

Murray: Fair Housing Equity Assessment

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April 2013

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- The minority share of Murray's population increased from 6.8 percent in 1990 to 16.2 percent in 2010. Though non-Hispanic whites accounted for 74 percent of Murray's population growth in the last decade, they only constituted a quarter of the growth from 1990 to 2000.
- While the non-Hispanic white average household size decreased from 2.64 in 1990 to 2.49 in 2010, Hispanic average household sizes increased from 2.82 to 3.11 during this period.

Segregation

- While non-Hispanic white homeownership rates steadily increased from 62 percent in 1990 to 70 percent in 2010, minority homeownership rates decreased from 47 percent in 1990 to 42 percent in 2010. In 2010, minority households accounted for a fifth of all rental units while only comprising slightly more than a tenth of the total households in Murray.
- Over 63 percent of minority owner-occupied households live on the west side of Murray (west of State Street). However, 65 percent of minority rental units are east of State Street.
- The TRAX line runs through the west side of Murray, paralleling State Street, providing service connections to low-wage employment centers in South Salt Lake, just north of Murray. However, very few bus routes provide accessible connections to the TRAX line for residents on both sides of Murray.

RCAP/ECAP

- The overall poverty rate in Murray in 2010 was about 8 percent, where a minority resident was more than three times as likely to be poor as a non-Hispanic, white resident.
- The city has one racially/ethnically concentrated area of poverty, located in the northwest corner along I-15 and the Taylorsville border. However, there are not 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, Murray received a score of 5.9 out of 10, which is one full point above the county average.
- About three quarters of Murray's public schools are ranked in the top 50 percent of public schools in the county. However, the range of opportunity scores within the city is quite large. Similarly, there are no strong geospatial patterns related to school performance in Murray.
- The assessed single family home values in the city also range quite a bit, with a majority of the lowest-valued homes along I-15, State Street and just north of 6400 South. However, the assessed home values vary by neighborhood and are fairly well integrated throughout the city.

FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

In the past two decades, Murray has seen a significant population increase among non-Hispanic whites and minorities alike. While the minority population more than tripled between 1990 and 2010, the non-Hispanic white population accounted for almost three quarters of Murray's growth in the last decade. In 2010, the poverty rate was about 8 percent of the total population of the city, and minorities composed about 30 percent of the poor population. However, a minority resident living in Murray was about three times as likely to be poor as a non-Hispanic white individual. As a result, even though all racial and ethnic groups are experiencing growth in Murray, a disproportionate amount of the minority residents are poor.

While the poor residents of the city are fairly well dispersed, over 63 percent of minority owner-occupied households live west of State Street, whereas 65 percent of minority rental units are east of State Street, where a majority of high-valued homes are located. This indicates an inability for low-income minority residents to afford housing on the east side, unless they are renting. Instead, if a minority household wants to own a home, they will most likely be limited to homes on the west side, perhaps even in the westernmost tract, which is already an area where minorities comprise a majority of the population. This further exacerbates the growing disparities within the city.

The bus routes in Murray primarily serve areas along State Street and 900 East with stops at low-wage employment centers in the southern part of the city. However, neighborhoods between State Street and 900 East on the east side of Murray do not have easy accessibility to reach these low employment centers in the southern end of Murray. Furthermore, for the 65 percent of minority rental households residing east of State Street, the lack of bus routes servicing connections to the TRAX line on the west side creates difficulties in commuting to employment centers in and outside of Murray.

Transportation and geographical location of residents play a smaller factor in the access to opportunity in public schools in Murray than they do in many other cities. While a majority of minority and poor residents live on the west side, the highest-ranked school is located west of the interstate. Similarly, the lowest-ranked school is the easternmost public school, Cottonwood High. The rest of the public schools in the city fall between these two schools both in terms of physical location and access to opportunity. As a result, a family hoping to capitalize on opportunities in the city of Murray can be less concerned with the quality of education for their child and more focused on access to employment centers and other services and amenities.

Overall, the city of Murray is fairly divided in terms of minority and low-income residents, with a majority living on the west side. The segregation can be diluted by offering more adequate and affordable home-buying options on the east side of Murray, and revitalizing the home and neighborhoods on the west side to attract high home values. In both cases, the access to opportunity in both cases can be furthered through more neighborhood transportation options or more small-scale commercial centers offering low-wage job opportunities rather than relying on the centralized hubs of Intermountain Healthcare and the current large-scale commercial shopping centers.

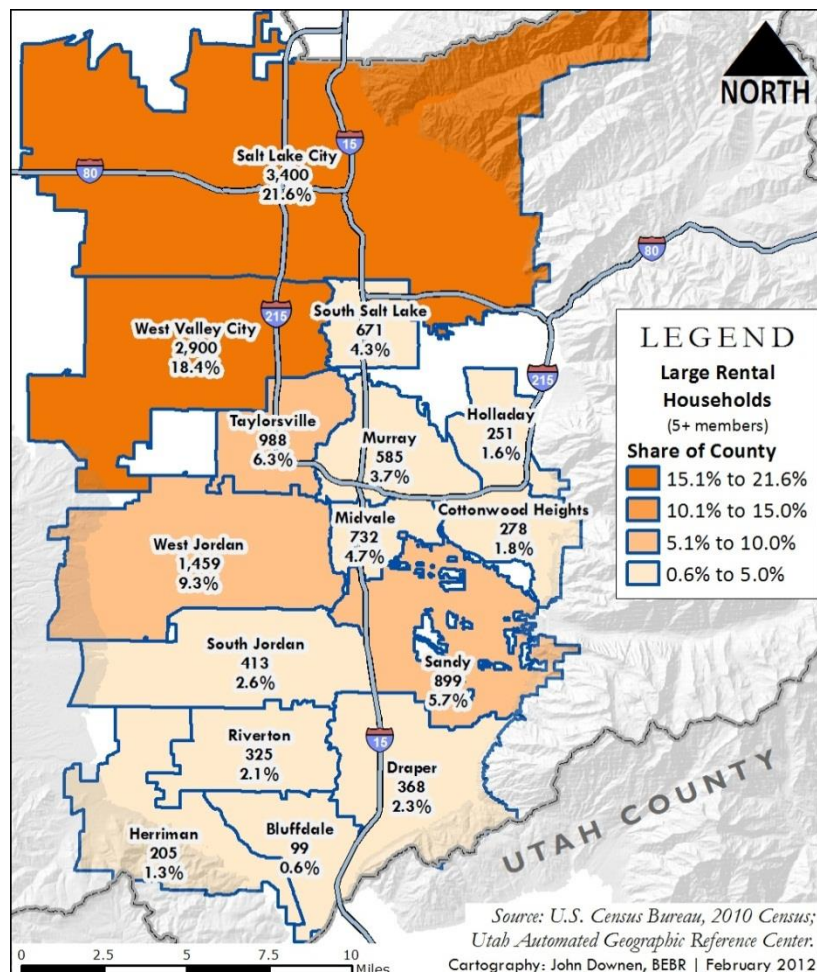
BACKGROUND

Murray is geographically located near the center of Salt Lake County with proximity to Salt Lake City and other cities in the northern and southern ends of the county via TRAX. Given its modest population growth in the past 20 years, Murray’s racial and ethnic demographic shifts are not as apparent as the dramatic minority growth in the surrounding cities to the north such as Salt Lake City, West Valley City, and South Salt Lake.

Table 1 shows the demographic trends in Murray from 1990 to 2010 for selected protected classes. The minority population is more than 3.5 times greater in size in 2010 than in 1990, increasing from a 6.8 percent share in 1990 to over 16 percent in 2010. While the share of households with children under 18 decreased from 38 percent in 1990 to 32 percent in 2010, the share of households with persons 65 and over increased from 19 percent in 1990 to nearly 26 percent in 2010. Large families with five or more persons slightly declined in share from 13.5 percent in 1990 to 11.4 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 3.7 percent of large rental households in the county reside in Murray. 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.

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



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

	1990		2000		2010	
	Count	Share	Count	Count	Share	Count
Total Population	31,282		34,024		46,746	
White (not Hispanic)	29,152	93.2%	29,805	87.6%	39,171	83.8%
Black (not Hispanic)	189	0.6%	303	0.9%	710	1.5%
Asian ¹	394	1.3%	615	1.8%	1,120	2.4%
Hispanic/Latino	1,325	4.2%	2,549	7.5%	4,249	9.1%
Minority (all except non-Hispanic white)	2,130	6.8%	4,219	12.4%	7,575	16.2%
Persons with disabilities ²	—	—	± 332	± 1.1%	± 633	± 1.4%
Total Households	11,712		12,673		18,226	
Households with Children under 18 years	4,451	38.0%	4,674	36.9%	5,734	31.5%
Households with Persons 65 years or over	2,261	19.3%	2,754	21.7%	4,646	25.5%
Single Parent with Children under 18 years	1,076	9.2%	1,088	8.6%	1,547	8.5%
Large Families (5 or more persons)	1,585	13.5%	1,678	13.2%	2,083	11.4%
Owner-occupied Housing Units	7,141	61.0%	8,448	66.7%	12,169	66.8%
Renter-occupied Housing Units	4,571	39.0%	4,225	33.3%	6,057	33.2%

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.

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	2,742	12,722
White (not Hispanic)	653	9,366
Black (not Hispanic)	114	407
Asian (not Hispanic)	221	505
Hispanic/Latino	1,224	1,700
Minority	2,089	3,356
Total Households	961	5,553
Households with Children <18	223	1,060
Households with Persons 65+	493	1,892
Single Parent with Children < 18	12	459
Large Families (5+ persons)	93	405
Owner-occupied Housing Units	1,307	3,721
Renter-occupied Housing Units	-346	1,832

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	8.8%	37.4%
White (not Hispanic)	2.2%	31.4%
Black (not Hispanic)	60.3%	134.3%
Asian (not Hispanic)	56.1%	82.1%
Hispanic/Latino	92.4%	66.7%
Minority	98.1%	79.5%
Total Households	8.2%	43.8%
Households with Children <18	5.0%	22.7%
Households with Persons 65+	21.8%	68.7%
Single Parent with Children < 18	1.1%	42.2%
Large Families (5+ persons)	5.9%	24.1%
Owner-occupied Housing Units	18.3%	44.0%
Renter-occupied Housing Units	-7.6%	43.4%

Source: U.S. Census Bureau

Table 4 lists the average household sizes in Murray by race and ethnicity. The citywide average household size steadily decreased from 2.66 in 1990 to 2.56 in 2010. While the average non-Hispanic white household average size decreased from 2.64 in 1990 to 2.49 in 2010, the average Hispanic/Latino household size increased from 2.82 in 1990 to 3.11 in 2010.

The average household size for Asians was 3.01 in 1990—greater than that of non-Hispanics whites and Hispanics. However, by 2010, Asian households had an average size of 2.88, which is between the average household sizes for non-Hispanic whites and Hispanics.

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.

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

Race/Ethnicity	1990 ¹	2000	2010
White (not Hispanic)	2.64	2.63	2.49
Hispanic/Latino	2.82	3.22	3.11
American Indian (not Hispanic)	3.58	3.65	3.04
Asian/Pacific Islander (not Hispanic)	3.14	3.33	3.01
Asian ²	3.01	3.18	2.88
Pacific Islander ²	3.77 ⁵	4.64 ⁵	4.02
Black (not Hispanic)	2.55	2.46	2.73
Other Race (not Hispanic)	2.00 ⁵	— ⁴	— ⁴
Two or More Races (not Hispanic)	— ³	2.74	2.94
Total Population	2.66	2.68	2.56

Source: U.S. Census Bureau

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

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

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

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

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

SEGREGATION

Homeownership rates in Murray increased from 61 percent in 1990 to nearly 67 percent in 2010 (Table 5). Non-Hispanic white homeownership rates trended similarly to the city-level rates, but minority homeownership rates declined from 47 percent in 1990 to 42 percent in 2010, thereby increasing the racial gap in homeownership in the Murray.

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	61.8%	69.0%	70.1%
Minority	46.8%	44.0%	42.3%
Hispanic/Latino	45.8%	39.9%	41.1%
Non-Hispanic Minority	48.6%	50.0%	43.7%
American Indian	— ²	— ²	17.3%
Asian or Pacific Islander	55.3%	66.8%	60.3%
Asian	— ¹	68.3%	64.2%
Pacific Islander	— ¹	— ²	— ²
Black	— ²	32.0%	23.6%
Other Race	— ²	— ²	— ²
Two or More Races	— ¹	— ²	47.4%
Total	61.0%	66.7%	66.8%

Source: U.S. Census Bureau

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	38.2%	31.0%	29.9%
Minority	53.2%	56.0%	57.7%
Hispanic/Latino	54.2%	60.1%	58.9%
Non-Hispanic Minority	51.4%	50.0%	56.3%
American Indian	— ²	— ²	82.7%
Asian or Pacific Islander	44.7%	33.2%	39.7%
Asian	— ¹	31.7%	35.8%
Pacific Islander	— ¹	— ²	— ²
Black	— ²	68.0%	76.4%
Other Race	— ²	— ²	— ²
Two or More Races	— ¹	— ²	52.6%
Total	39.0%	33.3%	33.2%

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 Murray has become increasingly lower than the share of total households. In 1990, 92 percent of total rental households in Murray were headed by non-Hispanic whites, fairly commensurate with the 94-percent non-Hispanic share of total households. However, in 2010, while the non-Hispanic share of total households decreased to 88 percent, the non-Hispanic white share of rental households plummeted to below 79 percent. This means that the rental composition by race and ethnicity has diverged from the overall household demographics in Murray. Minorities now represent a fifth of all rental households yet only comprise only slightly more than a tenth of the total households in the city. Overwhelmingly, Hispanic households are renting homes. This limits housing choice and reduces wealth accumulation through homeownership.

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

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	11,039	94.3%	11,468	90.5%	16,049	88.1%
Minority	673	5.7%	1,205	9.5%	2,177	11.9%
Hispanic/Latino	428	3.7%	721	5.7%	1,205	6.6%
Non-Hispanic Minority	245	2.1%	484	3.8%	972	5.3%
American Indian	38	0.3%	51	0.4%	104	0.6%
Asian or Pacific Islander	132	1.1%	208	1.6%	421	2.3%
Asian	—	—	186	1.5%	374	2.1%
Pacific Islander	—	—	22	0.2%	47	0.3%
Black	71	0.6%	122	1.0%	233	1.3%
Other Race	4	0.0%	4	0.0%	24	0.1%
Two or More Races	—	—	99	0.8%	190	1.0%
Total	11,712	100.0%	12,673	100.0%	18,226	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.

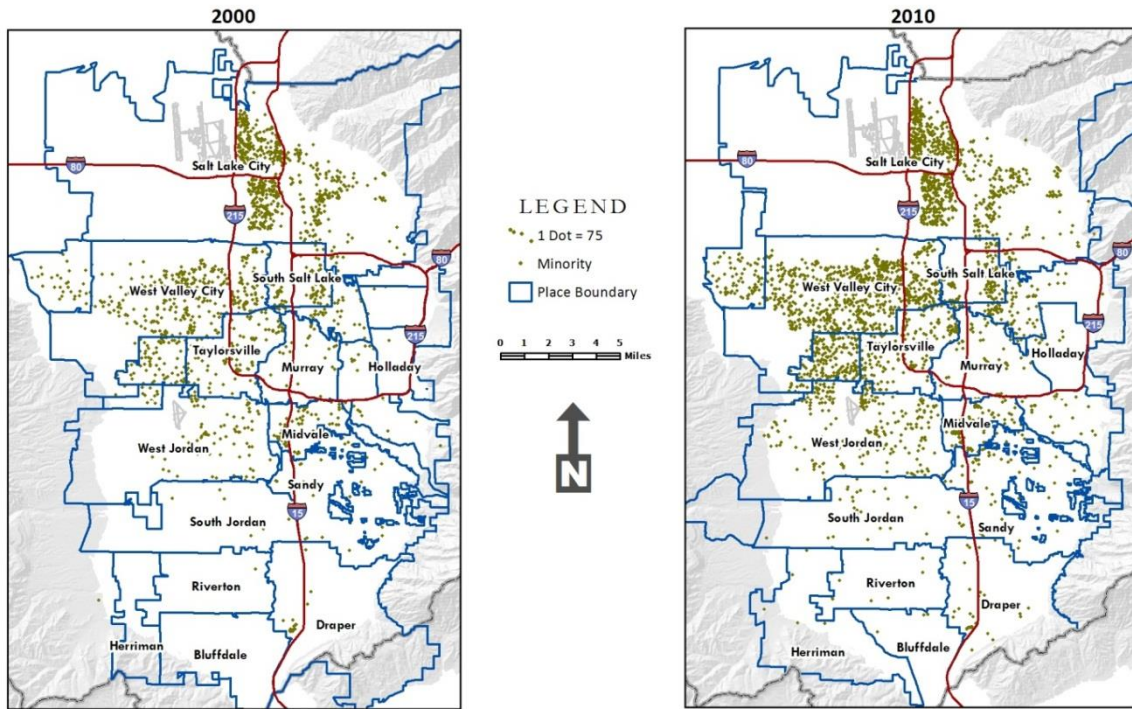
**Table 8
Rental Households by Race and Ethnicity in
Murray, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	4,213	92.2%	3,550	84.0%	4,800	79.2%
Minority	358	7.8%	675	16.0%	1,257	20.8%
Hispanic/Latino	232	5.1%	433	10.2%	710	11.7%
Non-Hispanic Minority	126	2.8%	242	5.7%	547	9.0%
American Indian	22	0.5%	35	0.8%	86	1.4%
Asian or Pacific Islander	59	1.3%	69	1.6%	167	2.8%
Asian	—	—	59	1.4%	134	2.2%
Pacific Islander	—	—	10	0.2%	33	0.5%
Black	43	0.9%	83	2.0%	178	2.9%
Other Race	2	0.0%	3	0.1%	16	0.3%
Two or More Races	—	—	52	1.2%	100	1.7%
Total	4,571	100.0%	4,225	100.0%	6,057	100.0%

Source: U.S. Census Bureau

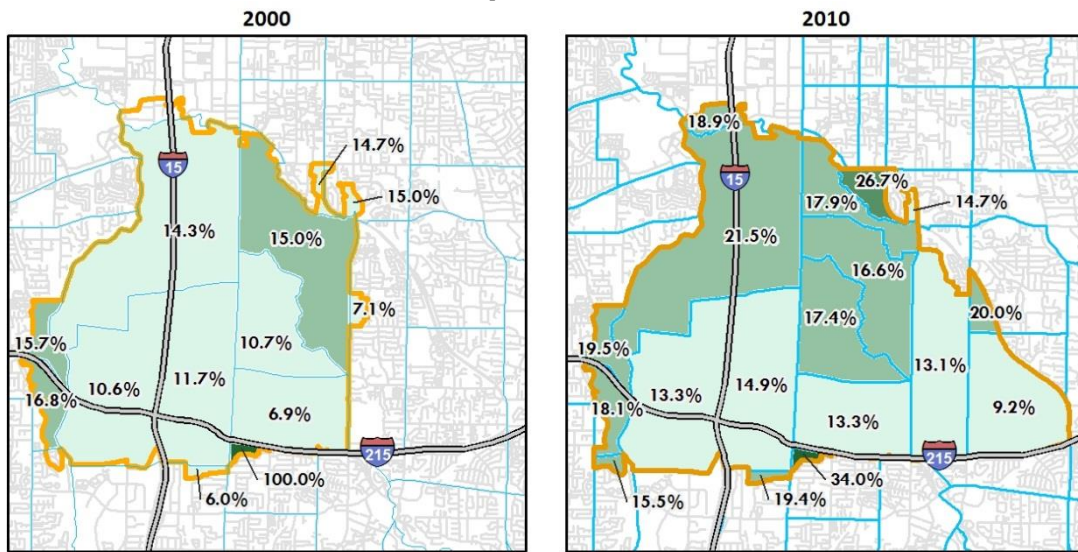
Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander.

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 Murray, 2000 to 2010



LEGEND

Minority Share

- 6.0% to 15.0%
- 15.1% to 25.0%
- 25.1% to 33.0%
- 33.1% to 100.0%

Note: City boundaries and some census tract boundaries changed between 2000 and 2010.

- Census Tract
- Murray boundaries

0 1 2 3 Miles

NORTH

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

Cartography: John Downen, BEBR | September 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 are 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.

Figure 4 presents the minority share of the census tract populations in Murray. Between 2000 and 2010, the city’s eastern boundaries expanded to include parts of three census tracts. The northern and western parts of the city have experienced that largest increases in minority share from 2000 to 2010.

Figure 5
Minority Owner-Occupied Units in Murray, 2010

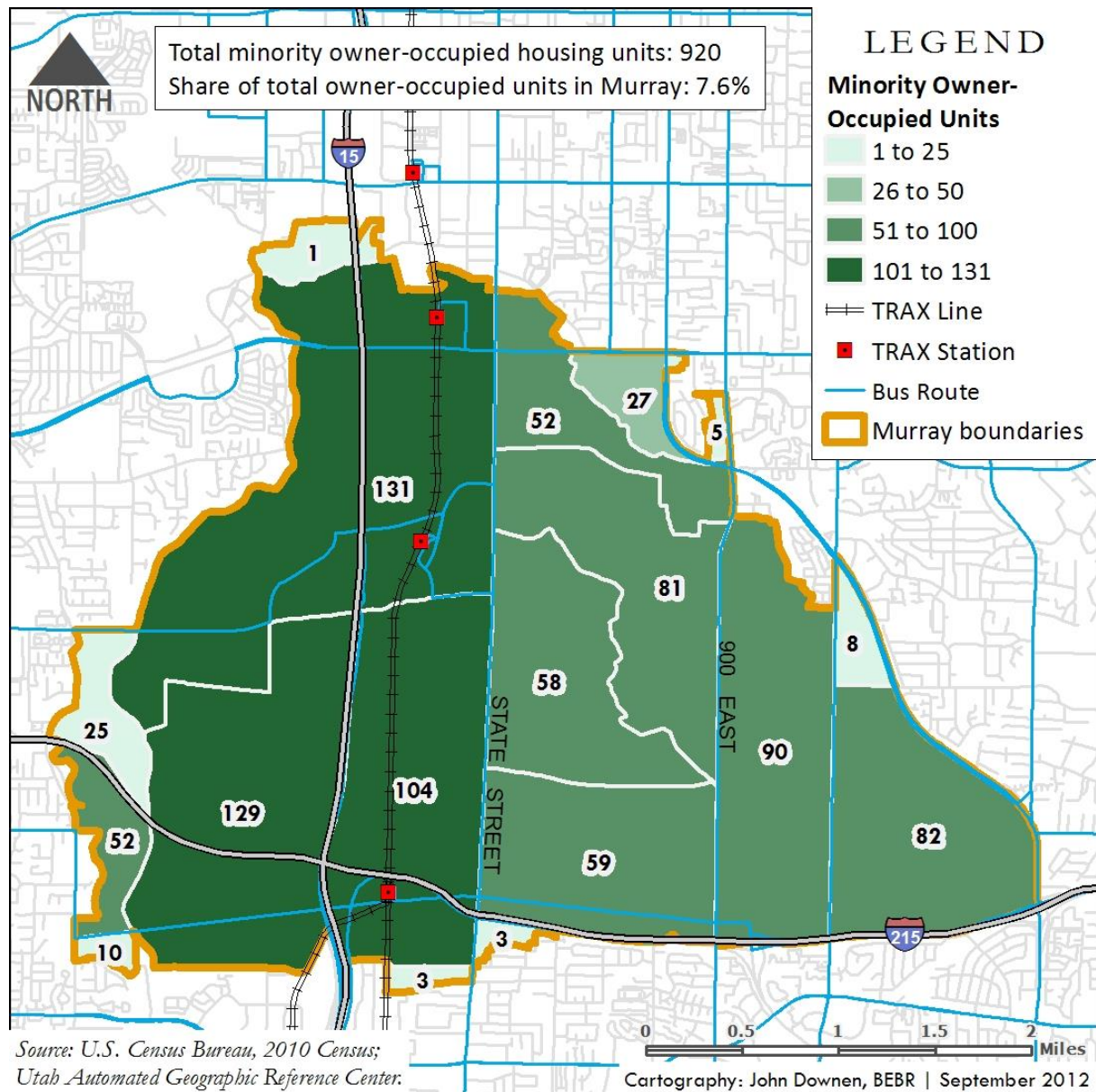


Figure 5 shows the number of minority owner-occupied units by census tracts in Murray. Not surprisingly, the areas west of State Street have the highest concentrations of minority owner-occupied units. Figure 6 provides the percent of owner-occupied units that are minority households. All of the census tracts west of State Street have minority shares greater than 8 percent.

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

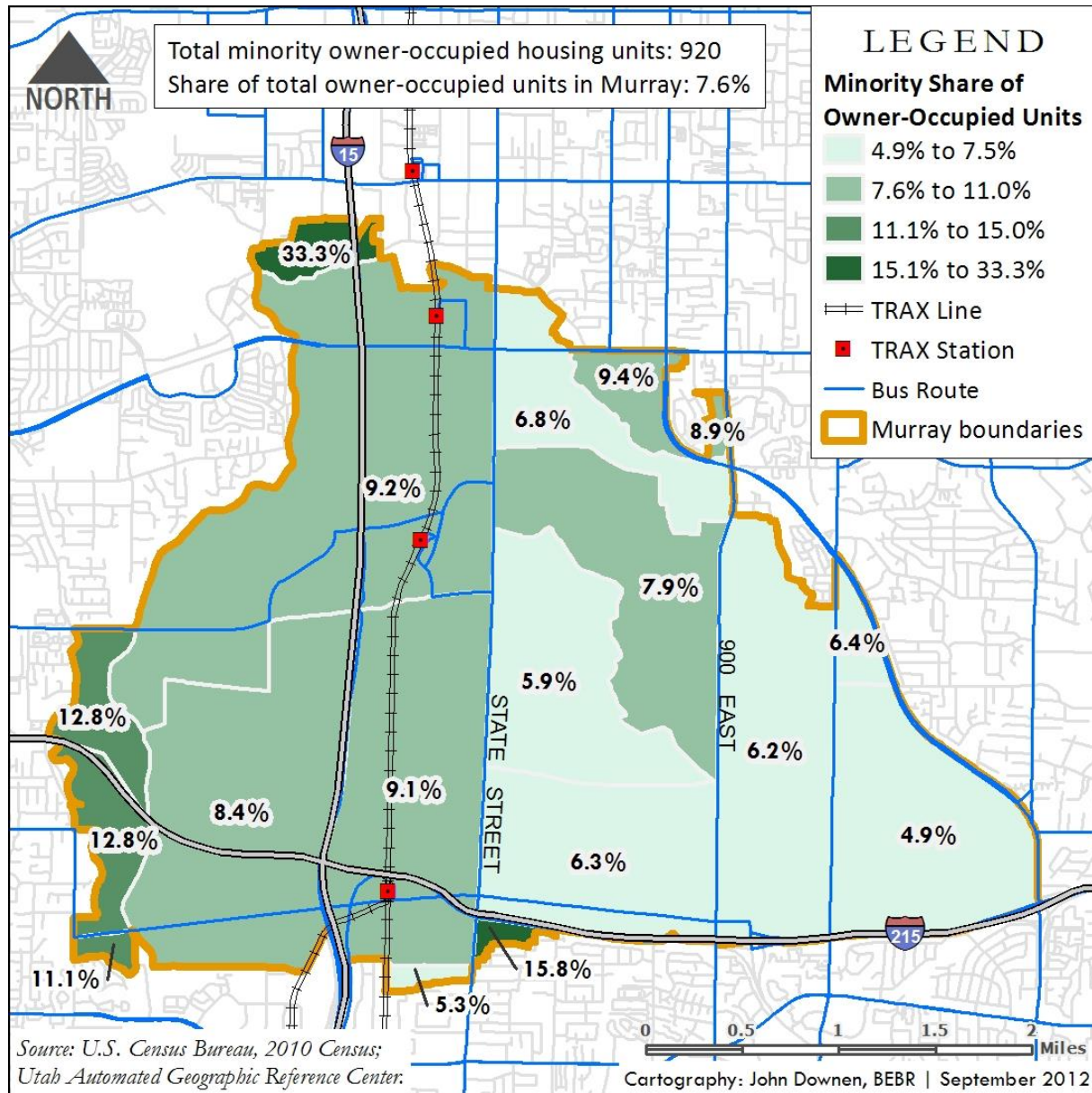
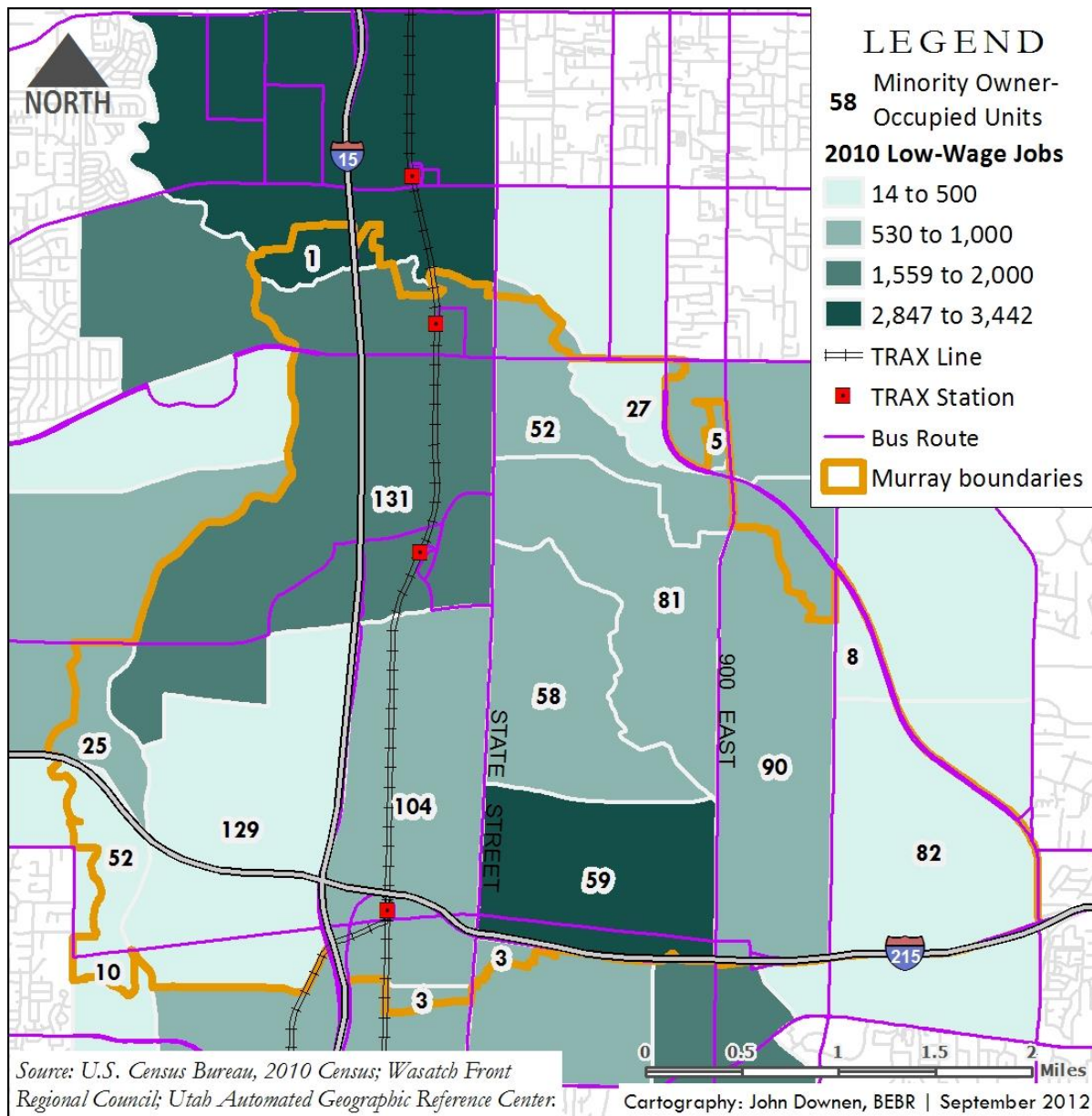


Figure 7 juxtaposes the density of low-wage jobs (in shades of green) with the number of minority owner-occupied units. The regions with the highest number of low-wage jobs include the census tract at the southern end of the city, bordering I-215 and just east of State Street. While many commercial centers are located along the entire extent of State Street, the largest commercial areas are in this southern census tract east of State Street. Another large low-wage employment center includes parts of Murray's northernmost tip and the bordering southwestern region of South Salt Lake. Many concentrations of minority owner-occupied units are not near commercial centers with low-wage job opportunities.

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



The purple lines in Figure 7 represent the bus routes in the city. The sparse bus routes could pose difficulties in commuting from areas west of State Street, where minority owner-occupied units are concentrated, to the commercial center between State Street and 900 East at the southern end of the city. The TRAX line parallels State Street on the west side of the city, providing transportation to low-wage employment centers in South Salt Lake. However, the convenience of the TRAX line is offset by the scarcity of bus routes connecting to TRAX stations.

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

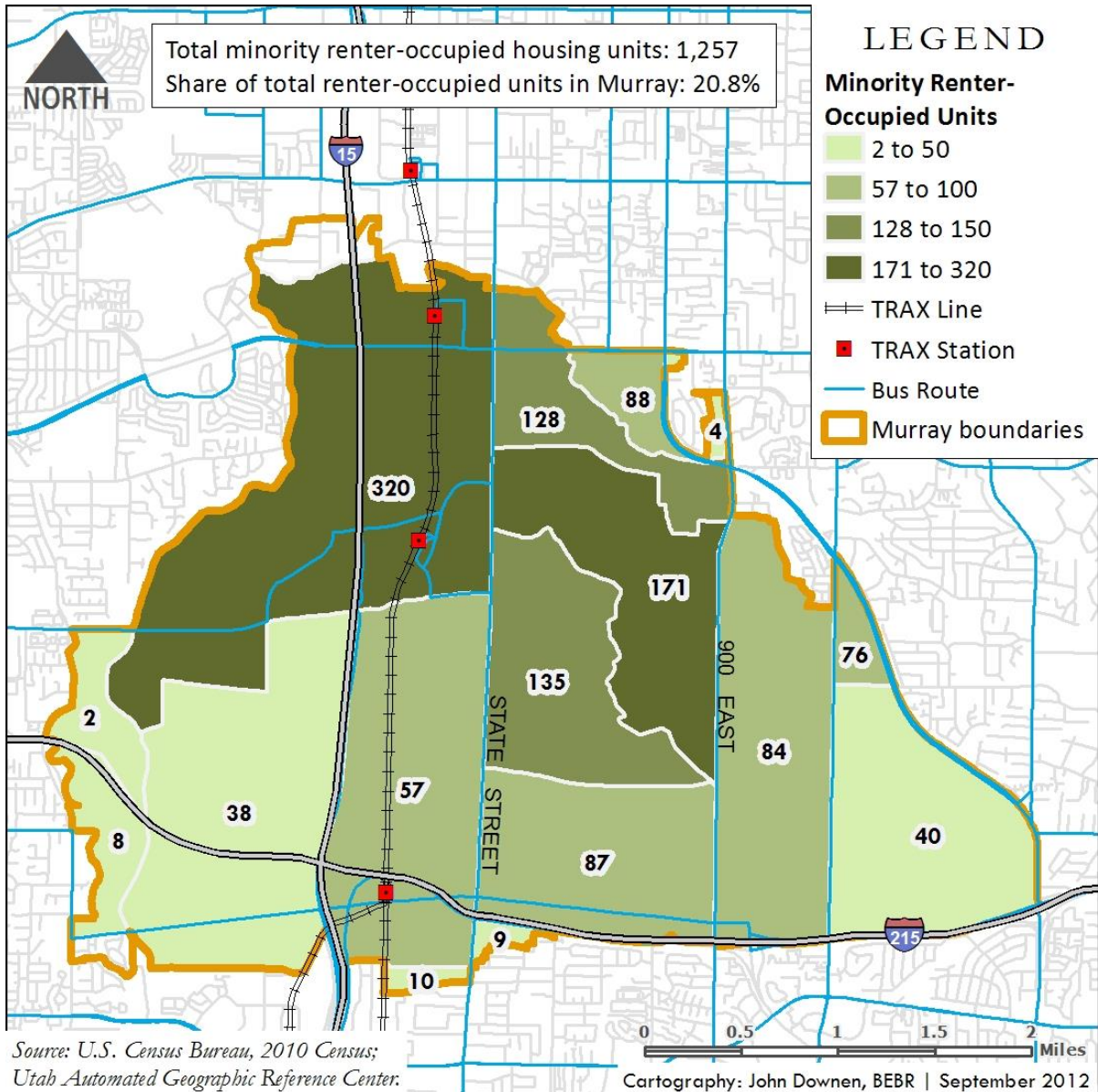


Figure 8 shows the number of minority renter-occupied units in Murray. While the minority owner-occupied units are concentrated mostly west of State Street (Figure 5), minority renter-occupied units are mostly situated in the northwestern and central census tracts.

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

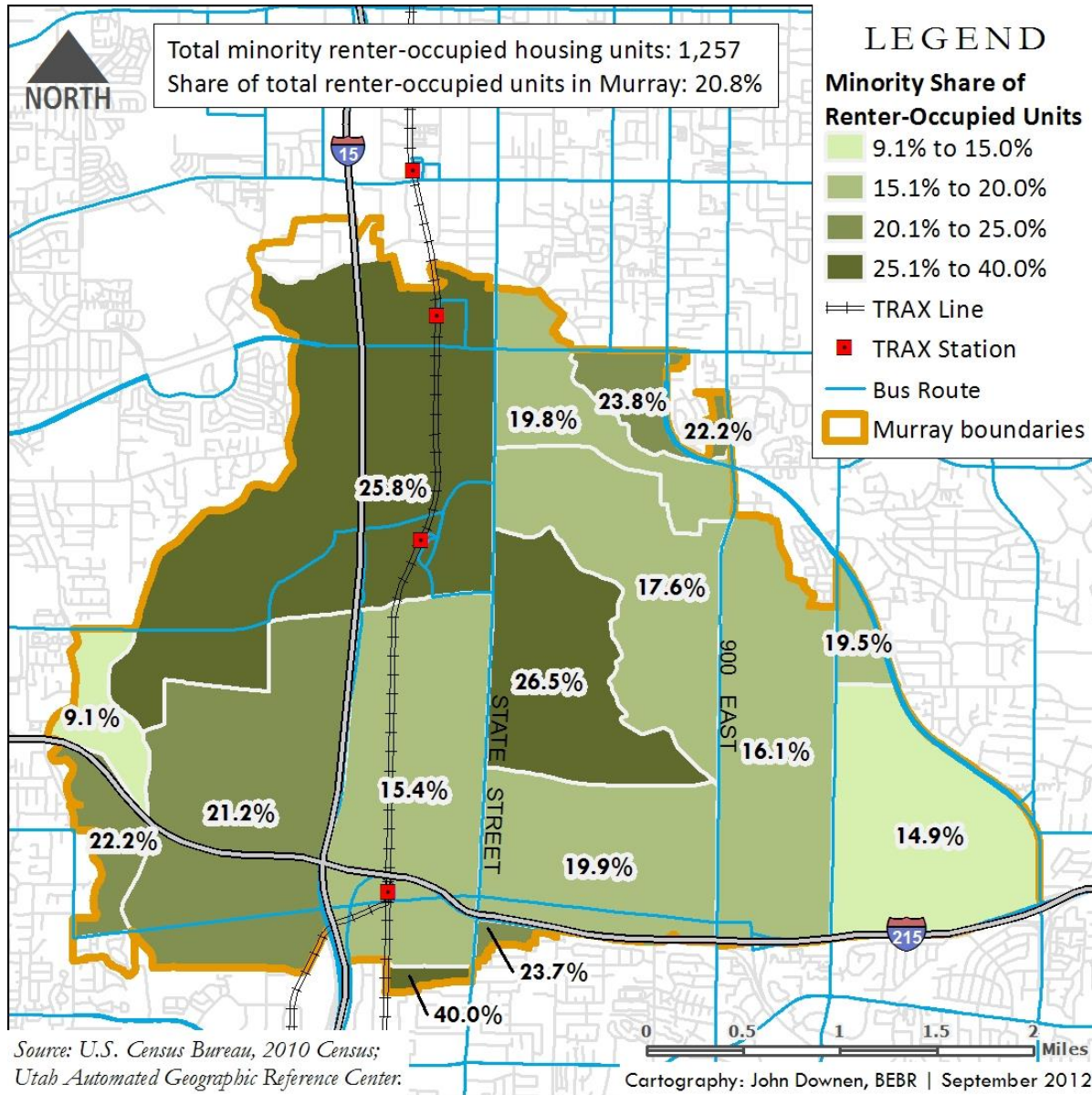


Figure 9 shows the minority share of renter-occupied units in Murray. One northwestern census tract west of State Street and another centrally located census tract east of State Street both have minority shares of rental units over 25 percent.

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

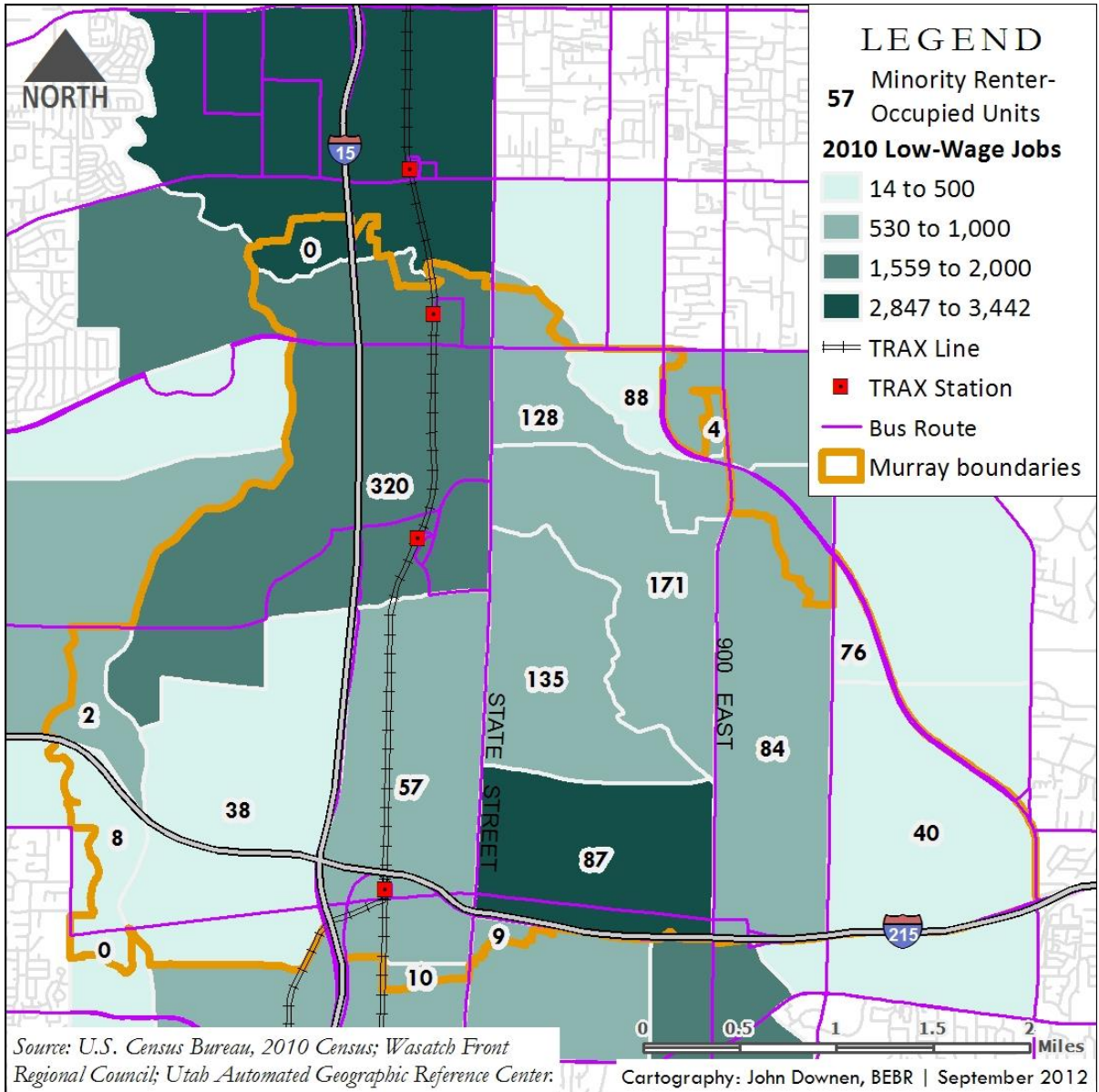


Figure 10 overlays the density of low-wage jobs (in shades of green) with the number of minority renter-occupied units. The TRAX line runs through the west side of the neighborhood, paralleling State Street. While the TRAX line does provide easier accessibility to low-wage employment centers in South Salt Lake and the large commercial areas at the southern end of the city, actual ease of commuting is limited by the availability of bus routes that connect to TRAX stations.

Table 9
Predicted Racial/Ethnic
Composition Ratio
Murray

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	9.7%	15.1%	0.64
Asian	2.0%	2.1%	0.93
Black	0.5%	1.1%	0.43
Hispanic/Latino	5.5%	10.1%	0.54

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 9 shows the ratio between predicted and actual racial/ethnic composition in Murray. 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.

Minorities are moderately below predicted based on this methodology. However, the Asian population does approximate the predicted share, while the Hispanic share of the population is only slightly over half the predicted share.

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 10 compares the affordability of rental housing units in Murray with the metro area for rental prices based on the area median income (AMI). Affordability is based on the threshold that rent would not amount to more than 30 percent of total income.

Only 1 percent of Murray's total housing units are deemed affordable below the 30 percent AMI

Table 10
Fair Share Affordable Housing Index
Murray

	A	B	C	D	E	F
Income Level	Total Housing Units	Number of Affordable Rental Units	% of Affordable Rental Units in City (B/A)	% of Affordable Rental Units in Metro Area	Fair Share Need (D x A)	% of Fair Share Need (C/D)
<30% AMI	18,592	165	1%	6%	1,137	15%
30%-50% AMI	18,592	1,275	7%	12%	2,149	59%
50%-80% AMI	18,592	3,359	18%	19%	3,510	96%

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 15 percent, meaning that the city's share of affordable rental units at this income level is only 15 percent of the metro area's share. According to HUD's scale for the fair-share affordable housing index, this means that Murray's housing stock is extremely unaffordable for those with incomes below the 30 percent AMI threshold. Sim-

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

ilarly, the city’s housing stock is moderately unaffordable for people in the 30 percent-50 percent AMI income bracket. For the 50 percent-80 percent AMI income level, Murray’s housing stock is considered affordable.

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

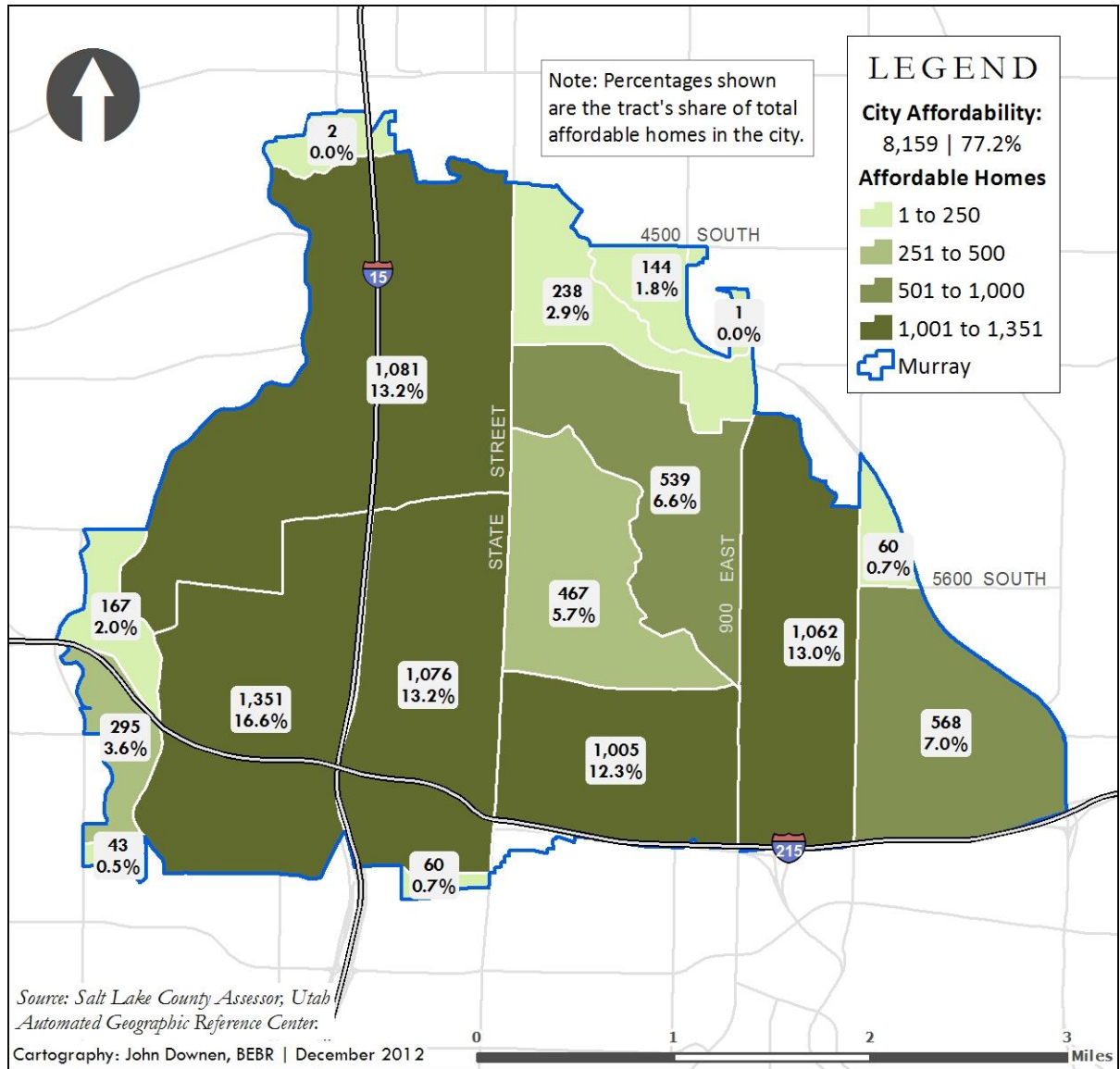


Figure 11 shows the number and share of single-family homes in Murray census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 11 are each census tract’s share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is \$255,897. Half of Murray’s affordable single-family homes are located west of State Street. The commercial area between State Street and 900 East at the southern part of the city has over 12 percent of the city’s affordable single-family homes

at 80 percent AMI. This highlights the disparity in location and housing choice for many of the protected classes in the city of Murray.

Table 11
Dissimilarity Index

Group	Dissimilarity Index		Dissimilarity Index Scale	
	Murray	Salt Lake County	Value Ranges	Interpretation
Minority	0.32	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.38	0.50	0.41-0.54	Moderate Segregation
Non-Hispanic Minority	0.37	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 Murray are below the county levels, indicating relatively low segregation. In order to the minority and non-Hispanic white geographic distributions in Murray 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 levels of dissimilarity at the census block level.

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

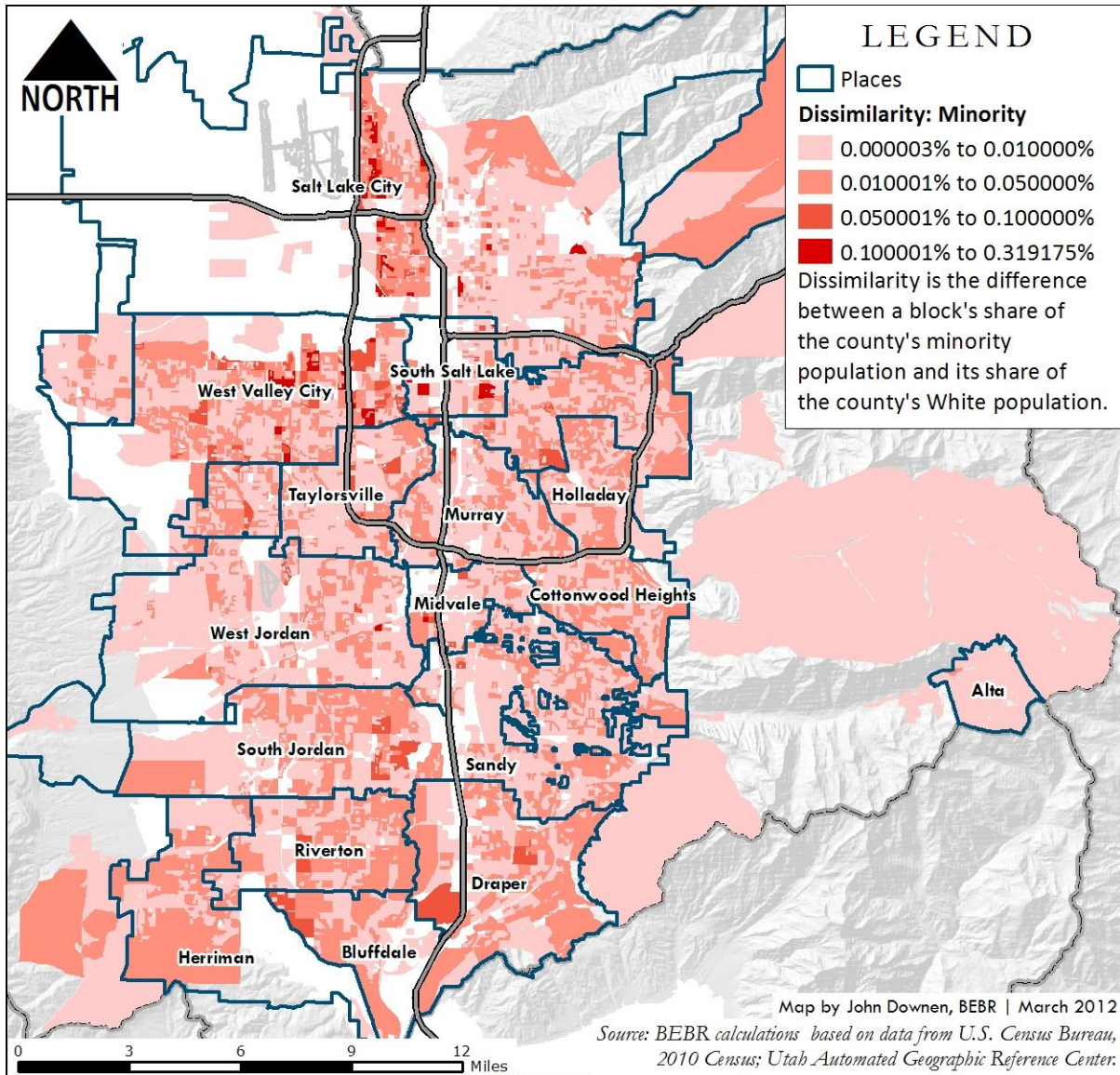


Figure 12 shows the absolute difference between each census block’s county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index for the county in Table 11. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated in Salt Lake City’s River District. Some census blocks in West Valley City and South Salt Lake also have dissimilarities greater than 0.1 percent. None of the blocks in Murray have dissimilarities greater than 0.05 percent.

RCAP

In 2012, 3,409, or 7.7 percent of the residents of Murray were considered poor (Table 12). While 6.1 percent of the non-Hispanic, white population was poor, almost a fifth of the minority population was in poverty. Both Asians and Hispanics had a poverty rate off about 22 percent and were just under four times as likely to be poor as non-Hispanic whites. However, despite this, non-Hispanic whites comprised over 70 percent of the total poor population (Table 13). The rest of the poor population is about 8 percent Asian and 21 percent Hispanic. There were no reported poor black, Native American or Pacific Islander individuals living in Murray in 2010. Overall, total minorities composed about 29 percent of the poor population.

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

		Poor	Total	% Poor
Murray	Black	0	278	0.0%
	Native Am.	0	211	0.0%
	Asian	268	1,234	21.7%
	Pacific Island	0	69	0.0%
	Hispanic	730	3,217	22.7%
	Total Minority	998	5,009	19.9%
	White	2,411	39,413	6.1%
	Total	3,409	44,422	7.7%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Murray by Race and Ethnicity, 2010

	Race/Ethnicity	Persons	Share
Murray	Black	0	0.0%
	Native Am.	0	0.0%
	Asian	268	7.9%
	Pacific Island	0	0.0%
	Hispanic	730	21.4%
	Total Minority	998	29.3%
	White	2,411	70.7%
	Total Poor	3,409	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

In Murray, the poor residents are fairly well spread out across the city, lacking any densely populated pockets of poor residents (Figure 13). There are no large concentrations within the city, but this could be due to the number of transportation options in Murray including TRAX, bus routes in all four directions, as well as Interstates 15 and 215. The densest concentrations of poor residents are in the center of the city between State Street and 900 East. However, the northwest corner of Murray, just north of the hospital, in a more urban area of the city, there is a racially concentrated area of poverty as defined by HUD (Figure 14). This area is along the border of Taylorsville, across from an area of very dense poor households. The difference, however, between this section of Murray and that section of Taylorsville is the high concentration of Hispanics living in this area in Murray. Not only is this neighborhood home to many poor residents, it is home to many poor Hispanics. This makes it an ethnically concentrated area of poverty as opposed to Taylorsville's northeast corner which is just a concentration of poor people, of many ethnicities and races.

Figure 13
Poor by Census Tract in Murray, 2010

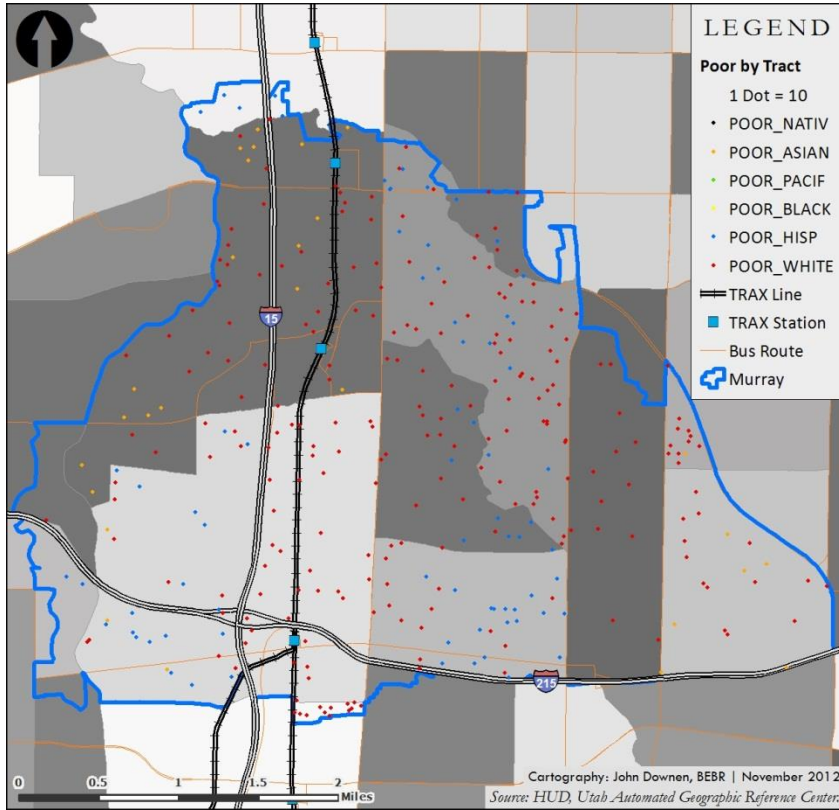
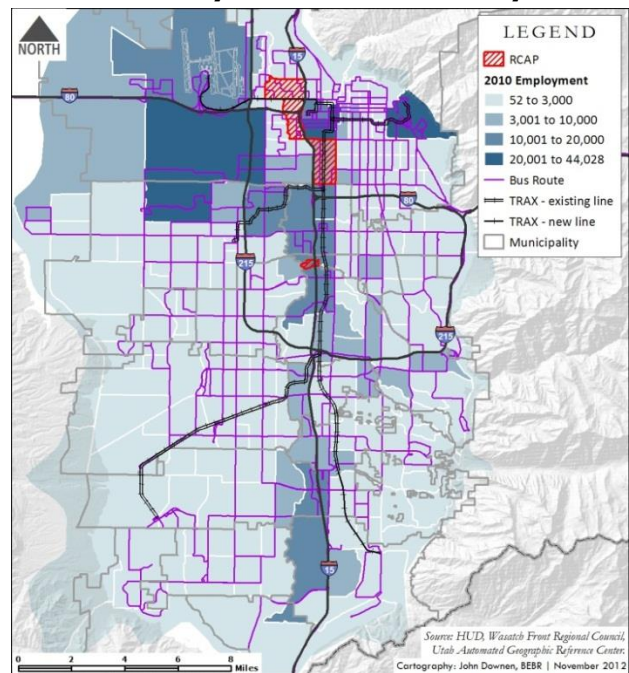


Figure 14
Racially Concentrated Areas of Poverty in Salt Lake County



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 Murray, 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. However, there is a tract with a minority-majority share just south in the city of Midvale, as well as higher than average minority and Hispanic populations just north in South Salt Lake and a sliver just west of the Intermountain Medical Center in Taylorsville. This is contradictory to HUD's definition in that Murray had an RCAP in the northeastern corner of the city (Figure 14). However, using this measure, the number of impoverished minorities in this area is less significant.

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

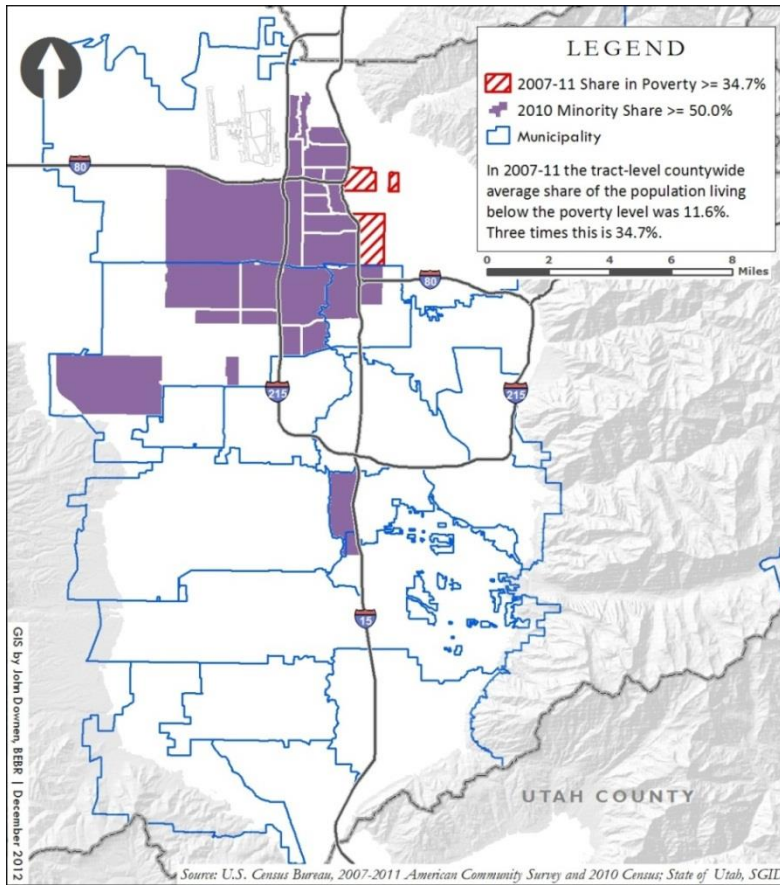


Figure 16
Concentrations of Poverty and
Hispanics by Tract in Salt Lake
County, 2007-2011

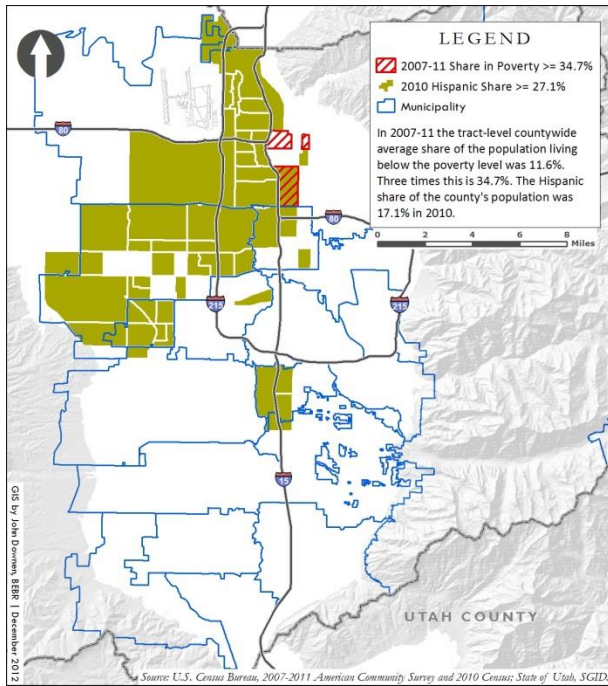


Figure 17
Concentrations of Poverty and
Minorities by Tract in Salt Lake
County, 2007-2011

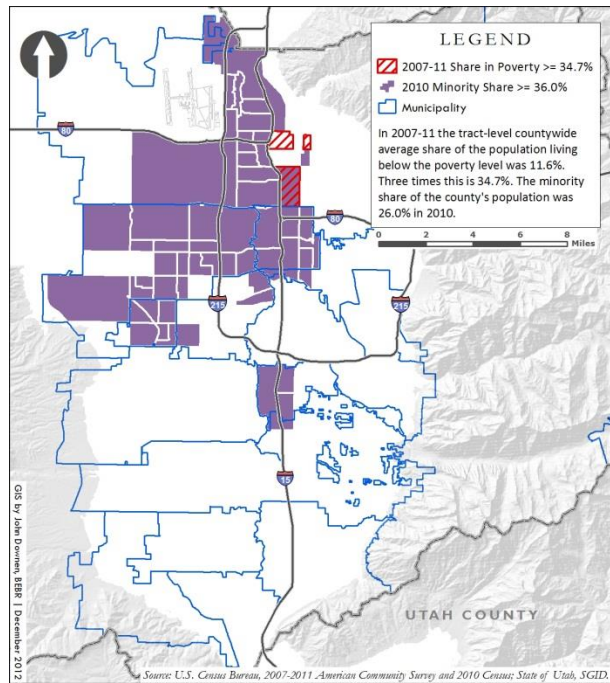


Figure 18
Subsidized Apartment Projects in Salt Lake County, 2011

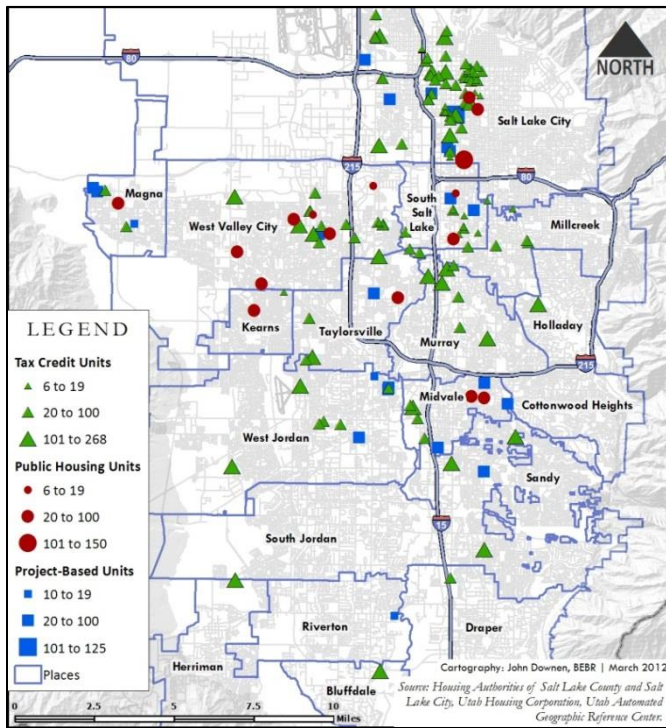


Figure 18 maps the subsidized apartment projects in Salt Lake County. A majority of the projects, especially project-based units are located in the central and northern cities in the county. As a result, there are more than a few tax credit units in Murray. A majority of these units are in the northwestern corner of the city, close to the border of Taylorsville and Millcreek Township. This is also the area of the ethnically concentrated area of poverty in the city (Figure 14). Similarly, this area is near the Intermountain Medical Center, which is a major employer of both highly skilled and low-wage, low-skilled, entry-level positions. There are also a few others down the center of the city along State Street, and one large project near 900 East and 5600 South. In all cases, these projects are located in areas of poor residences, as well as within proximity to major transportation options, making access to employment centers, schools and other amenities easier. Overall, the addition of affordable housing in Murray offer lots of opportunity for protected classes.

Figure 19 maps the geographical location of Section 8 vouchers used in Murray in 2011. When comparing the city of Murray to the areas surrounding the city, the use of vouchers seems relatively low and sparser than the surrounding areas. There are however, a few clear clumps of vouchers all used within the same neighborhood. Many of these concentrations are also in the same area as the subsidized apartment projects (Figure 19). One of these areas is just northeast of the Intermountain Medical Center around the intersection of Vine Street and State Street, near buses routes along State Street, into Taylorsville as well as next to a TRAX stop. There are also groups along 6400 South by I-215, along 900 East and two others along Murray Blvd between 4800 South and 5400 South, still within close proximity to a bus route directly to hospital and TRAX.

Figure 19
Section 8 Vouchers in Murray, 2011

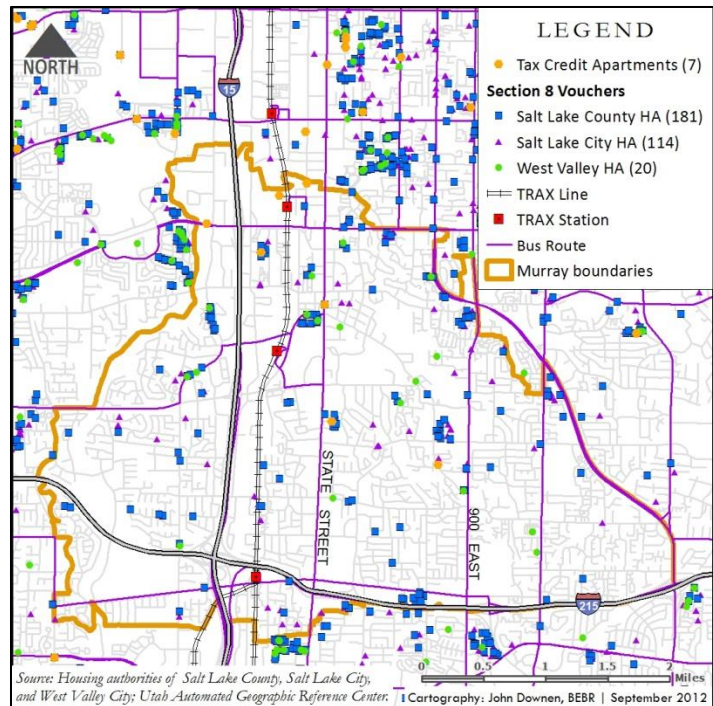


Table 14 displays the number of individuals receiving public assistance in Murray disaggregated by city and zip code. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (TANF) 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 the zip code in Murray that covers a majority of the city, the number of individuals on public assistance increased by almost 60 percent. The second zip code showing two fewer recipients in 2012 is a small zip code which covers the Intermountain Medical Center and a few of the surrounding blocks. 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 is also removed.

Table 14
Distinct Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Murray	84107	5,117	8,157	3,040	59.4%
Murray (IMC)	84157	26	24	-2	-7.7%
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

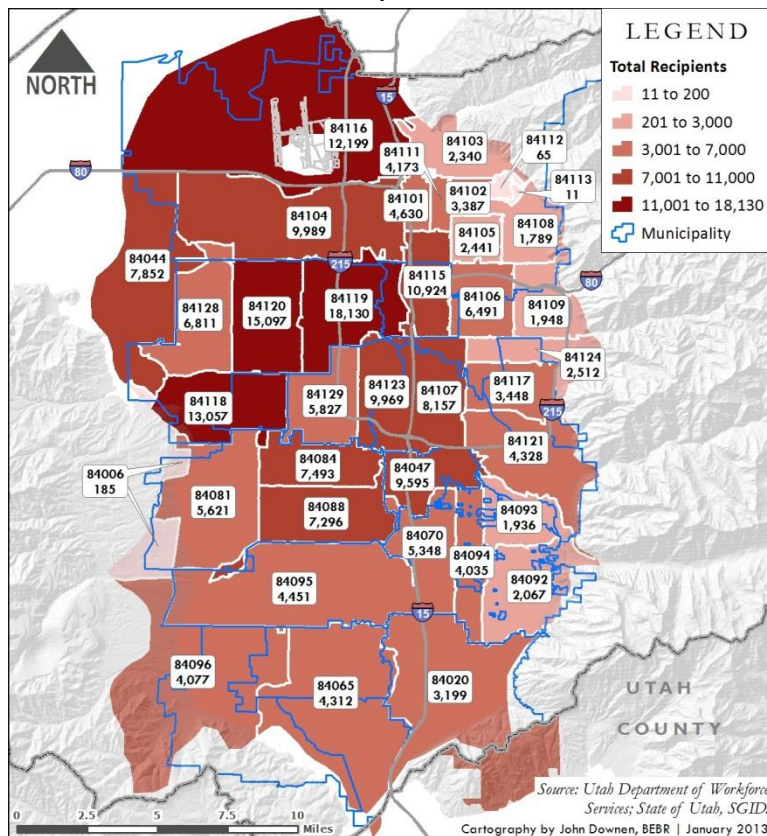


Table 15 uses the same DWS data on public assistance to calculate the number of large family households on public assistance in 2007 and 2012. A large family size is classified as a household of five or more individuals living together. Countywide, the number of large families receiving public assistance increased by about 61 percent over the past five years. Whereas Murray’s main zip code, 84107 increased by 680 families, more than double its 2007 number of recipients. Figure 21 displays the concentrations of these large families by zip code in Salt Lake County. Not surprisingly, there are many large-family households in the western zip code, shared with Taylorsville, than the east.

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
Murray	84107	641	1,321	680	106.1%
Murray (IMC)	84157	10	0	-10	-100.0%
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

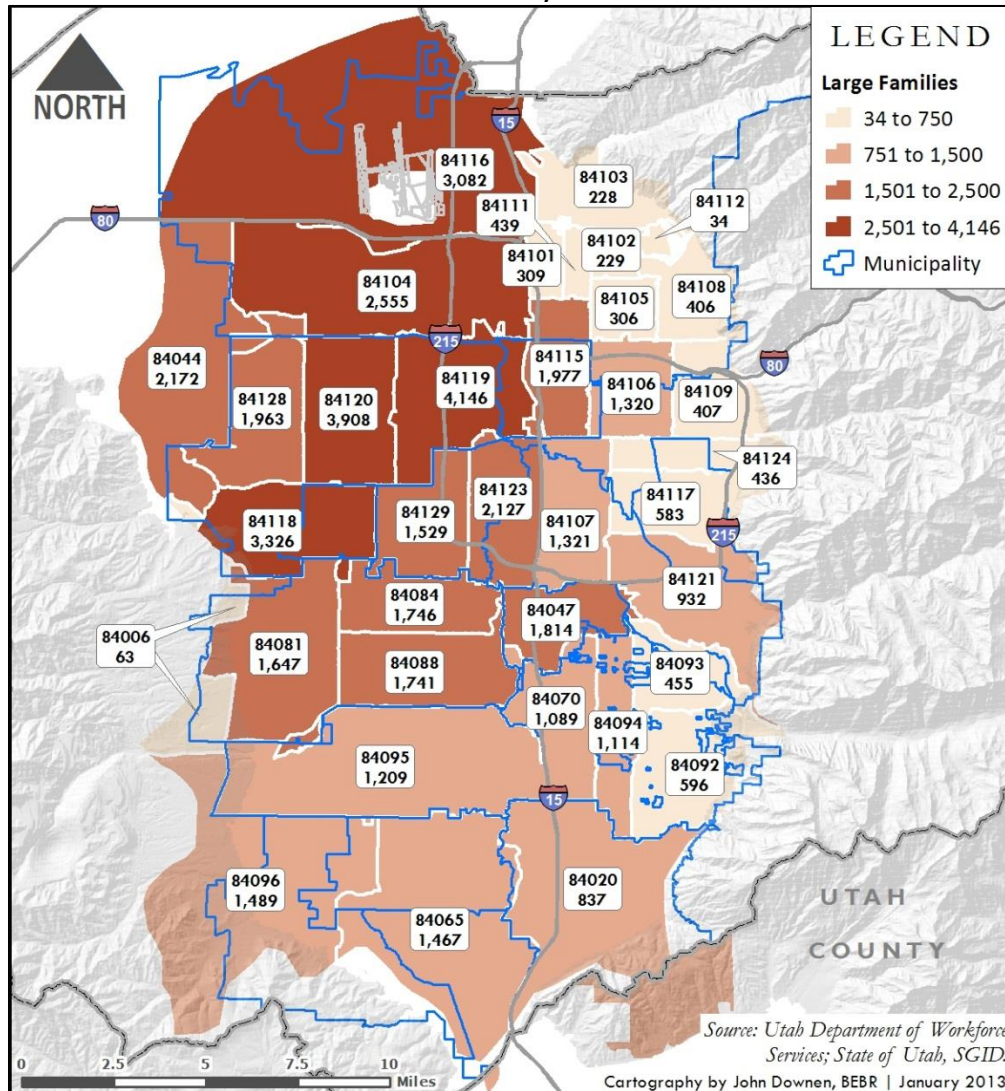


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. While the county experienced a 21 percent increase, Murray's main zip code only saw a 24 percent increase. Figure 22 maps the number of disabled individuals on public assistance in 2012 by zip code in Salt Lake County. The largest increases were seen in the northern and central zip codes in cities including Salt Lake City, West Valley and Midvale, with Murray on the mid- to low-end of the spectrum.

Table 16
Disabled Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Disabled	2012 Disabled	Absolute Change	Percentage Change
Murray	84107	902	1,115	213	23.6%
Murray (IMC)	84157	4	6	2	50.0%
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

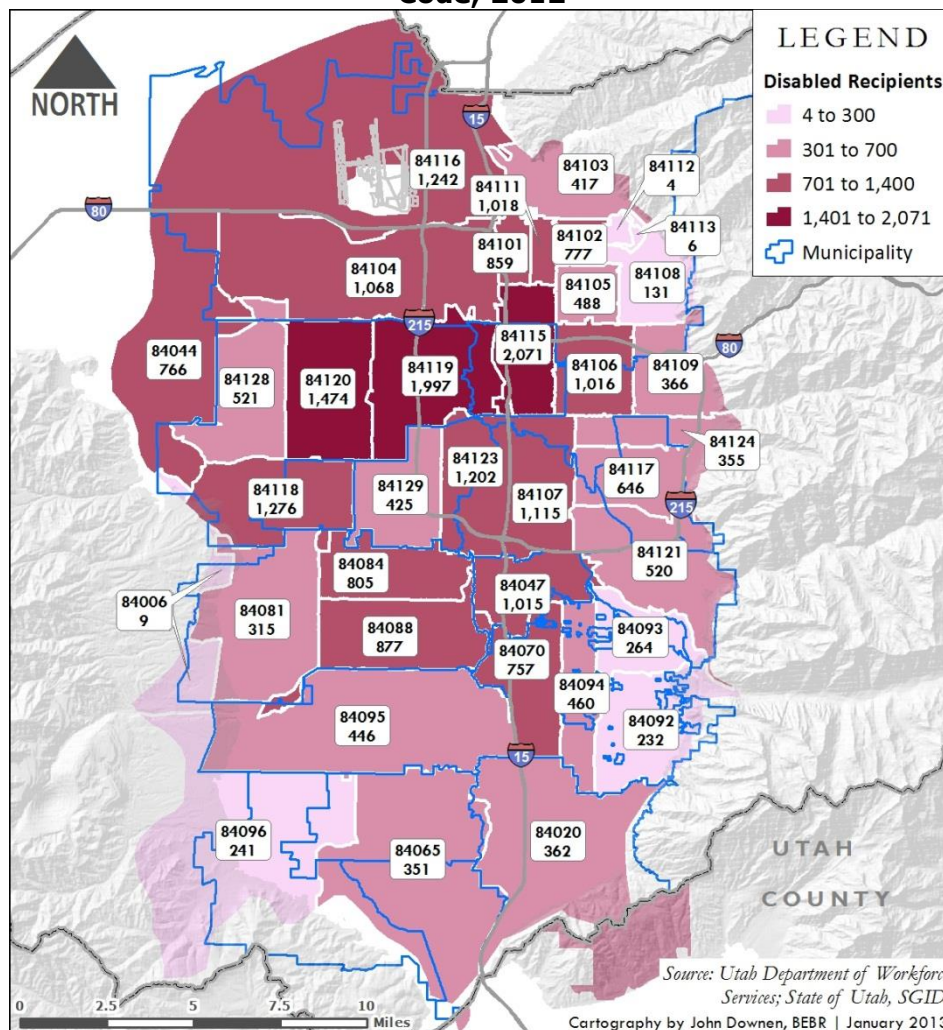


Table 17 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County. Countywide, more than 8,000 more Hispanics individuals received public assistance in 2007 than 2012, about a 21 percent increase. Murray, is on par with a 22.5 percent increase, for a total of 194 more individuals, 193 recipients when both area codes are considered.

Table 17
Hispanic Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
Murray	84107	863	1,057	194	22.5%
Murray (IMC)	84157	3	2	-1	-33.3%
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

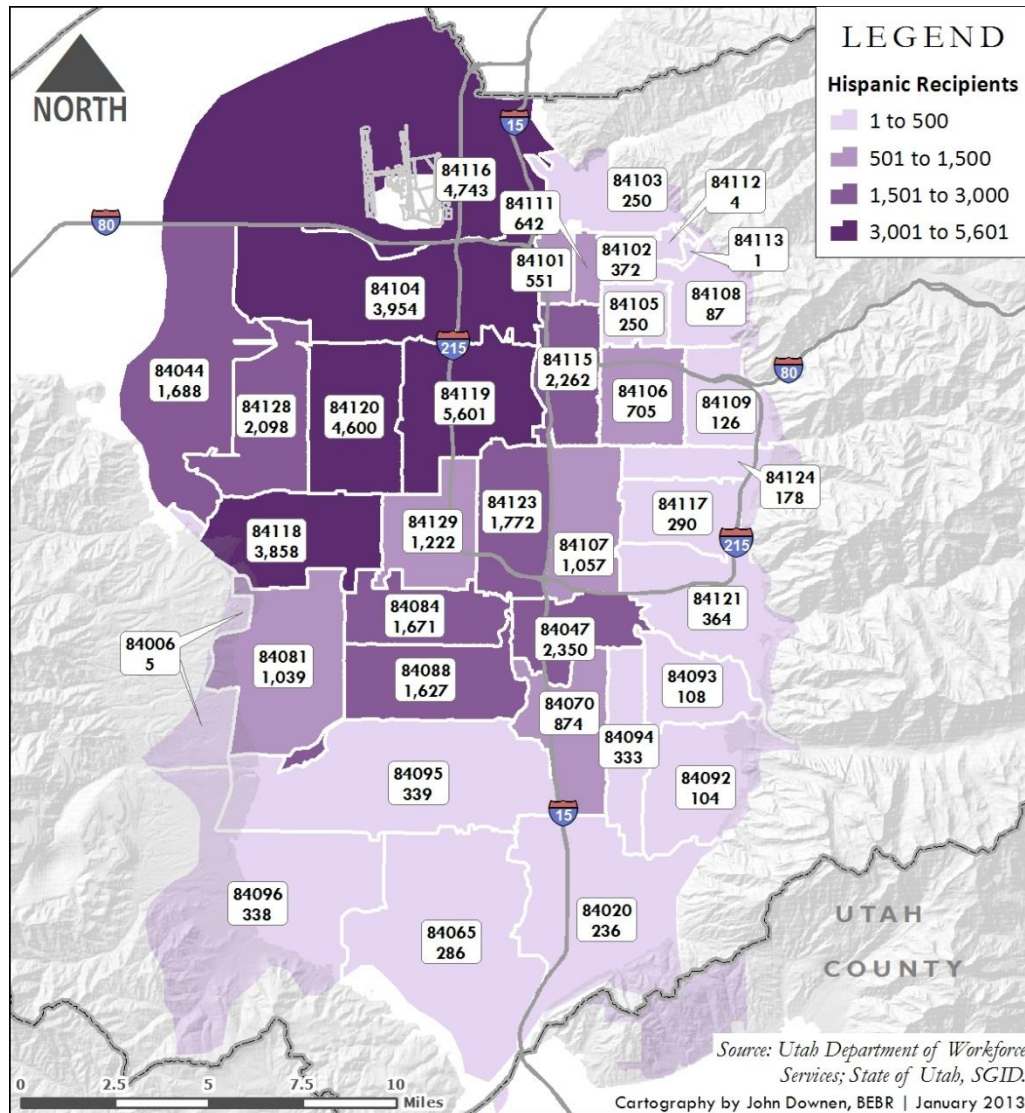
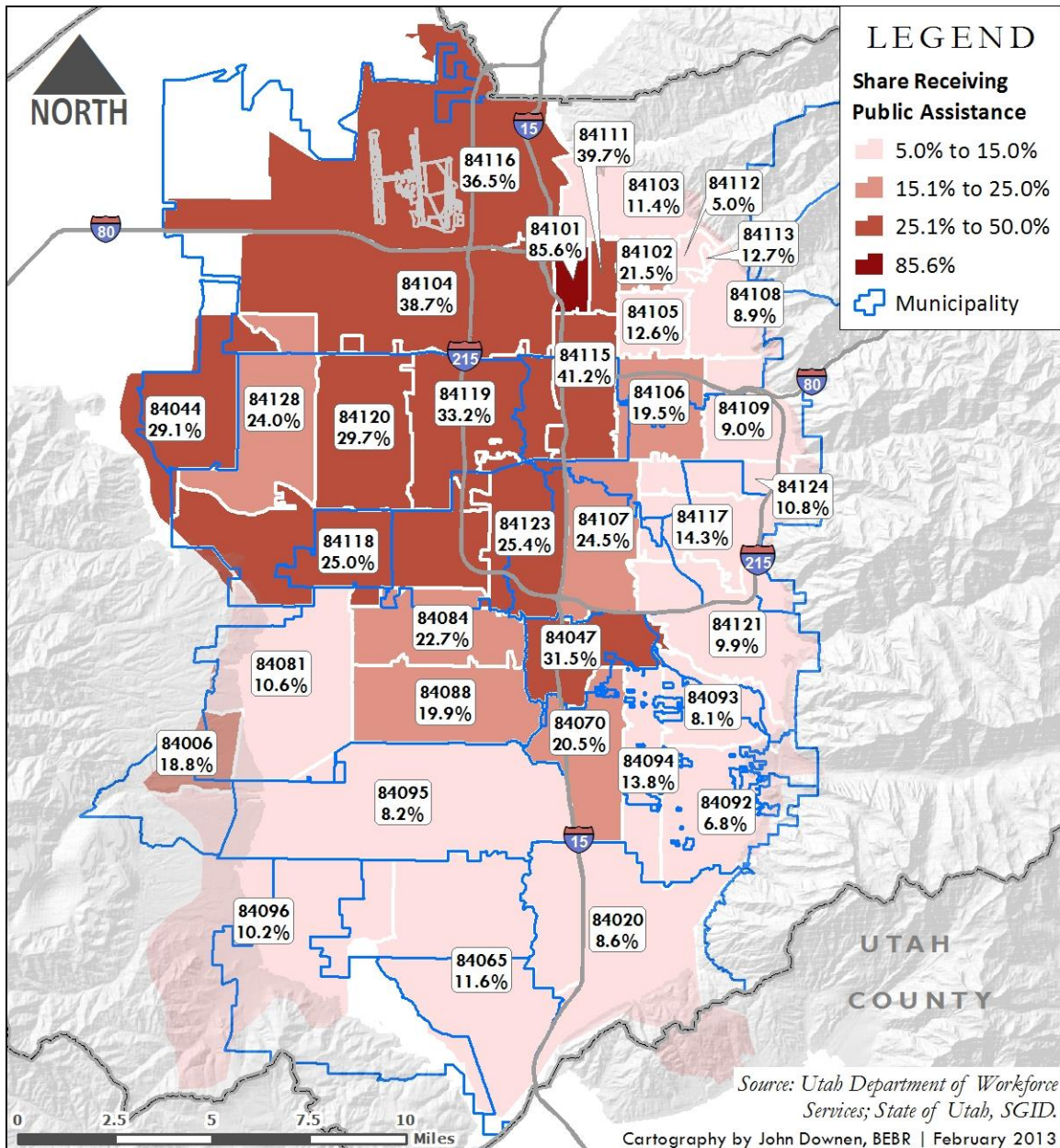


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. It should be noted that the zip codes used in the map are based on the U.S. Census Bureau's zip code tabulation areas (ZCTAs), which do not exactly correspond to the zip code boundaries used by DWS. Regardless, the general trends of public assistance recipients as a share of a region's population can be seen. In Murray, there is a decreasing percentage of recipients in the zip codes from west to east. Not surprisingly, the westernmost zip code, 84123, which is shared with the eastern portion of Taylorville, has the highest percentage of recipients.

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 Murray. The city received an overall score of 5.9, exactly 1 point above the county average (Table 18). The highest-scoring composite index was that of job access opportunity at 8.3, most likely due to Murray’s central location in the county, numerous major bus routes, access to TRAX line, and major employment centers including the Intermountain Medical Center. The index for school proficiency also scores above average by almost a full point, at 5.2, and housing stability was also slightly above the county average with a score of 5.8. These indices most likely rank highly due to the number of higher-income families and tax revenue-generating commercial properties in the city including the hospital and the Fashion Place Mall. The two indices below the county average are labor market engagement and poverty, each only below the county average by less than a third of a point.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Murray	5.2	8.3	4.8	4.6	5.8	5.9
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 Murray

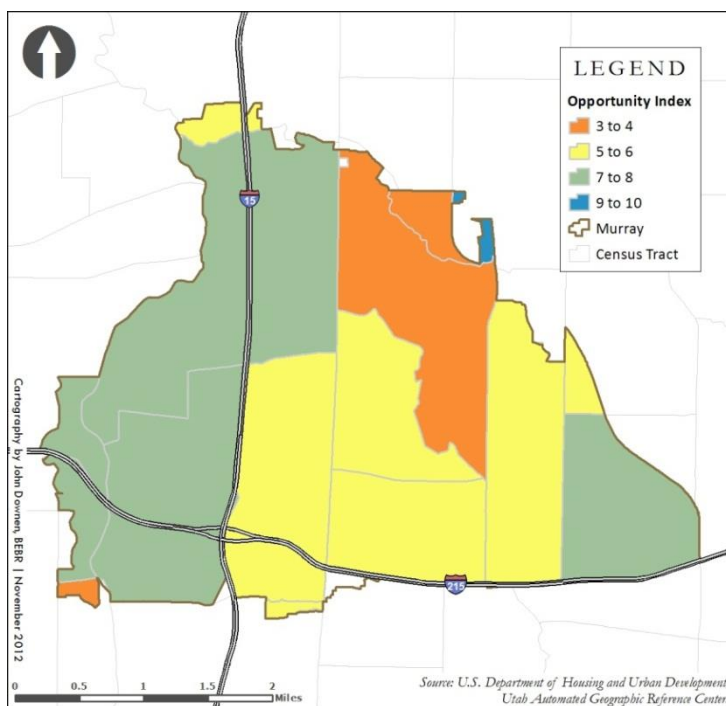
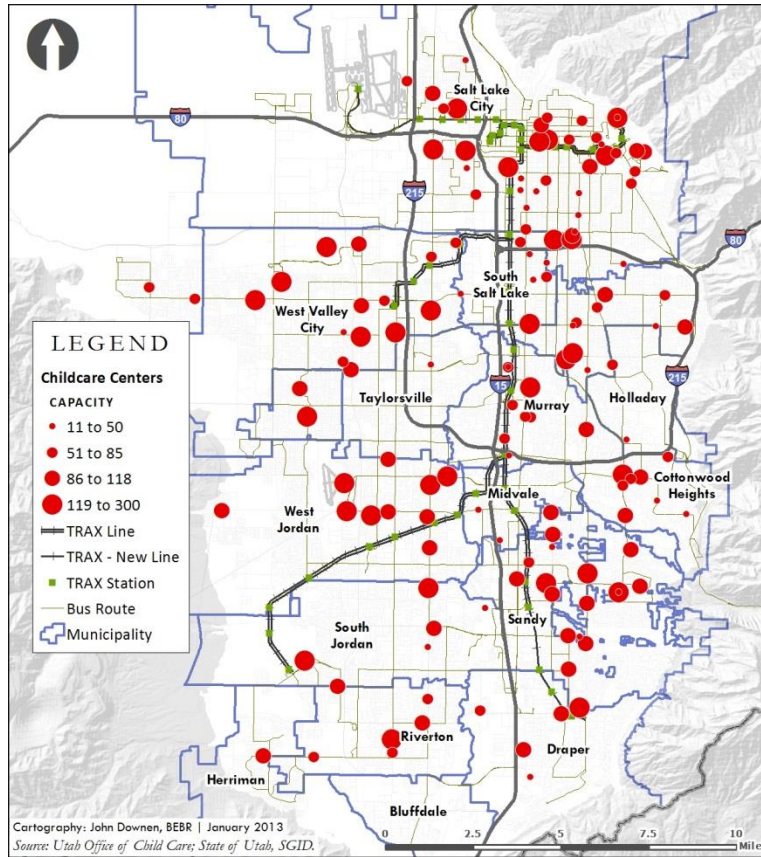


Figure 25 displays the individual HUD opportunity score for each census tract in the city of Murray. The tracts have a wide range of scores from 3 to 10, though the tract scoring a 10 is only a sliver in the northeastern corner of the city. A large majority of the city’s tracts scored between a 5 and 8. A majority of the tracts scoring a 7 to 8 are along I-15, on both sides, and west of State Street. Even though these areas have concentrations of poor residents, they also have the hospital, major commercial centers, and a plethora of transportation options. A majority of the central portion of the city scores a 6 or lower, with the exception of the tiny bit of the tract in the northeast and the most southeastern tract. One other exception is the very northeastern tract that scores a 5, and is also the location of the RCAP (Figure 14).

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 families mobility, and time they can invest in opportunities outside the home, and can present an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 13, Murray has a few childcare centers ranging in all sizes of capacity. A majority of these centers are located along State Street and on the west side. This side of Murray has a majority of the minority owner-occupied housing units (Figure 5). However, a majority of the lower-income minority rental units are located on the east side of State Street further from these facilities (Figure 8). There is, however, another large facility on the east side along the bus route running up and down 1300 East. This facility, though not large is within a few blocks of the larger subsidized housing project on Murray's east side (Figure 18). There are also a few options outside of the city in neighboring cities and towns that are also along public transit routes. However, there is still only one facility on the east side of Murray, which could make access to child care more difficult for many of the protected classes on this side of 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 Murray, 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 then ranked based on their normalized index score by the county. From there, the ranking is split into decile ranks across the county, with a score of 10 representing the highest opportunity score. Overall there are 204 schools with complete data on all the indicators, 13 of which are in Murray, along with one unranked alternative school, Murray Adult Transition (Table 19). The lowest ranked school is 147th out of the 204 in the county, with a low school opportunity index score of 3. The highest-ranked school in the city is 36th with a score of 9. A majority of the schools are in the top 50 percent of all ranked public schools in the county, each ranking above 102, and receiving scores of 6 or higher. Overall, only three schools scored a 5 or lower while, two scored a 6, one scored a 7, four score an 8, and one scoring a 9.

Table 19
Murray School Opportunity

District	School	County Ranking	Opportunity Index
Granite	Cottonwood High	147	3
Murray	Horizon School	126	4
Murray	Parkside School	121	5
Murray	Hillcrest Jr High	97	6
Granite	Twin Peaks School	95	6
Murray	Liberty School	82	7
Granite	Woodstock School	81	7
Murray	Grant School	64	7
Murray	McMillan School	61	8
Murray	Murray High	57	8
Murray	Riverview Jr High	56	8
Murray	Viewmont School	52	8
Murray	Longview School	36	9
Murray	Murray Adult Transition	—	—

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 minute changes between schools and the addition of change in free and reduced lunch (Figure 28). As it can be seen in these six figures, the public schools in Murray encompass quite long range of opportunity, depending on the individual school. Similarly, recalling the geographic concentrations of poor residents (Figure 13), there is no one clear section of Murray with higher-performing schools than another. In fact, the highest-rated school in the city, Longview School, is located on the west side of Interstate 15, while the lowest-ranking school, Cottonwood High, is on the east. All the schools in the middle range are in between these two, with no clear geographical boundaries relating to performance differences. Even the three lowest-ranking schools (Table 19) are located in different areas of the city with Cottonwood High near the southeast, Horizon School west of I-15 and Parkside as one of northernmost central schools.

Figure 27
Free/Reduced Lunch Eligibility in
Murray, 2011

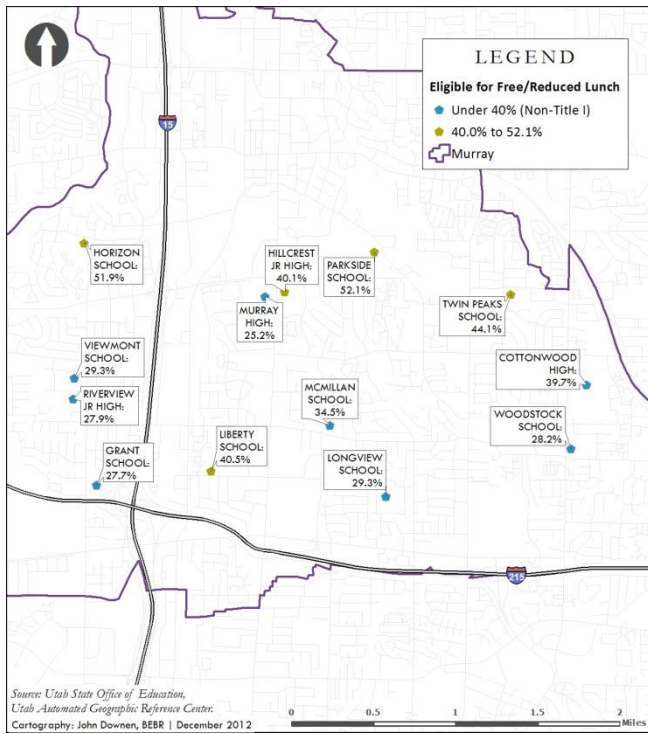


Figure 28
Change in Free/Reduced Lunch
Eligibility in Murray, 2005-2011

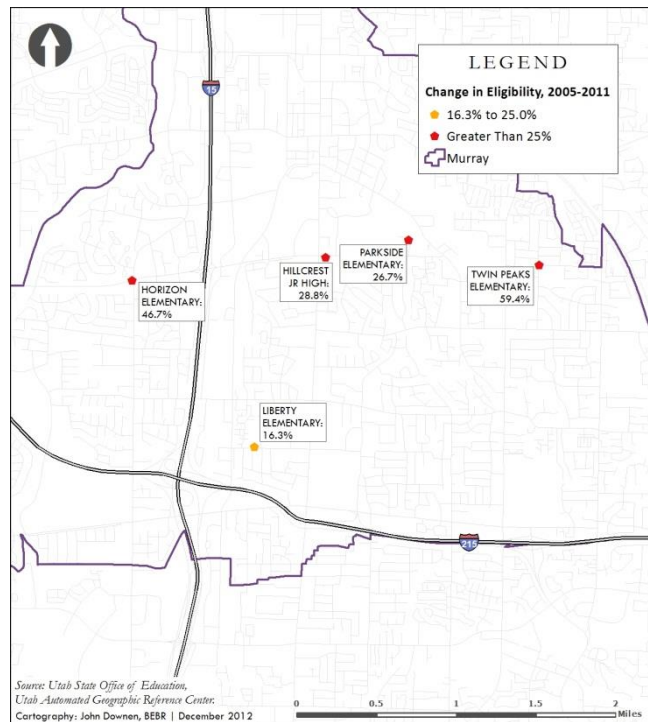


Figure 29
Share of Students Proficient in
Language Arts in Murray Public
Schools, 2011

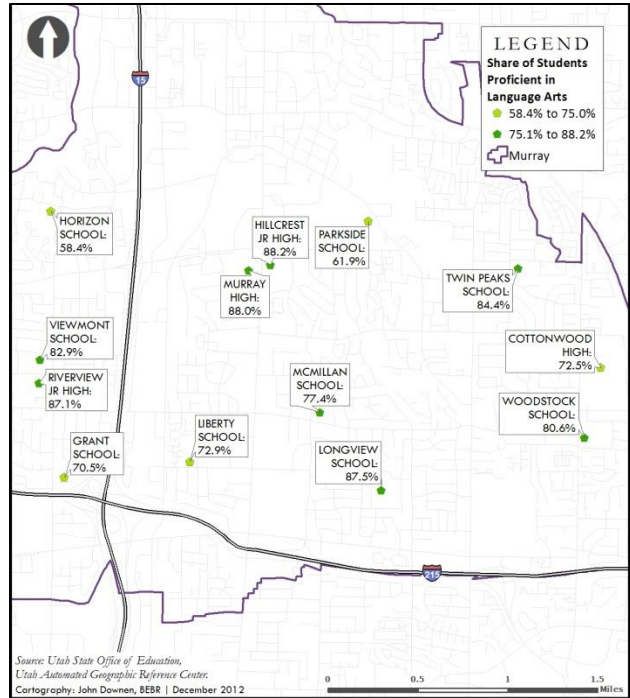


Figure 30
Share of Students Proficient in Science
in Murray Public Schools, 2011

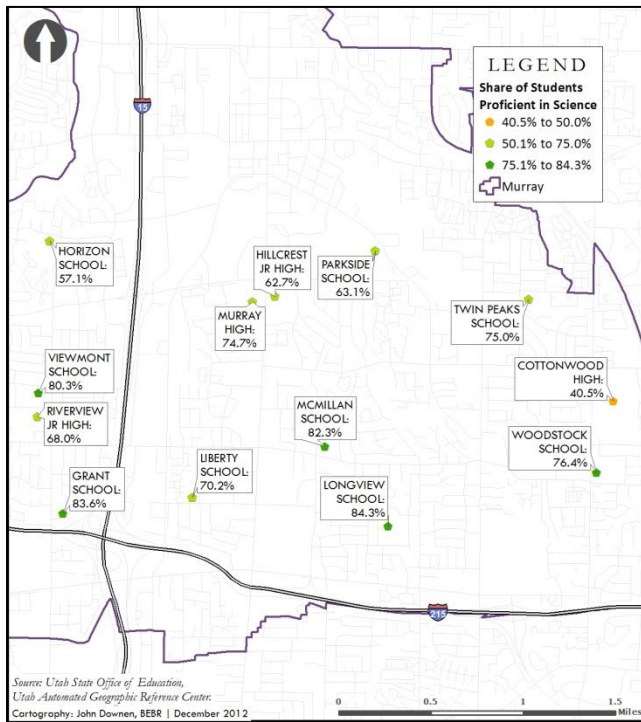


Figure 31
Minority Share of Enrollment in Public Schools in Murray, 2011

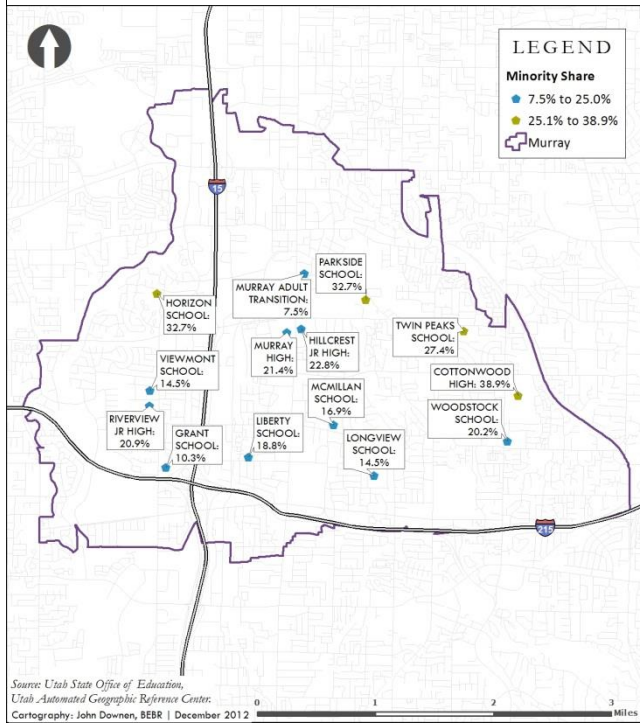
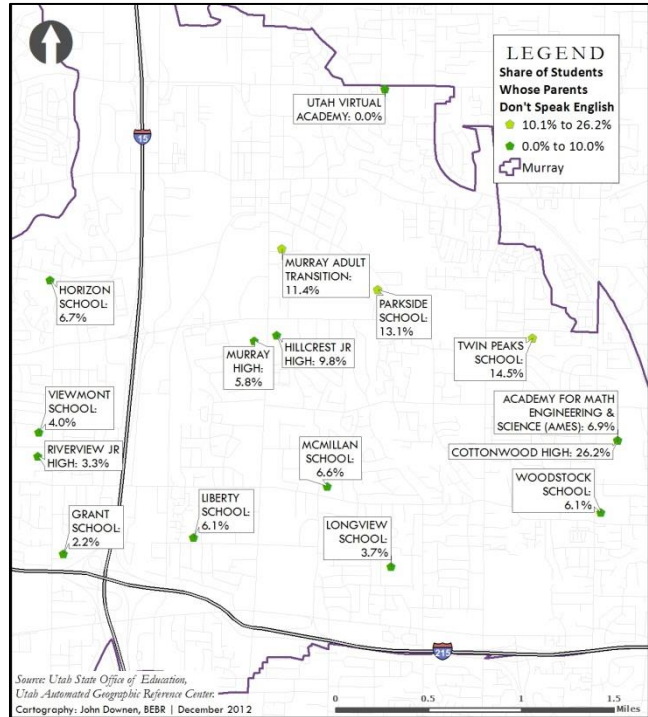


Figure 32
Share of Students with Parents of Limited English Proficiency in Murray, 2010



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 of families residing in each city. Table 20 shows the racial and ethnic composition of students enrolled at each school in the city 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

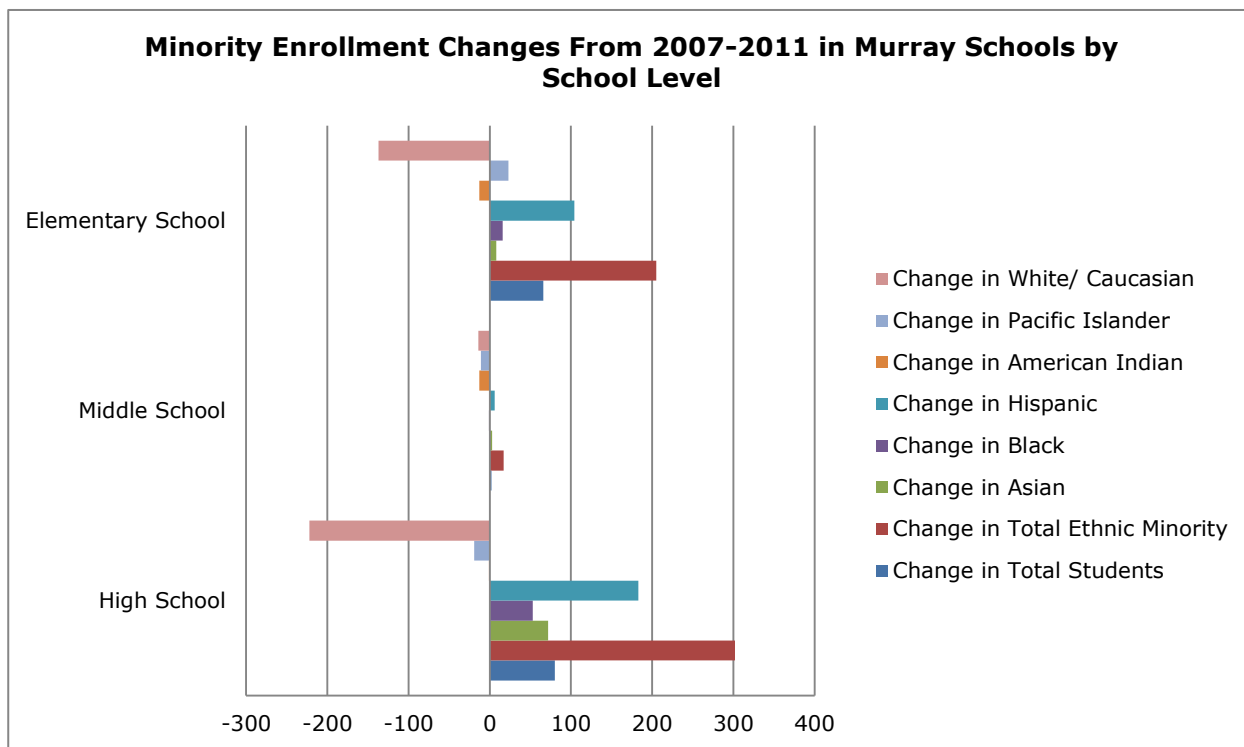
School Name	Minority	African Am or Black	American Indian/ Alaskan Native	Asian	Hispanic/ Latino	Multi- Race	Pacific Islander
Murray Adult Transition	7.5%	0.0%	0.0%	0.0%	7.5%	0.0%	0.0%
Grant School	10.3%	1.1%	0.9%	1.1%	4.4%	0.7%	2.2%
Longview School	14.5%	0.0%	0.2%	2.8%	9.7%	1.7%	0.0%
Viewmont School	14.5%	1.6%	0.6%	1.6%	10.3%	0.2%	0.4%
McMillan School	16.9%	4.0%	0.6%	2.7%	8.2%	1.3%	0.2%
Liberty School	18.8%	1.3%	0.0%	0.8%	13.4%	1.8%	1.5%
Woodstock School	20.2%	3.1%	1.7%	2.7%	11.3%	0.2%	1.2%
Riverview Jr High	20.9%	1.9%	0.8%	2.8%	11.2%	3.5%	0.7%
Murray High	21.4%	2.3%	1.0%	2.2%	13.7%	0.5%	1.7%
Hillcrest Jr High	22.8%	2.9%	0.5%	2.1%	15.3%	0.9%	0.9%
Twin Peaks School	27.4%	4.4%	0.6%	2.7%	18.0%	0.4%	1.2%
Horizon School	32.7%	4.5%	0.8%	0.5%	20.9%	3.0%	2.9%
Parkside School	32.7%	3.7%	1.5%	2.8%	20.9%	2.6%	1.1%
Cottonwood High	38.9%	4.7%	1.3%	6.9%	22.9%	0.4%	2.6%
James E Moss School	59.3%	11.4%	3.2%	6.9%	33.0%	1.5%	3.4%
Murray City Totals	26.7%	3.5%	1.0%	3.2%	16.2%	1.2%	1.6%

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 the racial and ethnic composition of 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, 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.

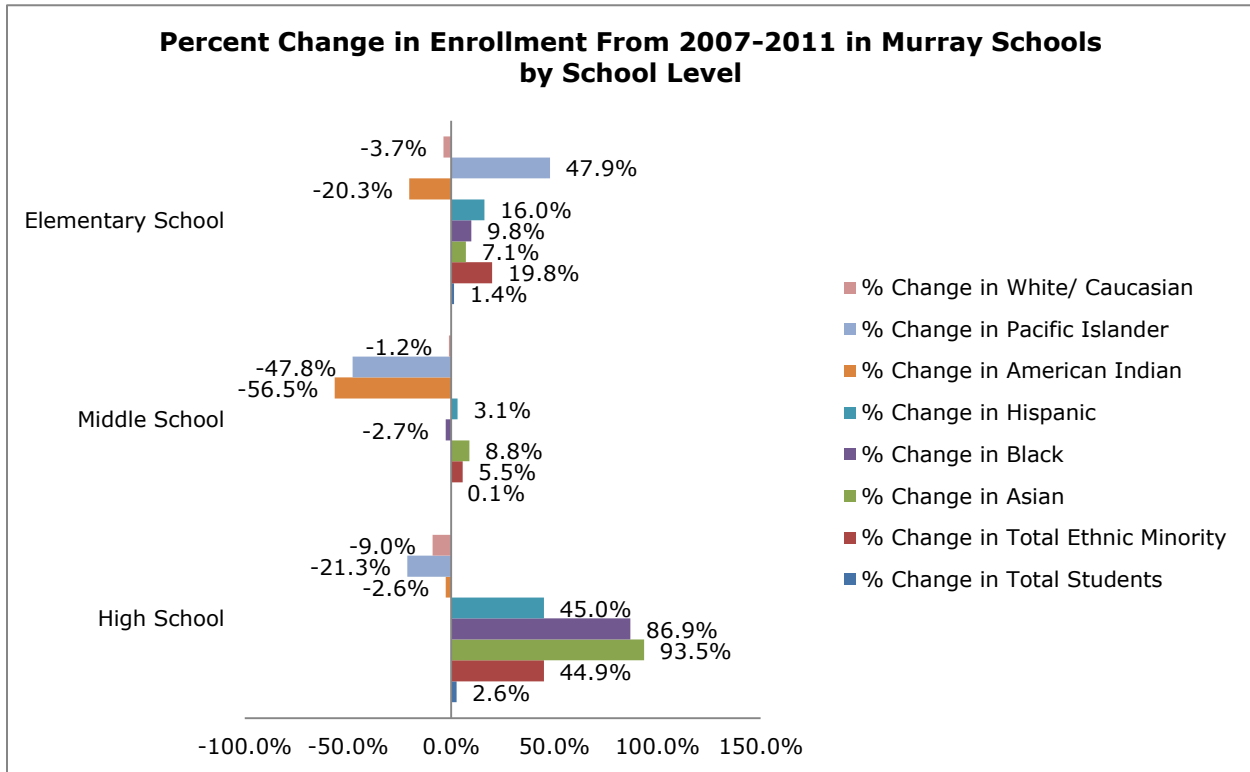
The city of Murray is located in the middle of Salt Lake County and along the eastern side of Interstate 15. For the most part, the schools in the city belong to the Murray school district; however, there are a few within and just outside the city limits that are included in this Murray city analysis. Overall, Murray experienced an increase of 148 more students in 2011 than in 2007. This is despite 373 fewer non-Hispanic white students. The change in total minority students between the two years equates to approximately 524 more students, 293 of which are self-selected as Hispanic. As seen in Figure 33, there is relatively little to no change in the absolute numbers of students in Murray City middle schools. This is even true for non-Hispanic white students, who experienced a decrease in enrollments in both Murray elementary and middle schools. Likewise, Murray elementary and high schools saw relatively large growth in minority ethnic students, whereas Murray middle schools experienced only a small change in absolute numbers. By far, the largest increase in minority enrollments is in high school as is the largest decrease in non-Hispanic white enrollments. The largest growth in numbers of any ethnic group in all levels of school is Hispanic students, but especially in the elementary and high schools in Murray.

Figure 33
Total Minority Enrollment Changes, 2007 - 2011



As seen in Figure 34, the overwhelming growth in minority enrollments in Murray City is actually concentrated at the high school level. Nearly every ethnic minority group experienced significant high school enrollment growth by over 40 percent, except Pacific Islanders and American Indians. The additional 302 minority high school students in Murray represented a 45 percent minority enrollment increase.

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



In accordance with Title VI of the Civil Rights Act of 1964, HUD recognizes persons who, as a result of national origin, do not speak English as their primary language and have a limited ability to read, write, or understand the language. As the major metropolitan center of the state, Salt Lake County must account for the percentage of Limited English Proficiency, or LEP, persons living in the county. According to data from the county's public schools, there are concentrated areas of both high and low levels of LEP throughout the county. The city has five elementary schools, one middle school and one high school. The highest percentage of students whose parents' primary language is not English is by far James E. Moss 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 27.01 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 4.9 percent at Riverview Junior High.

Figure 35
Percent of Students with LEP Parents, 2010

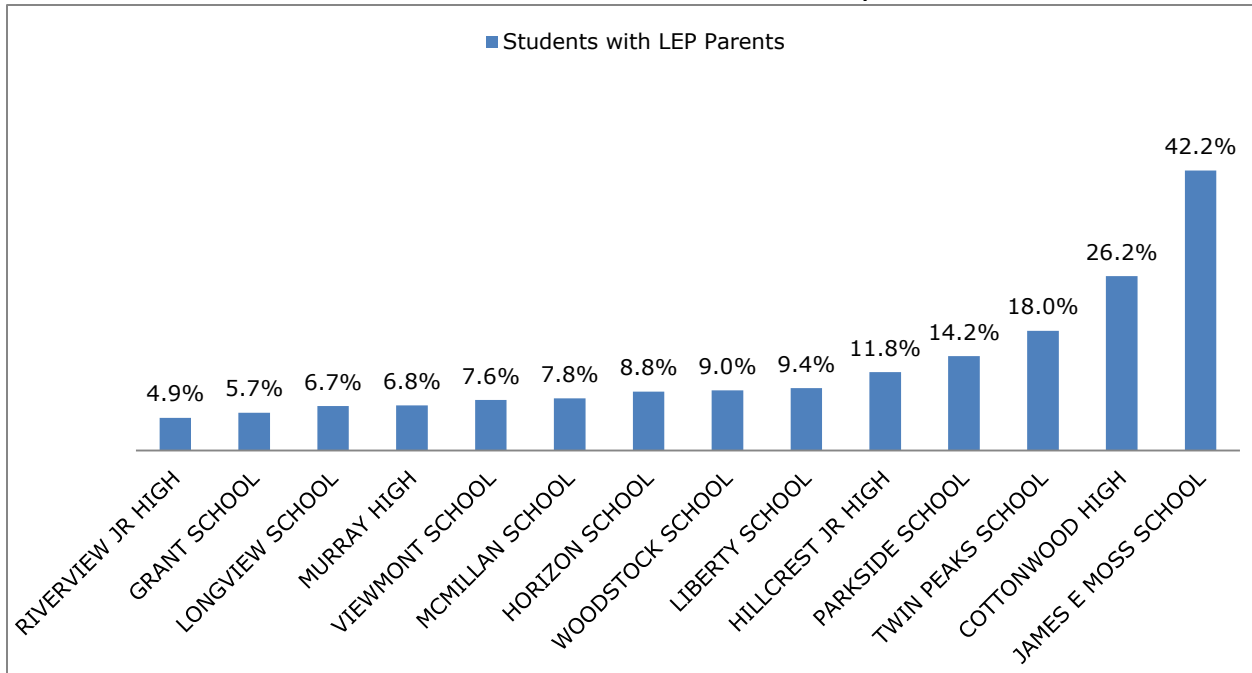
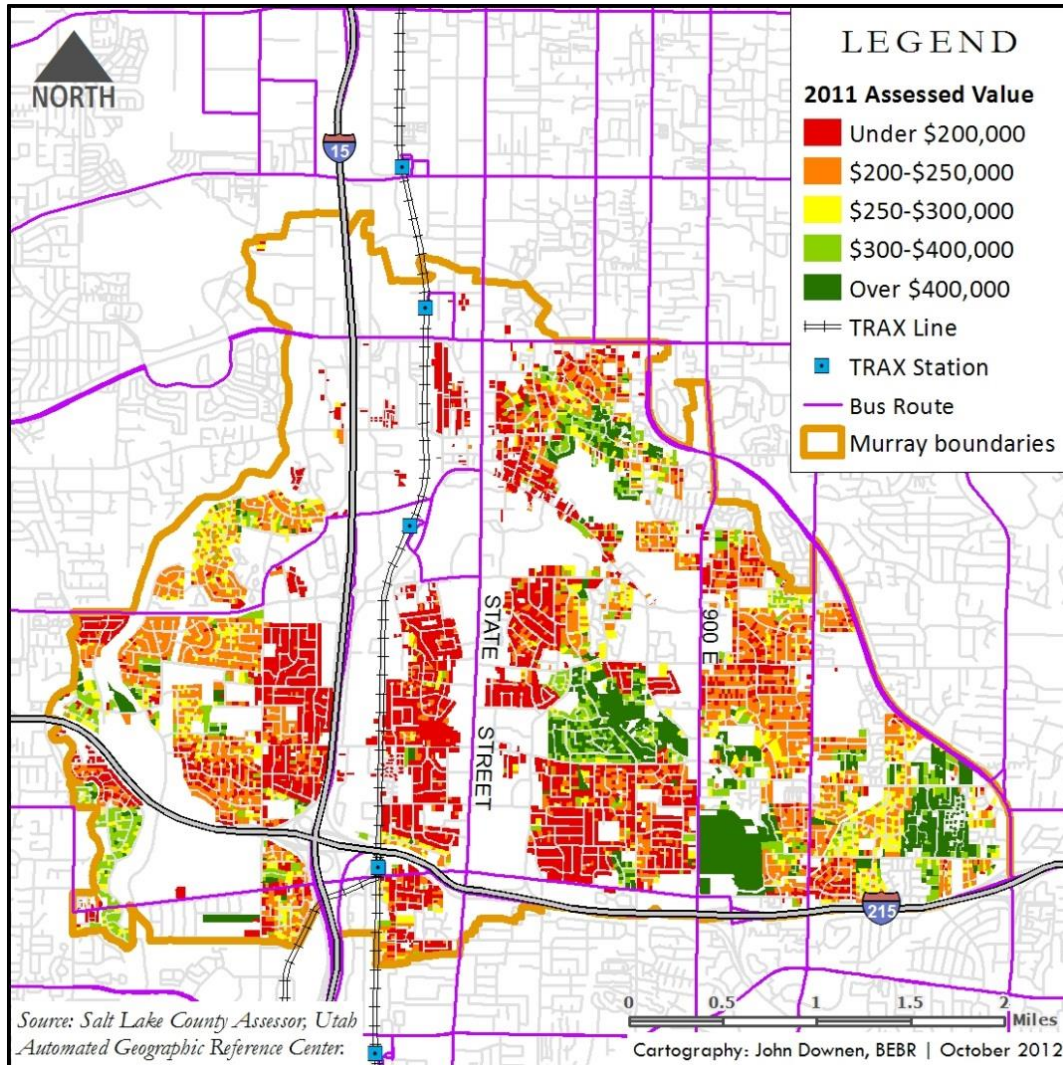


Figure 36 shows the assessed value of detached single-family homes by neighborhoods in Murray. Though the range is quite wide in the city, from under \$200,000 to over \$400,000, a majority of the homes are valued at the lower end of the spectrum. There are only three concentrations of highly valued homes in the city. The first is the Wheeler Historic Farm site, the second is between State Street and 900 East around the Murray City Park and the Southlake Shopping Center, and the third is east of 1300 East around Vine Street. There is also a small concentration in northeast around 4800 South, but for the most part, the rest of the cities homes are valued at under \$250,000. The largest concentrations of low-valued homes being along TRAX, just west of Interstate 15, around 700 West and Riverview Park, as well as just east of the Fashion Place Mall, south of 5900 South between State Street and 900 East. It is not surprising that the northwest corner does not have many detached single-family homes as this area is the location of the RCAP (Figure 14) as well as a large commercial area, where the homes that are in this area tend to be higher-occupancy rental units. This is also the area of the highest concentration of subsidized apartment projects (Figure 18), further indicating the low home values and presence of lower-income and impoverished homes (Figure 13). Overall, there appears general mix of both high- and low-valued homes in the city that makes for a more economically and racially diverse city.

Figure 36
Assessed Value of Detached Single Family Homes in Murray, 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. Murray’s centrally located and most highly populated zip code is estimated with just under two percent of the housing stock in foreclosure. This is the highest foreclosure rate of any of the zip codes in the city of Murray, the lowest being 84123, which it shares with Taylorsville, with a foreclosure rate of about 1.1 percent. As a result, Murray has one of the lowest percentages of houses in foreclosure in the county, with every zip code in the city with a share less than the county.

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

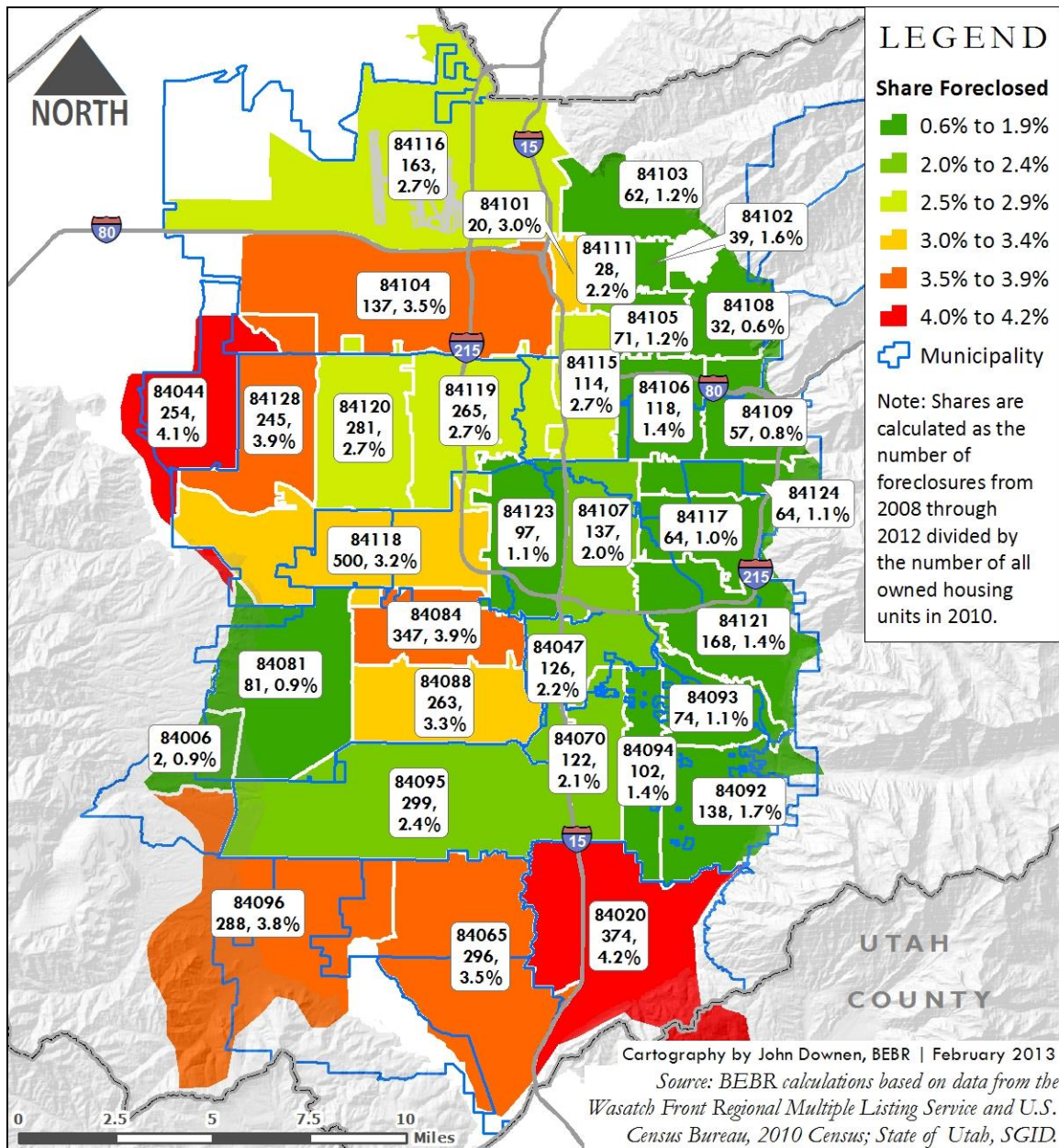
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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 37 maps the share of the foreclosed homes in each zip code in Salt Lake County, based on the 2010 owned housing stock and Zip Code Tabulation Areas (ZCTAs) from the 2010 U.S. Census. As it can be seen there is a clear disparity between the easternmost zip codes and the rest of the county. With the exception of ZCTA 84020 in Draper, all the easternmost zip codes have the lowest foreclosure rates. Not surprisingly, these are also areas of low concentrations of low-income, minority, disabled and other protected class residents. Murray, though with a portion of the city west of Interstate 15, is a part of this trend. The exception, however, is Murray's westernmost zip code, 84123, which it shares with Taylorsville, has the lowest share of homes in foreclosure.

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



Lending Practices

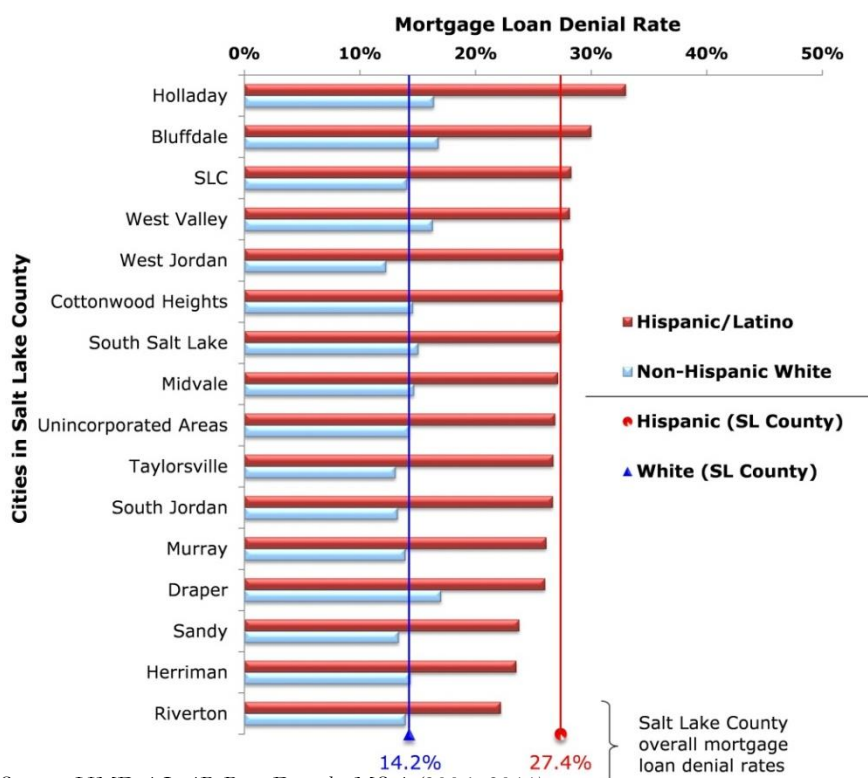
The disparities in homeownership across racial and ethnic lines reflect only the symptoms of underlying impediments in the home mortgage application process. The Home Mortgage Disclosure Act (HMDA) data was compiled for Salt Lake County to better understand the barriers that members of the protected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

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

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

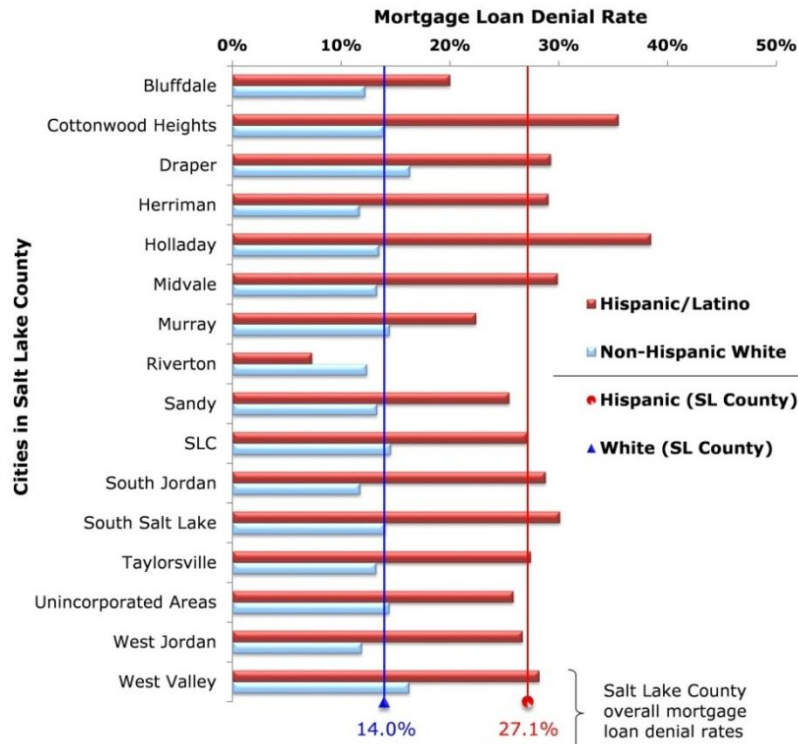
However, other cities with high mortgage application rates among Hispanics have similar denial rates. Salt Lake City and West Valley, which account for 45 percent of the county's Hispanic mortgage applications, have Hispanic denial rates slightly above the county-level Hispanic denial rate. In other 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 38
Percent of Mortgage Loan Applications Denied by Race/Ethnicity in Salt Lake County Incorporated Cities, 2006–2011



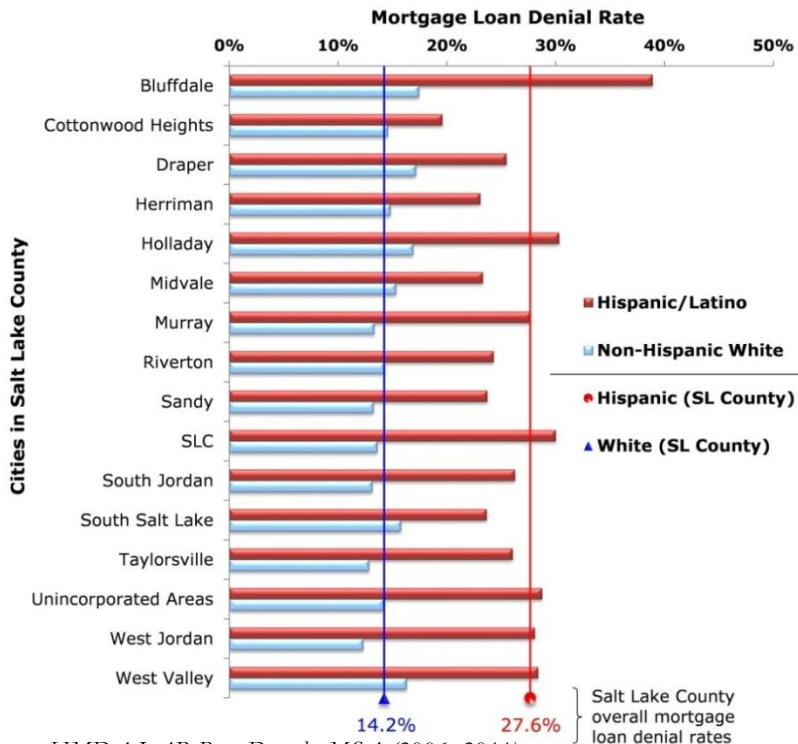
Source: HMDA LAR Raw Data by MSA (2006–2011)

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



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

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



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

Despite the large gaps in denial rates between non-Hispanic white and Hispanic applicants shown in Figure 38, the inherent income differences between the two groups could be a contributing factor to this gap. However, as shown in Figure 39 and Figure 40, even when the denial rates are disaggregated by different income categories, the denial rate gap between the two groups persists. 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.

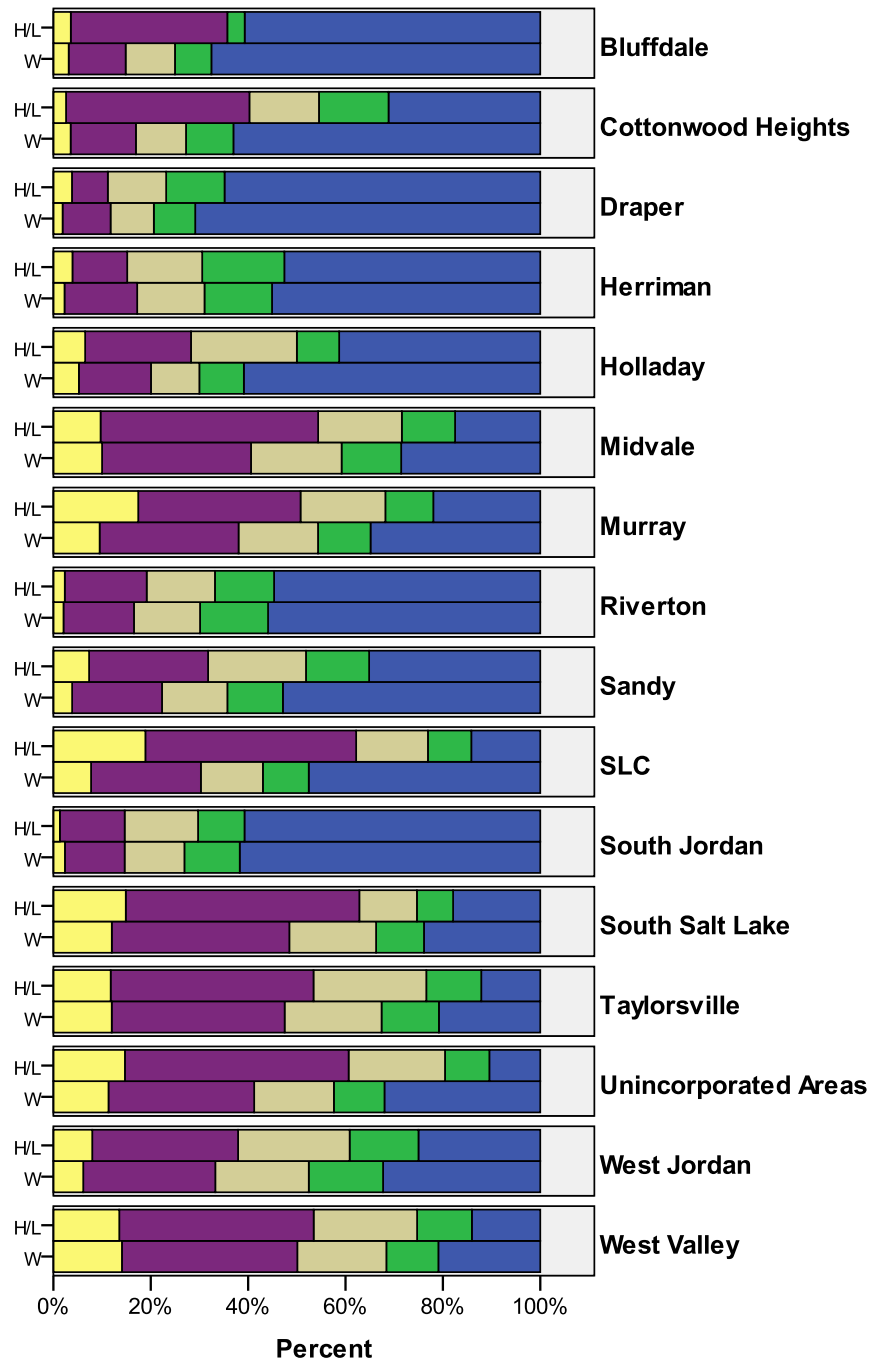
Interestingly, the denial rate gap between non-Hispanic white and Hispanic applicants increased slightly from the low-income bracket (Figure 39) to the high-income bracket (Figure 40) in Murray. For properties in Murray, 22 percent of Hispanic/Latino applicants earning below 80 percent HAMFI were denied mortgages compared to only 14 percent of non-Hispanic white applicants in the same income category. The gap widens in the income bracket above 80 percent HAMFI, where the denial rates are 28 percent and 13 percent for Hispanic and non-Hispanic white applicants, respectively. Nonetheless, the gap does not disappear even when the applications are disaggregated by income brackets. This suggests that the differences in the overall denial rate gap shown in Figure 38 cannot be accounted for by differences in income alone.

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 differ predominantly in the lowest and highest income brackets. While over a third of non-Hispanic white applicants reported incomes above 120 percent MFI, only 22 percent Hispanic applicants were in this income bracket. Over 17 percent of Hispanic applicants reported incomes below 80 percent MFI, compared to only 9.5 percent of non-Hispanic white applicants. However, the income distribution differences between the two groups in the Murray applicant pool are minor in comparison to the case of Salt Lake City.

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 per-

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



Race/Ethnicity
H/L = Hispanic/Latino
W = Non-Hispanic White

Income Category
(Percent of MSA Median Family Income)

- Above 120%
- 101% to 120%
- 81% to 100%
- 51% to 80%
- At or Below 50%

Source: HMDA LAR Raw Data (2006–2011)

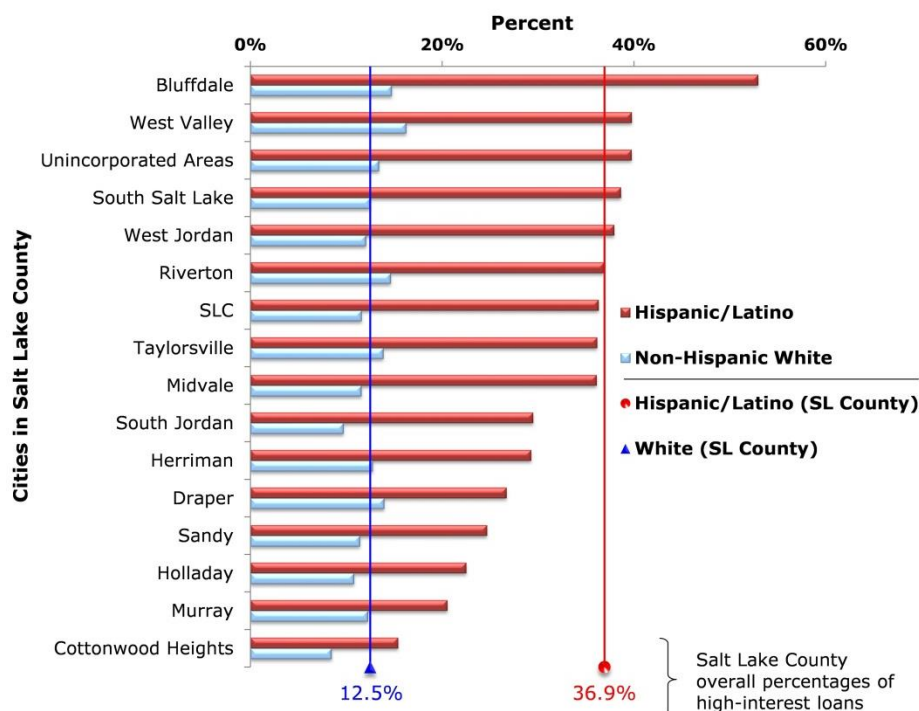
cent of Hispanic applicants reported incomes in this bracket. Thus, the self-selection effect is particularly striking in Salt Lake City, where Hispanics mostly apply for the more affordable housing on the west-side River District neighborhoods, while white applicants predominantly selected east-side properties. Please see the fair housing equity assessment on Salt Lake City for more analysis on the self-selection effect.

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

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

For the purposes of this study, high-interest loans are defined as any loan with a reported rate spread that exceeds 3 percent for first liens and 5 percent for subordinate liens. This is the threshold that lenders have been required to disclose since 2004. The rate spread is the difference between the loan APR and the yield of comparable Treasury securities. The Federal Reserve Board selected this threshold with the intent that the rate spread for most subprime loans would be reported and that most prime loans would not require this disclosure¹. Thus, the rate spread disclosure can

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).

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 42 shows the percent of high-interest loans among non-Hispanic white and Hispanic/Latino applicants during the 2006–2011 period. At the county level, nearly 37 percent of Hispanic approved loans are considered high interest—nearly triple the rate among non-Hispanic white applicants. Within the Murray applicant pool, over 20 percent of Hispanic approved applicants received high-interest loans, compared to only 12 percent of non-Hispanic white approved applicants. Similarly, the percentage of high-interest loans for Hispanic applicants selecting South Jordan, Draper, Sandy, Holladay, 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.