Midvale:
Fair Housing Equity Assessment

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[DRAFT]

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- Midvale's population growth stagnated in the last decade after more than doubling in size from 1990 to 2000.
- While the city average household size has remained at 2.6 in the past 20 years, the Hispanic average household size increased from 3.0 in 1990 to 3.7 in 2010.

Segregation

- While the non-Hispanic white homeownership rate steadily increased from 42 percent in 1990 to 54 percent in 2010, the Hispanic homeownership rate declined from 37 percent to 30 percent during this 20-year period.
- In fact, Hispanics accounted for nearly a third of the growth in rental units in Midvale from 1990 to 2010 while constituting only 19 percent of the growth in total households during this time period.
- Most of the low-wage employment opportunities are concentrated on the east side of the city, where most of the commercial centers and shopping plazas are located. However, this area is home to only 16.6 percent of minority households. Very few bus routes connect west-side neighborhoods to commercial centers on the east side.

RCAP/ECAP

- The overall poverty rate in Midvale in 2010 was almost 18 percent, where a minority resident was more than twice as likely to be poor as a non-Hispanic white resident.
- The city has no racially or ethnically concentrated areas of poverty; however, the west side of the city is heavily populated by racial and ethnic minorities. The westernmost census tract is an area with a minority-majority population.

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, Midvale received a score of 3.1 out of 10, which is 1.8 points below the county average.
- Not a single public school in the city scored a school opportunity index score above a 5. Every one of the ranked schools was in the bottom 50 percent in the county, with the highest ranking school, Hillcrest High ranked at 105th out of 204.
- The assessed single family home values in the city are quite low, with a vast majority being ranked under $200,000. Very few of these homes are valued above $250,000.

Most of the low-wage employment opportunities are concentrated on the east side of the city, where most of the commercial centers and shopping plazas are located. However, this area is home to only 16.6 percent of minority households. In fact, 30 percent of minority rental units are in the westernmost census tract in Midvale, west of I-15. Very few bus routes connect west-side neighborhoods to commercial centers on the east side. The TRAX line does serve parts of the west side, but does not provide easy access to east-side employment centers from west-side neighborhoods. However, TRAX does provide connections to other employment centers outside of Midvale. As a result, there is a disparity between the locations of low-income and minority households and the employment centers they need for employment. The lack of adequate public transit can discourage the residents living on the west side from pursuing long-term gainful employment. Similarly, the longer commute times to jobs and services takes more of a time commitment from the adults and care providers of the family. This is especially difficult for larger households with more dependents, a disproportionate amount of which are Hispanic.

Not only are most of the commercials centers located on the eastern half of Midvale, but so are the higher-ranked schools. As a majority of minority residents live on the western half of Midvale, and there are few transportation options to the east-side, the children of these minority families are enrolling in the lower-opportunity schools. The schools west of State Street have disproportionately high ratios of minority to non-Hispanic white students as well as much higher rates of parents with limited English proficiency. Likewise, these schools have higher participation rates in the free and reduced lunch program. All of these factors along with the low levels of academic proficiency are all indicators of disproportionate access to opportunity in Midvale. The schools with more opportunity offer a greater chance of academic success and future economic outcomes for their graduates. Despite this, the high-performing schools are not located in the areas with higher concentrations of low-income or minority families. This is even more concerning considering the average number of Hispanic children in a family is increasing, and these are the populations most in need of access to adequate high-quality public education.

Even though home value prices do not vary greatly between the east and west sides, a higher number of poor residents live west of State Street. A majority of these residents are Hispanics and minorities, whereas a higher proportion of the poor living on the east side are non-Hispanic whites. Though some of the reason for this could be due to a self-selection bias in that minority and Hispanic renters and homeowners, at least in part, choose their residence in areas that have high numbers of other residents with similar social and cultural characteristics. Nonetheless, there is a clear division in the racial and ethnic demographics between the east and west sides of the city.

In short, the areas of greatest opportunity are on the east side of Midvale, seeming out of reach for the low-income and minority populations who are overwhelming residing on the west-side. The combination of low-performing schools, inadequate public transportation and housing options between the two sides of Midvale effectively create a division in access to opportunity for many protected classes. The effects of these disparities are only getting worse as Hispanics and other minorities continue to grow in population. Even though Midvale's population growth has stagnated, the minority population share continues to grow and a disproportionate amount of this growth is among the low-income renter populations.

BACKGROUND

Midvale's population remained fairly steady in the last decade after more than doubling in size from 1990 to 2000. Table 1 shows selected demographic trends in Midvale from 1990 to 2010. The minority share of Midvale's population increased from 20 percent in 1990 to nearly 32 percent in 2010. Most of the growth in the minority population stemmed from Hispanics/Latinos, who constituted nearly a quarter of the city's population in 2010.

While the share of households with children under 18 decreased from 38 percent in 1990 to 33 percent in 2010, large families remained slightly more than a tenth of all households in the city. Single-parent households with children under 18 declined from 14 percent in 1990 to below 11 percent in 2010.

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

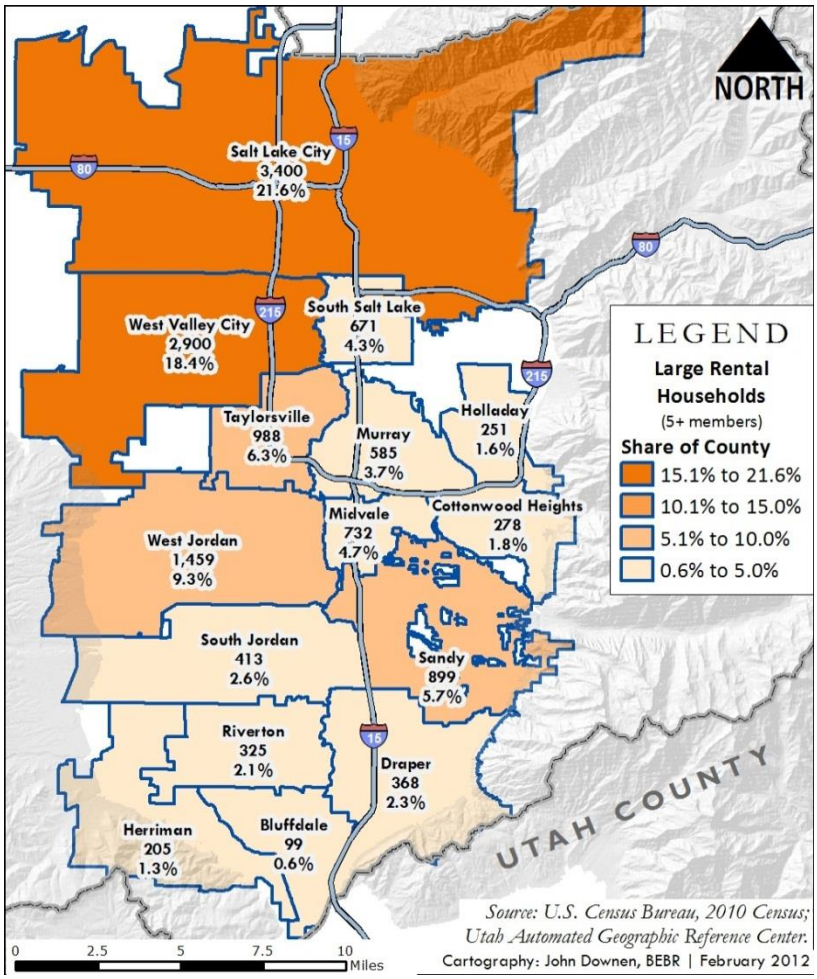


Figure 1 shows each city's share of Salt Lake County's large rental households, which are defined as having five or more persons. Over a fifth of the county's large rental households reside in Salt Lake City. The six entitlement cities—Salt Lake City, West Valley, Taylorsville, West Jordan, Sandy, and South Jordan—constitute nearly 64 percent of the county's large rental households. Only 4.7 percent of large rental households reside in Midvale. 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 combined unincorporated areas are home to nearly 14 percent of the county's large rental households.

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

	1990		2000		2010	
	Count	Share	Count	Share	Count	Share
Total Population	11,886		27,029		27,964	
White (not Hispanic)	9,436	79.4%	19,847	73.4%	19,106	68.3%
Black (not Hispanic)	37	0.3%	215	0.8%	380	1.4%
Asian[1]	443	3.7%	485	1.8%	652	2.3%
Hispanic/Latino	1,818	15.3%	5,613	20.8%	6,795	24.3%
Minority (all except non-Hispanic white)	2,450	20.6%	7,182	26.6%	8,858	31.7%
Persons with disabilities[2]	—	—	5,231 ± 330	21.5% ± 1.4%	2,695 ± 479	10.4% ± 1.8%
Total Households	4,630		10,089		10,913	
Households with Children under 18 years	1,758	38.0%	3,556	35.2%	3,575	32.8%
Households with Persons 65 years or over	951	20.5%	1,768	17.5%	2,087	19.1%
Single Parent with Children under 18 years	654	14.1%	1,012	10.0%	1,187	10.9%
Large Families (5 or more persons)	519	11.2%	1,234	12.2%	1,224	11.2%
Owner-occupied Housing Units	1,875	40.5%	4,848	48.1%	5,285	48.4%
Renter-occupied Housing Units	2,755	59.5%	5,241	51.9%	5,628	51.6%

[1] The Asian population was tabulated by aggregating all the Asian races in the 1990 Census Summary Tape File 1A. This methodology was used into 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.

Source: U.S. Census Bureau

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

	1990–2000	2000–2010
Total Population	15,143	935
White (not Hispanic)	10,411	-741
Black (not Hispanic)	178	165
Asian (not Hispanic)	42	167
Hispanic/Latino	3,795	1,182
Minority	4,732	1,676
Total Households	5,459	824
Households with Children <18	1,798	19
Households with Persons 65+	817	319
Single Parent with Children < 18	358	175
Large Families (5+ persons)	715	-10
Owner-occupied Housing Units	2,973	437
Renter-occupied Housing Units	2,486	387

Source: U.S. Census Bureau

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

	1990–2000	2000–2010
Total Population	127.4%	3.5%
White (not Hispanic)	110.3%	-3.7%
Black (not Hispanic)	481.1%	76.7%
Asian (not Hispanic)	9.5%	34.4%
Hispanic/Latino	208.7%	21.1%
Minority	193.1%	23.3%
Total Households	117.9%	8.2%
Households with Children <18	102.3%	0.5%
Households with Persons 65+	85.9%	18.0%
Single Parent with Children < 18	54.7%	17.3%
Large Families (5+ persons)	137.8%	-0.8%
Owner-occupied Housing Units	158.6%	9.0%
Renter-occupied Housing Units	90.2%	7.4%

Source: U.S. Census Bureau

Table 4 lists average household size in Midvale by race and ethnicity. The citywide average household size had been roughly 2.6 in the past 20 years. The non-Hispanic white household size decreased from 2.45 in 1990 to 2.3 in 2010. At the same time, the average size of Hispanic/Latino households increased from 3.00 in 1990 to 3.76 in 2000 before decreasing slightly to 3.66 in 2010.

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 Hispanics/Latinos and Pacific Islanders. In 2010, the average household size for Hispanics and Pacific Islanders was 1.6 and 1.8 times greater than that of non-Hispanic whites, respectively.

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

Race/Ethnicity	1990[1]	2000	2010
White (not Hispanic)	2.45	2.45	2.30
Hispanic/Latino	3.00	3.76	3.66
American Indian (not Hispanic)	3.81	3.46	2.88
Asian/Pacific Islander (not Hispanic)	3.61	2.94	2.93
Asian[2]	3.64	2.69	2.67
Pacific Islander[2]	3.00[5]	4.05	4.05
Black (not Hispanic)	2.47[5]	2.70	2.50
Other Race (not Hispanic)	3.25[5]	—[4]	—[4]
Two or More Races (not Hispanic)	—[3]	2.53	2.59
Total Population	2.56	2.66	2.55

[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.

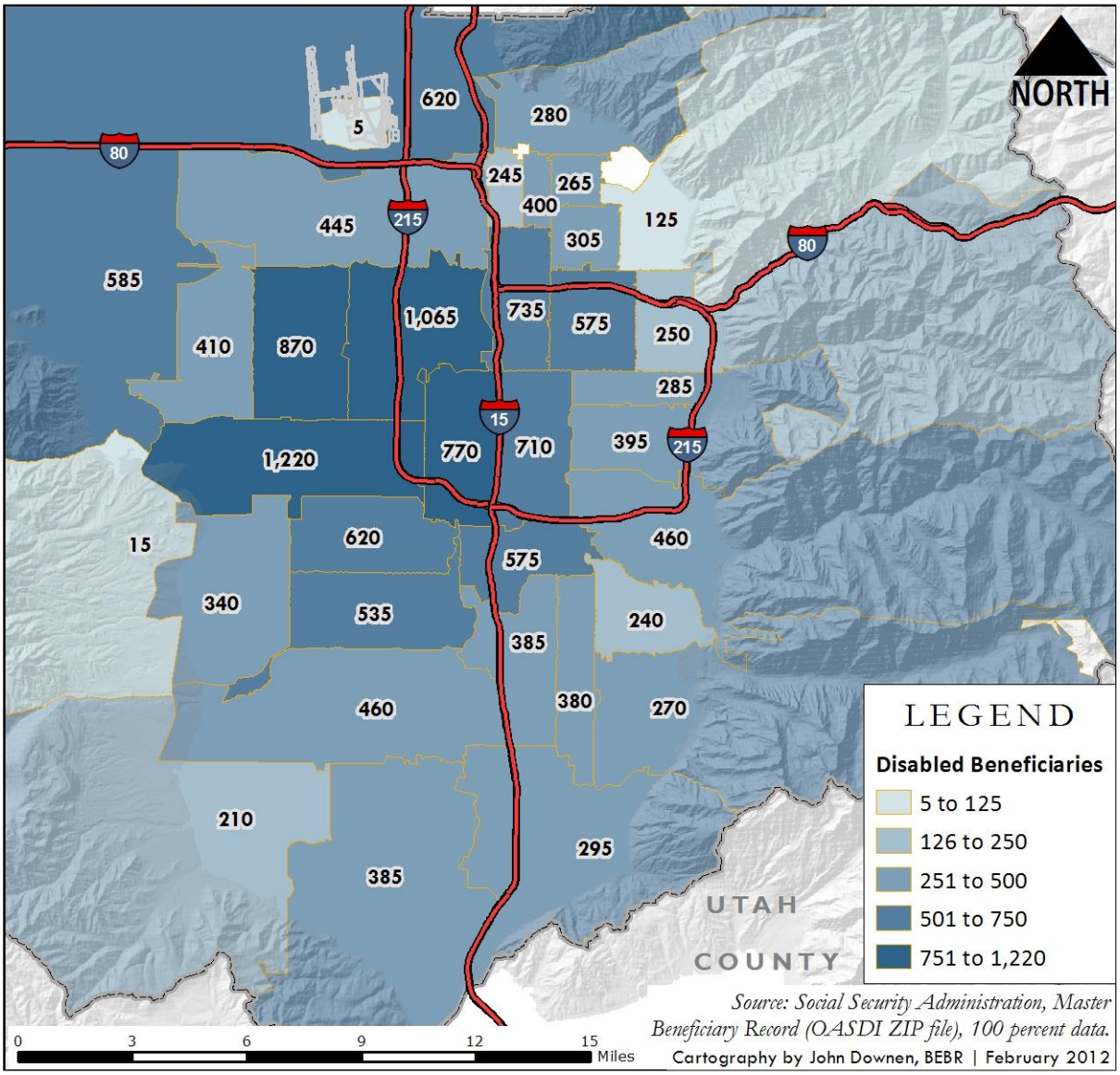
[3] The 1990 Census did not include "Two or More Races" as an option for race.

[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.

Source: U.S. Census Bureau

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. The zip code encompassing most of Midvale has 575 social security disability beneficiaries, which is higher than in most of areas in the eastern and southern parts of the county but slightly lower than in the county's northeastern region.

SEGREGATION

Homeownership rates in Midvale increased from 41 percent in 1990 to 48 percent in 2010 (Table 5). Even as the non-Hispanic white homeownership rate increased from 42 percent in 1990 to nearly 54 percent in 2010, minority homeownership rates have hovered near 30 percent during this 20-year period.

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	42.4%	52.8%	53.7%
Minority	30.7%	28.1%	30.4%
Hispanic/Latino	37.4%	26.8%	28.8%
Non-Hispanic Minority	8.7%	32.0%	34.7%
American Indian	—[2]	—[2]	—[2]
Asian or Pacific Islander	8.2%	41.6%	49.8%
Asian	—[1]	42.1%	54.7%
Pacific Islander	—[1]	—[2]	—[2]
Black	—[2]	—[2]	15.6%
Other Race	—[2]	—[2]	—[2]
Two or More Races	—[1]	33.3%	30.1%
Total	40.5%	48.1%	48.4%

Source: U.S. Census Bureau

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	57.6%	47.2%	46.3%
Minority	69.3%	71.9%	69.6%
Hispanic/Latino	62.6%	73.2%	71.2%
Non-Hispanic Minority	91.3%	68.0%	65.3%
American Indian	—[2]	—[2]	—[2]
Asian or Pacific Islander	91.8%	58.4%	50.2%
Asian	—[1]	57.9%	45.3%
Pacific Islander	—[1]	—[2]	—[2]
Black	—[2]	—[2]	84.4%
Other Race	—[2]	—[2]	—[2]
Two or More Races	—[1]	66.7%	69.9%
Total	59.5%	51.9%	51.6%

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.

Table 7 and Table 8 include the composition of total households and rental households, respectively, by race and ethnicity. The non-Hispanic white share of rental households in Midvale has become increasingly lower than the share of total households. In 1990, 81 percent of total rental households in Midvale were headed by non-Hispanic whites, fairly commensurate with the 84-percent non-Hispanic share of total households. However, in 2010, while the non-Hispanic white share of total households decreased to 77.5 percent, the non-Hispanic white share of rental households plummeted to below 70 percent. This means that the rental composition by race and ethnicity has diverged from the overall household demographics in Midvale. Minorities now represent slightly over 30 percent of all rental households yet comprise only 22.5 percent of the total households in the city. Overwhelmingly, Hispanic households are having to rent, further limiting housing options in the city.

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

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	3,882	83.8%	8,134	80.6%	8,460	77.5%
Minority	748	16.2%	1,955	19.4%	2,453	22.5%
Hispanic/Latino	575	12.4%	1,446	14.3%	1,799	16.5%
Non-Hispanic Minority	173	3.7%	509	5.0%	654	6.0%
American Indian	32	0.7%	90	0.9%	77	0.7%
Asian or Pacific Islander	122	2.6%	219	2.2%	291	2.7%
Asian	—	—	178	1.8%	236	2.2%
Pacific Islander	—	—	41	0.4%	55	0.5%
Black	15	0.3%	82	0.8%	135	1.2%
Other Race	4	0.1%	7	0.1%	18	0.2%
Two or More Races	—	—	111	1.1%	133	1.2%
Total	4,630	100.0%	10,089	100.0%	10,913	100.0%

Source: U.S. Census Bureau

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

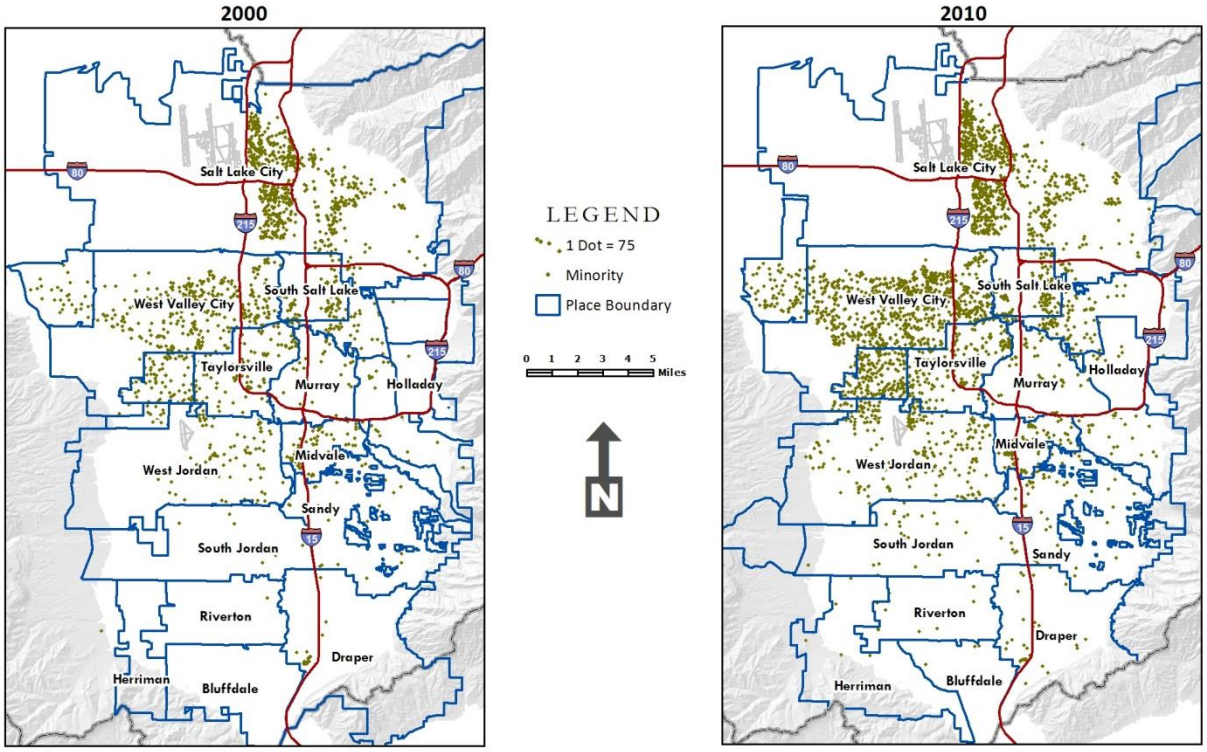
Table 8
Rental Households by Race and Ethnicity in Midvale, 1990–2010

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	2,237	81.2%	3,836	73.2%	3,921	69.7%
Minority	518	18.8%	1,405	26.8%	1,707	30.3%
Hispanic/Latino	360	13.1%	1,059	20.2%	1,280	22.7%
Non-Hispanic Minority	158	5.7%	346	6.6%	427	7.6%
American Indian	29	1.1%	74	1.4%	60	1.1%
Asian or Pacific Islander	112	4.1%	128	2.4%	146	2.6%
Asian	—	—	103	2.0%	107	1.9%
Pacific Islander	—	—	25	0.5%	39	0.7%
Black	15	0.5%	66	1.3%	114	2.0%
Other Race	2	0.1%	4	0.1%	14	0.2%
Two or More Races	—	—	74	1.4%	93	1.7%
Total	2,755	100.0%	5,241	100.0%	5,628	100.0%

Source: U.S. Census Bureau

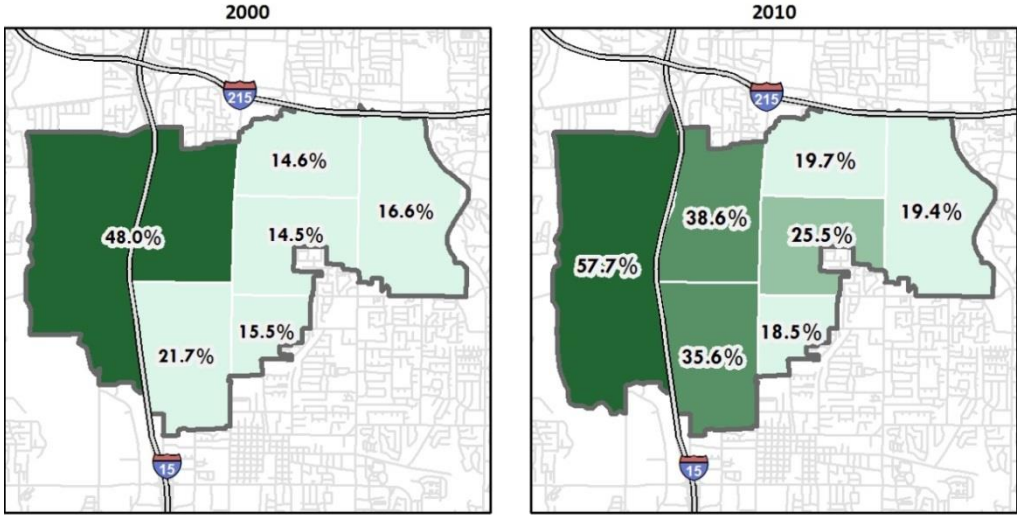
Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander.

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



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 Midvale, 2000 to 2010



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

Note: One census tract was split into two and the city's boundaries changed between 2000 and 2010.

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 neighborhoods, 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.

As shown in Figure 4, the westernmost census tract in 2000 had nearly a minority-majority with a 48 percent minority share. This census tract split into two tracts in 2010 with the area west of the I-15 having a minority share of nearly 58 percent. The minority shares decline in an eastward direction, starting from the areas east of the I-15.

Figure 5
Minority Owner-Occupied Units in Midvale, 2010

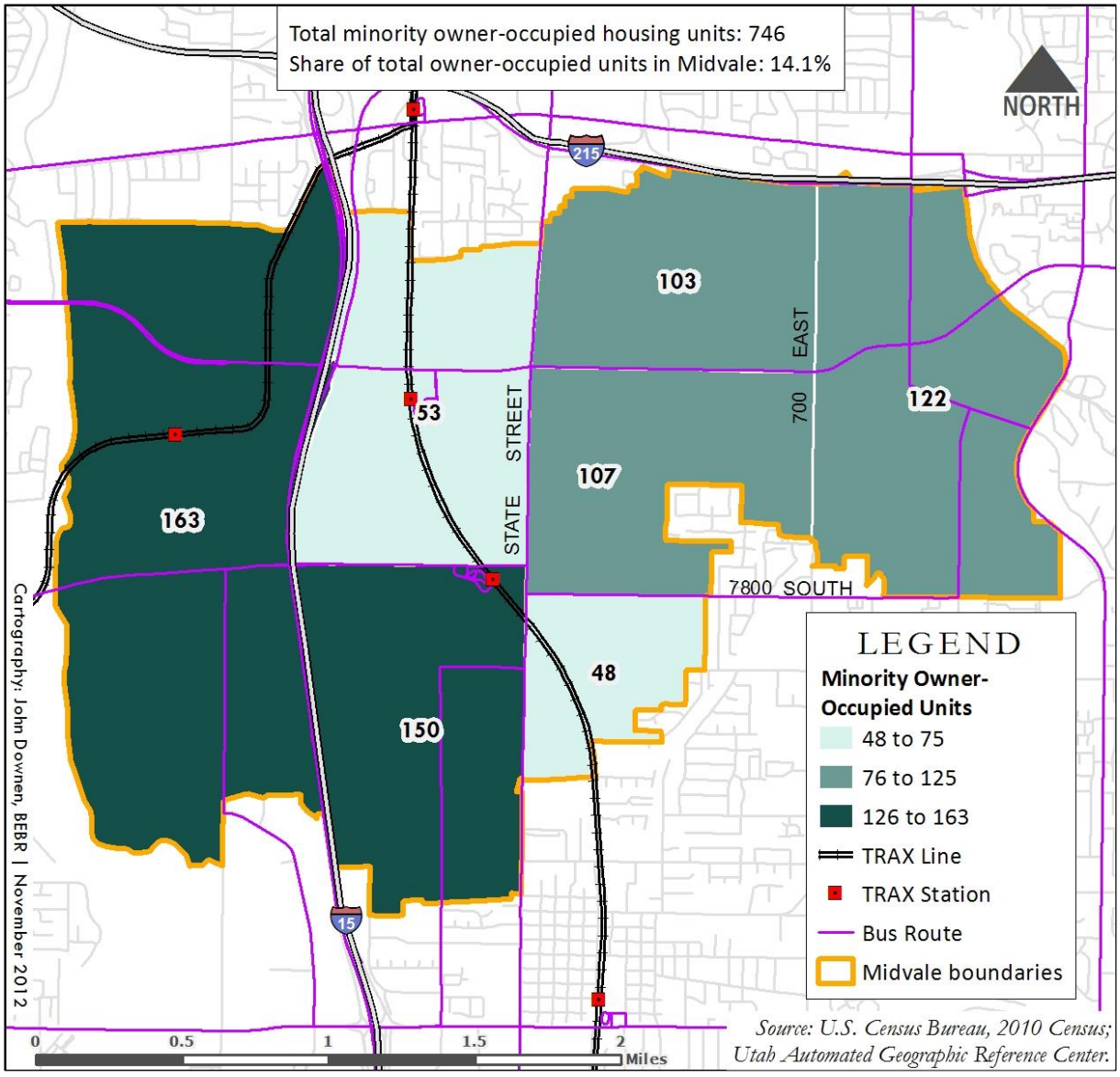


Figure 5 shows the number of minority owner-occupied units by census tracts in Midvale. Not surprisingly, the census tract west of I-15 has the highest number of minority owner-occupied units. Figure 6 provides the percent of owner-occupied units that are minority households. The area west of I-15 has a 37 percent minority share of owner-occupied units, by far the highest minority concentration in the city.

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

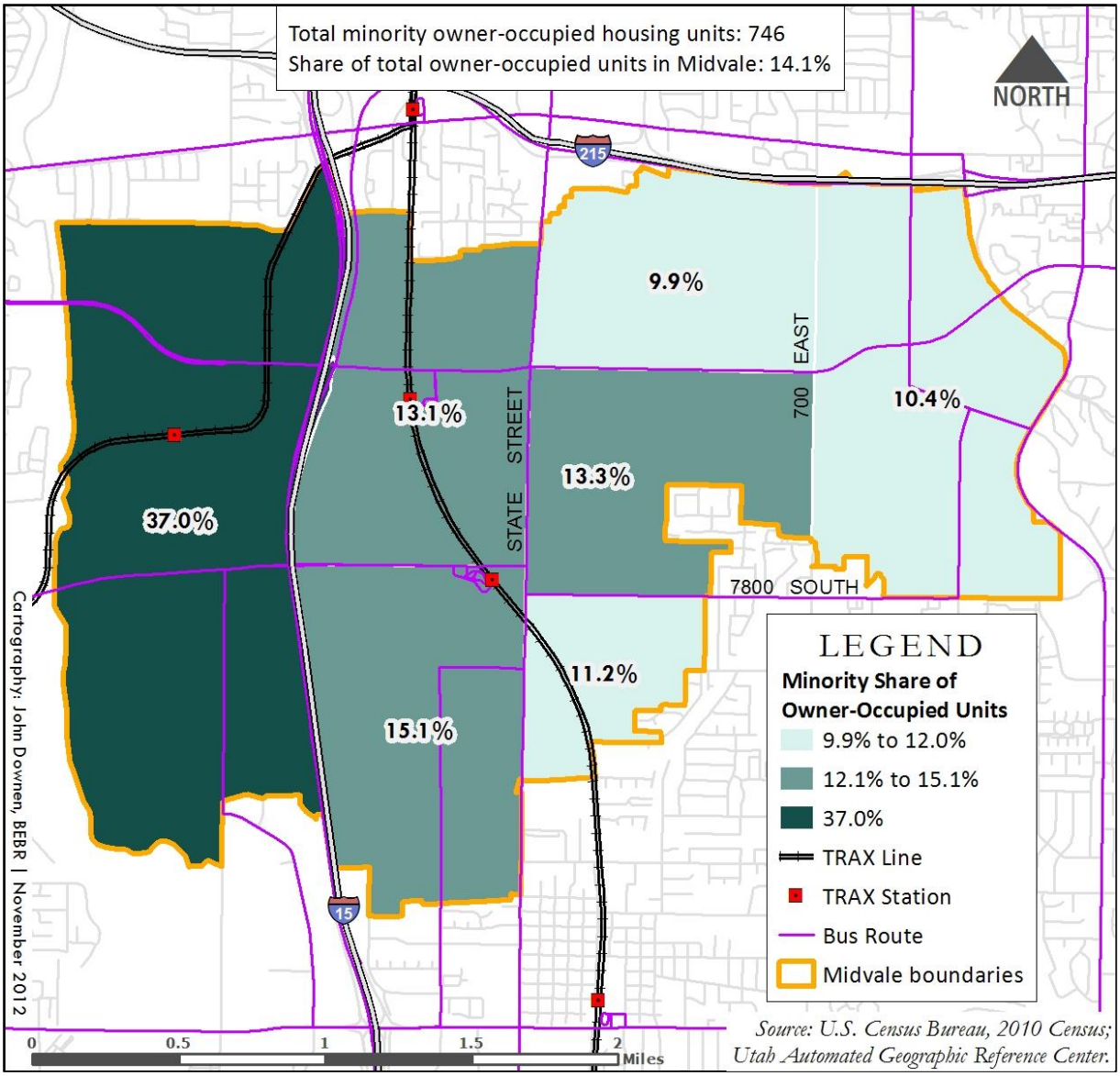


Figure 7
Minority Owner-Occupied Units and Proximity to Low-Wage Jobs in Midvale, 2010

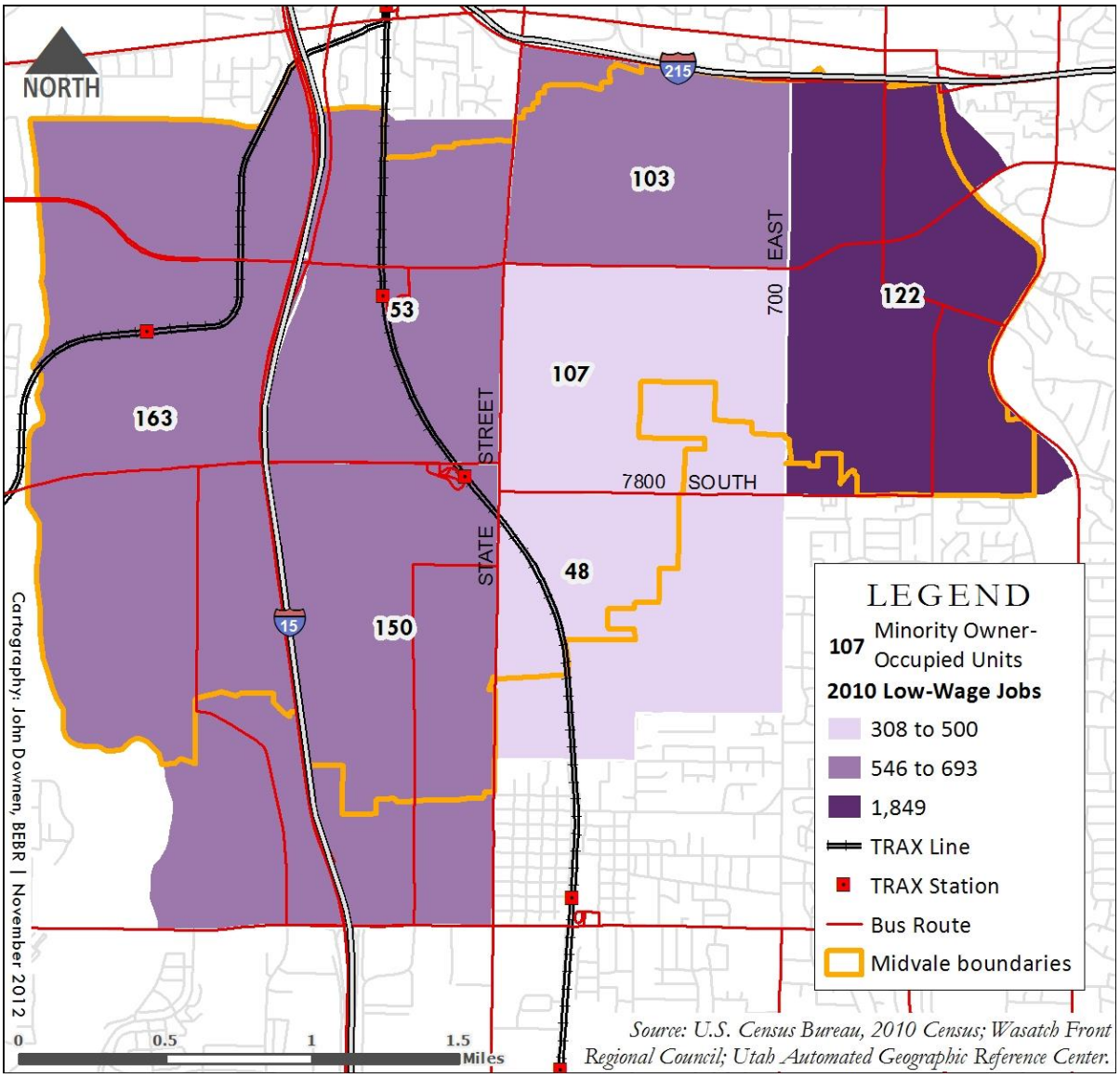


Figure 7 juxtaposes the density of low-wage jobs (in shades of purple) with the number of minority owner-occupied units. Most of the low-wage employment centers are concentrated on the far east side of the city. This area has a majority of the city's commercial centers and shopping plazas. The red lines in Figure 7 represent the bus routes in the city. The very few bus routes in the city could pose difficulties for residents living on the west side in commuting to these low-wage employment centers on the other side of the city. The TRAX line does serve areas on the west side but does not have stations leading to the low-wage employment centers on the east side, but can provide easy commute to commercial centers in other cities.

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

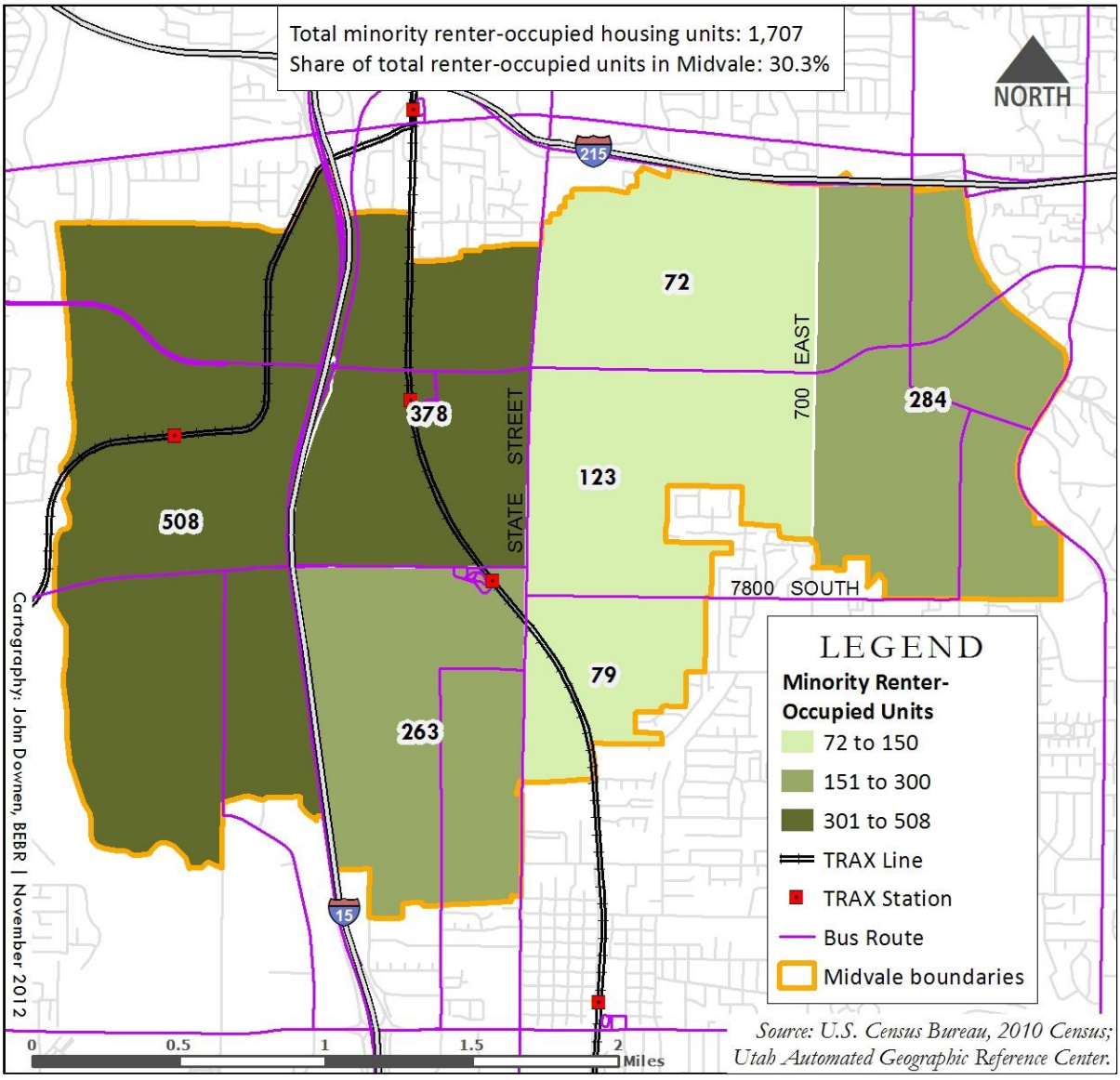


Figure 8 shows the number of minority renter-occupied units in Midvale. Nearly 30 percent of minority rental units are located west of I-15. Another 38 percent of minority rental units are in the two census tracts between the I-15 and State Street.

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

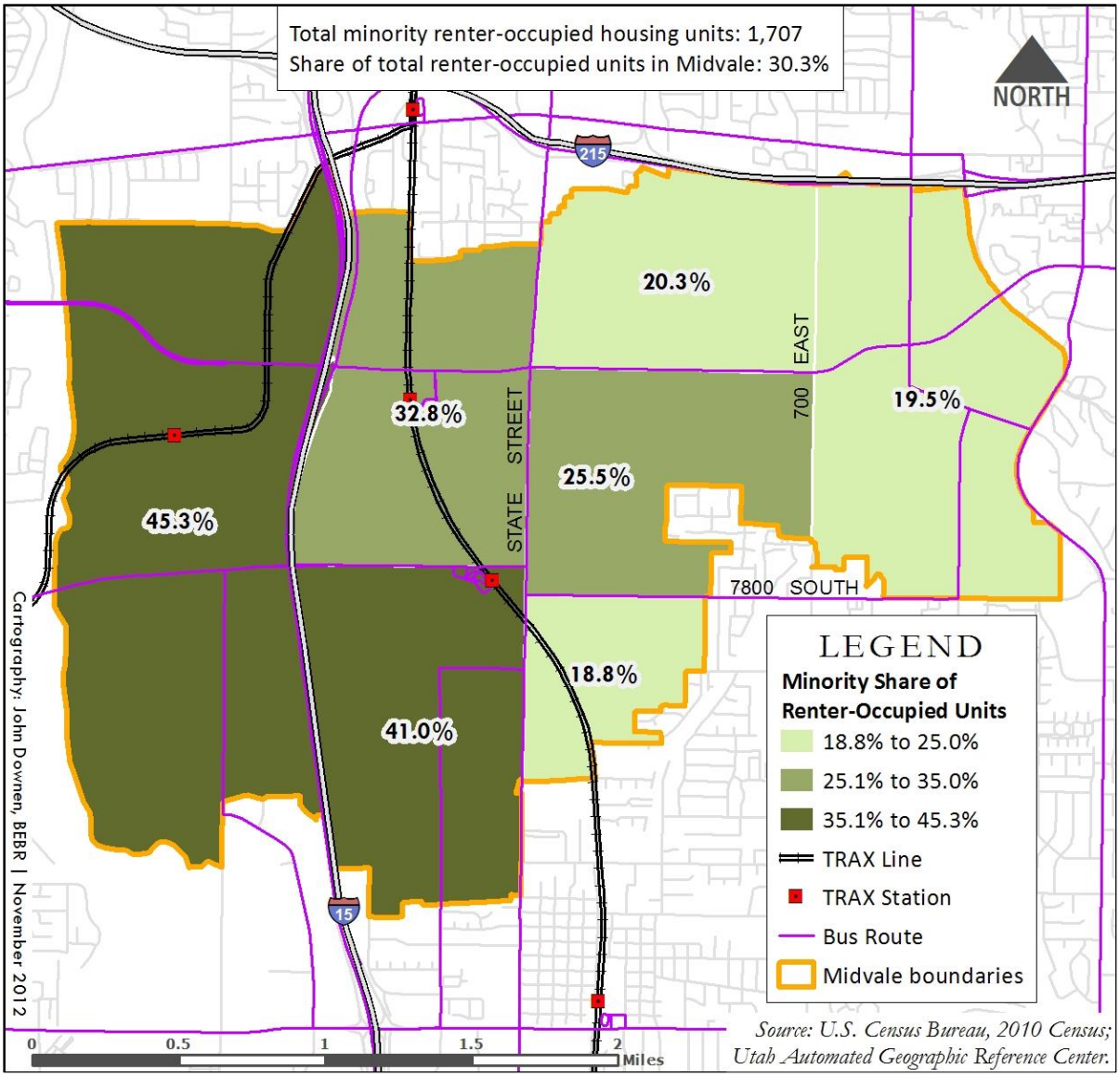


Figure 9 shows the minority share of renter-occupied units in Midvale. Over 45 percent of the rental units west of I-15 are headed by minorities. The minority share of rental units decline in an eastward direction.

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

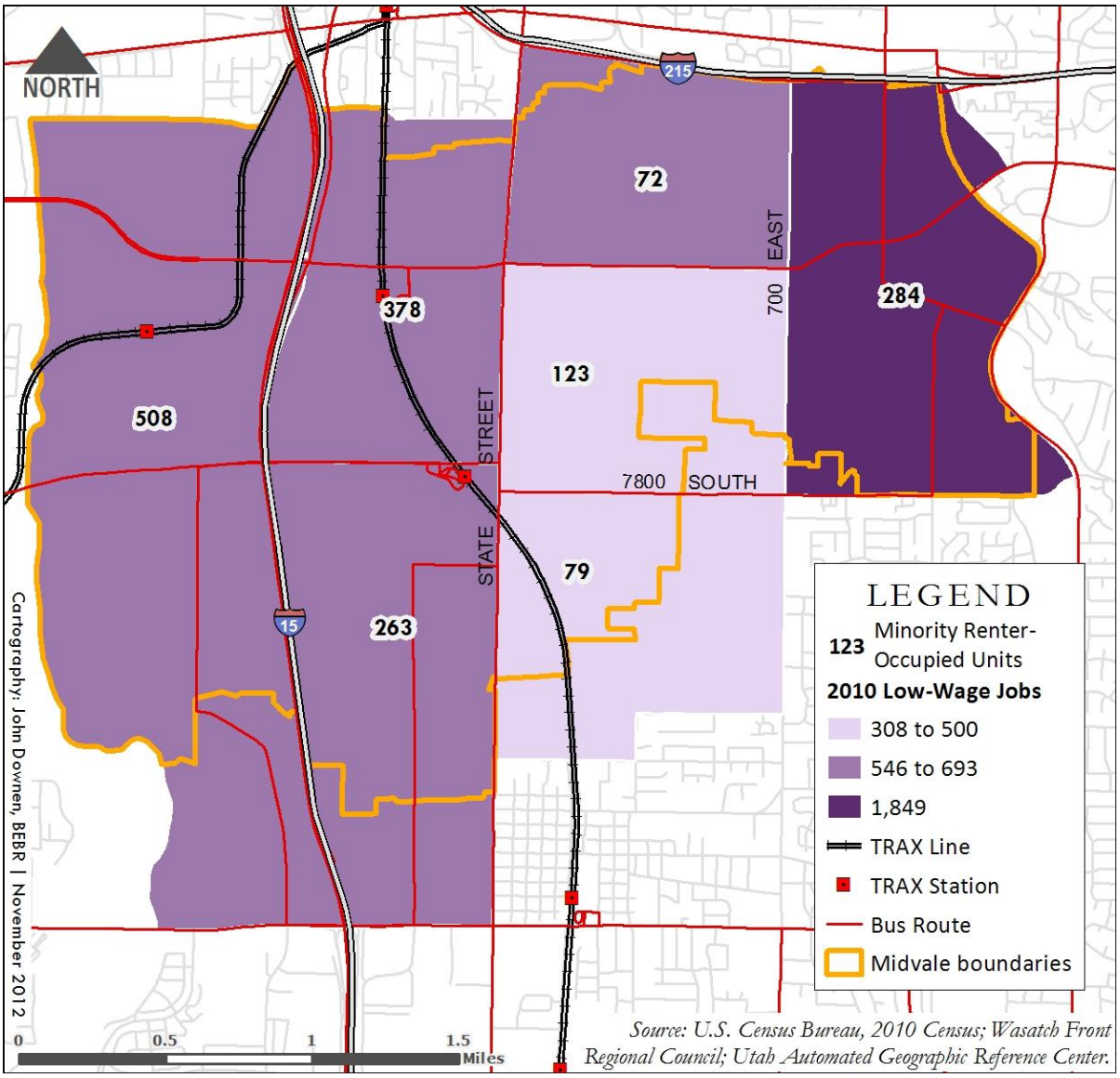


Figure 10 overlays the density of low-wage jobs (in shades of purple) with the number of minority renter-occupied units. While 67 percent of minority rental households are located west of State Street, only two major bus routes connect these neighborhoods to the easternmost census tract—the region with the highest number of low-wage jobs in the Midvale. The convenience of the TRAX lines on the west side does not remedy the difficulty in commuting from the west-side neighborhoods to the east-side commercial centers via public transportation. Nonetheless, the TRAX line does provide access to economic activities outside the city and could be a driving force behind the concentration of low-income residents living on the west side.

Table 9
Predicted Racial/Ethnic Composition Ratio
Midvale

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	23.5%	16.6%	1.42
Asian	1.4%	2.2%	0.64
Black	1.9%	1.2%	1.58
Hispanic/Latino	18.0%	11.2%	1.60

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 Midvale. 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.

Although minorities overall are above predicted based on this methodology, the Asian population share is only 64 percent of the predicted share.

Table 10 compares the affordability of rental housing units in Midvale with the metro area for rental prices based on AMI. Affordability is based on the threshold that rent would not amount to more than 30 percent of total income. Only 1 percent of Midvale'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 19 percent, meaning that the city's share of affordable rental units at this income level is only 19 percent of the metro area's share. According to HUD's scale for the fair share affordable housing index, this means that Midvale's housing stock is extremely unaffordable for those with incomes below the 30 percent AMI threshold. Similarly, the city's housing stock is deemed mildly unaffordable for those earning incomes in the 30 percent-50 percent AMI range.

Table 10
Fair Share Affordable Housing Index
Midvale

	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	11,427	150	1%	6%	699	21%
30%-50% AMI	11,427	1,085	9%	12%	1,321	82%
50%-80% AMI	11,427	3,350	29%	19%	2,157	155%

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.

Percent of Fair Share Need Scale

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

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

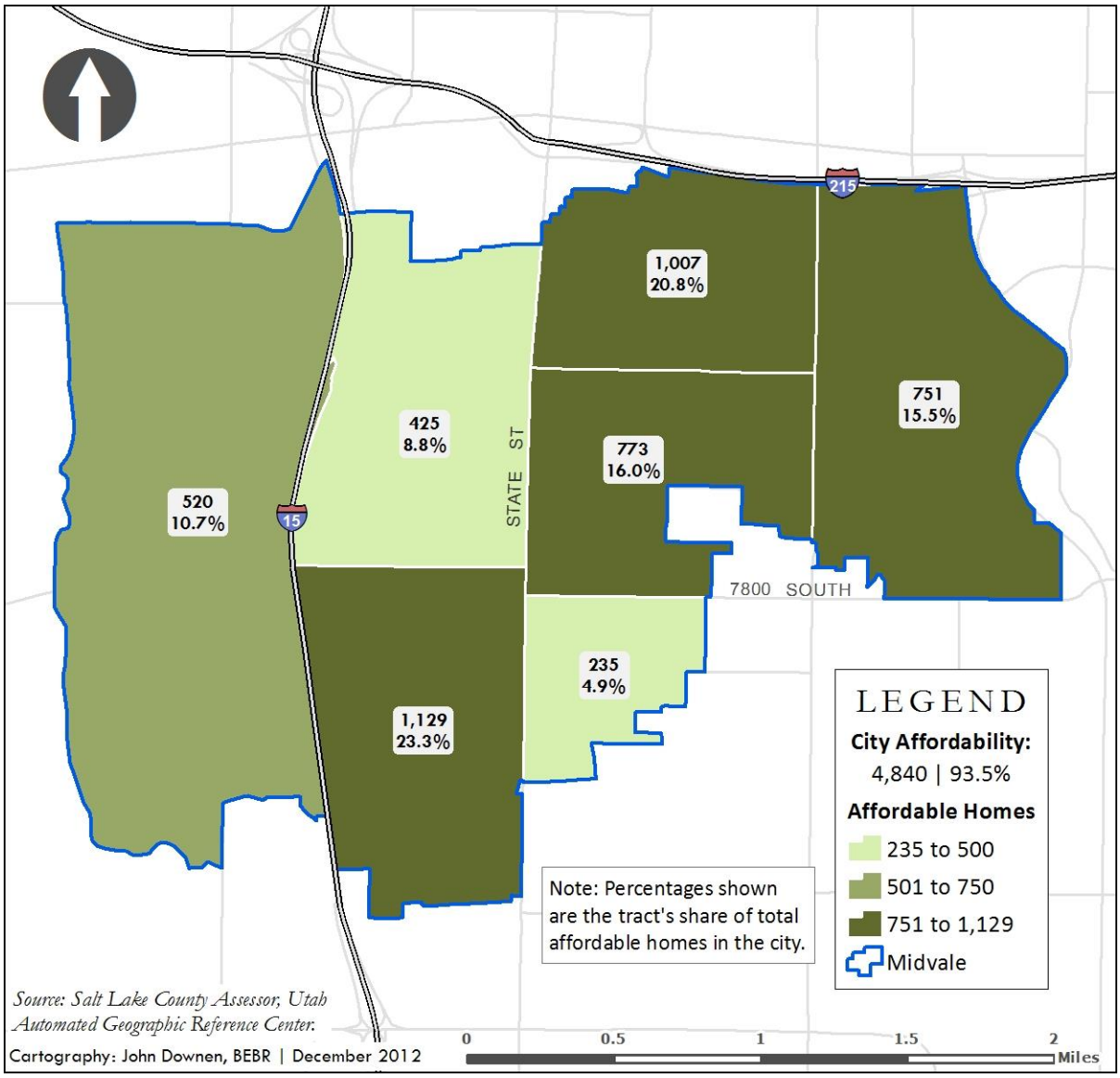


Figure 11 shows the number and share of single-family homes in Midvale census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 11 are each census tract's share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is $255,897. Over a tenth of the city's affordable single-family homes at 80 percent AMI are located west of I-15 (Figure 11), a region where over a fifth of minority owner-occupied units are situated (Figure 5). This highlights the geographic disparity in housing between minorities and non-Hispanic whites.

Table 11
Dissimilarity Index

Group	Midvale	Salt Lake County
Minority	0.40	0.43
Hispanic/Latino	0.48	0.50
Non-Hispanic Minority	0.31	0.41

Source: BEBR computations from 2010 Census

Dissimilarity Index Scale

Value Ranges	Interpretation
≤ 0.40	Low Segregation
0.41-0.54	Moderate Segregation
≥ 0.55	High Segregation

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 Midvale are slightly below the county levels, indicating low to moderate segregation. In order for the minority and non-Hispanic white geographic distributions in Midvale to match, 40 percent of minorities would have to move to other census blocks in the city. While the dissimilarity index itself does not provide any geospatial information about segregation, Figure 12 shows the levels of dissimilarity at the census block level.

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

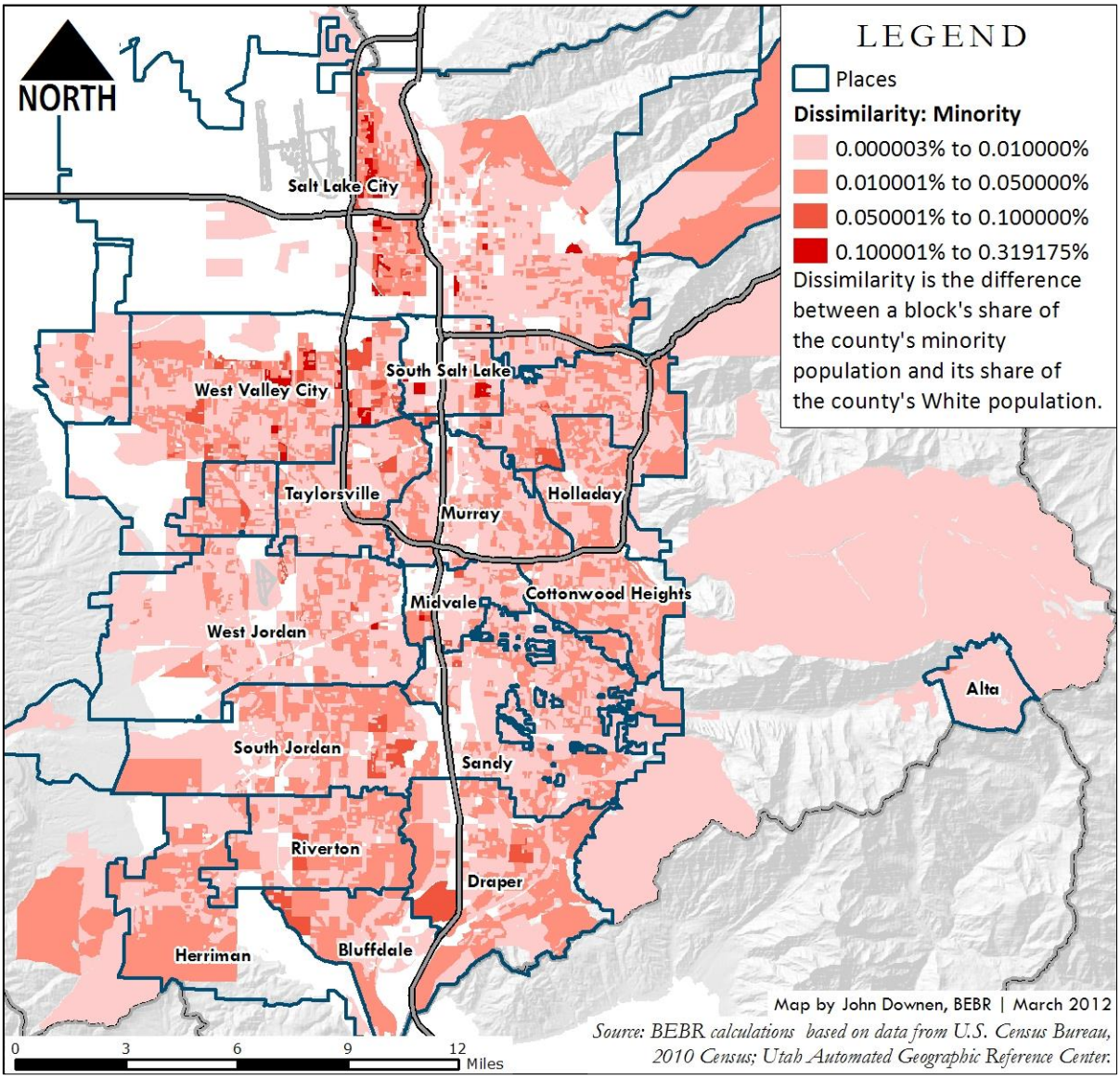


Figure 12 shows the absolute difference between each census block's county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic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

RCAP

In 2010, 17.7 percent of the 27,350 people living in Midvale were considered poor (Table 12). The poverty rate for non-Hispanic whites was 12.7 percent compared to 27.7 percent among minorities. Almost half of the Pacific Islanders living in Midvale were poor, as well as almost a third of Hispanics. The lowest poverty rate was among Asians, of which only 4.9 percent were poor. Hispanics comprised about 46.7 percent of the total poor, while non-Hispanic whites comprised 48.1 percent (Table 13). Altogether, Hispanics comprised about 47 percent of the total poor, and all minorities composed just over half, rounding the total number of poor to approximately 4,835 individuals.

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

		Poor	Total	% Poor
Midvale	Black	55	468	11.8%
	Native Am.	52	339	15.3%
	Asian	28	569	4.9%
	Pacific Island	118	266	44.4%
	Hispanic	2256	7426	30.4%
	Total Minority	2509	9068	27.7%
	White	2326	18282	12.7%
	Total	4835	27350	17.7%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Midvale by Race and Ethnicity, 2010

	Race/ Ethnicity	Persons	Share
Midvale	Black	55	1.1%
	Native Am.	52	1.1%
	Asian	28	0.6%
	Pacific Island	118	2.4%
	Hispanic	2256	46.7%
	Total Minority	2509	51.9%
	White	2326	48.1%
	Total Poor	4835	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 13 maps the geographical location of the concentrations of poor residents in Midvale in 2010. Overall, the poor were pretty densely populated across the city, on both sides of Interstate 15. However, the concentration of poor non-Hispanic whites appears to get denser the more east in the city they are located, and vice versa with minorities, especially Hispanics. The reason for the denseness of the poor residents could be due to the relatively low prices of homes, shown in Figure 11, as well as the numerous transportation options in the city. I-15 runs through the western side of the city, as well as a north and southbound TRAX line, with two stops in the city. Similarly, there are numerous major bus lines traveling east to west and north to south running into and out of the city. Likewise, being located more in the center of the valley, Midvale is a mixed suburban and urban area with lots of business and therefore low-wage and entry-level jobs along State Street and 7200 South/Fort Union Boulevard. Despite the number of poor living in in Midvale, there are no racially or ethnically concentrated areas of poverty as defined by HUD in the city (Figure 14). Some possible explanations for this are the high density of resident living in the that area of the city, or the high level of poor non-Hispanic whites also living in the same areas of the city.

Figure 13
Poor by Census Tract in Midvale, 2010

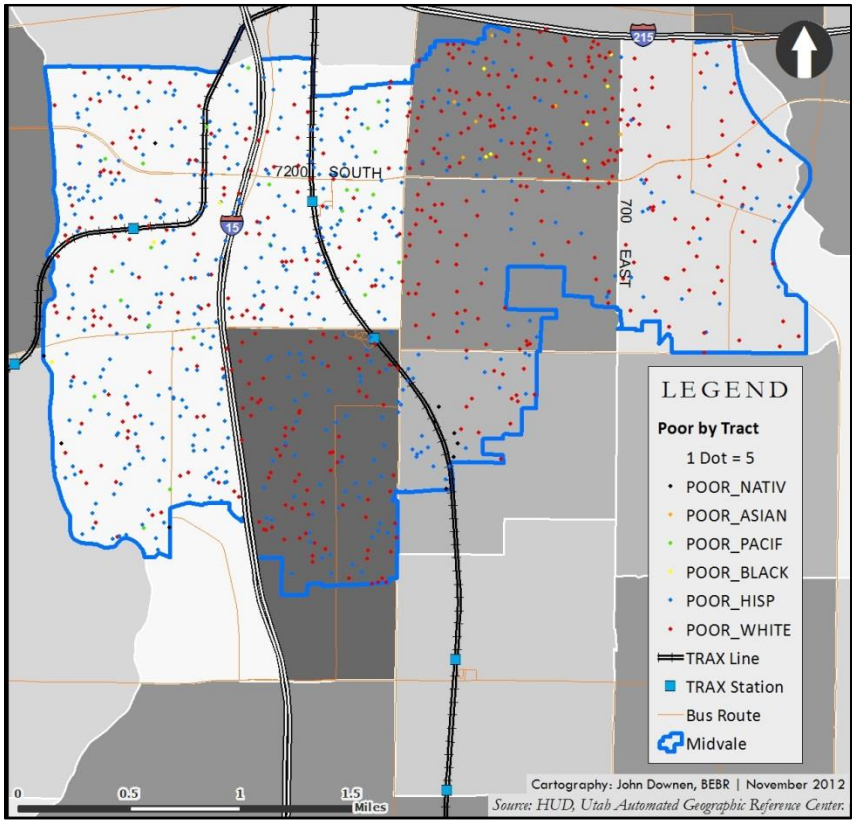
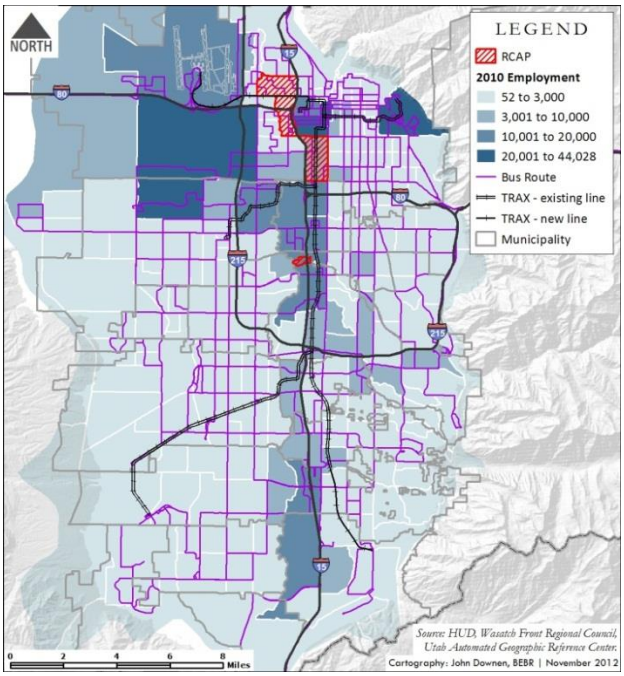


Figure 14
Racially Concentrated Areas of Poverty in Salt Lake County



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 countywide 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. Though Midvale does not have any concentrated areas of poverty, it does have some significant minority populations. As shown in Figure 15, there is a minority-majority on the west side of I-15 in the city. Similarly, there are minority concentrations of more than 10 percentage points above the county average west of State Street. The same is true for Hispanics in this area. Even though the west side of Midvale is not a racially or ethnically concentrated area of poverty according to HUD (Figure 14), it does have significant minority populations as well as a relatively high rate of poverty (Table 13). Therefore, the west side of Midvale could be considered an at-risk area for becoming an RCAP.

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

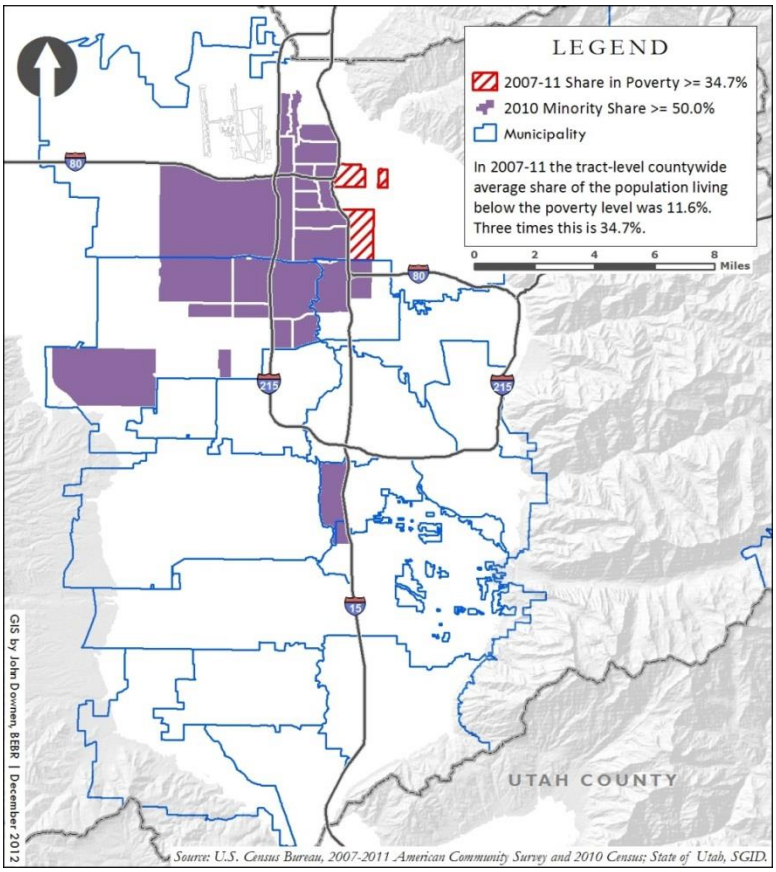


Figure 16
Concentrations of Poverty and Hispanics by Tract in Salt Lake County, 2007-2011

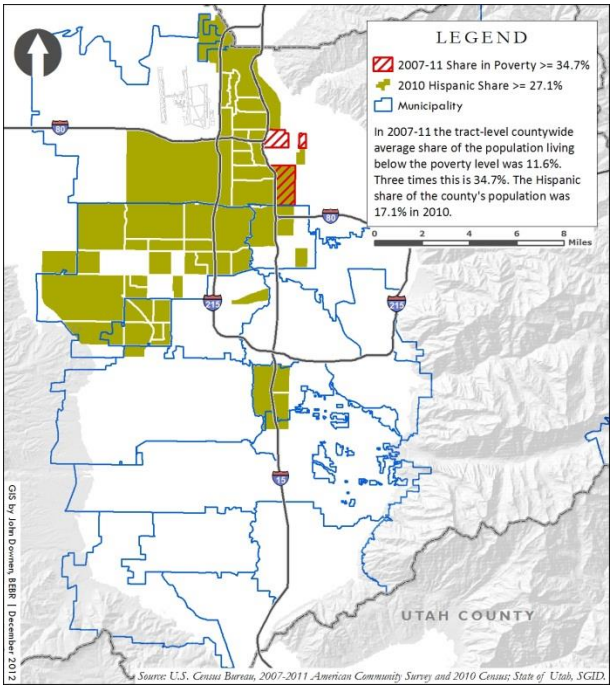


Figure 17
Concentrations of Poverty and Minorities by Tract in Salt Lake County, 2007-2011

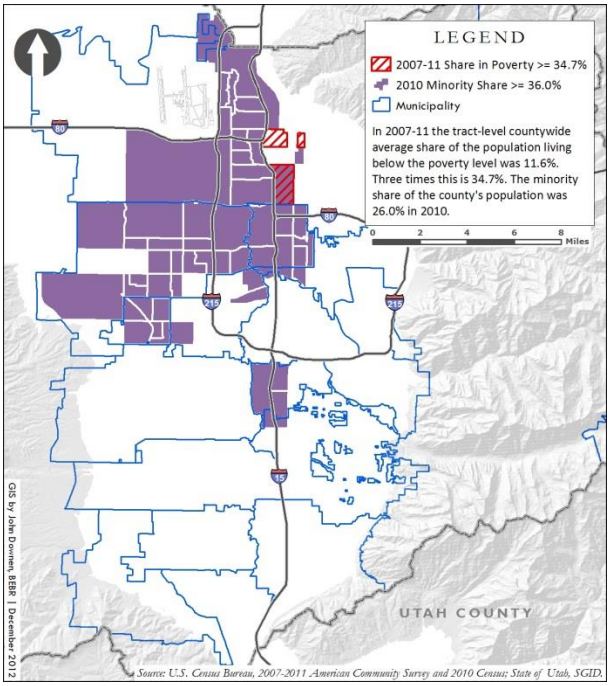


Figure 18
Subsidized Apartment Projects in Salt Lake County, 2011

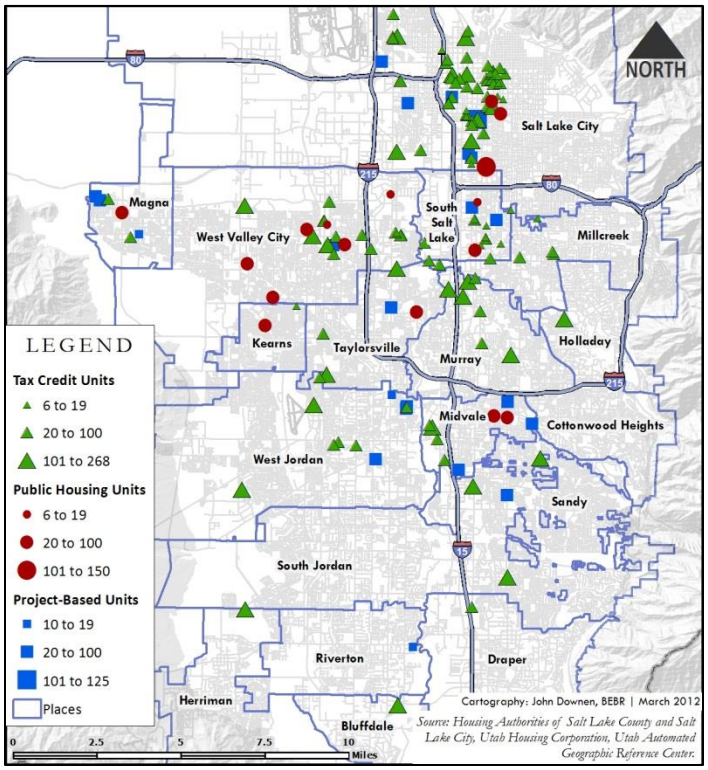
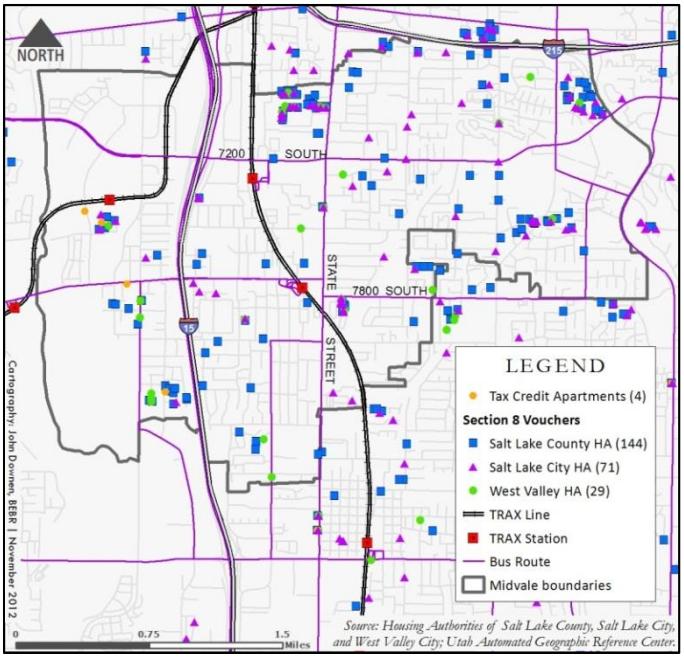


Figure 18 maps the subsidized apartment projects in Salt Lake County. A majority of the projects, especially project-based units are located in the central and northern cities in the county. However, there are approximately eight units in the city of Midvale, a mix of tax credit units, public housing units and project-based units. They are located on the eastern and western edges of the city, close to the borders of other cities including Cottonwood Heights which does not have any subsidized apartment projects. Though the distribution of poor residents in the city is fairly spread out (Figure 13), the subsidized projects do tend to be in locations with many poor residents. Similarly, the tax credit units are also in areas of high concentrations of minorities (Figure 15) as well as high and low opportunity areas, shown later in Figure 25.

Figure 19
Section 8 Vouchers in Midvale, 2011



When considering the density of poor residents in Holladay (Figure 13), the number and dispersion of Section 8 vouchers in the city is not surprising (Figure 19). However, there seem to be a few more concentrated areas of vouchers, including a group north of 7200 South and State Street, a group in the southwest along I-15 and another just south of the Daybreak line TRAX stop. There is also a dense group around 7200 South and 900 East by the shopping center next to Cottonwood Heights. There is also a smaller concentration near 7800 South and State Street, not far from the 7720 South Midvale TRAX stop. These locations also make sense when considering the locations of subsidized apartment projects, as families using vouchers will either live in these projects or have similar housing needs and characteristics. Overall, most concentrations are close to major public transit lines or employment centers with low-wage and entry-level jobs, further suggesting a reliance on public transportation among these populations.

Table 14 displays the number of individuals receiving public assistance in Midvale 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. For Midvale, this is 3,292 individuals in 2012, a 52.2 percent increase from 2007. Yet, this increase percentage is not that much higher than the county total of about 57 percent. 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 set, and each zip code without any residences or missing data are also removed. Overall, the number of recipients ranged from under 10 to over 18,000 in a single zip code in 2012. Though Midvale has much higher numbers of individuals receiving public assistance in 2010 than many of the southern cities, it is on par with the other central cities like Murray and South Jordan, but still less than the northern cities like West Valley.

Table 14
Distinct Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Midvale	84047	6,303	9,595	3,292	52.2%
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

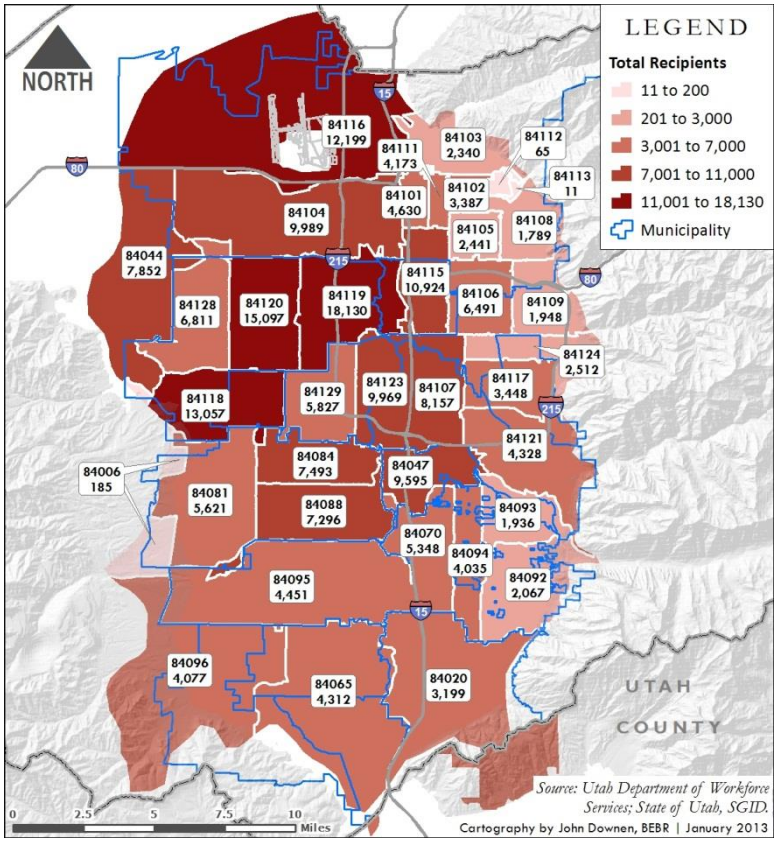


Table 15 uses the same DWS data on public assistance to calculate the number of large family households on public assistance in 2007 and 2012. A large family size is classified as a household of five or more individuals living together. In Holladay, the 80 percent increase the city experienced equated to 807 more families than in 2007—20 percentage points higher than the county. County-wide, 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. As it can be seen, the number of large-family households on public assistance decreases in an eastward direction, both within the county as well as in the city of Midvale.

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
Midvale	84047	1,007	1,814	807	80.1%
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

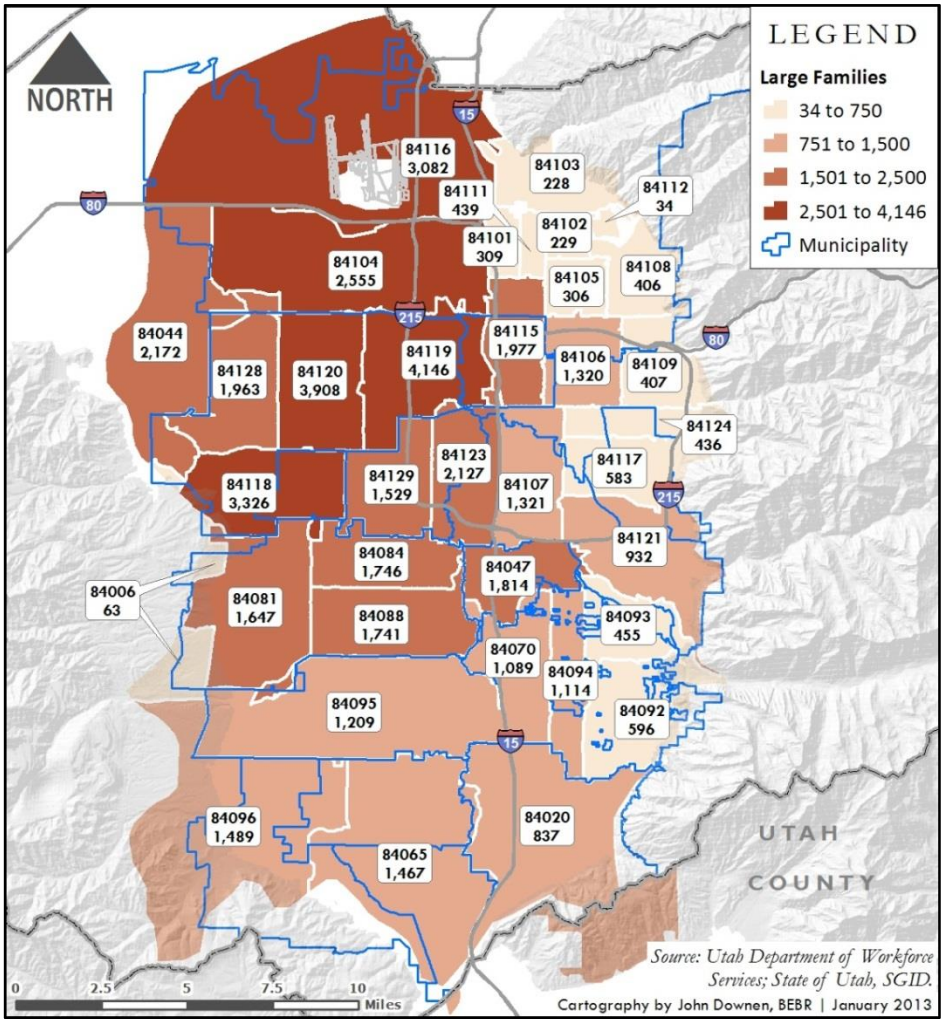


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. Not surprising, the number of disabled individuals on public assistance increased between 2007 and 2012 by about 21 percent countywide. Midvale saw a large percentage increase of about 42 percent, and mild absolute increase of around 300 individuals. Figure 22 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
Midvale	84047	712	1,015	303	42.6%
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

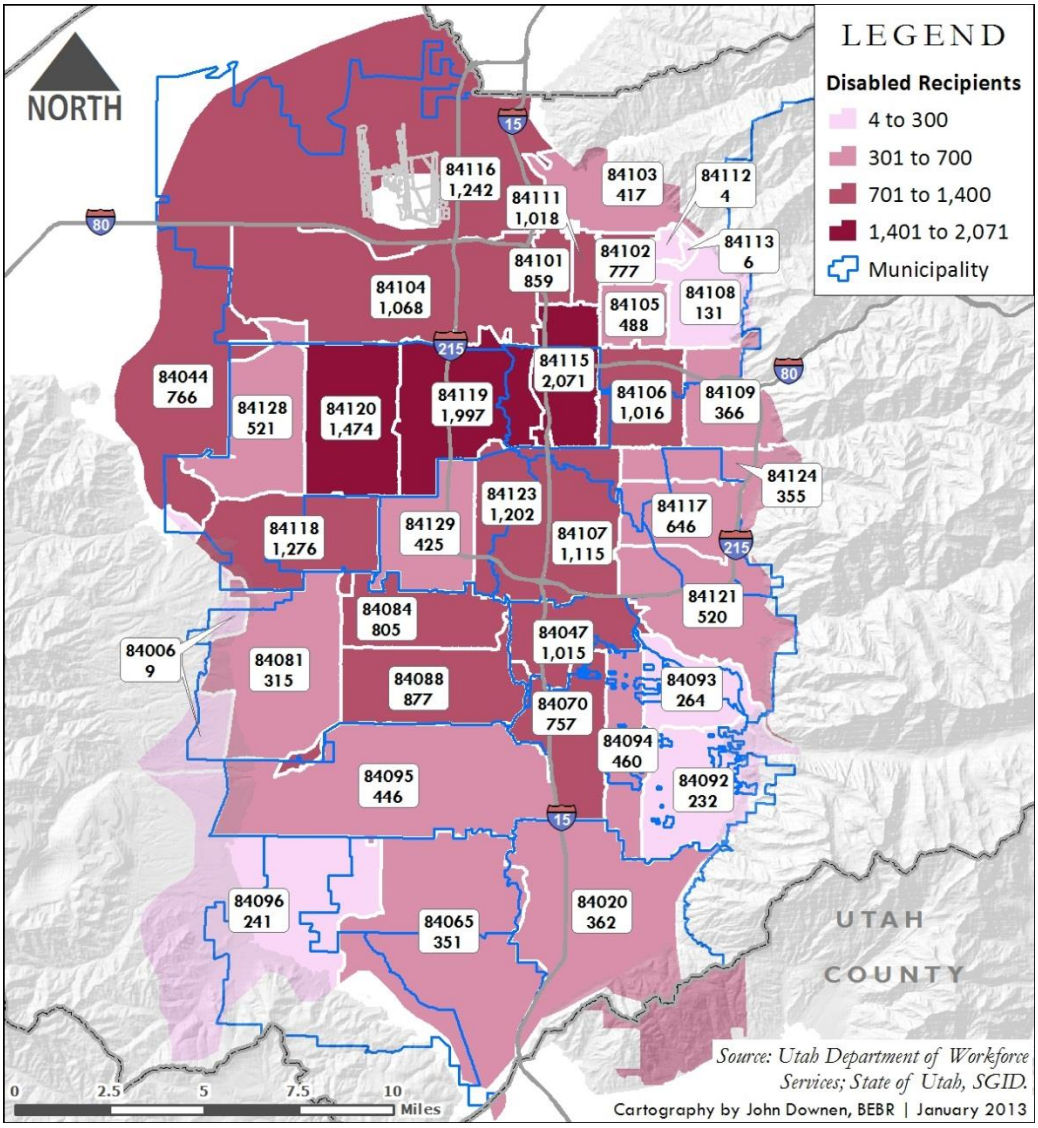


Table 7 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County. The highest number of individuals is in the northern and western cities of Salt Lake City, West Valley City and South Salt Lake. However, some of the largest percentage increases were in the southern and eastern zip codes. Overall, Midvale is situated along the median, with a percentage change right around the countywide percentage change of 21.4 percent.

Table 17
Hispanic Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
Midvale	84047	1,957	2,350	393	20.1%
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

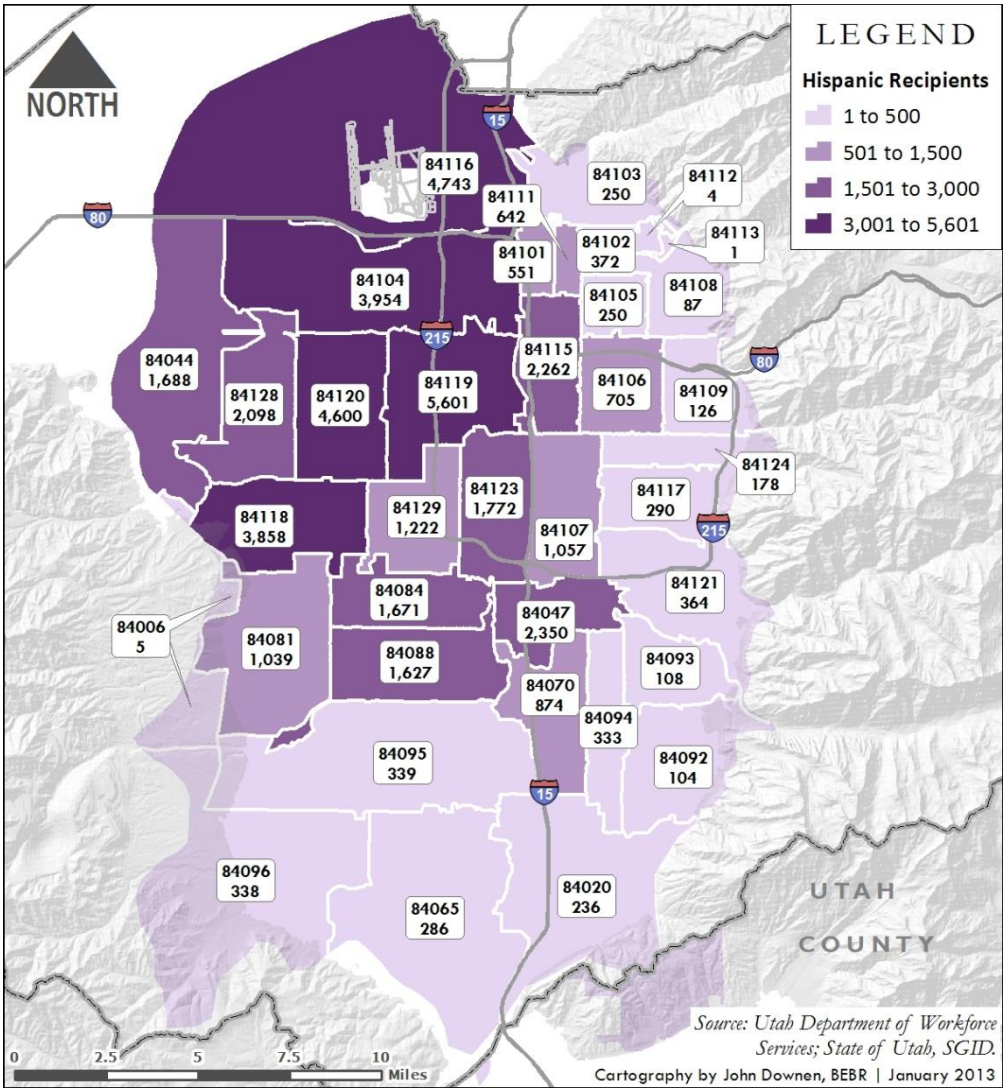
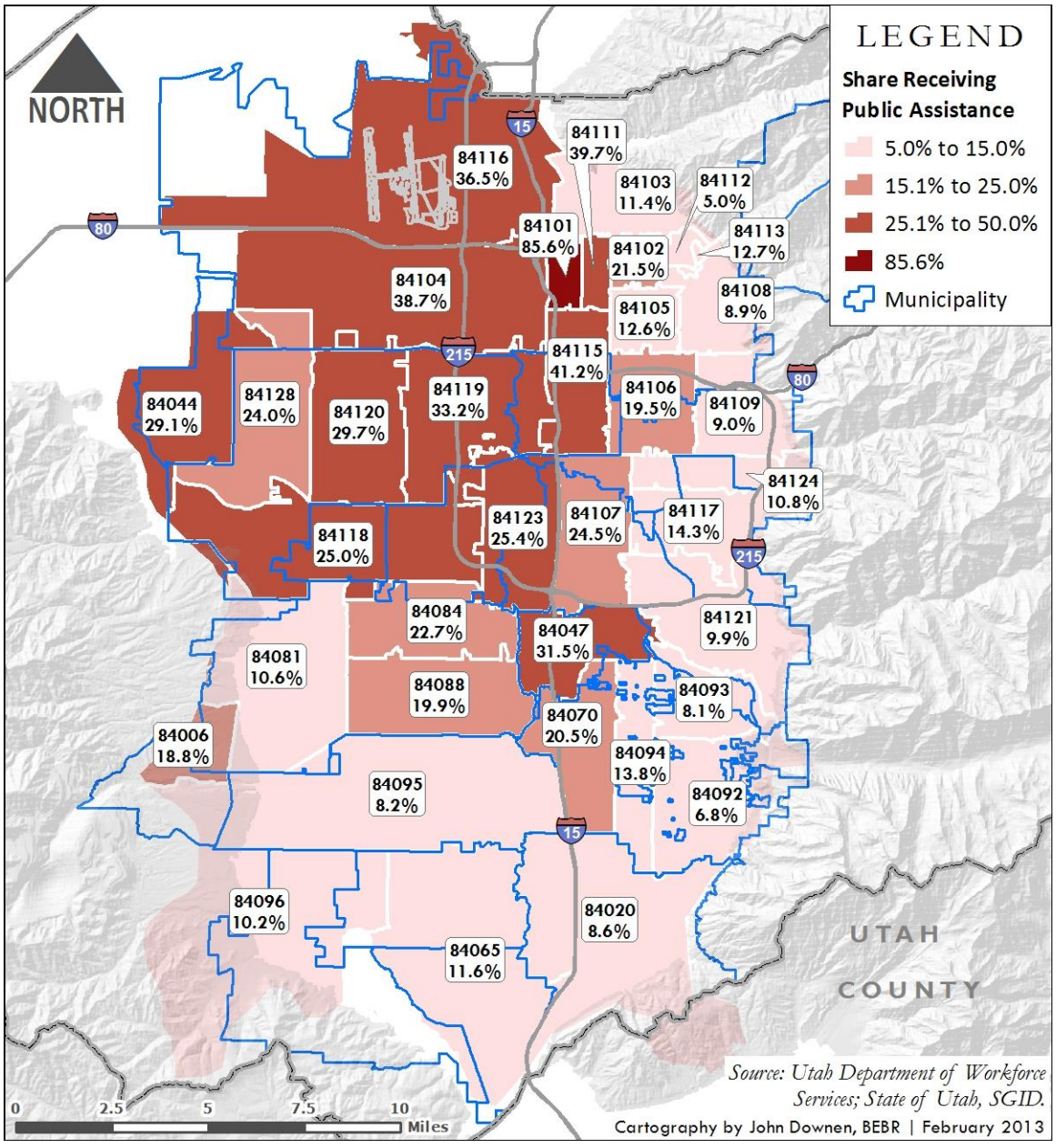


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. It should be noted that the zip codes used in the map are based on the U.S. Census Bureau's zip code tabulation areas (ZCTAs), which do not exactly correspond to the zip code boundaries used by DWS. Regardless, the general trends of public assistance recipients as a share of a regions population can be seen. Again, there is a clear difference between the east and west sides of Interstate 15, more so between the northwestern and southeastern regions. In 2010, Midvale had one of the mid-range to higher percentages of individuals on public assistance for the county. This is more like the northern and western cities of the county, a trend that also holds true for the minority (Table 12) and poor (Figure 17) shares of the city's population.

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 Midvale. The city received a score of 3.1 out of 10, a full 1.8 points below the county (Table 18). Every composite index, except for one fell below the county average, the index for job access. In contrary to all the other index scores, Midvale's opportunity in job access scored high at 8.3, almost 3 full points above average. This is most certainly due to the central location of Midvale in the valley, the business zoned areas around State Street and elsewhere, and the availability of transportation options throughout the city. On the contrary, school proficiency for the city score quite low, 2.7 points below the average at 1.6 and labor market engagement is also low at 3.2 compared to the county average of 5. Both of these factors are due to the high percentage of poor residents (Table 13) who are unable to provide additional funding to schools and are most likely employed in high-turnover, low-skilled jobs. The indices for poverty and housing stability also scored below the county average, thereby helping to bring down the composite opportunity score for the city.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Midvale	1.6	8.3	3.2	3.1	4.5	3.1
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 Midvale

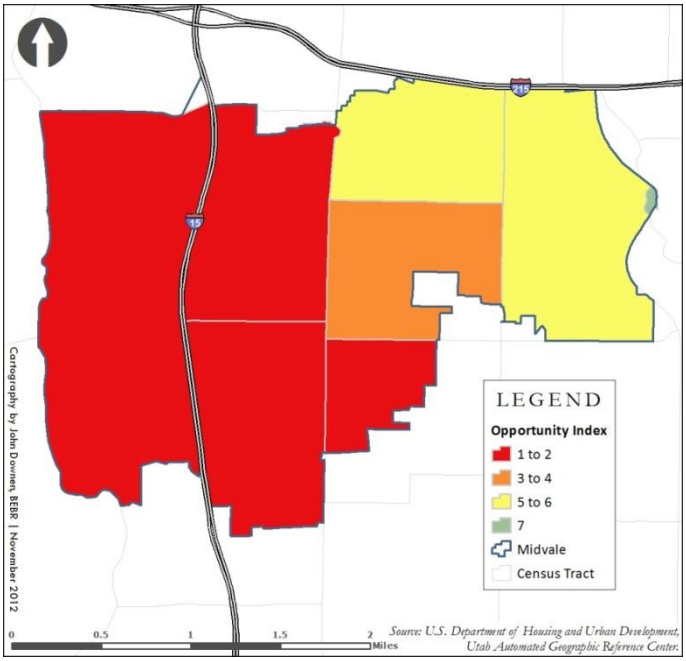
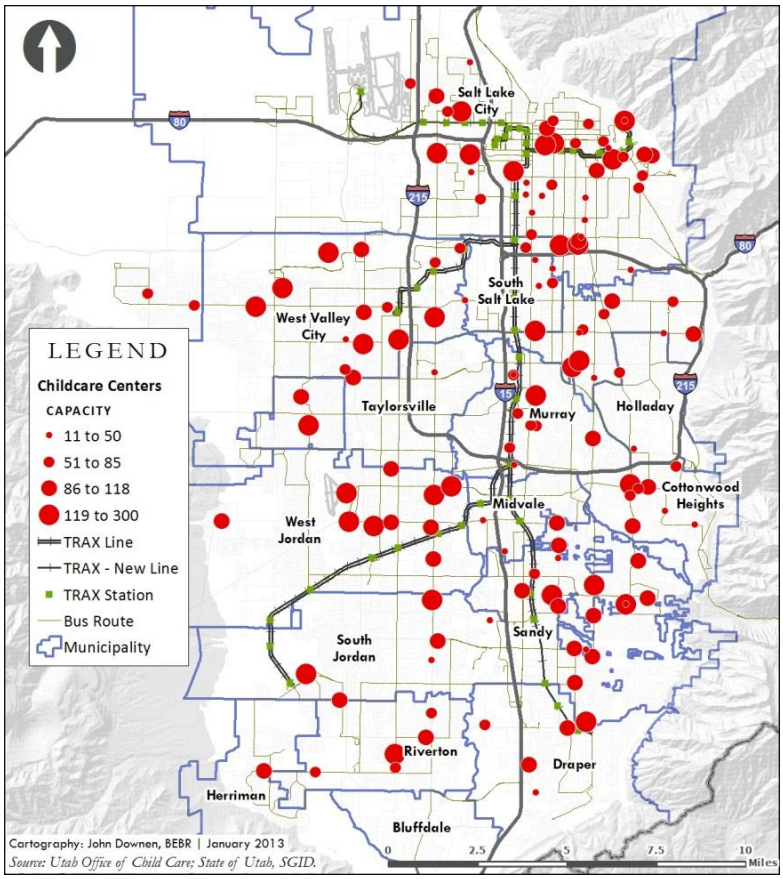


Figure 25 depicts the individual HUD opportunity score for each census tract in the Midvale. The scores range from 1 to 7 out of 10, with the only tract scoring a 7 being the sliver of a tract on the east side by the Fort Union and 900 East business plazas. A larger portion of this tract is located in Cottonwood Heights. However, there is a clear division between the east and west side of Midvale, with the three lowest-scoring tracts all on the west side. Unfortunately these, low-scoring tracts are also the areas with high concentrations of both poor residents (Figure 13) as well as minorities (Figure 15). The composite score most negatively affecting the west side census tracts are the school and labor market engagement indices. However, only on the job access index did these tracts score well.

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 Hispanic families, 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, there are very few active childcare facilities operating in the city of Midvale. Only one small center with a maximum capacity of under 50 children is located west of Interstate 15 in the high poverty (Figure 13) minority-majority tract (Figure 15). The other facility is located in the southwest of the city, on the east side of I-15, not far from the high-need areas west of I-15, but also not along any bus routes. However, there are many childcare centers surrounding the city with much higher capacities, most specifically in eastern West Jordan and northern Sandy. Regardless, there are very few options inside of the city of Midvale itself, with little to no options on the northeastern portion of the city, not even across the border in Murray. Therefore, residents in need of childcare, or residents in this area, face an impediment to housing choice in this area of the city for lack of close, adequate childcare. Note that licensed families and residential certificate facilities are not included in this analysis for privacy reasons but may be present within the city.

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 Midvale, 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, six of them are in Midvale, along with one unranked school, Jordan Valley School (Table 19). Of each of these schools, only two score a 5, Hillcrest High and Midvalley School, while none score above that. Similarly, not one school ranked in the top 50 percent of all ranked schools in the county, with the highest ranked 105th out of 204. In fact, half of the schools ranked in the lowest quartile, scoring a 3 or below. These low school opportunity scores are also reflected in the low school proficiency index from HUD (Table 18). As a result, the children of the lower-income and minority families living in Midvale are also not given much access to capitalize on opportunities to improve their economic situation so long as they are relying on public schools in Midvale.

Table 19
Midvale School Opportunity

District	School	County Ranking	Opportunity Index
Canyons	Midvale School	184	2
Canyons	Copperview School	161	3
Canyons	East Midvale School	153	3
Canyons	Midvale Middle	130	4
Canyons	Midvalley School	117	5
Canyons	Hillcrest High	105	5
Canyons	Jordan Valley School	—	—

Source: BEBR computations from Utah State Office of Education data

The following six figures (Figure 27, Figure 28, Figure 29, Figure 30, Figure 31 and Figure 32) each depict most the elements of the school opportunity index, the exception being the exclusion of class size due to the minute changes between schools and the addition of change in free and reduced lunch (Figure 28). As it can be seen, all but one school, Hillcrest High on the eastern side of Midvale, is a Title I school. From 2005-2011, only one school saw a decline in eligible students. This only enforces the idea that a the higher rate of low-income families (Table 13) in the city are having to send their children to low-opportunity public schools in the city (Table 19). In addition, many of the west side schools had high ratios of minority students and students with limited English proficient parents—at Midvale School, it's over 75 percent. This is not surprising again, considering the high proportion of minorities living in this area of the city (Figure 17). This coupled with the relatively low scores on students proficiency in language arts and science is the reason for the low school opportunity in Midvale. This is especailly true of the schools on the western side of the city, namely, Midvale School, Copperview Schools and Midvale Middle. Overall, the Midvale public schools rank very low in terms of access to opportunity for the protected classes living in the city.

Figure 27
Free/Reduced Lunch Eligibility in Midvale, 2011

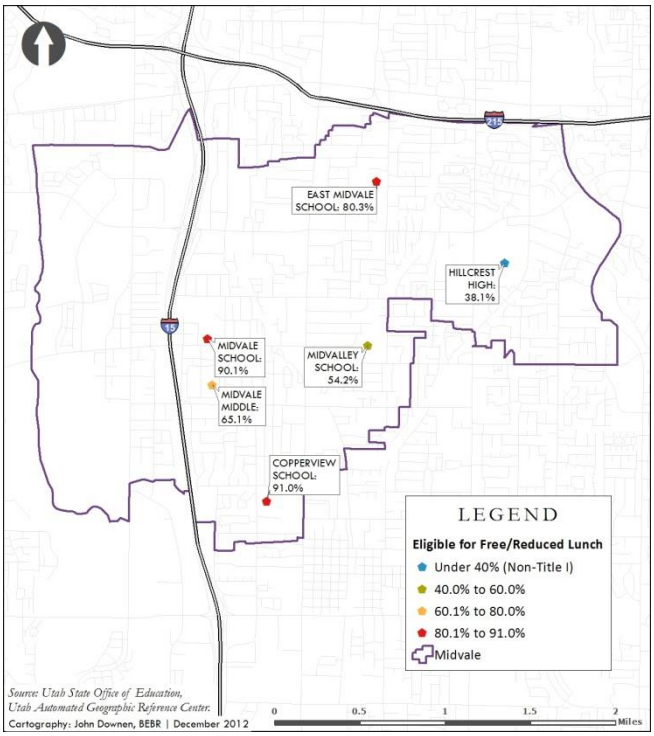


Figure 28
Change in Free/Reduced Lunch Eligibility in Midvale, 2005-2011

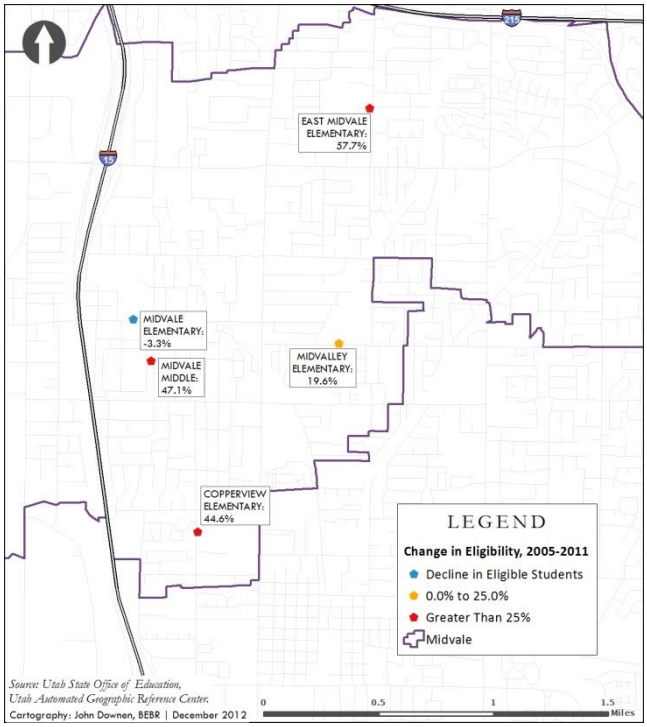


Figure 29
Share of Students Proficient in Language Arts in Midvale Public Schools, 2011

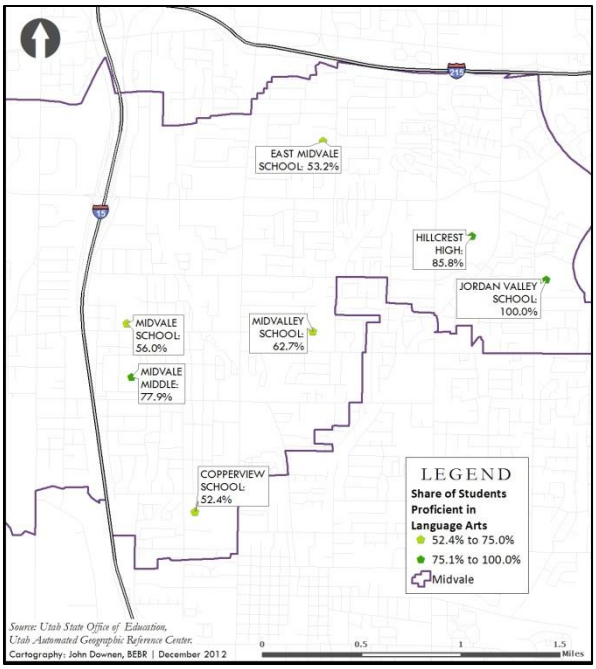


Figure 30
Share of Students Proficient in Science in Midvale Public Schools, 2011

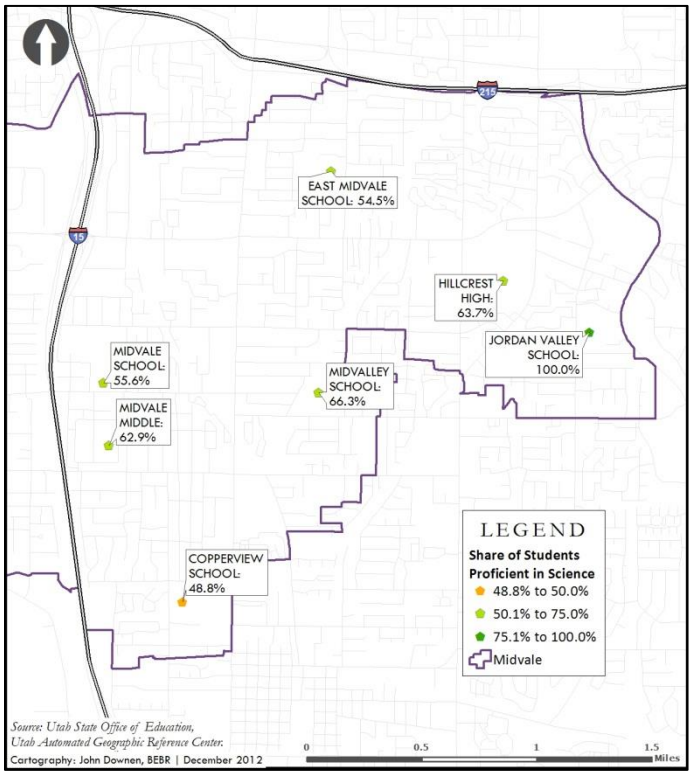


Figure 31
Minority Share of Enrollment in Public Schools in Midvale, 2011

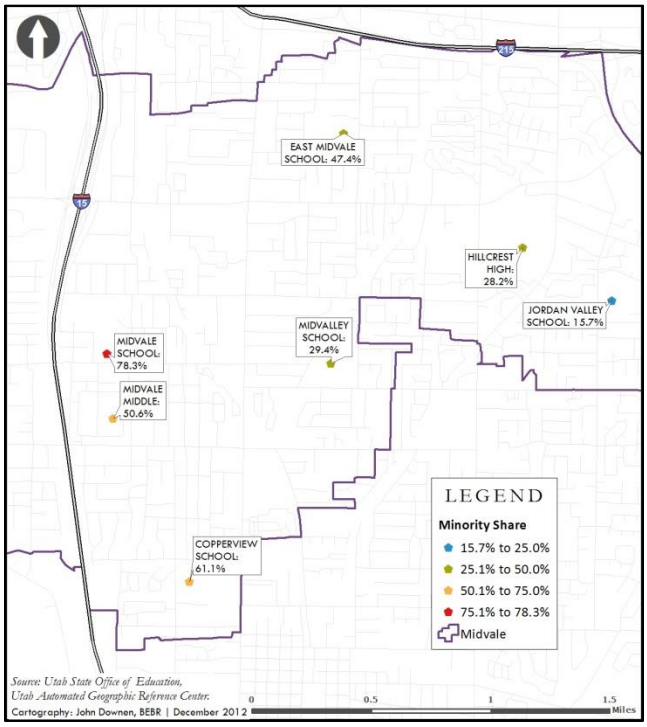
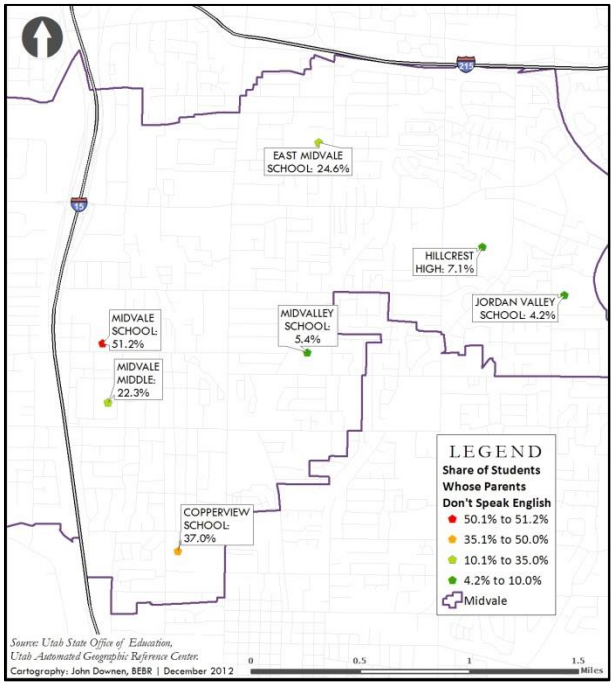


Figure 32
Share of Students with Parents of Limited English Proficiency in Midvale, 2010



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 a 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 of families residing in each city. Table 20 shows the racial and ethnic composition of students enrolled in Midvale by race/ethnicity 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
Jordan Valley School	15.7%	0.9%	0.0%	1.9%	5.6%	5.6%	1.9%
Hillcrest High	28.2%	1.5%	0.8%	4.9%	16.6%	3.8%	0.6%
Midvalley School	29.4%	1.9%	1.0%	1.7%	19.4%	2.2%	3.2%
East Midvale School	47.4%	4.3%	1.1%	1.4%	35.7%	2.9%	2.1%
Midvale Middle	50.6%	1.6%	2.9%	7.5%	35.3%	3.0%	0.3%
Copperview School	61.1%	1.9%	1.2%	0.7%	54.2%	2.1%	1.0%
Midvale School	78.3%	1.2%	13.6%	0.1%	60.5%	1.5%	1.4%
Midvale Totals	45.2%	2.0%	3.1%	3.2%	32.8%	2.9%	1.2%
Midvale Averages	44.4%	1.9%	3.0%	2.6%	32.5%	3.0%	1.5%

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 race/ethnicity 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.

Midvale city sits right along Interstate 15 and the southbound TRAX routes, in the middle to southern end of Salt Lake County. The city is suburban with many small, urban, shopping and dining sections along the main street, Fort Union Boulevard. Overall, the city's total enrollment rose by 55 students from 2007 to 2011. However, more striking is the large increase in minority enrollments in Midvale coupled with a 372 student decline in non-Hispanic white students. As the following charts help illustrate, it appears there are rising numbers of minorities in most schools in the city, the only exception being Jordan Valley School with a loss of 29 minority students and 153 total students. The only ethnic group to not see a drop in numbers at this school are Pacific Islander students who

did not gain or lose enrollment. Figure 34 shows the change in enrollments for each ethnic group in Midvale by enrollment level. One trend that stands out is the decline in non-Hispanic white enrollments from elementary to high school. However, it also appears the number of minority enrollments tends to decrease with each level as well. Overall, this shows an increasing diversity of new students in elementary school, but a slower rate of increase from elementary to high school in Midvale. The only ethnic group to not follow this pattern is Asian students, who actually increase in number at each level.

Figure 33
Total Minority Enrollment Changes, 2007 - 2011

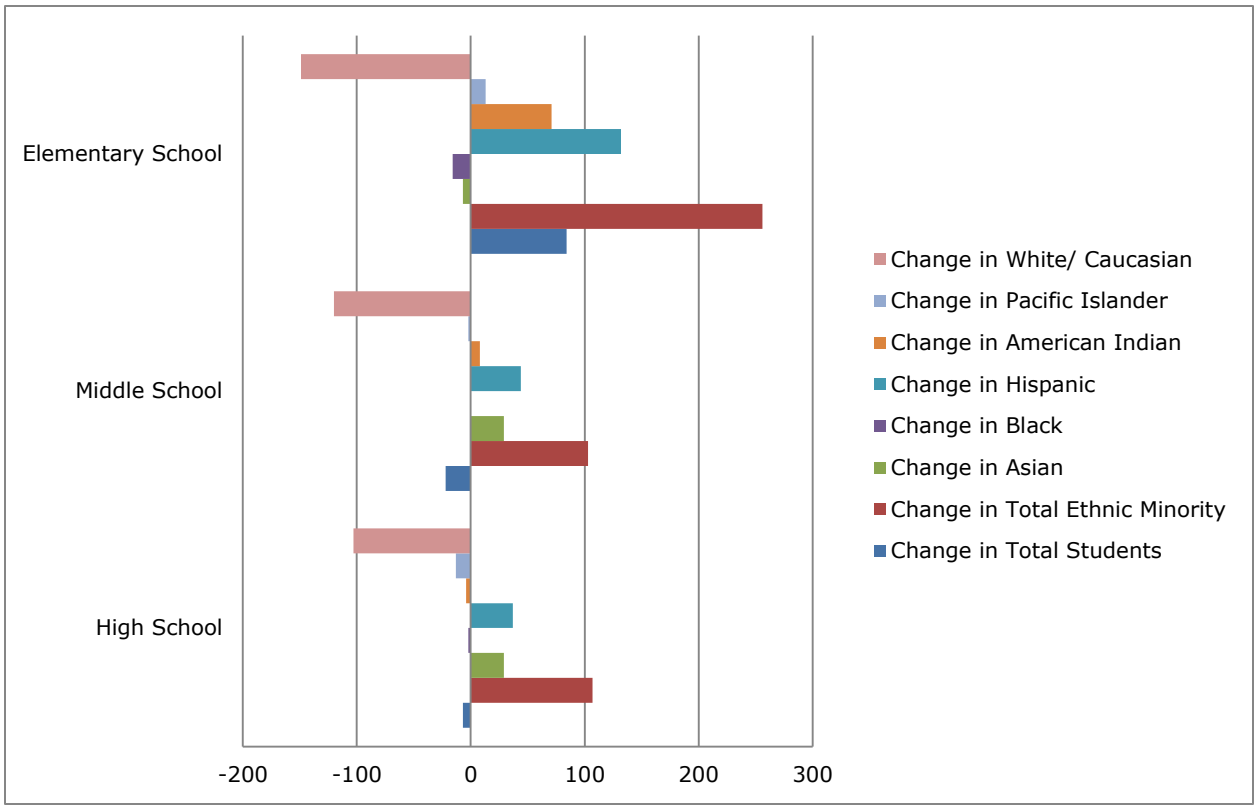
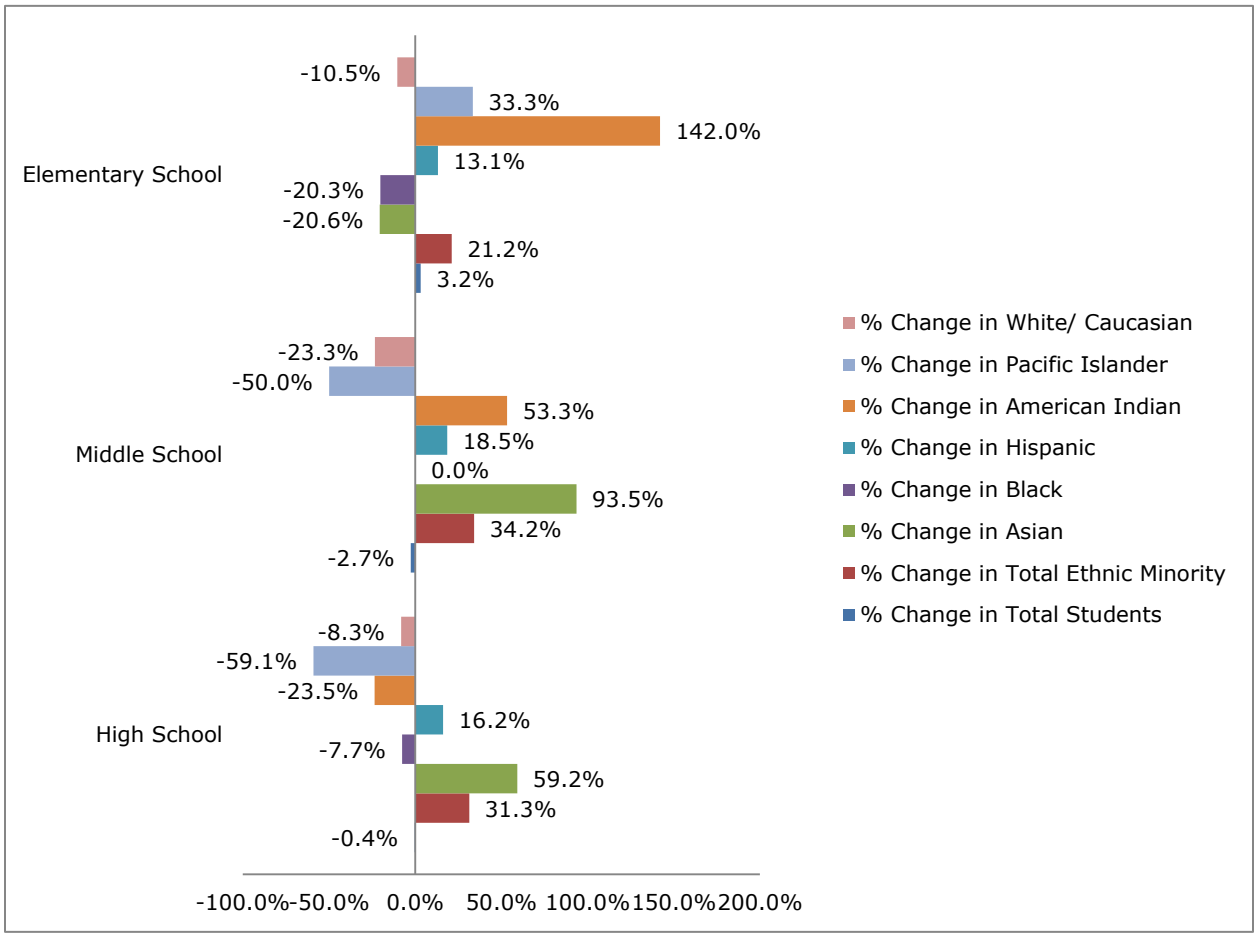


Figure 34 also breaks down the Midvale schools by school level and ethnic group; however, it shows the percentage change in enrollments from 2007 to 2011, as opposed to the absolute number change. One notable result of this is the 93.5 percent increase in Asian students in middle schools and 59 percent increase in high schools. This shows a large growth in the Asian population in secondary school, even though there is an average of a 20.6 percent decline in Asian students in Midvale elementary schools. Regardless, on average, every school level experienced small change in total enrollments, but a more substantial rise in total minority enrollments.

Figure 34
Minority Enrollment Percentage Change, 2007-2011



In accordance with Title VI of the Civil Rights Act of 1964, HUD recognizes persons who, as a result of national origin, do not speak English as their primary language and have a limited ability to read, write, or understand the language. As the major metropolitan center of the state, Salt Lake County must account for the percentage of Limited English Proficiency, or LEP, persons living in the county. According to data from the counties public schools, there are concentrated areas of both high and low levels of LEP families. The city has five elementary schools, one middle school and one high school. The highest percentage of students whose parents primarily language is not English is by far Midvale School at 52.1 percent. This is the only school in the city with over half of its student body coming from non-English speaking homes. The next closest is East Midvale School at 27 percent living with non-English speaking parents or guardians. The rest of the rates can be seen in Figure 35 with the lowest rate of LEP parents of a school being in 4.6 percent at Copperview Elementary School.

Figure 35
Percent of Students with LEP Parents, 2010

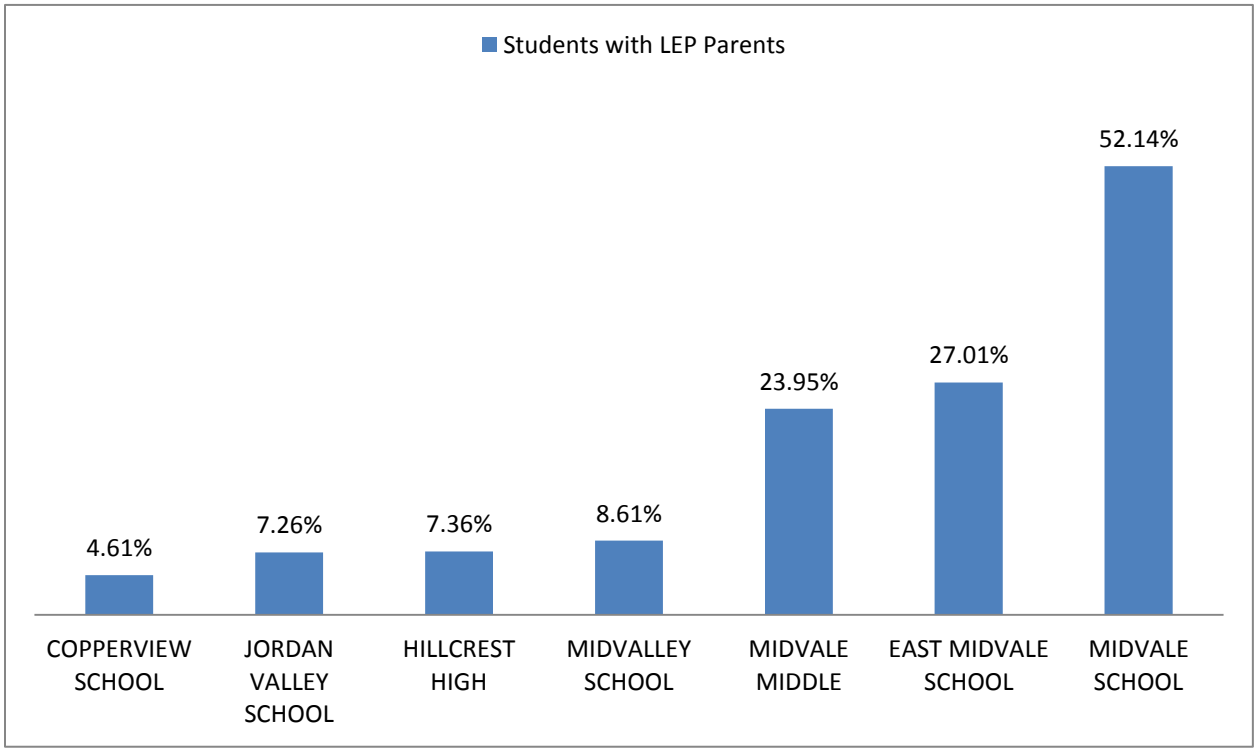
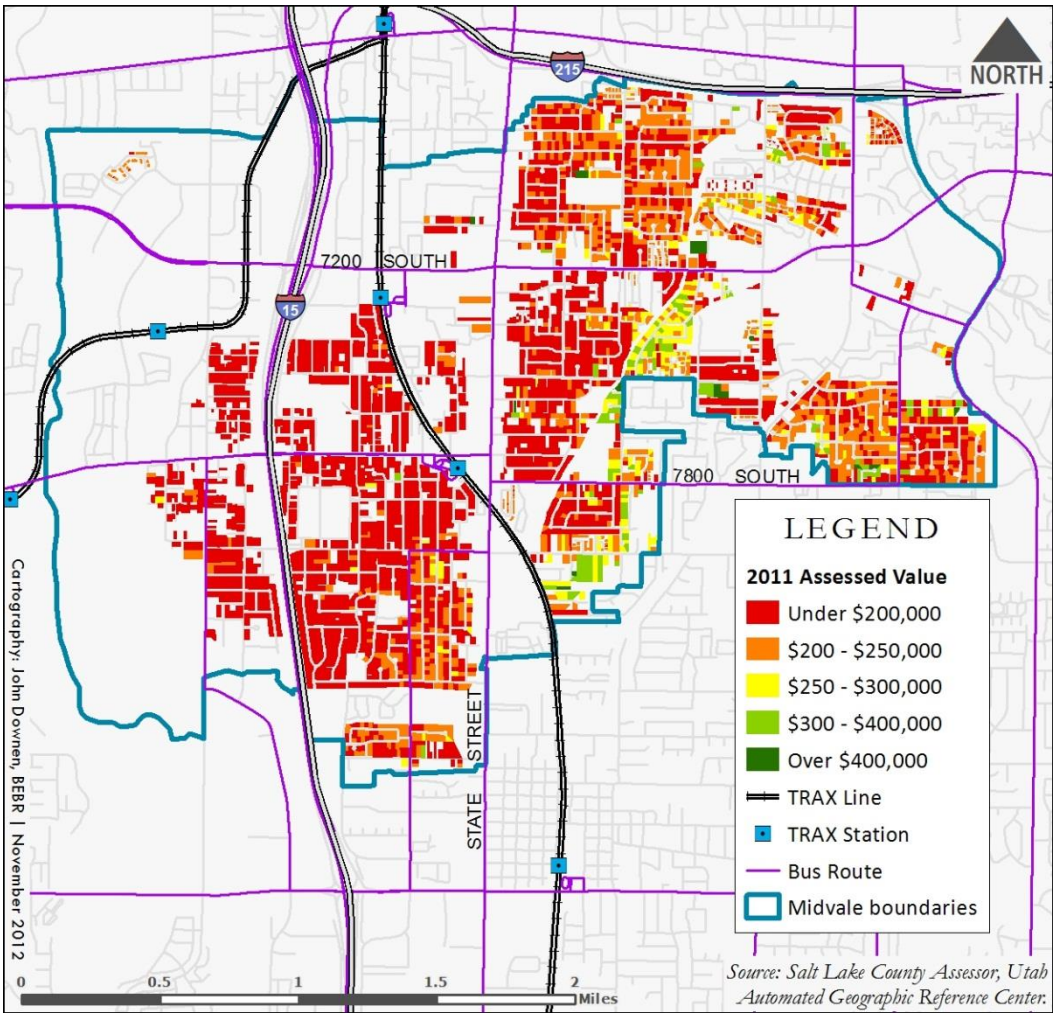


Figure 36 shows the assessed value of detached single-family homes by neighborhoods in Midvale. Unlike many of the other more southern county cities, Midvale has a much lower range of housing prices, with barely any in the city being assessed above $300,000. Of course, there are a few exceptions, but not many. In fact, a majority of homes are priced very low, under $200,000 with the only areas of home values above this being near the creek running though the city just west of Union Park and Hillcrest High, and a few homes just northeast of the East Town Village. The highest concentrations of low-valued detached single-family homes is west of the canal, and especially to the west of the TRAX line. The high number of poor residents in the city (Table 13) is most likely due to these low home values, where those of lower incomes feel they are able to afford to live in Midvale, whether renting or owning a home. Unfortunately, the largest concentration of low valued homes is on the west side of the TRAX line is also a high concentration area of minorities (Figure 17). There are large portions of the city that do not have assessed home values in Figure 36, and these areas are the business districts as well as higher-occupancy homes and apartments in the city.

Figure 36
Assessed Value of Detached Single Family Homes in Midvale, 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 in Midvale, 84047, had about 2.2 percent of the housing stock in foreclosure from 2008 to 2012, which is just about the county average. This is to be expected with a centrally located city close to the more highly affluent cities in the southeast, but also having a relatively high rate of poor (Table 12) and minority (Figure 17) residents for the area.

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

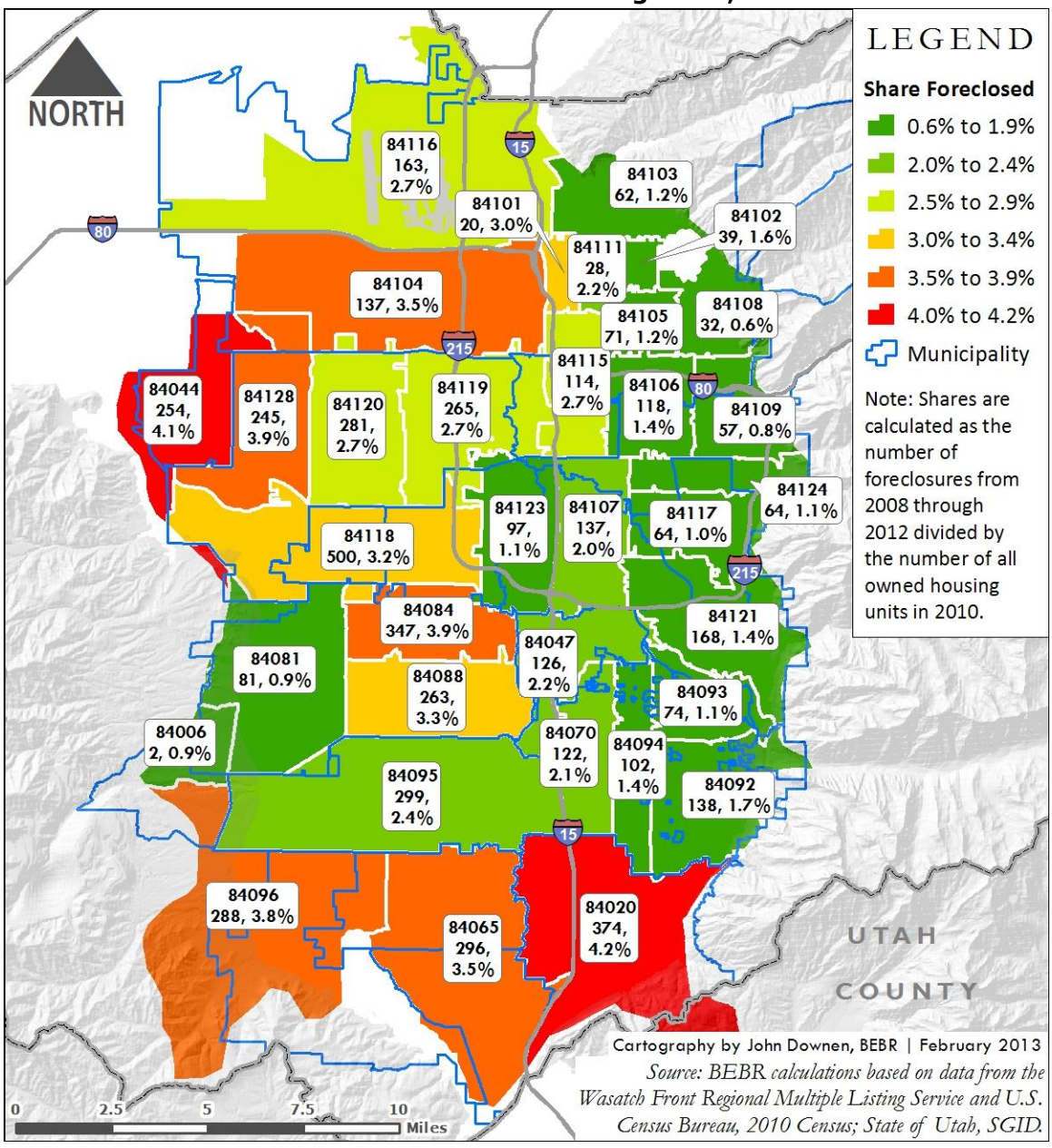
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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 2010 U.S. Census. Midvale, despite its higher rate of poverty compared to the more southern zip codes in Draper, Herriman and Bluffdale, has a more moderate share of foreclosed homes. Midvale's main zip code, 84047, ranks in the middle of the county in terms of share of foreclosed homes and is more comparable to cities like South Jordan and Murray than Taylorsville or West Jordan.

Figure 37
Share of Foreclosed Owned Housing Units, 2008-2012

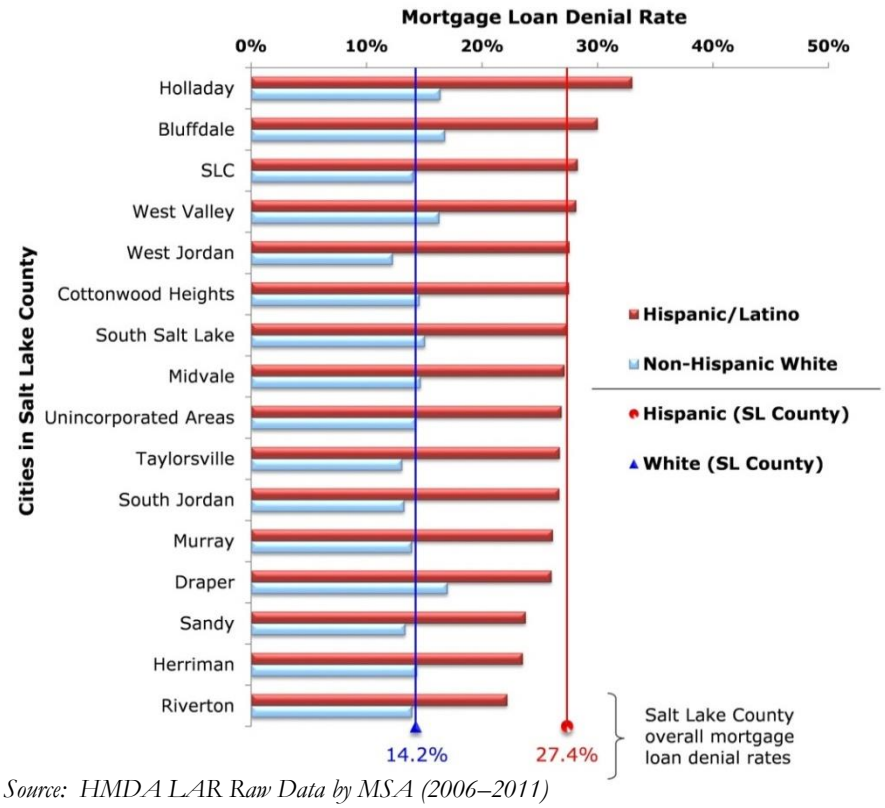


Lending Practices

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

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

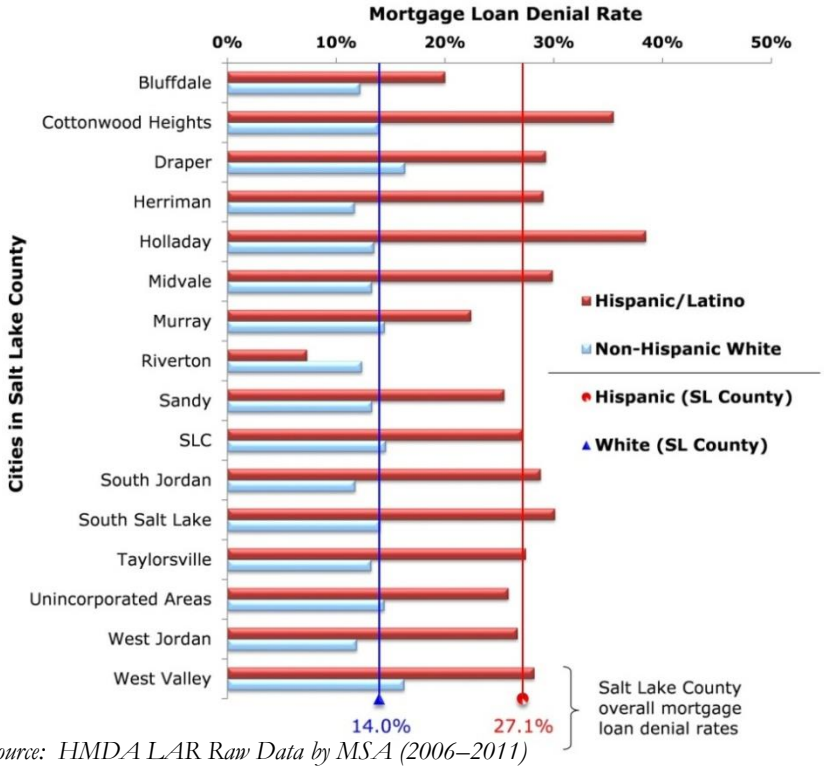
Figure 38
Percent of Mortgage Loan Applications Denied by Race/Ethnicity in Salt Lake County Incorporated Cities, 2006–2011



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

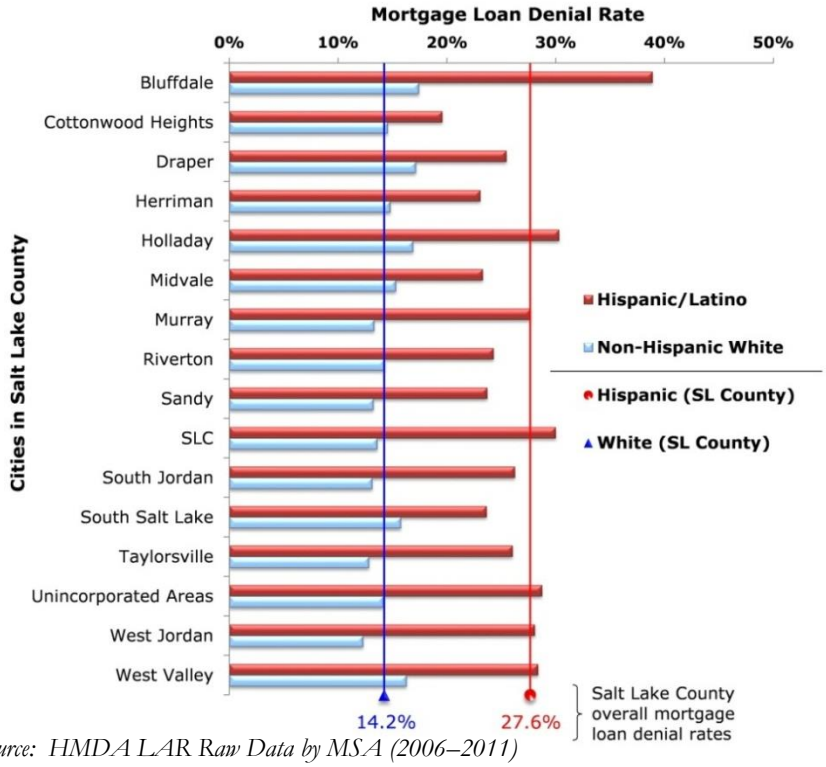
On the other hand, Bluffdale and Holladay have the highest Hispanic denial rates in the county, averaging over 30 percent. Note that the two cities account for only 0.6 percent of the total Salt Lake County mortgage applications for Hispanics. However, other cities with high mortgage application rates among Hispanics have similar denial rates. Salt Lake City and West Valley City, which account for 45 percent of the county's Hispanic mortgage applications, have Hispanic denial rates slightly above the county-level Hispanic denial rate. In other words, while the Hispanic denial rates in southern and eastern cities in the county might deviate from the overall Hispanic denial rate due to low Hispanic application volume, the Hispanic denial rates are significantly higher than those among non-Hispanic white applicants for all cities in the county.

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



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

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



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

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

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

The higher-income bracket (Figure 40) has a smaller denial rate gap between non-Hispanic white and Hispanic applicants than the lower-income bracket (Figure 39) in Midvale. For properties in Midvale, 30 percent of Hispanic/Latino applicants earning below 80 percent HAMFI were denied mortgages compared to only 13 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 23 percent and 15 percent for Hispanic and non-Hispanic white applicants, respectively.

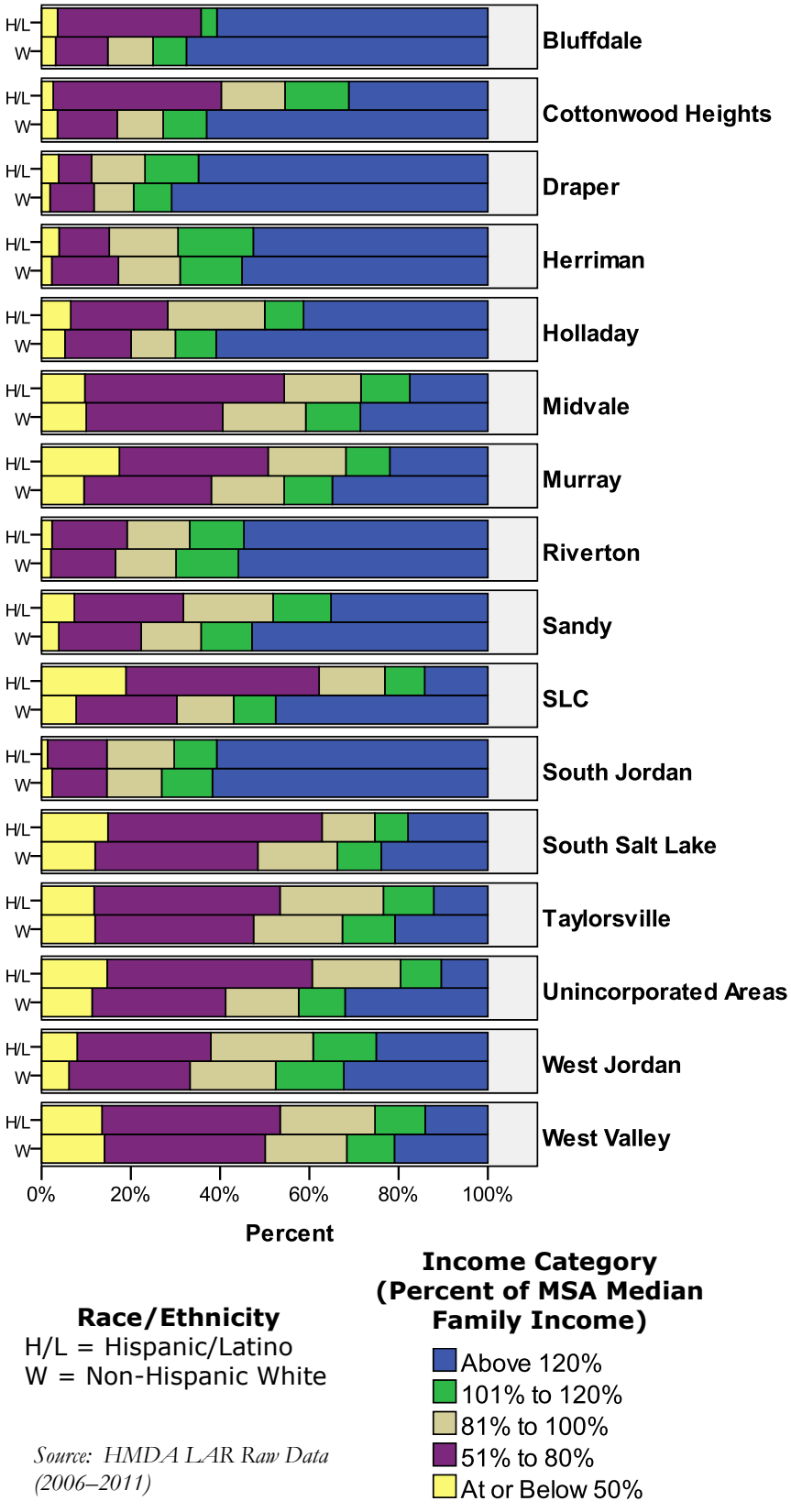
This same pattern of reduced denial rate gaps in the income bracket above 80 percent HAMFI is also apparent in the case of Cottonwood Heights, Bluffdale, and Draper, which accounted for 10 percent for the county's non-Hispanic white applications but only 2.5 percent of the total Hispanic applications. On the other hand, the denial gap persisted across the two income brackets in Salt Lake City and West Valley City, which accounted for a quarter of the county's 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.

Figure 41 shows the applicant income distribution by race and ethnicity for each city in Salt Lake County. The income categories are based on the reported incomes as a percentage of the 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 Midvale properties do not differ drastically. In fact, roughly 10 percent of non-Hispanic white and Hispanic applicants reported incomes above 50 percent of the median family income. This suggests that the differences in the overall denial rate gap shown in Figure 38 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 ef-

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



Source: HMDA LAR Raw Data (2006–2011)

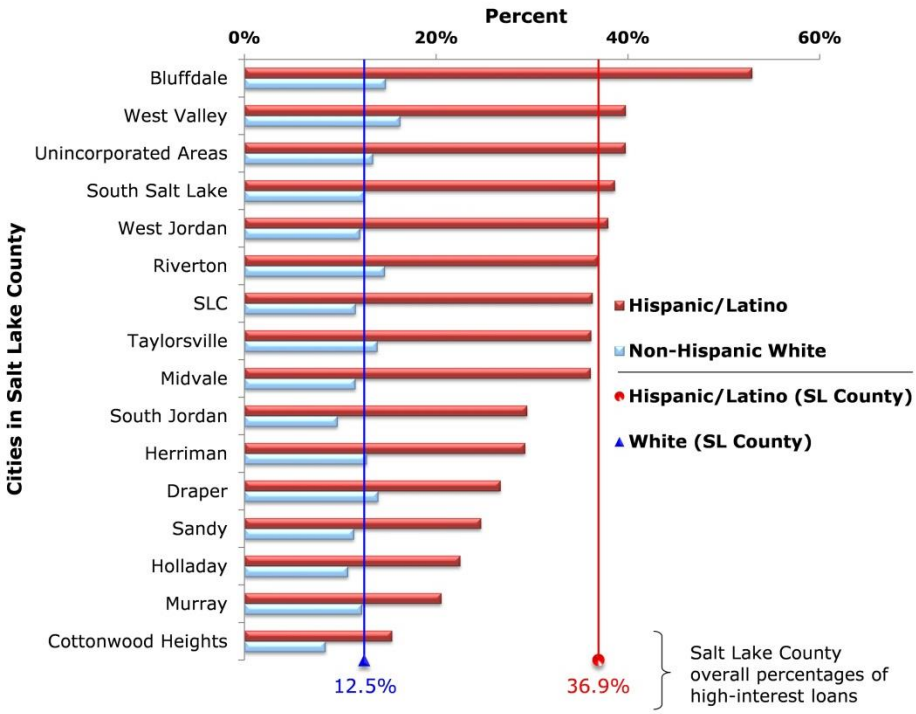
fect is particularly striking in Salt Lake City, where Hispanics mostly apply for the more affordable housing in the west-side River District neighborhood, while white applicants predominantly select east-side properties. Please see the fair housing equity assessment on Salt Lake City for more analysis 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 disclosure[1]. Thus, the rate spread disclosure can serve as a proxy for subprime lending.

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



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

[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. Therefore, even for Hispanics with approved mortgage loans, the higher tendency of receiving high-interest loans still reflects an underlying housing impediment that could have repercussions in long-term housing stability.

The disproportionately high prevalence of high-interest loans among Hispanic applicants is apparent across all cities in Salt Lake County. Figure 42 shows the percent of high-interest loans among non-Hispanic white and Hispanic/Latino applicants during the 2006–2011 period. At the county level, nearly 37 percent of Hispanic approved loans are considered high interest—nearly triple the rate among non-Hispanic white applicants. The gap is slightly narrower in Midvale but nonetheless comparable to that of the county level. Within the Midvale applicant pool, 36 percent of Hispanic approved applicants received high-interest loans, compared to only 12 percent of non-Hispanic white approved applicants. On the other hand, the percentage of high-interest loans for Hispanic applicants selecting South Jordan, Draper, Sandy, Holladay, Murray, and Cottonwood Heights are significantly lower than the county 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.