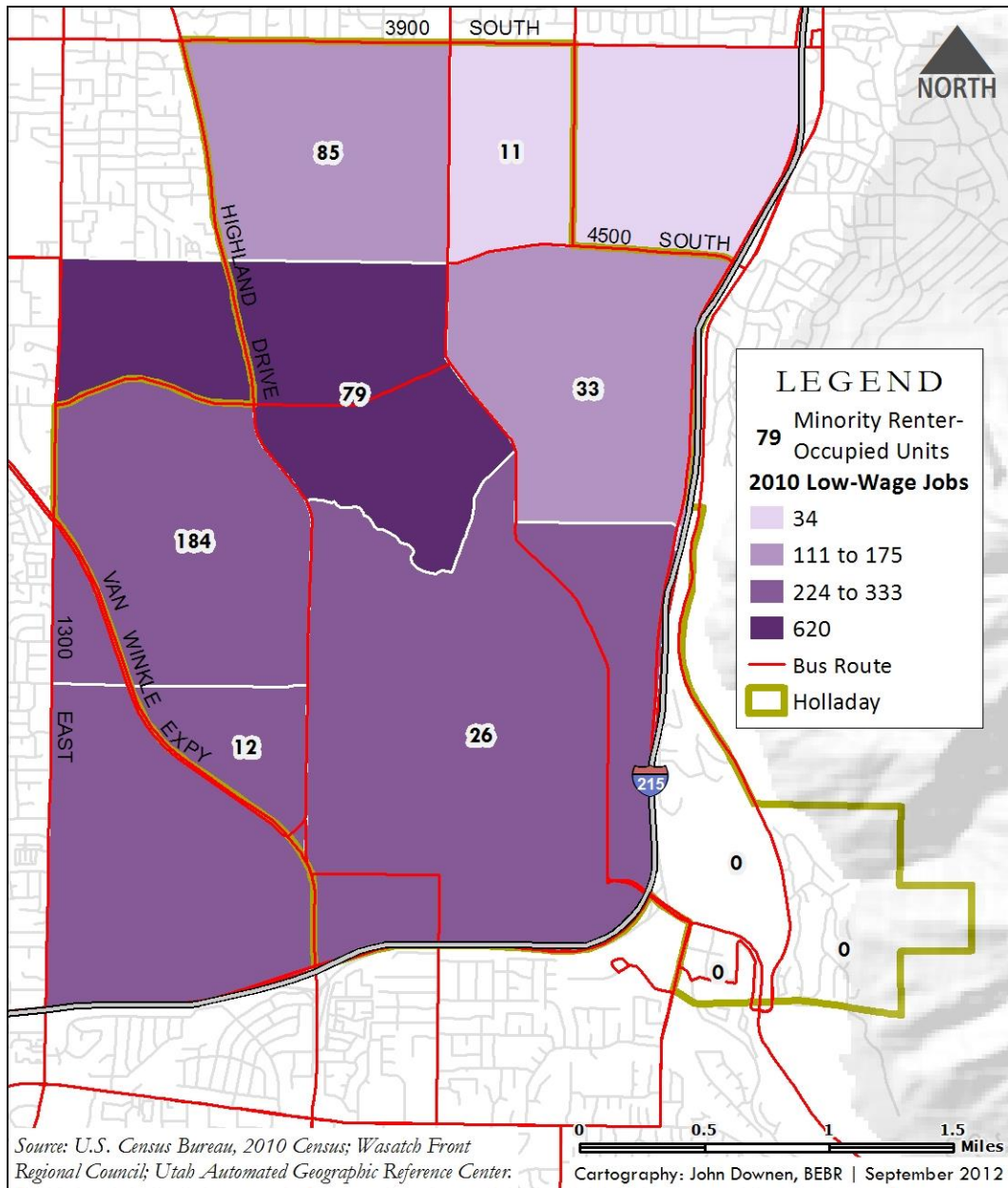


Figure 10 overlays the density of low-wage jobs (in shades of purple) with the number of minority renter-occupied units. Highland Drive runs through the northwestern census tract with the highest concentration of low-wage jobs. This census tract has the city’s largest commercial area, whereas other regions in the city are primarily residential. Given the few bus routes that connect this commercial area to other regions and neighborhoods in the city, this could pose difficulties in commuting via public transportation.

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

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	7.8%	14.1%	0.55
Asian	1.7%	2.1%	0.79
Black	1.4%	1.0%	1.38
Hispanic/Latino	3.1%	9.2%	0.34

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 Holladay. 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 estimates in 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 total households is only a third of the predicted share. Blacks are the only major minority group that is above predicted.

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

A mere 1 percent of Holladay’s total housing units are deemed affordable below the 30 percent AMI

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

	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 × A)	% of Fair Share Need (C/D)
<30% AMI	10,333	59	1%	6%	632	9%
30%-50% AMI	10,333	404	4%	12%	1,194	34%
50%-80% AMI	10,333	1,243	12%	19%	1,951	64%

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.

level. The percent of fair-share need below the 30 percent AMI level is 9 percent, meaning that the city’s share of affordable rental units at this income level is only 9 percent of the metro area’s share. According to HUD’s scale for the fair share affordable housing index, this means that Holladay’s housing stock is extremely unaffordable for those with in-

**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

comes below the 30 percent AMI threshold. Similarly, the city’s housing stock is extremely unaffordable for those in the 30 percent-50 percent AMI income bracket.

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

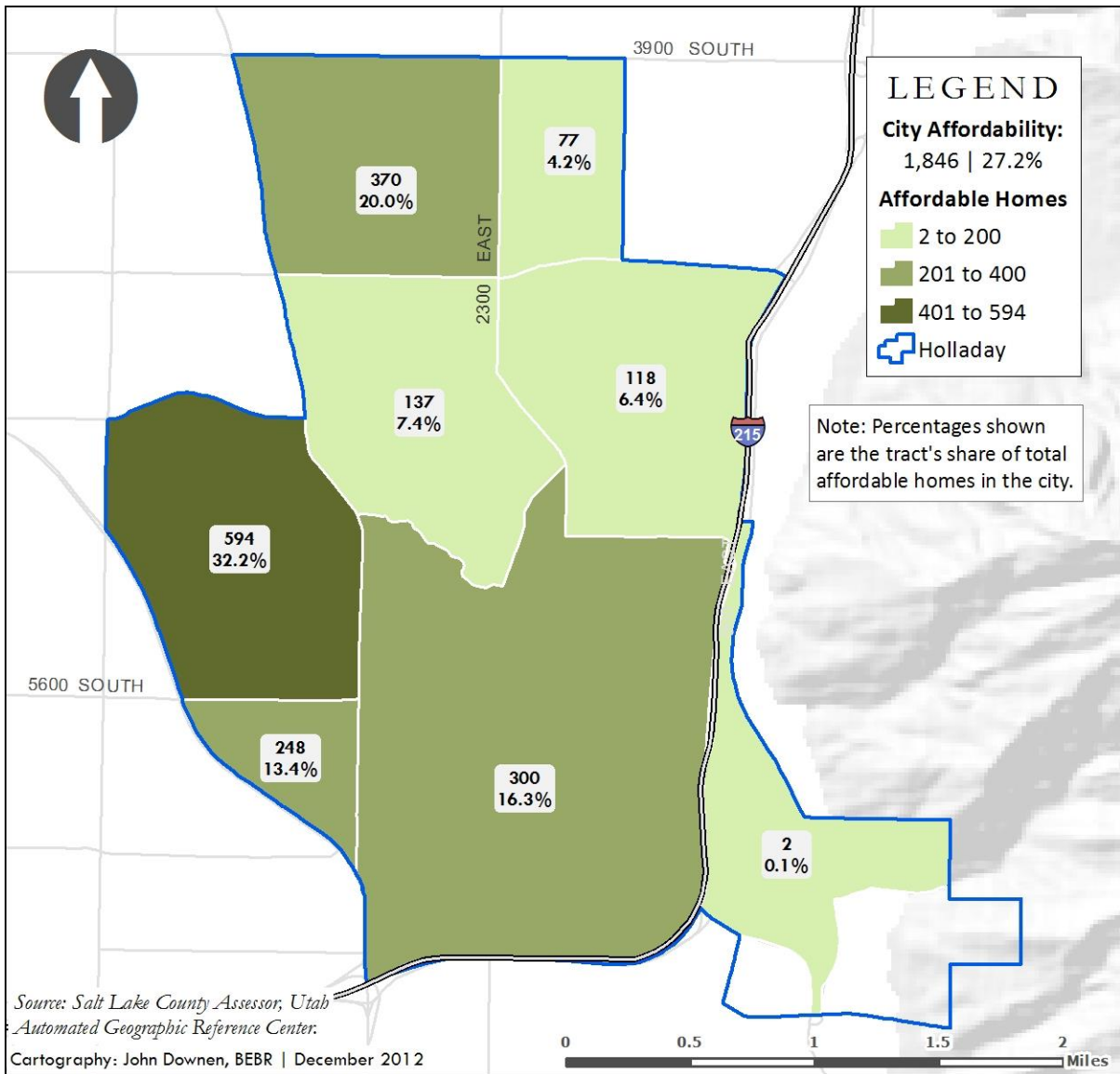


Figure 12 shows the number and share of single-family homes in Holladay census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 12 are each census tract’s share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual 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 Holladay are located in the westernmost census tract (Figure 12), which has nearly a quarter of minority owner-occupied units (Figure 5) and 43 percent of minority rental units in the city (Figure 8).

**Table 11
Dissimilarity Index**

Group	Holladay	Salt Lake County	Dissimilarity Index Scale	
			Value Ranges	Interpretation
Minority	0.32	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.42	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 = i^{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 Holladay are below the county levels, indicating relatively low segregation. In order for the minority and non-Hispanic white geographic distributions in Holladay to match, nearly a 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

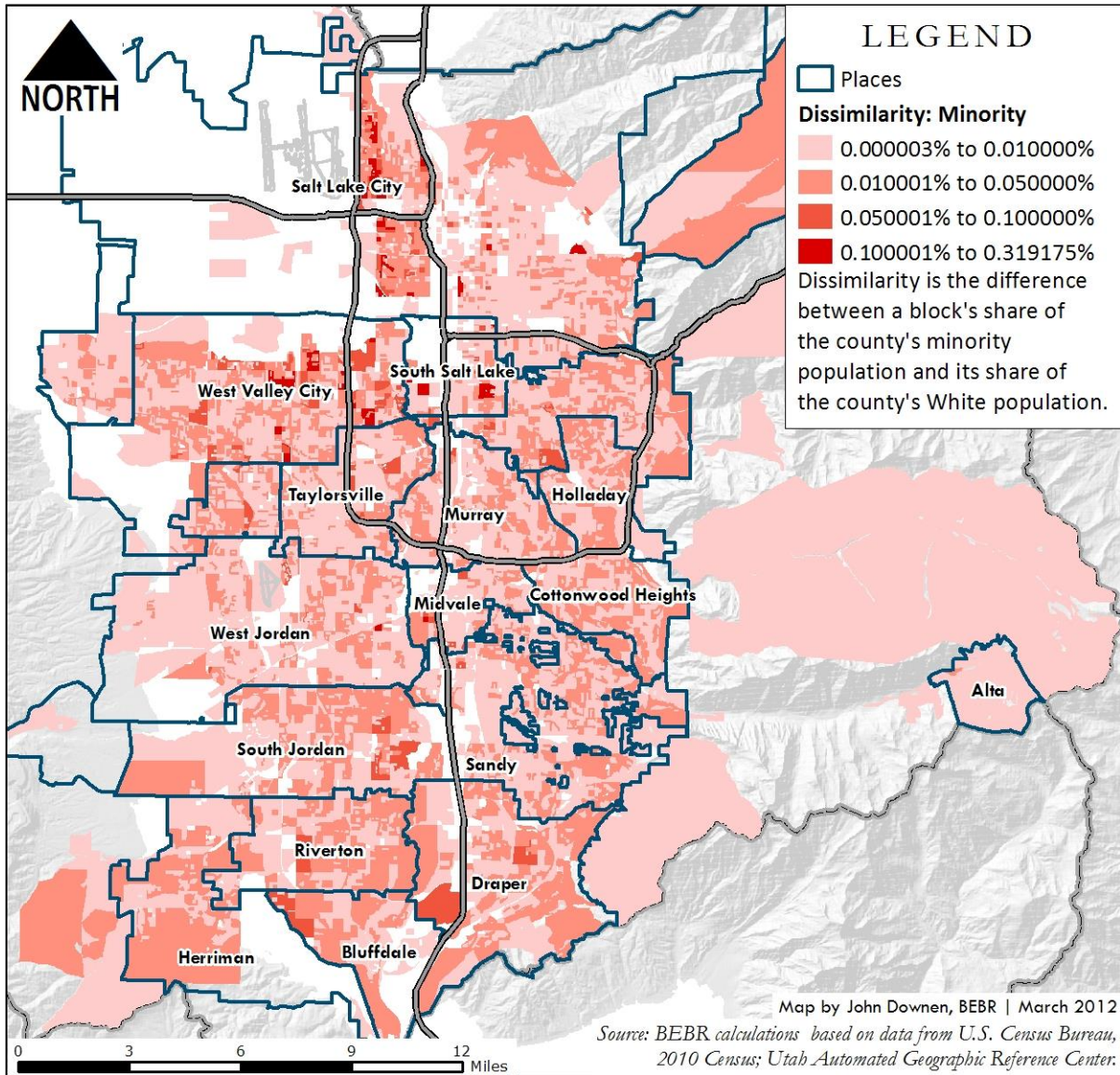


Figure 12 shows the absolute difference between each census block's county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated on the west side of Salt Lake City, primarily in the River District. Some census blocks in West Valley City and South Salt Lake also have dissimilarities greater than 0.1 percent.

RCAP

In 2010, there were 1,495 people, or 6 percent of the Holladay population living in poverty (Table 12). With a poverty rate of 10.6 percent, a minority person was almost twice as likely to be poor as a non-Hispanic white individual. Yet, the poor Hispanic rate was less than that of non-Hispanic whites by about 2 percent. The highest prevalence of poverty was among Asians, with over a third of the Holladay Asian population being considered poor. There was no prevalence of poverty among the few blacks and Pacific Islanders living in the city. Of all the poor people living in Holladay in 2010, over 84 percent of them were non-Hispanic whites (Table 13). Almost 13 percent of them were Asian, and only 2.3 percent were Hispanic. Only four out of the 535 Native Americans living in the city were considered poor, a rate of less the half a percent.

Table 12
Number and Share of Poor Persons by Race and Ethnicity in Holladay, 2010

		Poor	Total	% Poor
Holladay	Black	0	186	0.0%
	Native Am.	4	535	0.7%
	Asian	192	511	37.6%
	Pacific Island	0	22	0.0%
	Hispanic	34	910	3.7%
	Total Minority	230	2164	10.6%
	White	1265	22571	5.6%
	Total	1495	24735	6.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Holladay by Race and Ethnicity, 2010

	Race/ Ethnicity	Persons	Share
Holladay	Black	0	0.0%
	Native Am.	4	0.3%
	Asian	192	12.8%
	Pacific Island	0	0.0%
	Hispanic	34	2.3%
	Total Minority	230	15.4%
	White	1265	84.6%
	Total Poor	1495	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

As shown in Figure 13, the poor residents of Holladay are mostly congregated to the north and western portions of the city. There are few concentrations of poor residents of all ethnicities east of Highland Drive and south of 5400 South. A majority of the poor Asian resident in the city live between Highland Drive and the Murray border. The majority of poor residents living in the northern section of the city between the Millcreek border and 5400 South are non-Hispanic white. There are no concentrations of poor residents in the southeast corner of the city on the eastern side of Interstate 215 closer to Wasatch Boulevard. There are no racially or ethnically concentrated areas of poverty as defined by HUD in Holladay (Figure 14). This is not surprising, considering the low percentage of poor residents who are racial or ethnic minorities. Even though higher concentrations of poor Asians live west of Highland Drive, there are also a large number of poor whites living there. As a result, the area is not considered a racially or ethnically concentrated area of poverty, if considered a concentration of poverty at all.

Figure 13
Poor by Census Tract in Holladay, 2010

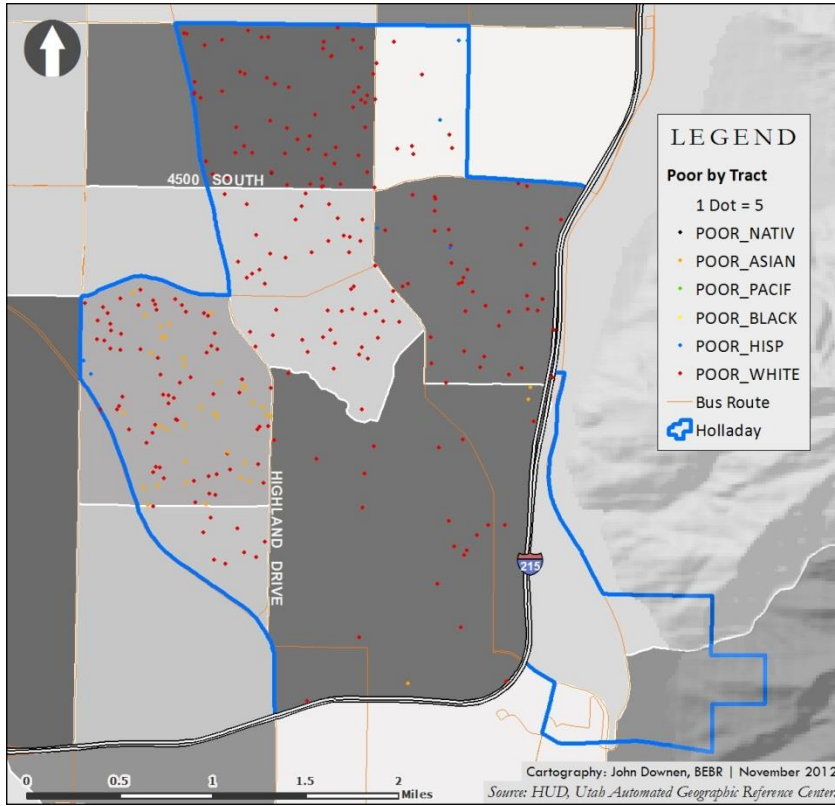
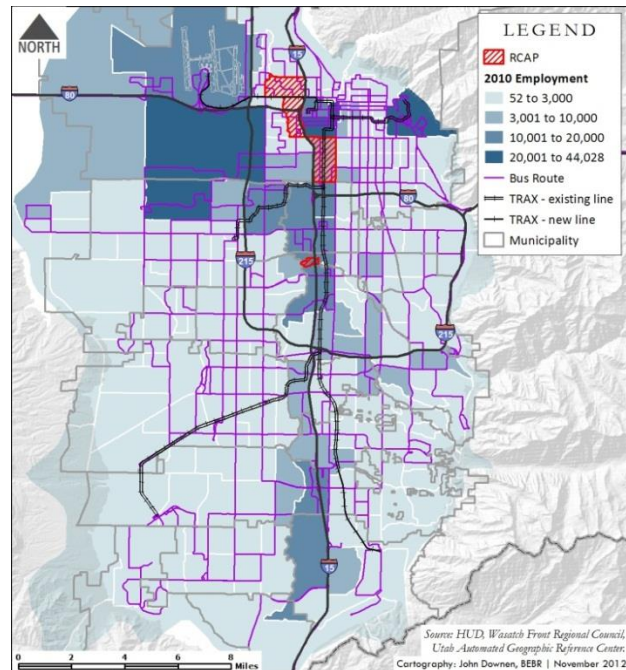


Figure 14
Racially Concentrated Areas of Poverty in Salt Lake County



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 minority-majority populations, which are defined as having minority shares 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 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 Holladay, 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. This includes the areas west of Highland Drive and north of E. Murray Holladay Road, where the concentrations of poor residents and minorities are higher than the other areas of the city but are not significantly different from the county shares.

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

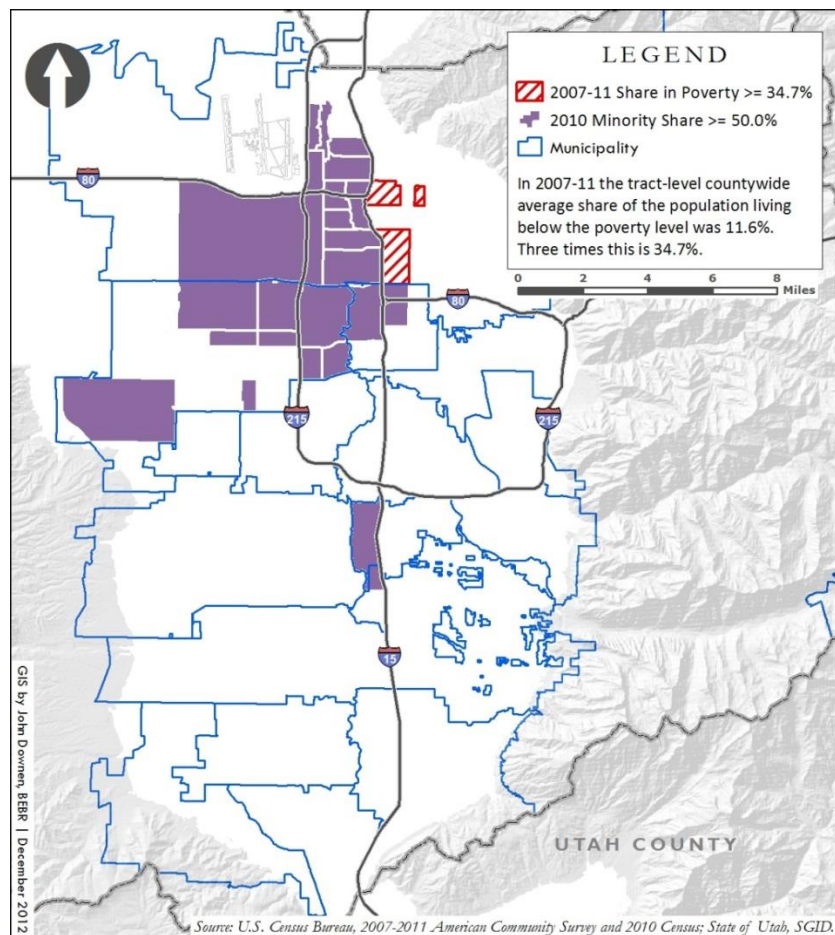


Figure 16
Concentrations of Poverty and
Hispanics by Tract in Salt Lake
County, 2007-2011

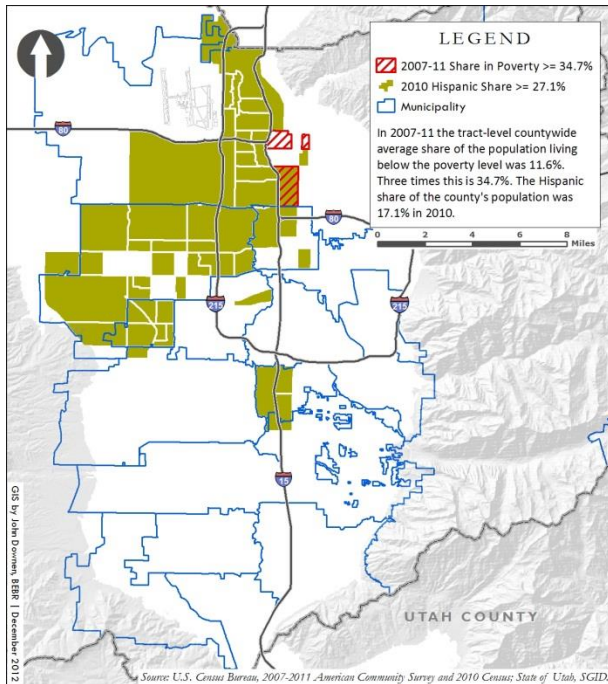


Figure 17
Concentrations of Poverty and
Minorities by Tract in Salt Lake
County, 2007-2011

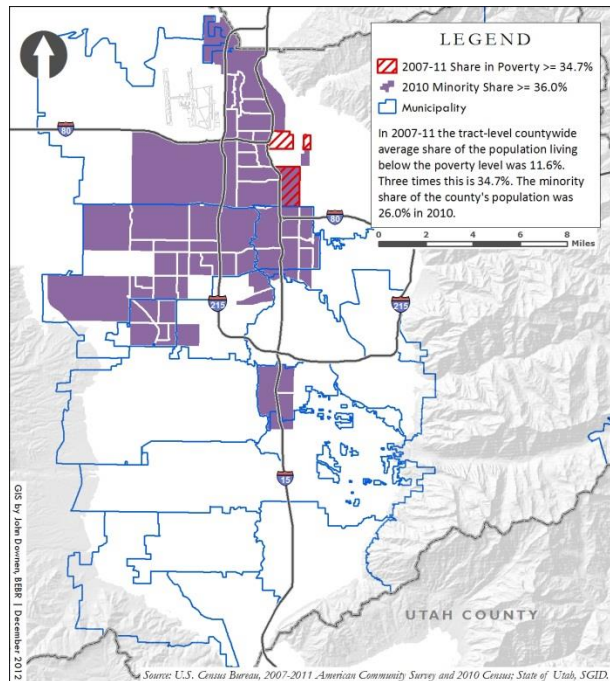


Figure 18
Subsidized Apartment Projects in Salt Lake County, 2011

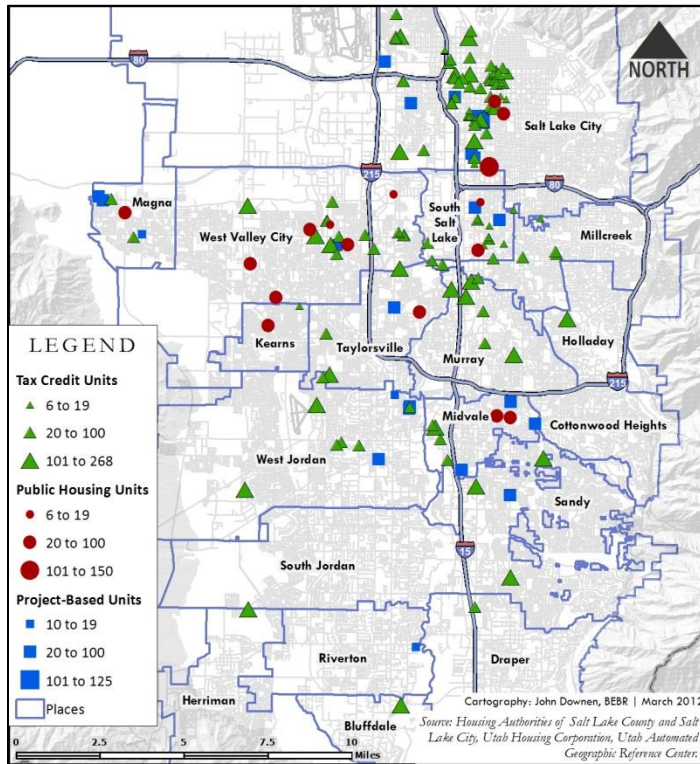


Figure 18 maps the subsidized apartment projects in Salt Lake County. A majority of the projects, especially project-based units are located in the central and northern cities in the county. As a result, only one tax credit-based project exists in the city of Holladay. It is in the western portion of the city along Highland Drive. This is an area with a higher concentration of poor residents (Figure 13) as well as an area with relative proximity to major bus lines, namely the one traveling north and south along Highland Drive. There is also a tax credit unit just over the northwestern border of Holladay in the township of Millcreek as well as a few in the city of Murray to the west. Nonetheless, considering the higher rate of poverty compared to its neighboring cities and the concentrations of the poor, it is surprising there are not more projects, adding to the amount of affordable housing available to lower-income families and individuals in Holladay.

In the city of Holladay in 2011, there were Section 8 vouchers in use from all three of the major housing authorities in Salt Lake County (Figure 19). Not surprisingly, a majority of these vouchers have a similar concentration to the geographical locations of poor residents in Holladay (Figure 13). Most of these vouchers were used along major roads, and bus routes, along Highland Drive, 2300 East and E. Murray Holladay Road. The highest density of these vouchers being used in the same location as the tax credit-subsidized apartments from Figure 18 at the intersection of Highland Drive and E Murray Holladay Road. Almost none of these vouchers are used on the east side of the city closer to Wasatch Blvd. This indicates a clear segregation between the lower-income residents and the more affluent classes within the city of Holladay. Though not to as much of an extreme as the segregation present between the east and west sides of Salt Lake City, the city of Holladay has geographical housing bias.

Figure 19
Section 8 Vouchers in Holladay, 2011

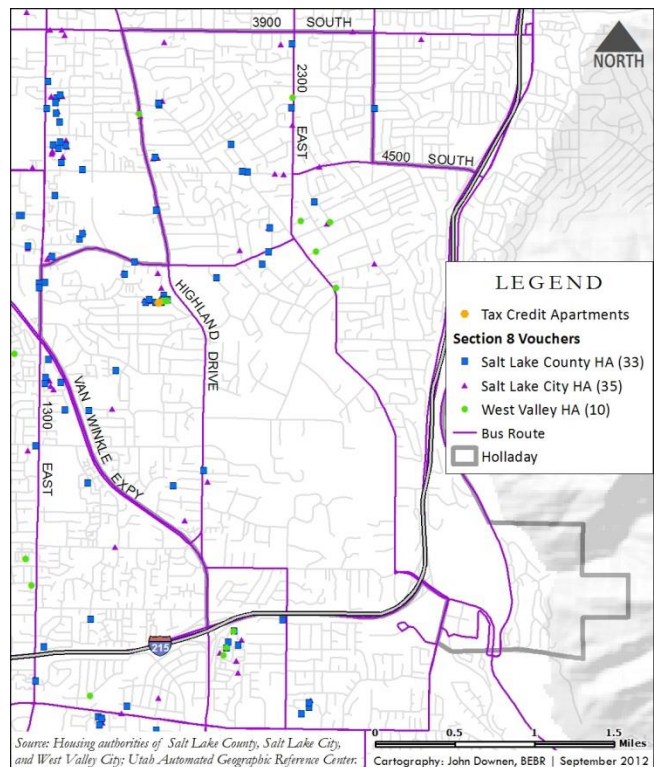


Table 14 displays the number of individuals receiving public assistance in Holladay disaggregated by city and zip code. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (TANF) 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 number of individuals receiving public assistance in 2012 is mapped in Figure 20 by zip code. Each zip code with fewer than ten recipients is suppressed in the data, and each zip code without any residences or missing data are also removed. Between 2007 and 2012, Holladay saw a percentage increase in residents on public assistance about equal to the county percentage at 44.8 and 46.8 percent, respectively. In the city, this equates to just over 1,000 more individuals in 2012. Even in 2012, Holladay remained on the lower end of number of residents on public assistance in the county.

Table 14
Distinct Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Holladay	84117	2,382	3,448	1,066	44.8%
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

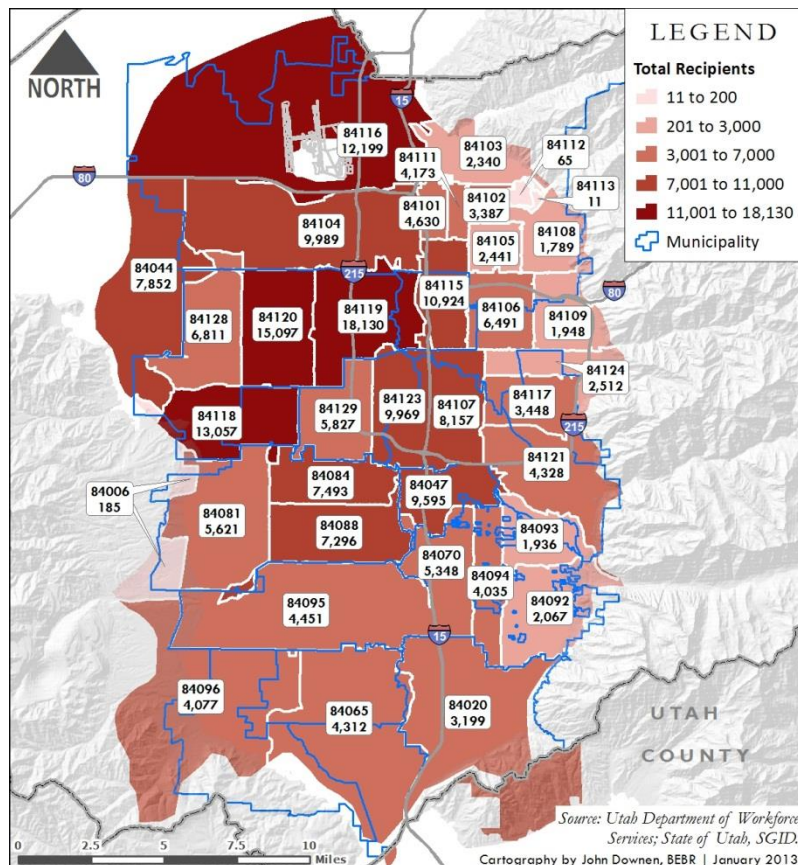


Table 15 uses the same DWS data on public assistance to calculate the number of large family households on public assistance in 2007 and 2012. A large family size is classified as a household of five or more individuals living together. Countywide, the number of large families receiving public assistance increased, by about 61 percent over the five-year period. Holladay was slightly above this percentage change, increasing by 93.7 percent. Figure 21 displays the concentrations of these large families by zip code in Salt Lake County. In 2012, Holladay still had low numbers of large families on public assistance. However, this could be due to relatively low prevalence of poverty (Table 12) combined with a low number of total residents.

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
Holladay	84117	301	583	282	93.7%
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

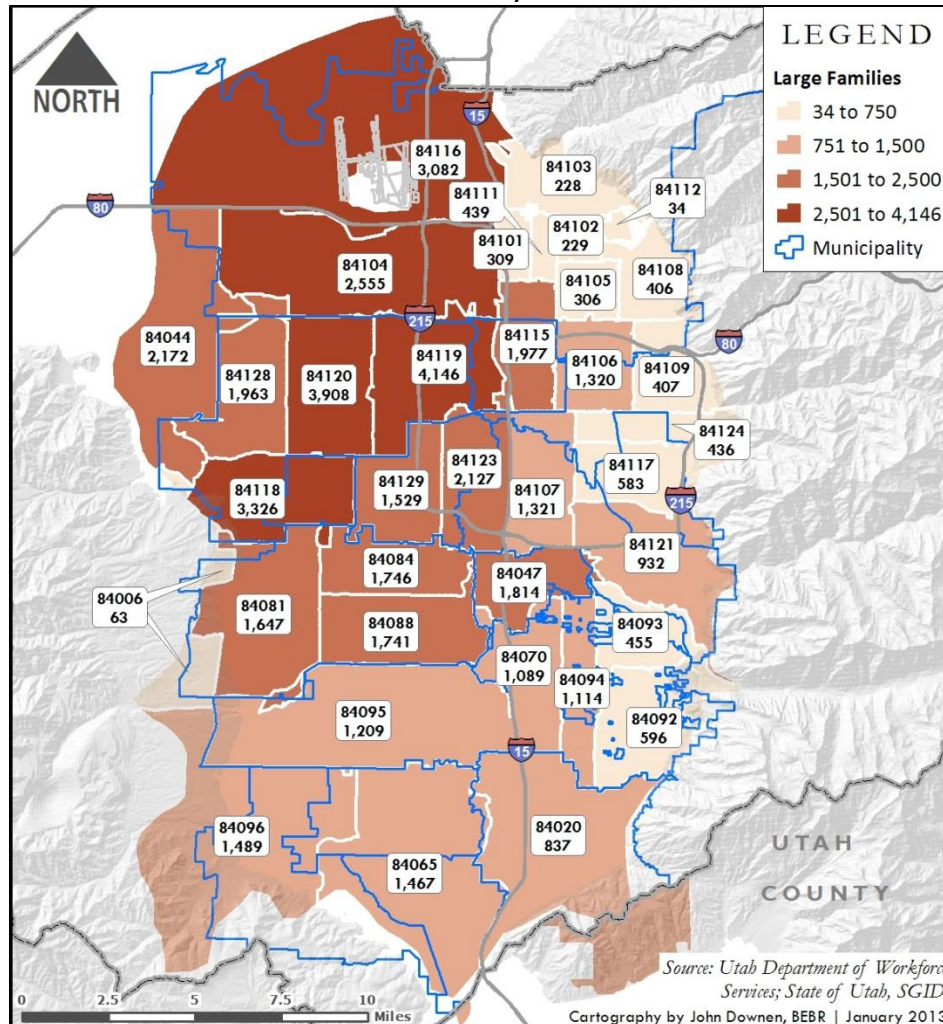


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. Not surprising, the number of disabled individuals on public assistance increased between 2007 and 2012, by about 21 percent countywide. Holladay, on the other hand, only experienced an 8.6 percent increase, adding just over 51 more recipients in 2012 than in 2007. Figure 22 maps the number of disabled individuals on public assistance in 2012 by zip code in Salt Lake County. Compared to the county, Holladay has low numbers of disabled residents receiving public assistance.

Table 16
Disabled Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Disabled	2012 Disabled	Absolute Change	Percentage Change
Holladay	84117	595	646	51	8.6%
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

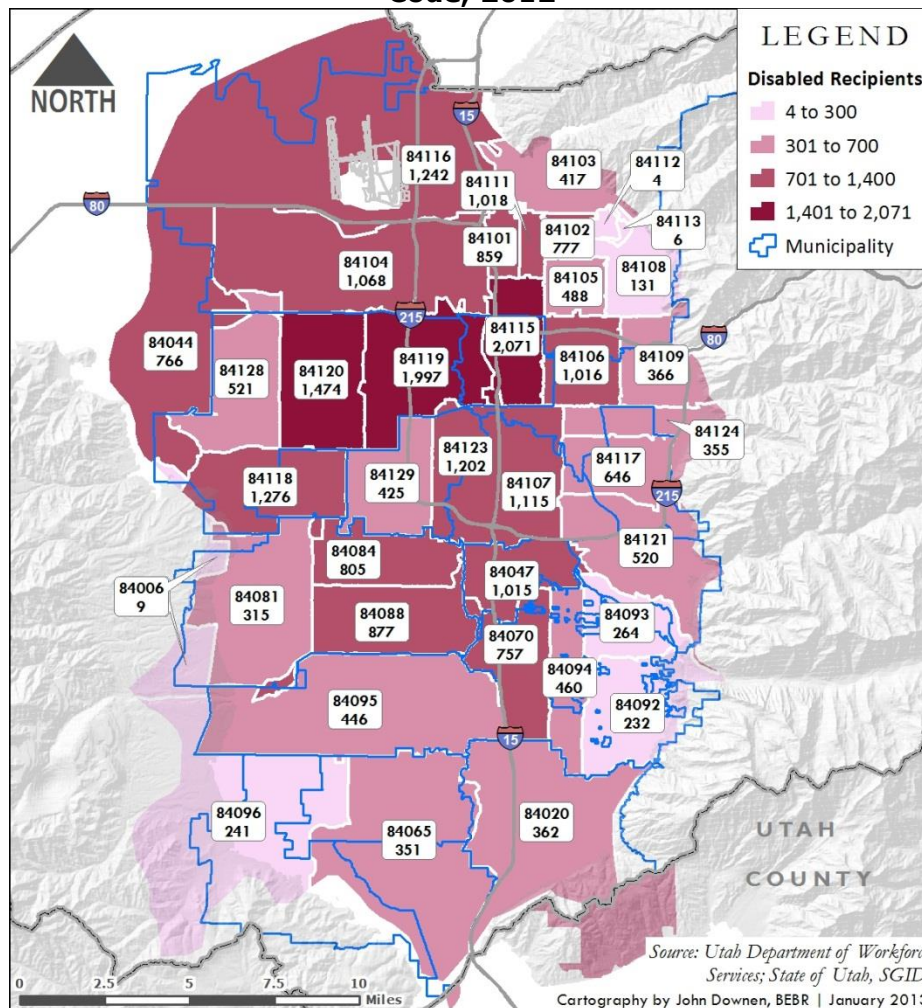


Table 17 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County. The highest number of individuals is in the northern and western zip codes in the cities of Salt Lake City, West Valley City and South Salt Lake. However, some of the larger percentage increases were in the southern and eastern zip codes. Holladay is situated in the lower to middle range. Overall, Holladay saw an increase of about 37 percent more Hispanics receiving assistance in 2012, while having one of the lowest absolute numbers in the county in 2012.

Table 17
Hispanic Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
Holladay	84117	211	290	79	37.4%
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

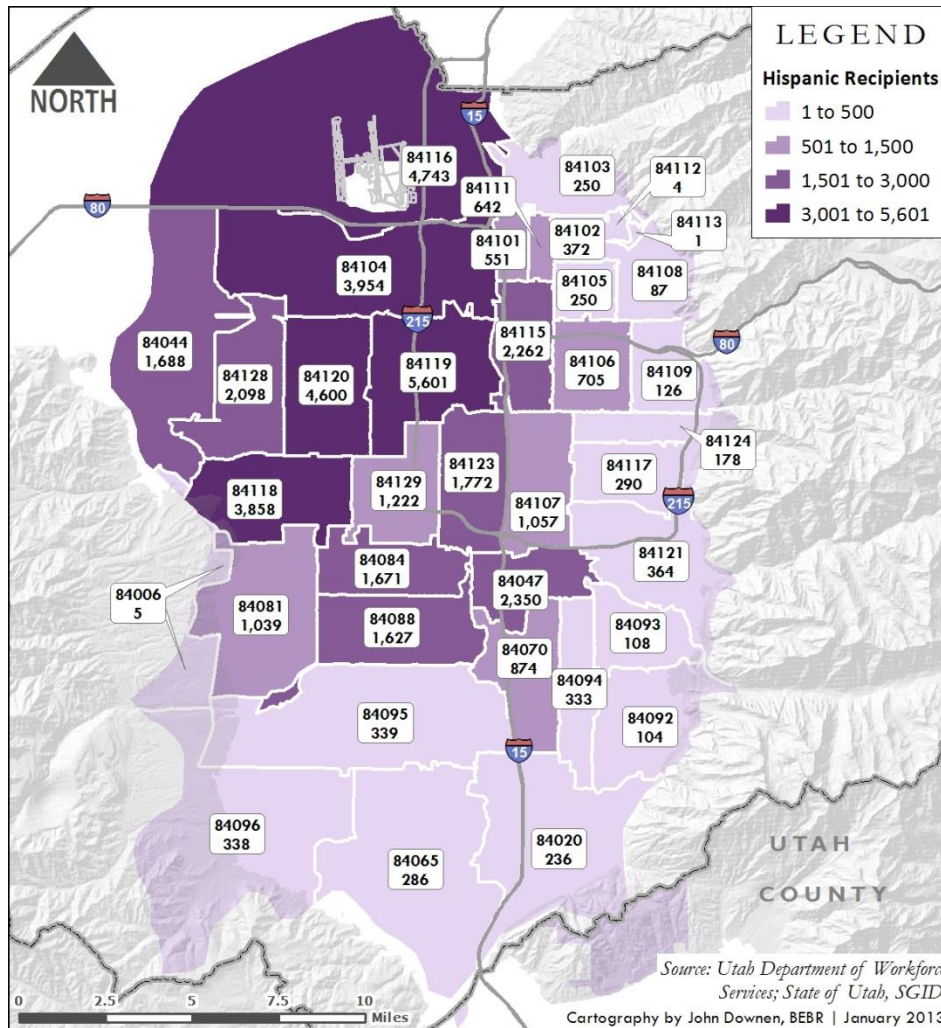
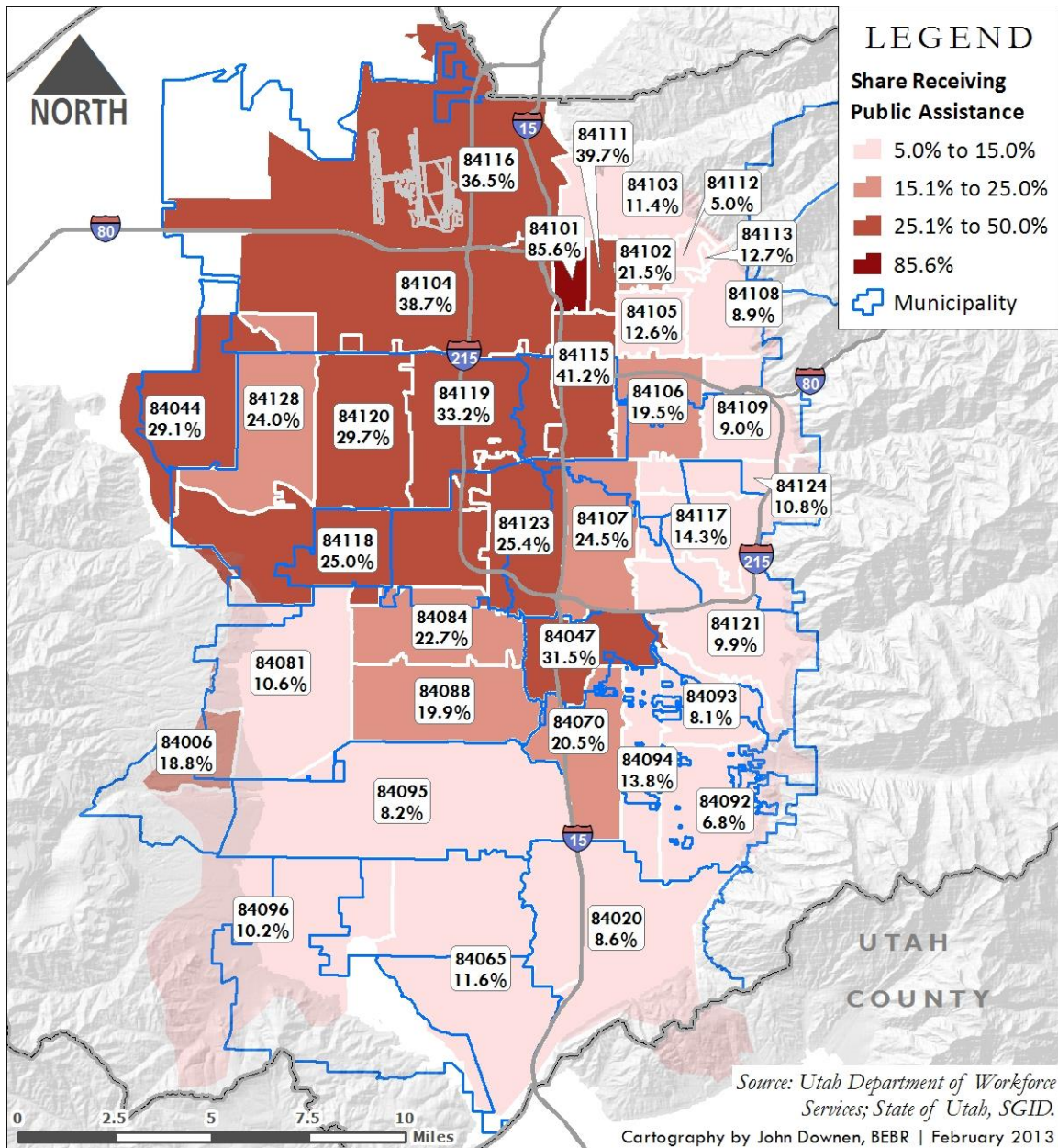


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. It should be noted that the zip codes used in the map are based on the U.S. Census Bureau's zip code tabulation areas (ZCTAs), which do not exactly correspond to the zip code boundaries used 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. Much lower proportions of the population in the eastern cities are recipients of some form of public assistance from the state. Holladay, though with a higher percentage than the other easternmost cities, is no exception, with almost 15 percent in 84117 alone.

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 Holladay. The city received a weighted score of 7.3, almost 2.5 points above the county score (Table 18). In fact, every composite index received a higher score than the county average, with the exception of the index for job access in which Holladay receive the same score as the county of 5.4. This score is most likely a result of few major employment centers in the city itself and relatively few public transit options, but the city is in close proximity to the Intermountain Medical Center in Murray, urban areas like Ft. Union Boulevard, and various retail areas in Murray, Millcreek and Cottonwood Heights. The most striking score is that of school proficiency in which the city scored almost five points higher than the average of 9. The index for housing stability in Holladay also scored well, at 6.6 points, over the county average of 5.3. The other two indices are less than one full point higher than the county average. Considering Holladay’s relatively higher rate of poverty for its eastern location and lack of major transit options, the city scores highly in terms of access to opportunity for all classes of residents.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Holladay	9.0	5.4	5.9	5.4	6.6	7.3
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 Holladay

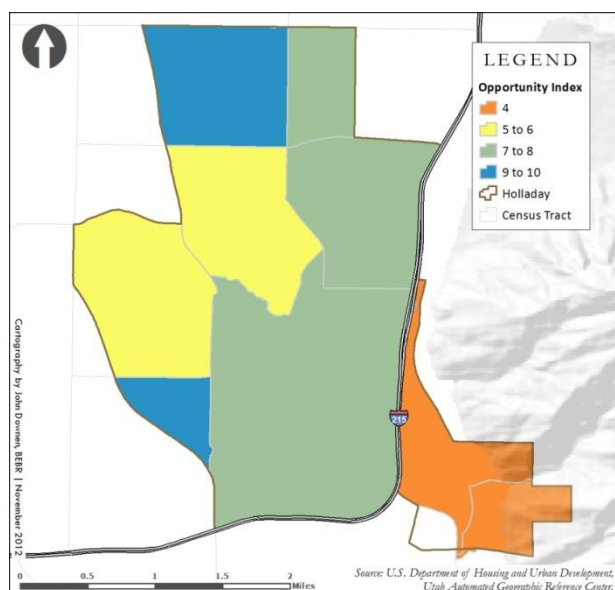
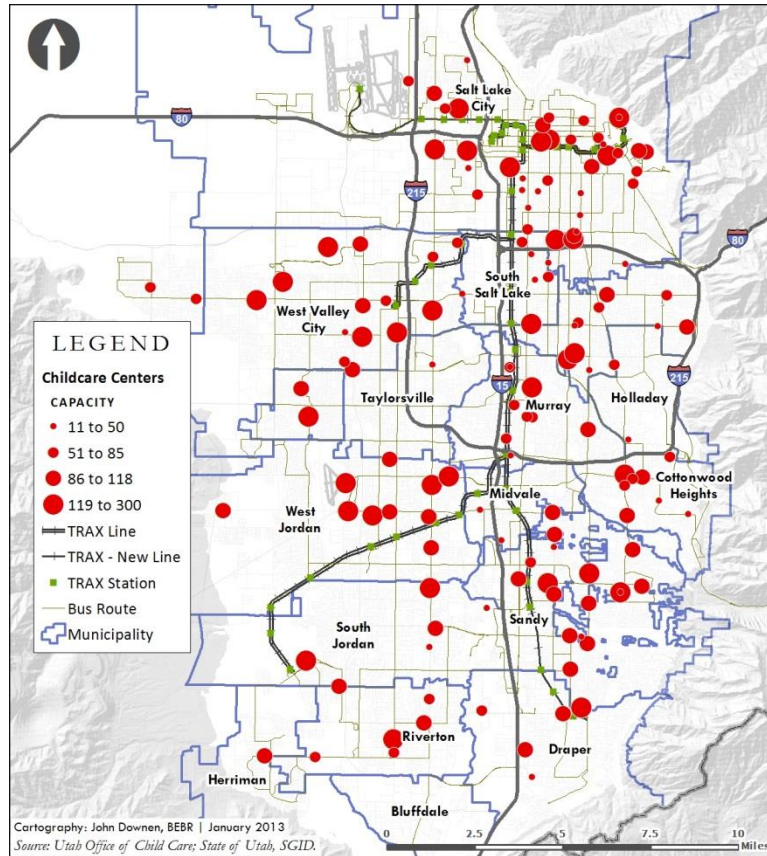


Figure 25 maps the individual HUD opportunity index score of each census tract within the city of Holladay. The scores range from the lowest of 4 out of 10 in both tracts in the southeast corner, cut off by I-215, to as high as 10 in two western tracts. The reason for the two tracts scoring 4 is most likely due to the highly residential nature of that area and lack of public transit and other neighborhood conveniences. The three most central tracts score well, with two receiving a score of 7 and one receiving an 8. The two lowest-performing western tracts are sandwiched between the two highest-performing tracts. These tracts are each areas with higher concentrations of poverty along Highland Drive and East Murray Holladay Boulevard. These tracts score lower due to their low scores on the labor and poverty indices, while the two lowest-performing tracts are due to poor job access, poverty and housing stability indices. In every tract, the school index reports a 9 point score.

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 that 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. 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, presenting an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 13, Holladay has very few childcare facilities, and the ones that are in and near the city are of lower capacity and along the city boundaries. There are no childcare facilities in the central or eastern portions of the city. However, each of the facilities along or just outside the municipal boundaries is along a bus route, making the childcare accessible via public transportation from Holladay. However, there are few bus routes running through the city, and especially into neighborhoods, making access for those relying on public transit somewhat of an impediment on housing choice. Nonetheless, the facilities just west of Holladay in Millcreek are quite large and along major bus routes that the poor residents from the northern and western tracts of Holladay (Figure 13) are likely travel on to get to employment centers in Murray and other cities in the valley. It could also be assumed there are some licensed family and residential certificate childcare centers in Holladay, making childcare more accessible in some neighborhoods. However, with a maximum capacity of only eight children and low awareness, these types of childcare centers are unlikely to affect the large-scale access to childcare for all resident populations.

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 Holladay, 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,

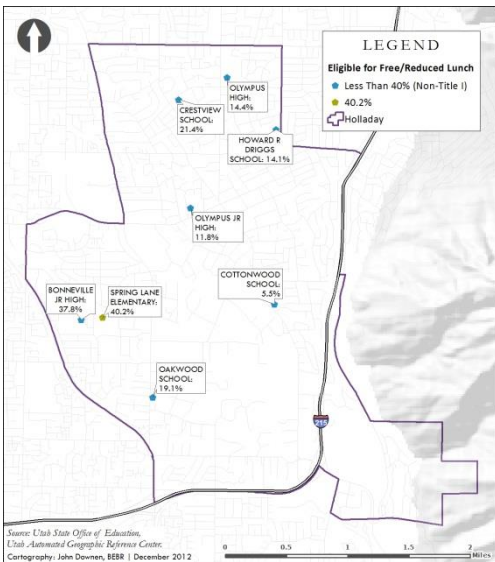
positive indicators: percent proficiency in language arts and science for elementary, middle and high schools. Subtracted from this indicator is the summation of four negative proxies for home environment and educational quality: free and reduced lunch percentage, percentage of minority students, percentage 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, eight of which are in Holladay (Table 19). The lowest score is a 5 at Spring Lane School in the western portion of the city in an area of poverty between Van Winkle Expressway and Highland Dr. and S Murray Holladay Rd. and 5600 South. Every other school in the city, however, is ranked above the bottom half of all the 204 ranked schools in the county. The school with the highest opportunity in the city is Howard R. Driggs School, which is on the eastern edge of the city closer to Mt. Olympus and Millcreek, ranked as the 9th highest school in the county.

**Table 19
Holladay School Opportunity**

District	School	County Ranking	Opportunity Index
Granite	Spring Lane School	107	5
Granite	Bonneville Jr High	98	6
Granite	Olympus High	80	7
Granite	Oakwood School	51	8
Granite	Crestview School	47	8
Granite	Olympus Jr High	31	9
Granite	Cottonwood School	10	10
Granite	Howard R Driggs School	9	10

Source: BEBR computations from Utah State Office of Education data

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



to Spring Lane School’s index score of 5 out of 10.

The following five figures (Figure 27, Figure 28, Figure 29, Figure 30 and 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. Overall, the schools in Holladay scored well on the opportunity index, with only one school, Spring Lane School not scoring in the top 50 percent of the county. As seen from these maps, it is the only Title I school in the city, scoring the lowest in language Arts proficiency and second lowest in science proficiency of all public schools in the city. Not surprisingly, the school is located on the west side of I-15 in an area more densely concentrated with poor residents than the east side (Figure 13). Similarly, along with Bonneville Jr. High, Spring Lane Elementary stands out with a much higher than city average percentage of minority students and even more so, students with limited English proficiency parents. All these factors, along with its location on the west side, an area of lower overall opportunity and higher concentrations of poor residents, contribute

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

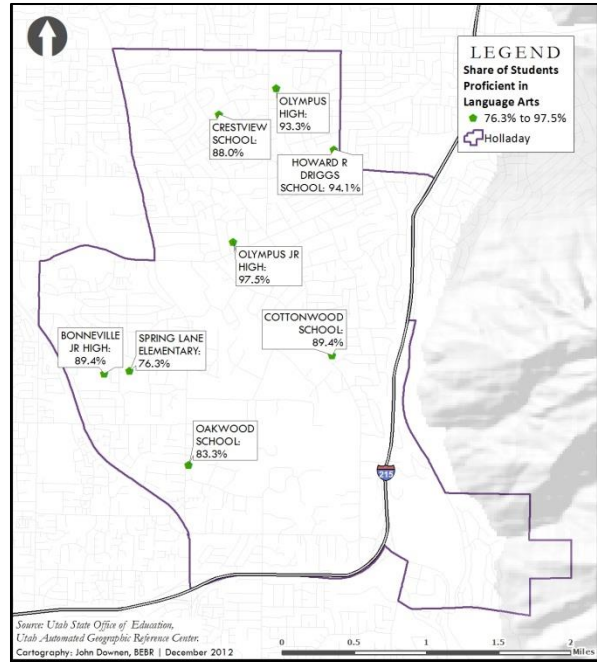


Figure 29
Share of Students Proficient in Science
in Holladay Public Schools, 2011

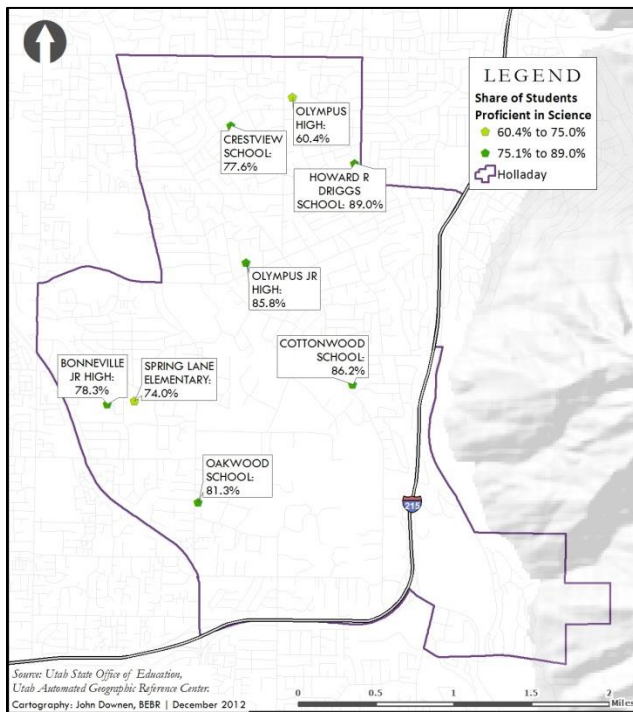


Figure 30
Minority Share of Enrollment in Public Schools in Holladay, 2011

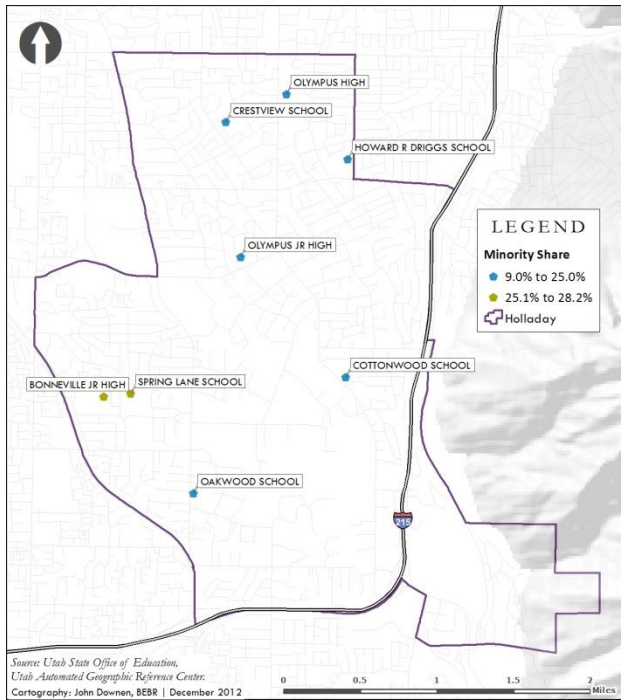
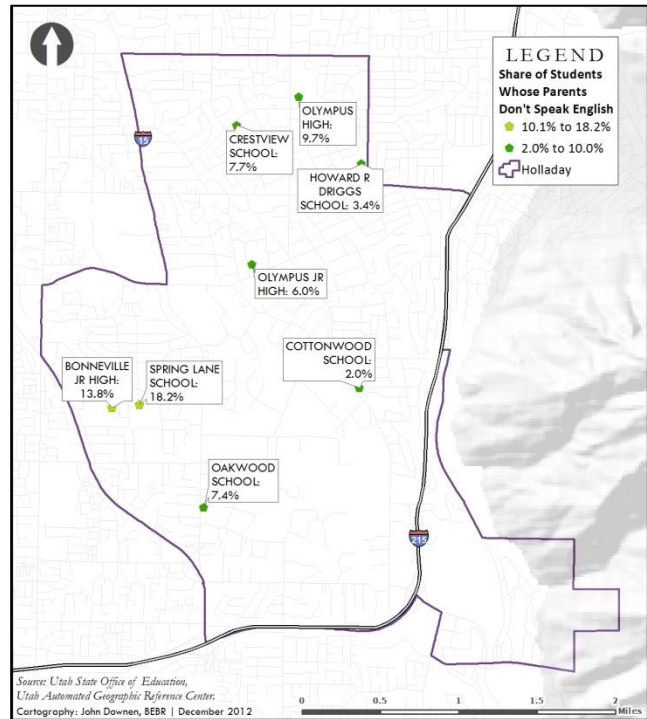


Figure 31
Share of Students with Parents of Limited English Proficiency in Holladay, 2010



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 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 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 racial and ethnic composition of students enrolled at each school in Holladay as well as an overall composition of the school population aggregated at the city level.

Table 20
Enrollment Percentage by Race in Public Schools, 2011

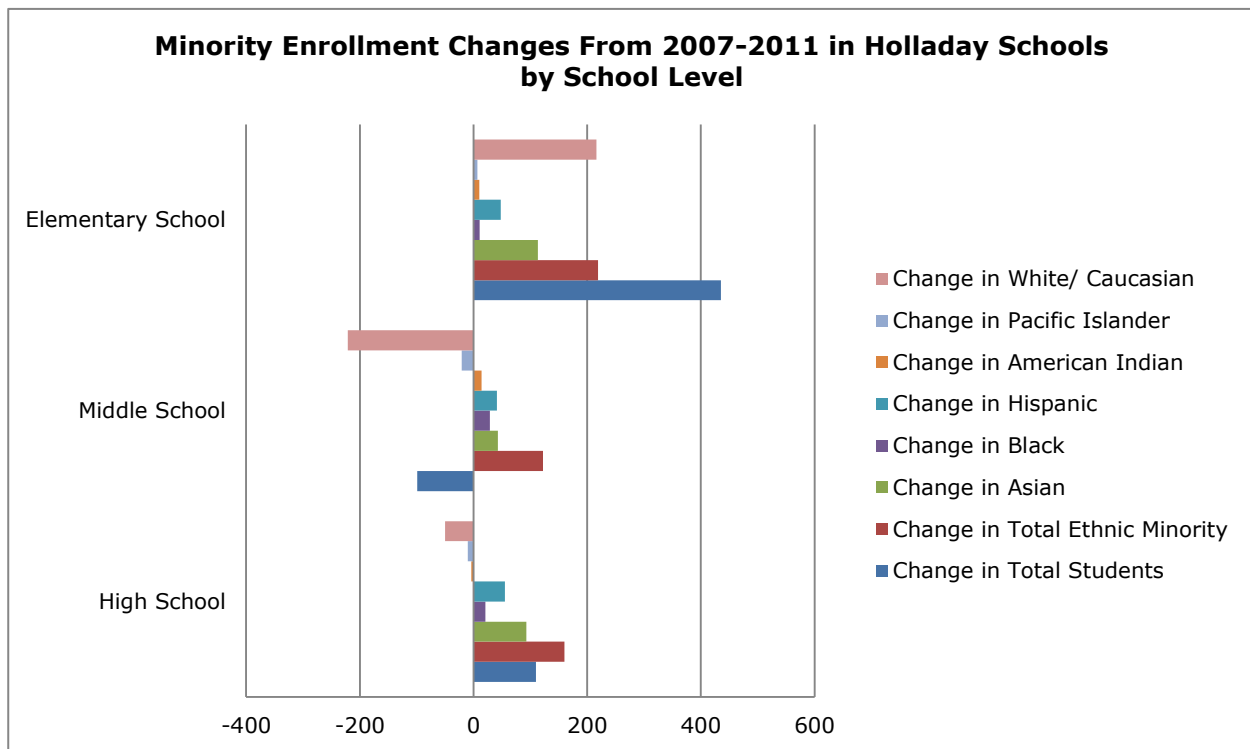
School	Minority	African Am or Black	American Indian/ Alaskan Native	Asian	Hispanic/ Latino	Multi- Race	Pacific Islander
Cottonwood School	9.0%	1.0%	0.2%	3.1%	3.3%	0.4%	1.0%
Howard R Driggs School	9.2%	1.9%	0.7%	2.6%	3.5%	0.1%	0.4%
Morningside School	9.2%	2.2%	0.7%	2.4%	2.7%	1.0%	0.2%
Upland Terrace School	10.5%	0.2%	0.8%	2.0%	6.4%	0.2%	1.0%
Oakridge School	10.7%	0.9%	0.2%	5.5%	3.6%	0.0%	0.5%
Olympus Jr High	10.9%	1.8%	0.8%	3.1%	5.0%	0.0%	0.4%
Oakwood School	11.5%	2.5%	0.6%	1.9%	5.4%	0.0%	1.0%
Churchill Jr High	11.7%	0.9%	0.5%	3.5%	5.2%	0.2%	1.4%
Crestview School	13.3%	2.7%	0.8%	3.4%	5.6%	0.0%	0.8%
Olympus High	14.7%	1.7%	1.0%	4.2%	6.8%	0.3%	0.6%
Skyline High	16.3%	1.3%	0.4%	9.3%	4.4%	0.0%	0.8%
Wasatch Jr High	17.1%	1.5%	0.3%	9.4%	5.3%	0.0%	0.6%
Morningside Magnet School	21.4%	0.0%	0.0%	19.0%	1.2%	1.2%	0.0%
William Penn School	23.6%	2.3%	1.2%	11.7%	7.3%	0.0%	1.1%
Evergreen Jr High	24.7%	3.7%	1.8%	6.9%	10.4%	0.6%	1.3%
Bonnevile Jr High	26.2%	3.6%	0.6%	2.6%	16.4%	1.2%	1.9%
Spring Lane School	28.2%	3.4%	0.9%	4.5%	14.5%	3.6%	1.3%
Holladay Totals	16.0%	1.9%	0.7%	5.4%	6.7%	0.4%	0.9%

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 racial and ethnic compositions in Salt Lake County public schools. 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 of Kearns or 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. 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.

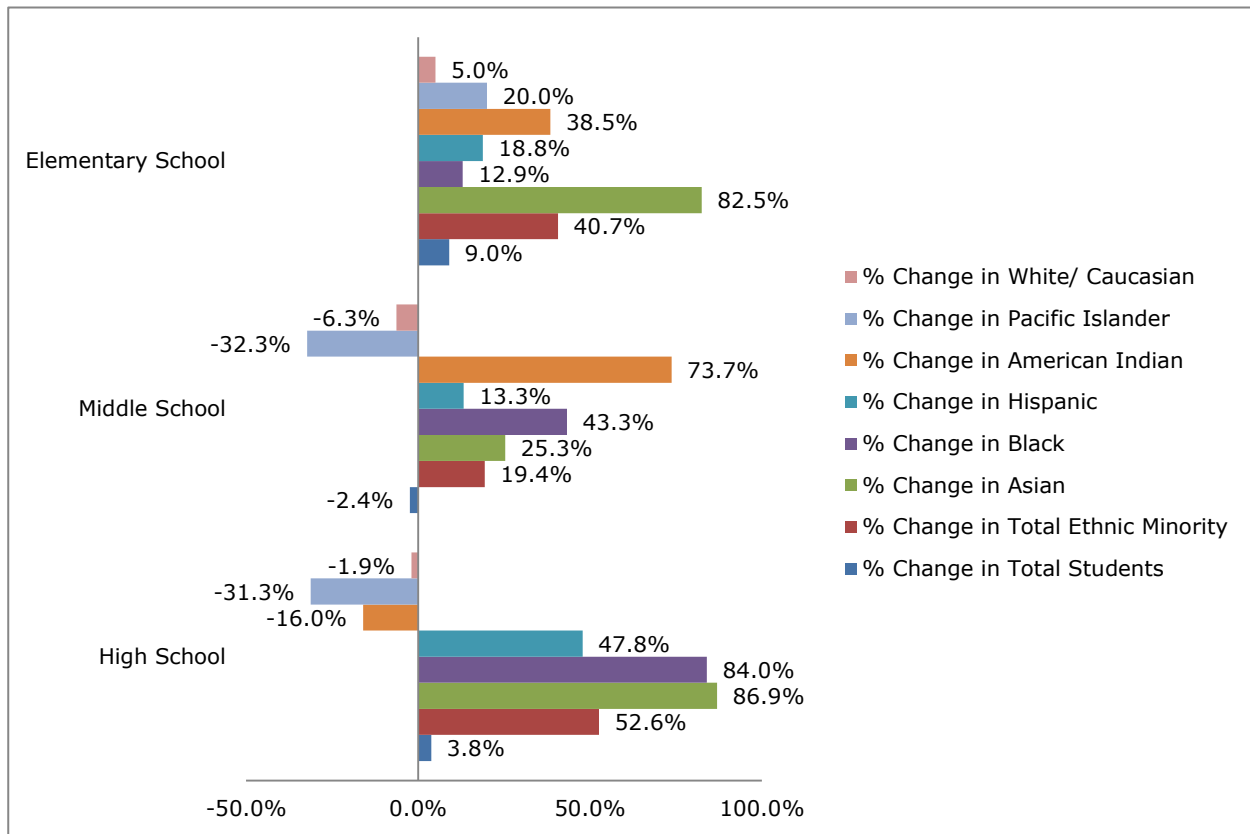
There are 17 total public schools in Holladay or located close to the city in neighboring unincorporated townships, all of which are included in Figure 32. This figure displays the total change in the number of student enrollments for each ethnic group between 2007 and 2011. Overall, the city had a large gain in total student enrollments, with 446 more students in 2011. This is due in part to the large increases in the Asian and Hispanic communities and a relatively small decline in the number of non-Hispanic white students—only 55 fewer in 2011. The only ethnic minorities to decrease in size were the Pacific Islander students, who saw a 14 student loss in Skyline High, leading to a total decrease of 24 students citywide. In Figure 32, the total change in student enrollments for each level of public school is separated by ethnic group. This shows a few different trends in Holladay. First, despite a growth of over 200 more non-Hispanic white students in elementary schools, there is a large decrease of the same amount in middle school, and a smaller but still existent decline in the high school population. It is not surprising to note that in Holladay, only middle schools had declining student enrollments between 2007 and 2011. However, in all three levels, it is still clear that the overall numbers of all ethnic minorities increased in their respective levels.

Figure 32
Total Minority Enrollment Changes, 2007 - 2011



The percentage changes for each ethnicity by school level are shown in Figure 33. Most notably, the Asian elementary school population increased by 82.5 percent, while the Hispanic population in this age group increased by nearly 13 percent. In fact, Holladay elementary schools saw an increase of over 100 Asian students from 2007 to 2011, while the Hispanic enrollment increased by fewer than 50 students. Note that while some of the minority groups experienced large percentage increases in the middle school and high school populations, these gains were associated with minimal absolute increases shown in Figure 32.

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 the county’s public schools, there are concentrated areas of both high and low levels of LEP families. Holladay city is positioned along the eastern edge of the Salt Lake Valley and just east of Murray city. To the south is the city of Cottonwood Heights, and to the north is a large section of unincorporated land that includes the Millcreek and Mount Olympus areas. As a result of the unincorporated land area north of Holladay, many schools in this area are being considered in Holladay, because they are closest to this incorporated city, and most likely draw enrollments from there. As a result, 10 elementary schools, five middle schools and two high schools make up the public schools considered in the Holladay city analysis. Figure 34 shows the distribution of reported rates of students with LEP parents at each school. Cottonwood School has the lowest rate of 5.34 percent, and Spring Lane School has the highest rate of 19.21 percent of its students having parents whose primary language is not English.

Figure 34
Percent of Students with LEP Parents, 2010

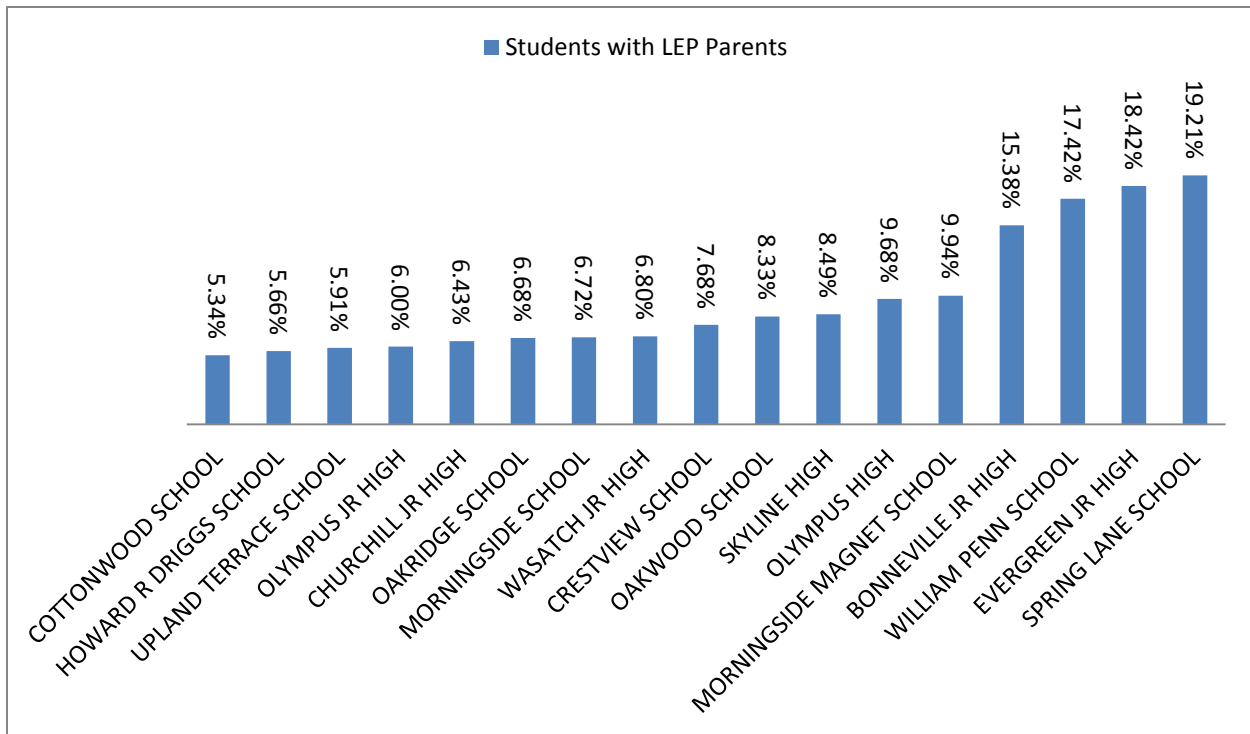
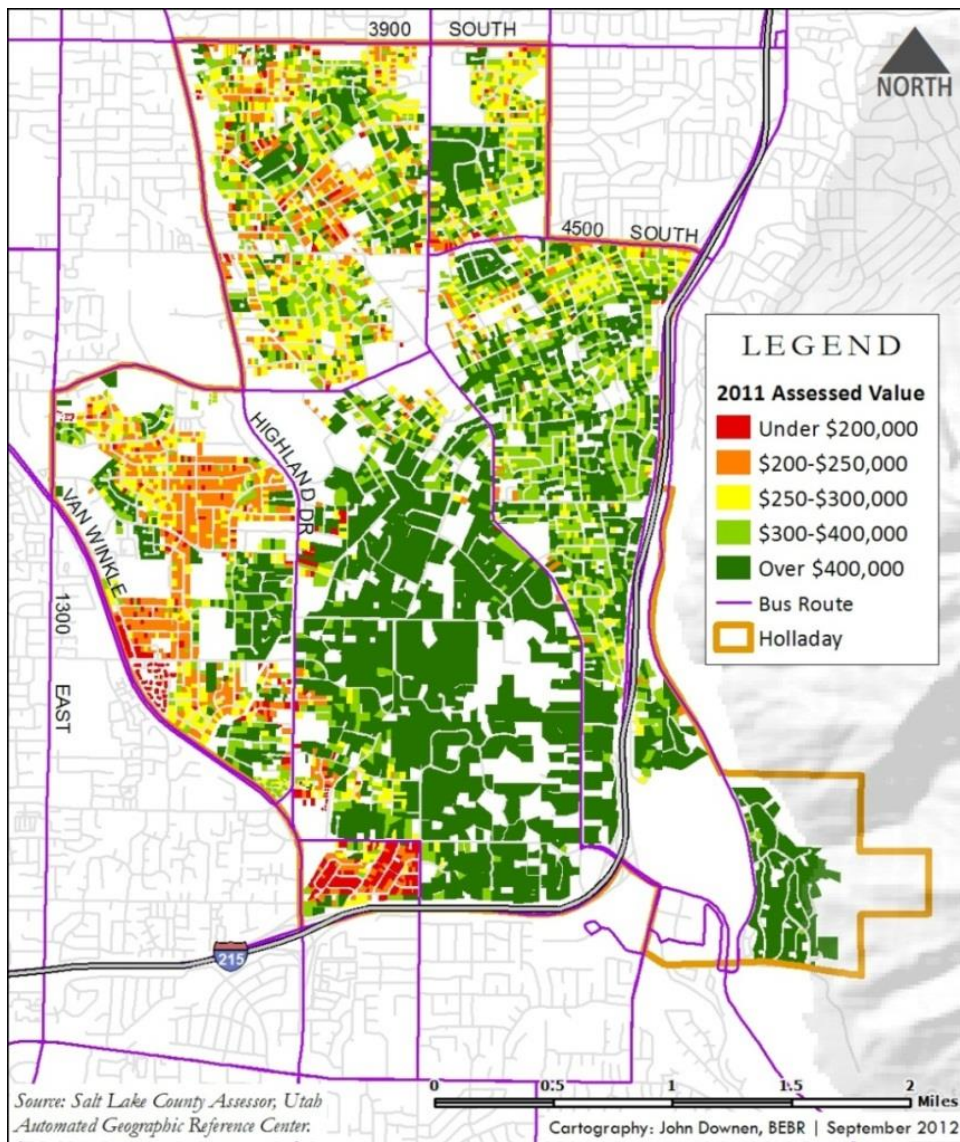


Figure 35 shows the assessed value of detached single family homes by neighborhood in Holladay. As with the other cities in Salt Lake County, the assessed value of the homes in the city varies greatly from under \$200,000 to over \$400,000. The general trend in the city, is the further southeast in the city the home is located, the higher the value of the home with the highest concentration of highly valued homes being located in this region. One major exception to this rule is in the southeast corner of the city between Big Cottonwood Road and I-215, and Highland Drive and 2300 East. In this area, especially along Boxwood Road, the homes are all valued quite low, a majority of which are under \$200,000. This could be due to the smaller size of the houses, with the average being 1,740 square feet, mostly built in the 1950s. However, there are still a few over 200,000 square feet that are still valued under \$200,000, and as a result this neighborhood is very much an anomaly considering the relatively positive qualities of the neighborhood compared to its assessed value. For the most part, the rest of the lower half of assessed home values are west of Highland drive or north of East Murray Holladay Road, which is commensurate with the geographic distribution of poor residents (Figure 13) and Section 8 vouchers used in the city (Figure 19). However, the access to opportunities in Holladay does not necessarily follow this same pattern. In the southeast corner, east of Wasatch Boulevard, there are some of the highest home values in the city, but also the lowest-rated access to opportunity. Similarly, the two highest-rated areas of opportunity are located on the west side, close to higher concentrations of poor residents.

Figure 35
Assessed Value of Detached Single Family Homes in
Holladay, 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 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. The main zip code covering a majority of the area in Holladay, 84117, actually ranks with one of the lowest foreclosure rates in the county. At just under one percent, this main zip code ranks lower than the neighboring eastern zip codes in the area, which also cover cities like Cottonwood Heights, Sandy and Millcreek Township. Overall, the city's percentage of foreclosed homes ranks well below the county total.

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

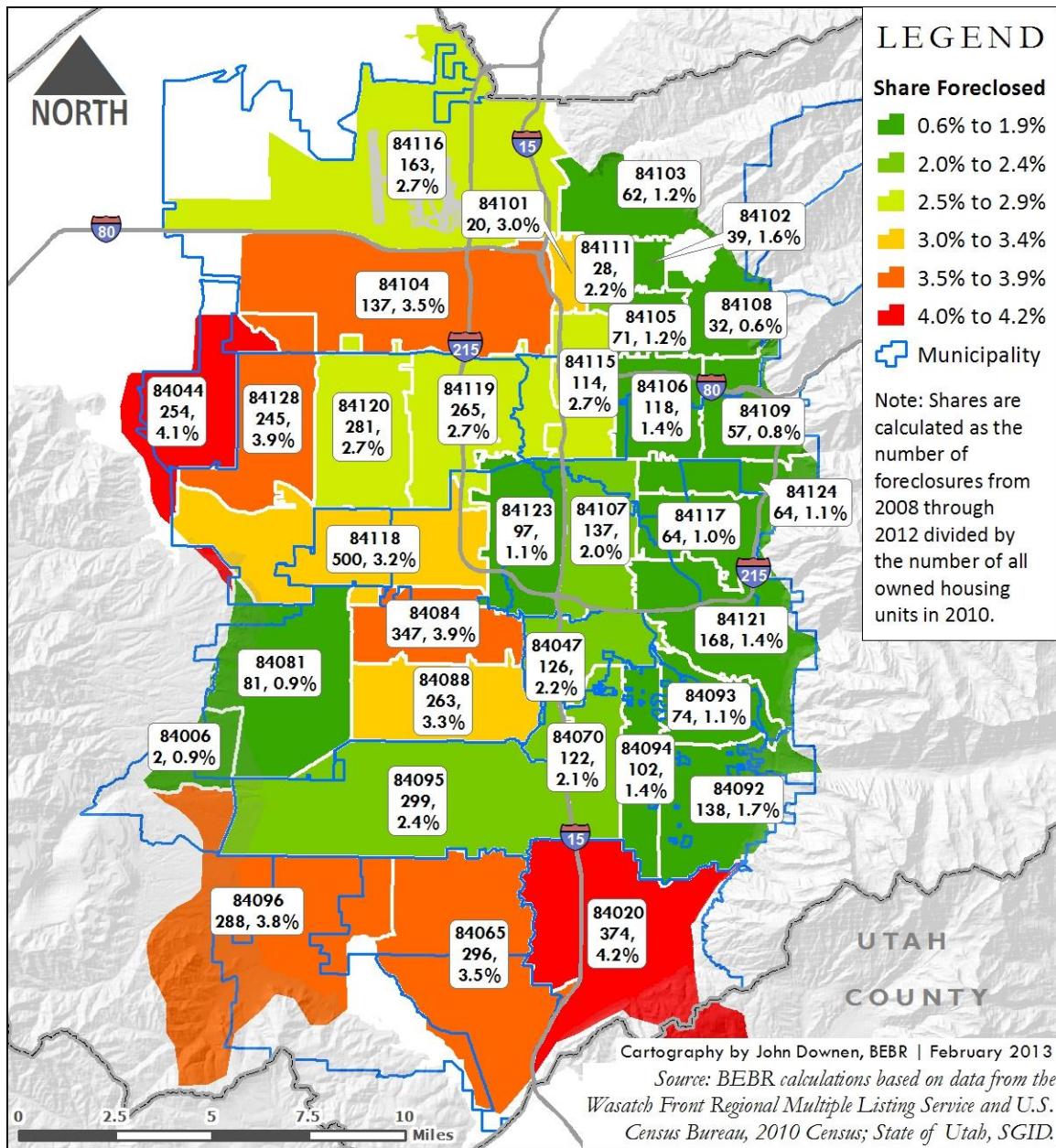
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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. With Holladay on the eastern edge of Salt Lake County, it is not surprising its zip codes have some of the lowest foreclosure rates. In fact, zip code 84117, has one of the lowest rates at just under one percent. Overall, this highlights the disparity between housing stability and values between the more affluent eastern cities and the more diverse western cities. The exceptions to this trend are the southern affluent low-diversity cities which have surprisingly high shares of homes in foreclosure.

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



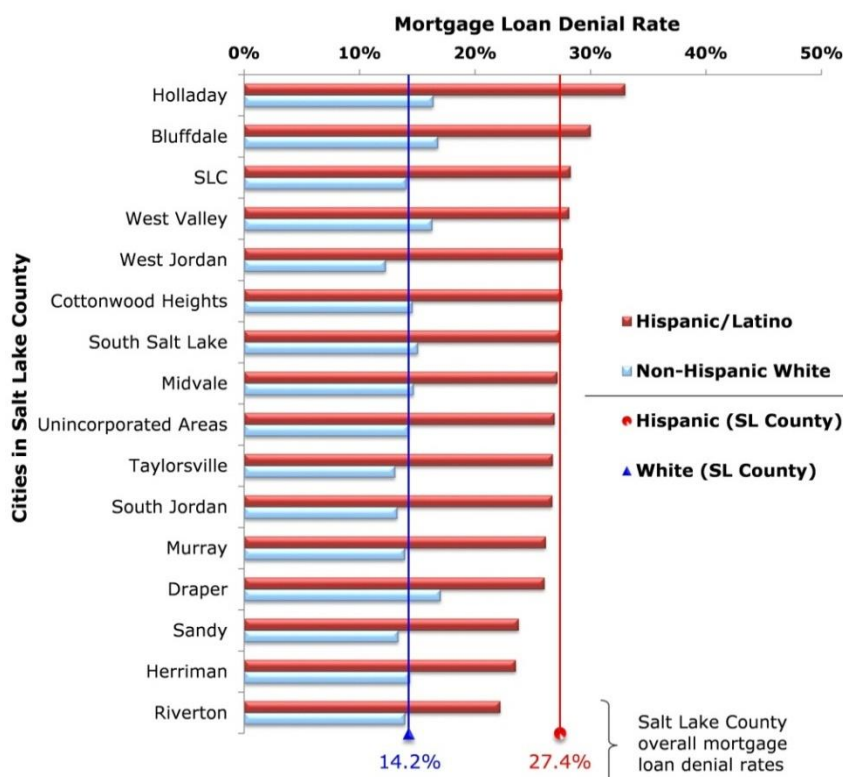
Lending Practices

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 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 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. The denial rate among non-Hispanic white applicants in Holladay is over 16 percent, slightly higher than the county-level non-Hispanic white denial rate of 14 percent.

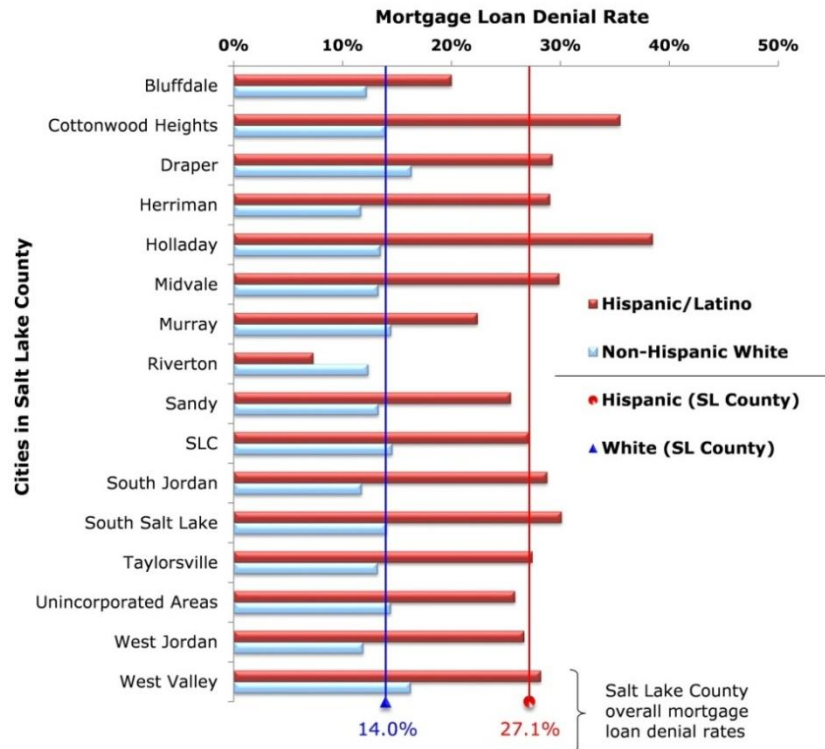
On the other hand, a third of Hispanic applicants selecting Holladay properties were denied applications during this 6-year period—the highest denial rate among Hispanic applicants in the county. However, Holladay received fewer than 100 mortgage applications from Hispanics. Nonetheless, the high Hispanic denial rates in Holladay cannot be dismissed simply because of low participation rates. Other cities with high mortgage application rates among Hispanics also 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 the county.

Figure 37
Percent of Mortgage Loan Applications Denied by Race/Ethnicity in Salt Lake County Incorporated Cities, 2006–2011



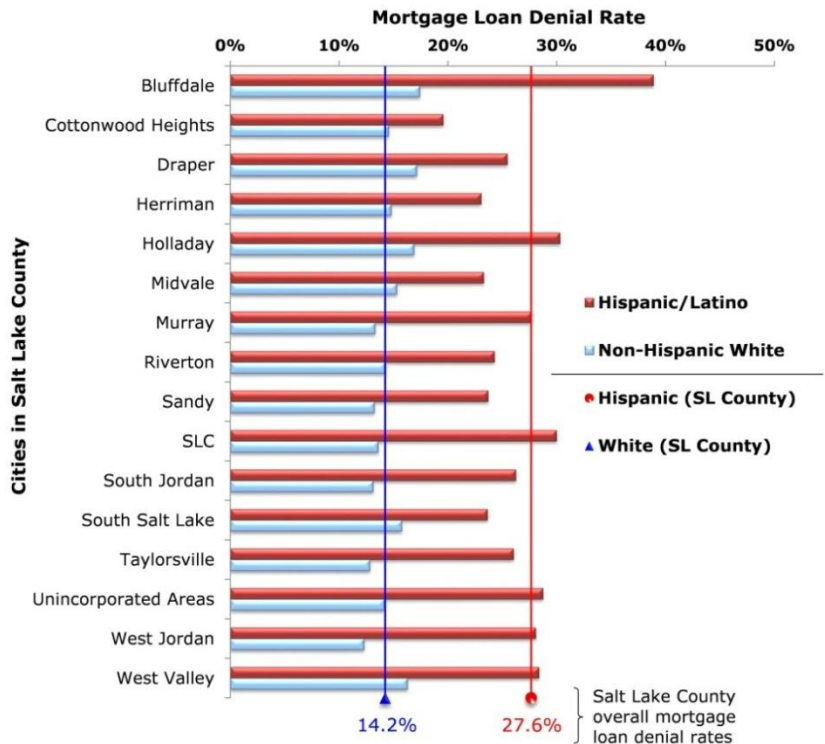
Source: HMDA LAR Raw Data by MSA (2006–2011)

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 higher-income bracket (Figure 39) has a smaller denial rate gap between non-Hispanic white and Hispanic applicants than the lower-income bracket (Figure 38) in Holladay. For properties in Herriman, 38.5 percent of Hispanic/Latino applicants earning below 80 percent HAMFI were denied mortgages compared to only 13.5 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 30 percent and 17 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, 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 together accounted for a quarter of the county's non-Hispanic 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.

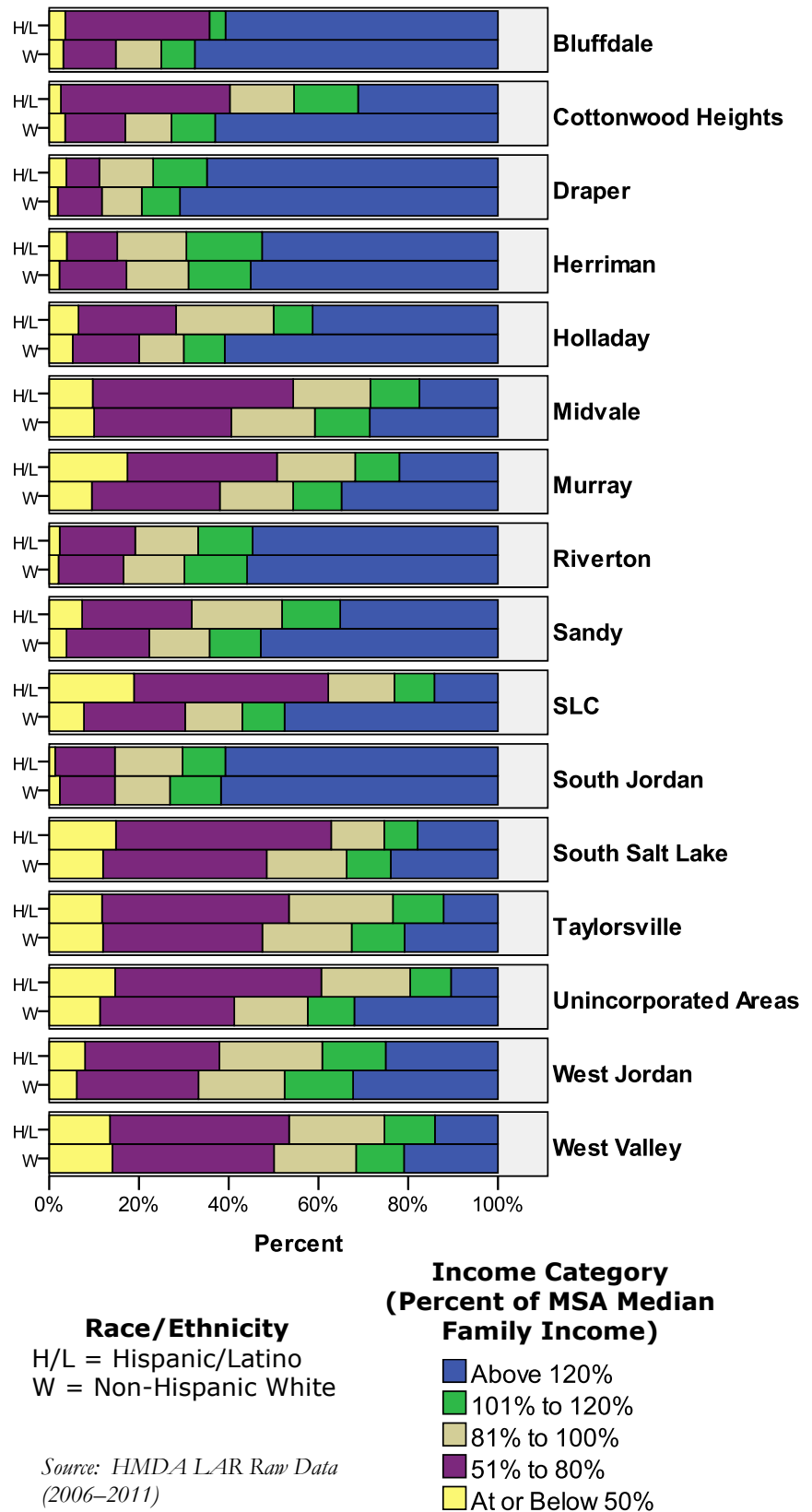
Holladay has one of the lowest volume of Hispanic/Latino applications among all incorporated cities in the county. The lack of affordable housing and other fundamental housing impediments could be preventing members of protected classes from even entering the housing market in Holladay. This trend could continue to exacerbate the disparity in homeownership rates between non-Hispanic white and minority residents. Thus, fair housing in Holladay must be analyzed not only from the lens of lending practices but also through an assessment of potential underlying factors that are impeding participation in the mortgage market among minorities and other members of the protected classes.

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 metropolitan statistical area median family income (MSA 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 Holladay properties does not differ drastically. In fact, respectively, 20 and 28 percent of non-Hispanic white and Hispanic applicants reported incomes above 80 percent of the median family income. The income difference is more apparent at the higher income brackets, where only 41 percent of Hispanic applicants reported incomes above 120 percent median family income, compared to nearly 61 percent of non-Hispanic white applicants selecting Holladay properties.

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

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



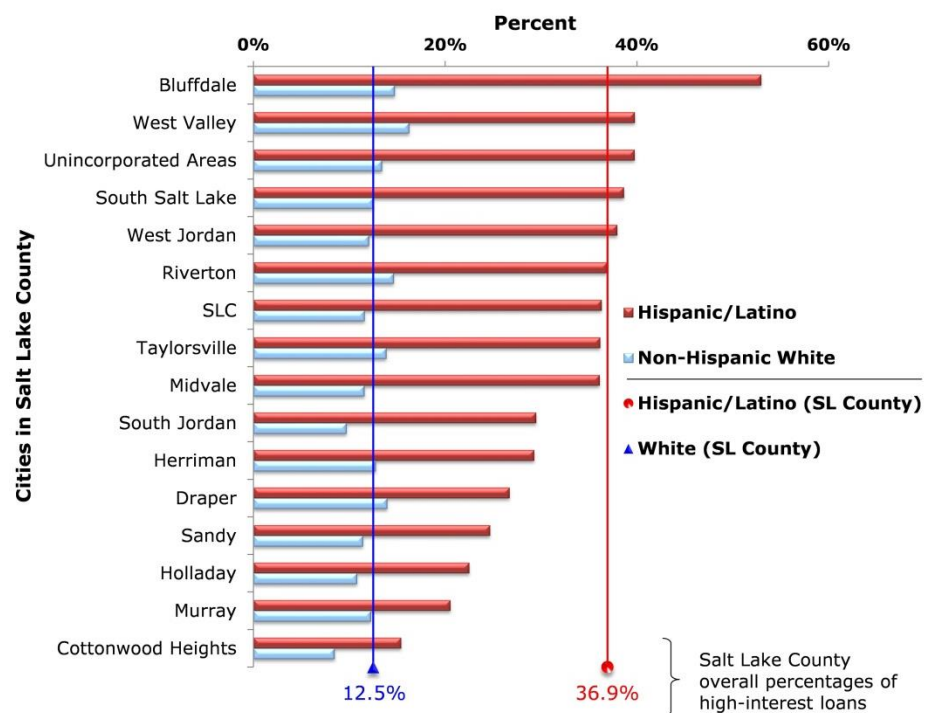
120 percent of the MSA median family income (MFI), only 14 percent of Hispanic applicants reported incomes in this bracket. Thus, the self-selection effect is particularly striking in Salt Lake City, where Hispanics mostly apply for the more affordable housing in the west-side River District neighborhood, while white applicants predominantly select 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 City, 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 the cities themselves.

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 can

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).

serve as a proxy for subprime lending.

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 41 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. While Holladay had the third lowest percentage of high-interest loans given to Hispanic approved applicants, the city had only 40 Hispanic approved applications. Nonetheless, the disparity in high-interest lending practices still exists between the two groups. Within the Holladay applicant pool, 23 percent of Hispanic approved applicants received high-interest loans, compared to only 11 percent of non-Hispanic white approved applicants. Similarly, the percentage of high-interest loans for Hispanic applicants selecting South Jordan, Draper, Sandy, Herriman, 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.