

Riverton: Fair Housing Equity Assessment

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[DRAFT]

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- Riverton’s minority share increased from 3.5 percent in 1990 to nearly 10 percent in 2010.
- The absolute population change from the 1990–2000 and 2000–2010 periods were both roughly 13,750. Minorities accounted for 6.7 percent of the total city population growth from 1990 to 2000 but nearly 18 percent of the city’s growth in the last decade.
- The non-Hispanic white average household size decreased from 4.09 in 1990 to 3.67 in 2010. The Hispanic average household size increased from 3.92 to 4.16 during this period.

Segregation

- The population increase from 1990 to 2000 led to a drop in rental rates from 10 percent to 6 percent during this time period. In fact, rental units represented only 3 percent of the household growth from 1990 to 2000. However, from 2000 to 2010, over a quarter of the household growth was attributed to rental units.
- While the non-Hispanic white rental rate doubled from 6 percent in 2000 to 12 percent in 2010, the minority rental rate more than tripled from 8 percent to 27 percent during this period.
- Over 55 percent of minority rental units are in the westernmost part of the Riverton with few viable public transportation options to commute to the low-wage employment centers concentrated in a neighboring census tract at the southern end of the city.

RCAP/ECAP

- The overall poverty rate in Riverton in 2010 was under 4 percent, where a non-Hispanic white was less likely to be poor than a minority resident, but more likely than a Hispanic resident. This is due to the high poverty rate among Pacific Islanders.
- The city has no racially or ethnically concentrated areas of poverty, or 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, Riverton received a score of 5.7, which is 0.8 points above the county average.
- The public schools in Riverton rank very highly among all ranked schools in the county. Similarly, the opportunity indexes for each school all score a 7 or better. There is one unranked alternative public school in the city, Kauri Sue, which is not included in this analysis.
- The assessed single family home values in the city vary quite a bit from under \$200,000 to above \$400,000. Due to the low number of apartments and high-occupancy housing in the city, the dispersion of the poor residents and Section 8 voucher holders tend to follow a similar geographic pattern as the assessed home values.

FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

Similar to many of the other cities in Salt Lake County, Riverton has experienced large increases in the minority share of the population. Over 55 percent of minority rental units are in the western-most part of the Riverton. While the low-wage employment centers are concentrated in the commercial areas in a neighboring census tract, few bus routes are available to provide easy commuting from the west-side neighborhoods to these commercial centers. Furthermore, a TRAX station stops just short of Riverton's northern boundary, and the only bus routes that provide viable connections to the TRAX station are situated near the commercial centers in the southern end of the city but not near the west-side neighborhoods. Thus, not only would minority rental residents find public transportation inaccessible from west-side neighborhoods, they do not have easy access to the TRAX station just outside of Riverton to travel to other parts of the county.

The poor residents of the city are fairly well spread out in neighborhoods across the city. While some live in tracts around the downtown center of 12600 South and 1700 West, many more live on the western half of the city. Most of the commercial space to the west is zoned as professional offices, regional commercial centers and other areas that do not offer many low-wage, low-skilled jobs, or the necessary amenities many poor and minority residents need. As a result, many residents are left relying on the few public transit options available in the city, which tend to be restricted only to the main streets, not running into the neighborhoods, especially on the west side. One potential way to alleviate the burden placed on the residents of these neighborhoods is to include more mixed-use zoning with small micro-urban centers. These would be small urban centers with a few shops, restaurants, a grocery store and other simple amenities that people in the surround neighborhoods can easily bike or walk to. This could stimulate the economic activity of the city, keeping more people shopping in their local stores as well as provide low-wage jobs that are easy access for all residents of the area.

With the exception of a few neighborhoods and larger plots, the home values in Riverton are on average not exceedingly high. However, the rental rate for the city is quite low. This indicates a large number of homeowners, a population in which minorities are traditionally underrepresented compared to non-Hispanic whites. In the county, minorities, and especially Hispanics, tend to have lower mortgage approval rates and a disproportionately large share of high-interest loans. This results in lower homeownership rates for minorities and potentially higher rates of foreclosure among minorities. Thus, without access to affordable loans, homes or rental units, many lower-income individuals and minorities are still unable to afford to live in some areas of Riverton. These areas tend to be higher-opportunity areas, with better quality schools, public transit options and a general higher access to opportunity.

BACKGROUND

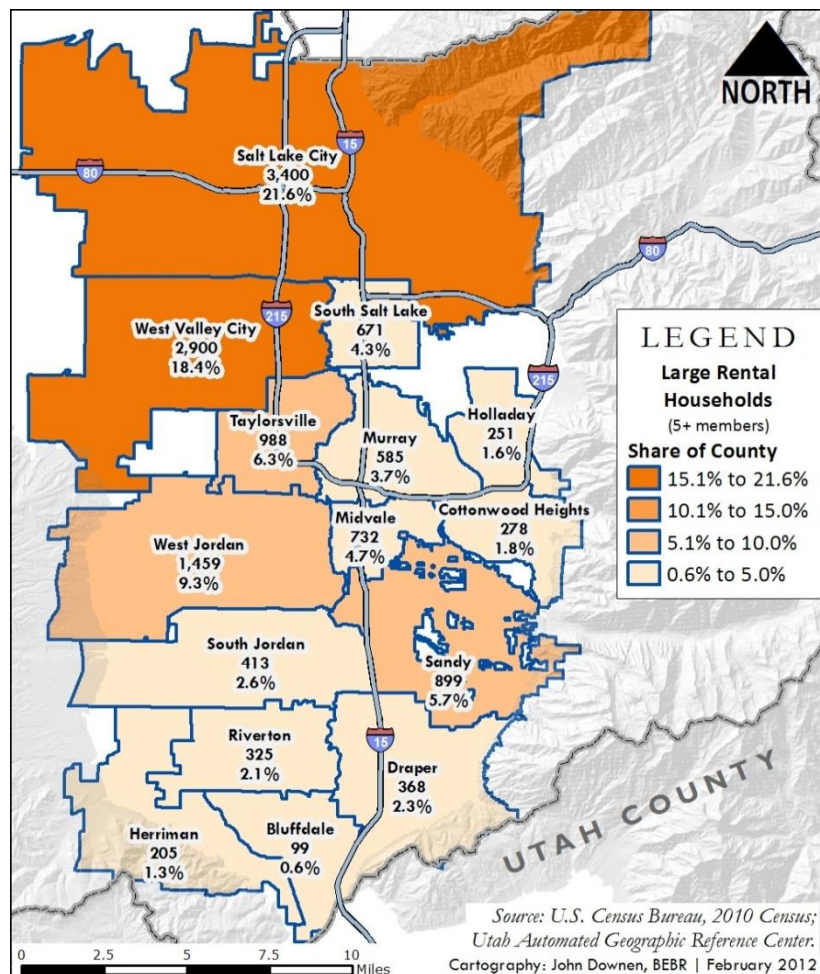
Located at the southern end of Salt Lake County, Riverton has experienced an emerging minority population, which now accounts for nearly a tenth of the city’s total population. As the minority population increases, opportunities and impediments regarding protected classes surface, such as the diverging homeownership rates across racial and ethnic groups.

Table 1 shows selected demographic trends in Riverton from 1990 to 2010 for protected classes. The minority share of the population increased from 3.5 percent in 1990 to nearly 10 percent in 2010. While minorities only accounted for 6.7 percent of the net population growth from 1990 to 2000, they represented 17.6 percent of the city’s growth in the last decade.

The share of households with children under 18 decreased from 70 percent in 1990 to 59 percent in 2010, and the share of households with persons 65 and over increased from 10 percent in 1990 to over 13 percent in 2010. Single-parent households with children slightly increased from 5.9 percent of total households in 1990 to 6.7 percent.

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 2.1 percent of large rental households reside in Riverton—one of the lowest rates in the county. The non-entitlement cities in the southern and eastern regions of the county each have very minimal county shares. Although not pictured in Figure 1, the unincorporated areas combined are home to nearly 14 percent of the county’s large rental households.

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
Riverton, 1990–2010**

	1990		2000		2010	
	Count	Share	Count	Share	Count	Share
Total Population	11,261		25,011		38,753	
White (not Hispanic)	10,872	96.5%	23,695	94.7%	35,016	90.4%
Black (not Hispanic)	8	0.1%	54	0.2%	157	0.4%
Asian ¹	47	0.4%	157	0.6%	495	1.3%
Hispanic/Latino	315	2.8%	793	3.2%	2,211	5.7%
Minority (all except non-Hispanic white)	389	3.5%	1,316	5.3%	3,737	9.6%
Persons with disabilities ²	—	—	2,120 ± 225	9.6% ± 1.0%	2,172 ± 334	6.3% ± 0.9%
Total Households	2,745		6,348		10,460	
Households with Children under 18 years	1,910	69.6%	4,334	68.3%	6,171	59.0%
Households with Persons 65 years or over	281	10.2%	574	9.0%	1,387	13.3%
Single Parent with Children under 18 years	161	5.9%	356	5.6%	702	6.7%
Large Families (5 or more persons)	1,083	39.5%	2,211	34.8%	3,240	31.0%
Owner-occupied Housing Units	2,469	89.9%	5,966	94.0%	9,030	86.3%
Renter-occupied Housing Units	276	10.1%	382	6.0%	1,430	13.7%

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

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

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	13,750	13,742
White (not Hispanic)	12,823	11,321
Black (not Hispanic)	46	103
Asian (not Hispanic)	110	338
Hispanic/Latino	478	1,418
Minority	927	2,421
Total Households	3,603	4,112
Households with Children <18	2,424	1,837
Households with Persons 65+	293	813
Single Parent with Children < 18	195	346
Large Families (5+ persons)	1,128	1,029
Owner-occupied Housing Units	3,497	3,064
Renter-occupied Housing Units	106	1,048

Source: U.S. Census Bureau

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

	1990– 2000	2000– 2010
Total Population	122.1%	54.9%
White (not Hispanic)	117.9%	47.8%
Black (not Hispanic)	575.0%	190.7%
Asian (not Hispanic)	234.0%	215.3%
Hispanic/Latino	151.7%	178.8%
Minority	238.3%	184.0%
Total Households	131.3%	64.8%
Households with Children <18	126.9%	42.4%
Households with Persons 65+	104.3%	141.6%
Single Parent with Children < 18	121.1%	97.2%
Large Families (5+ persons)	104.2%	46.5%
Owner-occupied Housing Units	141.6%	51.4%
Renter-occupied Housing Units	38.4%	274.3%

Source: U.S. Census Bureau

Table 4 lists the average household sizes in Riverton by race and ethnicity. The citywide average household size steadily decreased from 4.08 in 1990 to 3.7 in 2010. Despite this overall downward trend, the average household size for Hispanics/Latinos increased from 3.92 in 1990 to 4.16 in 2010. Pacific Islanders have an even larger average household size of 6.3. In fact, Hispanics/Latinos and Pacific Islanders are the only racial and ethnic groups to have average household sizes greater than the citywide average 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 Hispanic/Latino and Pacific Islander residents.

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

Race/Ethnicity	1990¹	2000	2010
White (not Hispanic)	4.09	3.92	3.67
Hispanic/Latino	3.92	4.18	4.16
American Indian (not Hispanic)	4.00 ⁵	— ⁴	— ⁴
Asian/Pacific Islander (not Hispanic)	3.60 ⁵	— ⁶	4.29
Asian ²	3.36 ⁵	4.16	3.62
Pacific Islander ²	6.00 ⁵	— ⁴	6.30
Black (not Hispanic)	— ⁵	— ⁴	3.41
Two or More Races (not Hispanic)	— ³	3.26 ⁵	3.69
Total Population	4.08	3.93	3.70

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

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

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

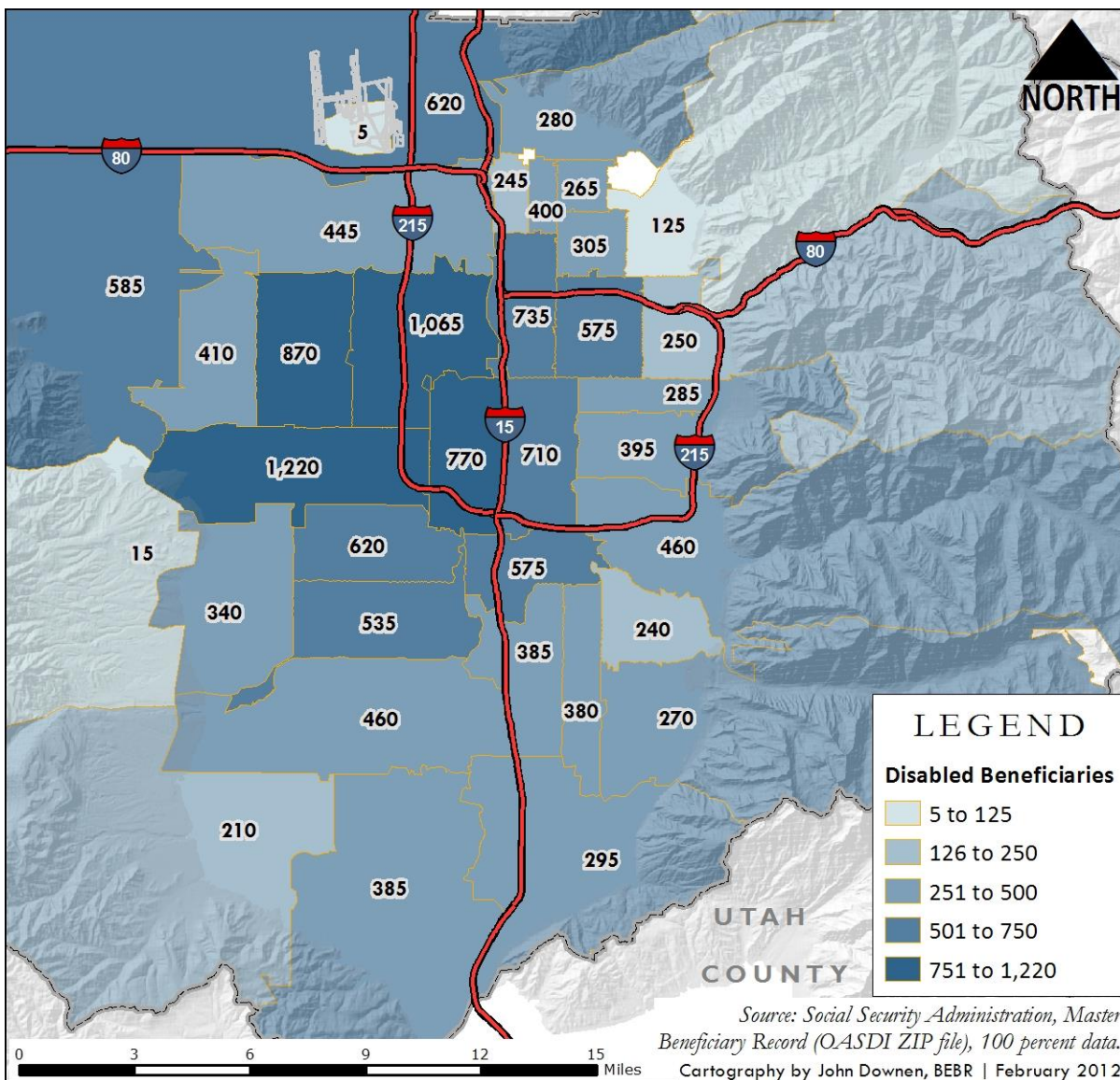
⁴ The 2000 and 2010 Census did not provide average household sizes for these groups due to low numbers of households.

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

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

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.

SEGREGATION

Homeownership rates in Riverton increased from 90 percent in 1990 to 94 percent in 2000 before falling to 86 percent in 2010 (Table 5). In 2000, the minority homeownership rate of 92 percent only trailed slightly behind the non-Hispanic white homeownership rate of 94 percent. However, by 2010, while the non-Hispanic white homeownership rate declined to 87 percent, the minority homeownership rate plummeted to under 74 percent. Thus, in 2010, the minority rental rate is more than twice that of non-Hispanic whites.

Table 5
Home Ownership Rate by Race/Ethnicity
in Riverton, 1990–2010

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	90.0%	94.1%	87.3%
Minority	88.0% ³	92.1%	73.5%
Hispanic/Latino	— ²	91.9%	72.3%
Non-Hispanic Minority	— ²	— ²	75.3%
Asian or Pacific Islander	— ²	— ²	83.6%
Asian	— ¹	— ²	89.5%
Total	89.9%	94.0%	86.3%

Source: U.S. Census Bureau

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	10.0%	5.9%	12.7%
Minority	12.0% ³	7.9%	26.5%
Hispanic/Latino	— ²	— ²	27.7%
Non-Hispanic Minority	— ²	7.7% ⁴	24.7%
Asian or Pacific Islander	— ²	— ²	16.4%
Asian	— ¹	— ²	10.5%
Total	10.1%	6.0%	13.7%

Source: U.S. Census Bureau

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

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

³ There were only 83 minority households in Riverton in 1990.

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 Riverton has become increasingly lower than the share of total households. In 1990, 96 percent of total rental households in Riverton were headed by non-Hispanic whites, commensurate with the 97 percent non-Hispanic white share of total households. However, in 2010, while the non-Hispanic white share of total households decreased to 93 percent, the non-Hispanic white share of rental households declined more rapidly to 86 percent. This means that the rental composition by race and ethnicity has diverged from the overall household demographics in Riverton. Minorities now represent nearly 14 percent of all rental households yet comprise only 7 percent of the total households in the city.

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

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	2,662	97.0%	6,109	96.2%	9,714	92.9%
Minority	83	3.0%	239	3.8%	746	7.1%
Hispanic/Latino	66	2.4%	148	2.3%	458	4.4%
Non-Hispanic Minority	17	0.6%	91	1.4%	288	2.8%
American Indian	2	0.1%	—	—	14	0.1%
Asian or Pacific Islander	15	0.5%	38	0.6%	177	1.7%
Asian	—	—	38	0.6%	133	1.3%
Pacific Islander	—	—	—	—	44	0.4%
Black	0	0.0%	—	—	32	0.3%
Other Race	0	0.0%	—	—	7	0.1%
Two or More Races	—	—	19	0.3%	58	0.6%
Total	2,745	100.0%	6,348	100.0%	10,460	100.0%

Source: U.S. Census Bureau

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

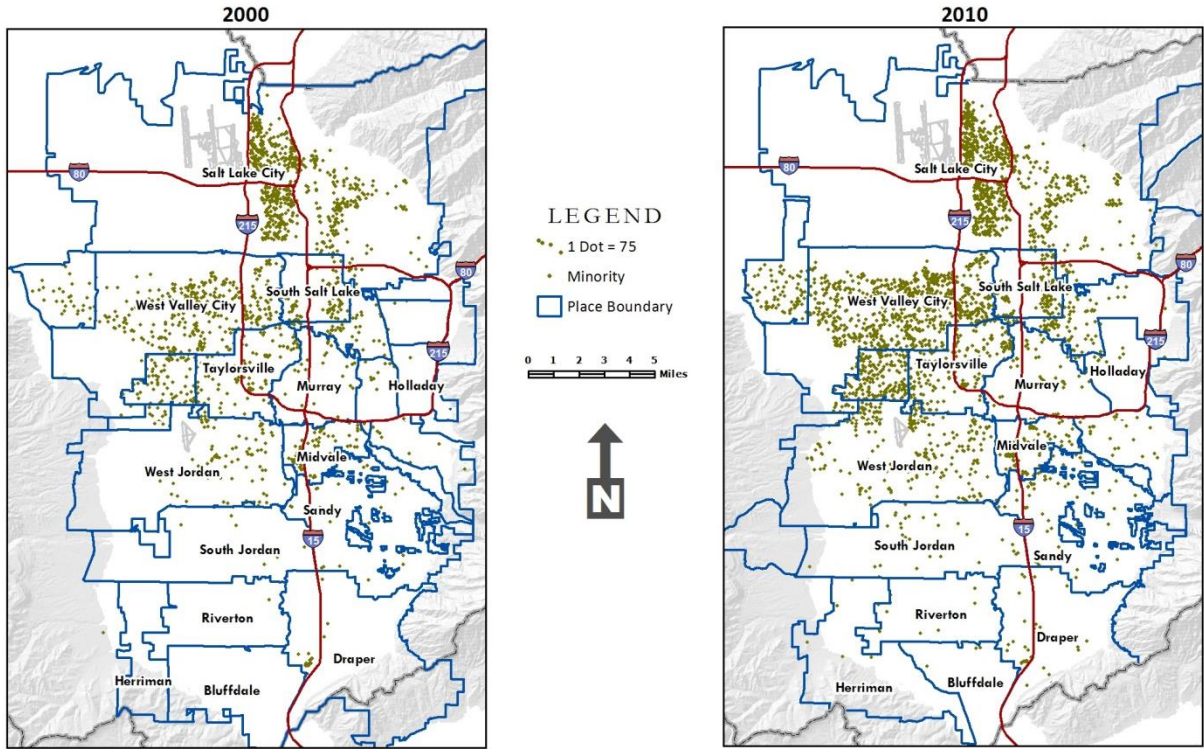
Table 8
Rental Households by Race and Ethnicity in
Riverton, 1990–2010

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	266	96.4%	363	95.0%	1,232	86.2%
Minority	10	3.6%	19	5.0%	198	13.8%
Hispanic/Latino	9	3.3%	12	3.1%	127	8.9%
Non-Hispanic Minority	1	0.4%	7	1.8%	71	5.0%
American Indian	0	0.0%	—	—	6	0.4%
Asian or Pacific Islander	1	0.4%	—	—	29	2.0%
Asian	—	—	3	0.8%	14	1.0%
Pacific Islander	—	—	—	—	15	1.0%
Black	0	0.0%	—	—	15	1.0%
Other Race	0	0.0%	—	—	5	0.3%
Two or More Races	—	—	1	0.3%	16	1.1%
Total	276	100.0%	382	100.0%	1,430	100.0%

Source: U.S. Census Bureau

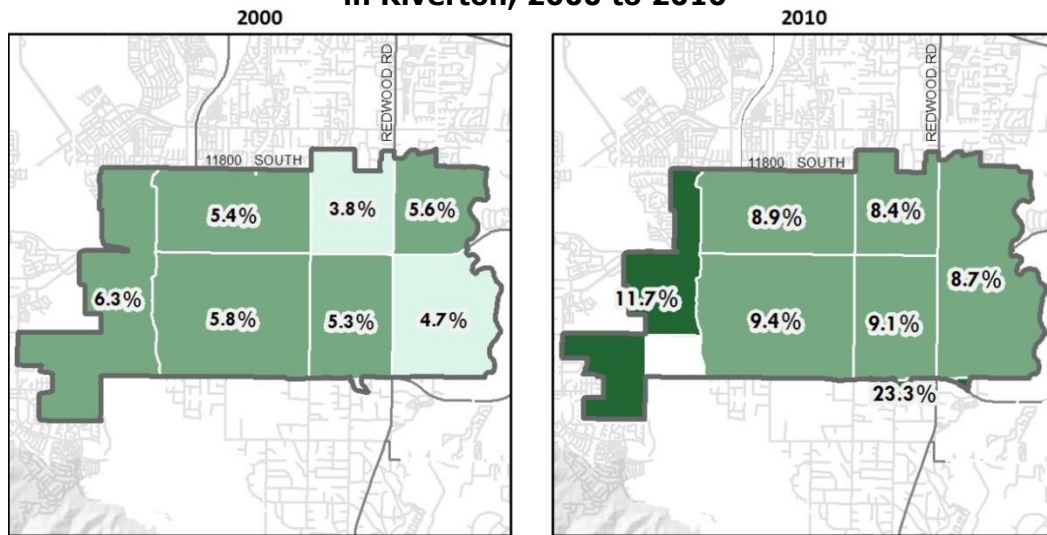
Note: For the 1990 data, the number of households by race and ethnicity of householder is not further disaggregated to distinguish between Asian and Pacific Islander. The number of households is not disaggregated in the 2000 data for racial and ethnic groups with low population size.

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



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

Figure 4
Percent of Minority Population by Tract in Riverton, 2000 to 2010



LEGEND

- Minority Share**
- Under 5.0%
 - 5.0% to 10.0%
 - Over 10.0%
 - Riverton



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

Note: Some census tracts split or merged 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 and 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 larger 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, all the census tracts in Riverton increased their minority population shares from 2000 to 2010. The westernmost tracts saw the largest increases.

Figure 5
Minority Owner-Occupied Units in Riverton, 2010

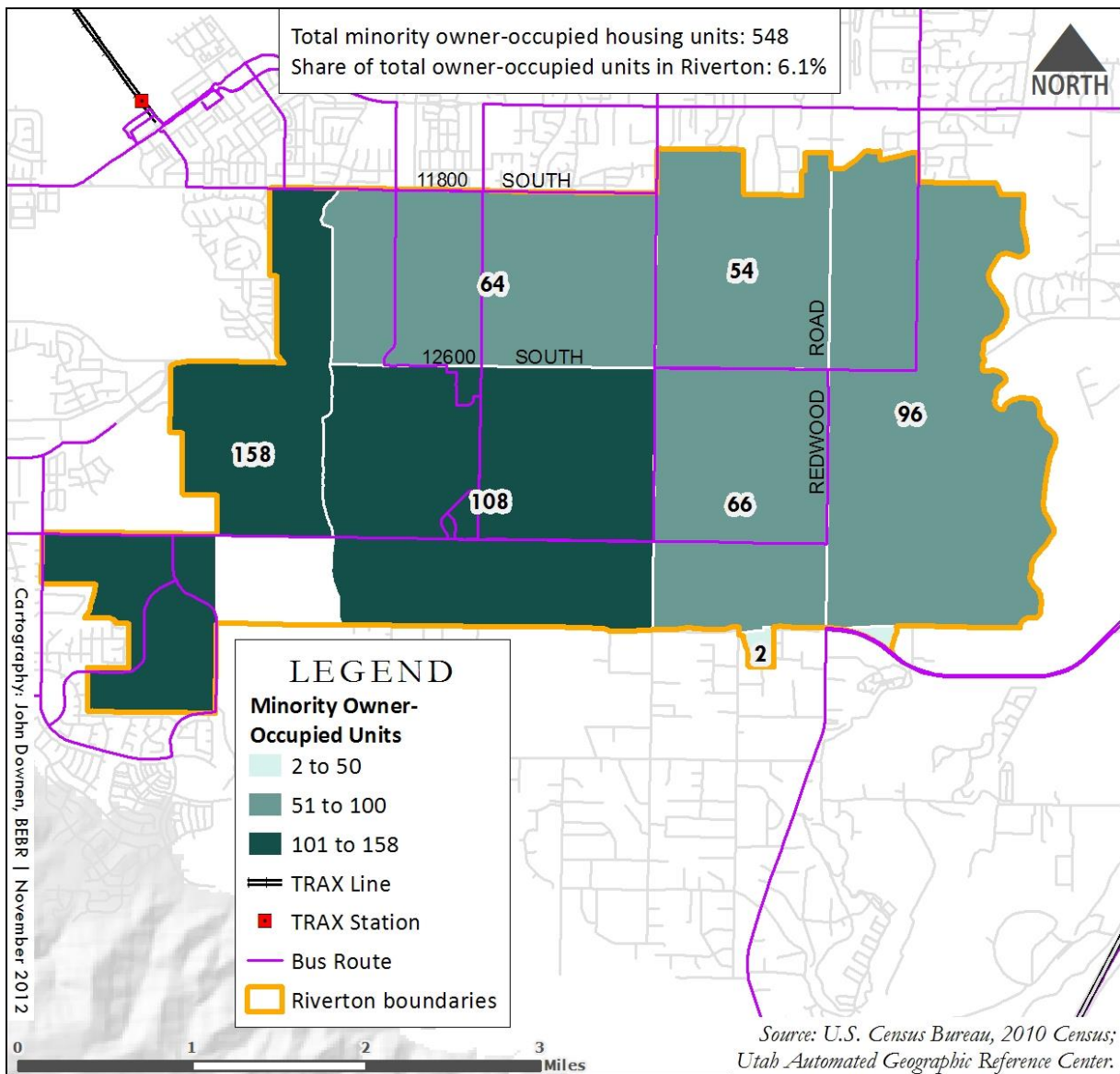


Figure 5 shows the number of minority owner-occupied units by census tracts in Riverton. Figure 6 provides the percent of owner-occupied units that are minority households. The highest numbers of minority owner-occupied units are located in the western and southwestern region of the city. These regions also have minority shares of owner-occupied units above 7 percent, which is higher than the citywide minority share of 6.1 percent.

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

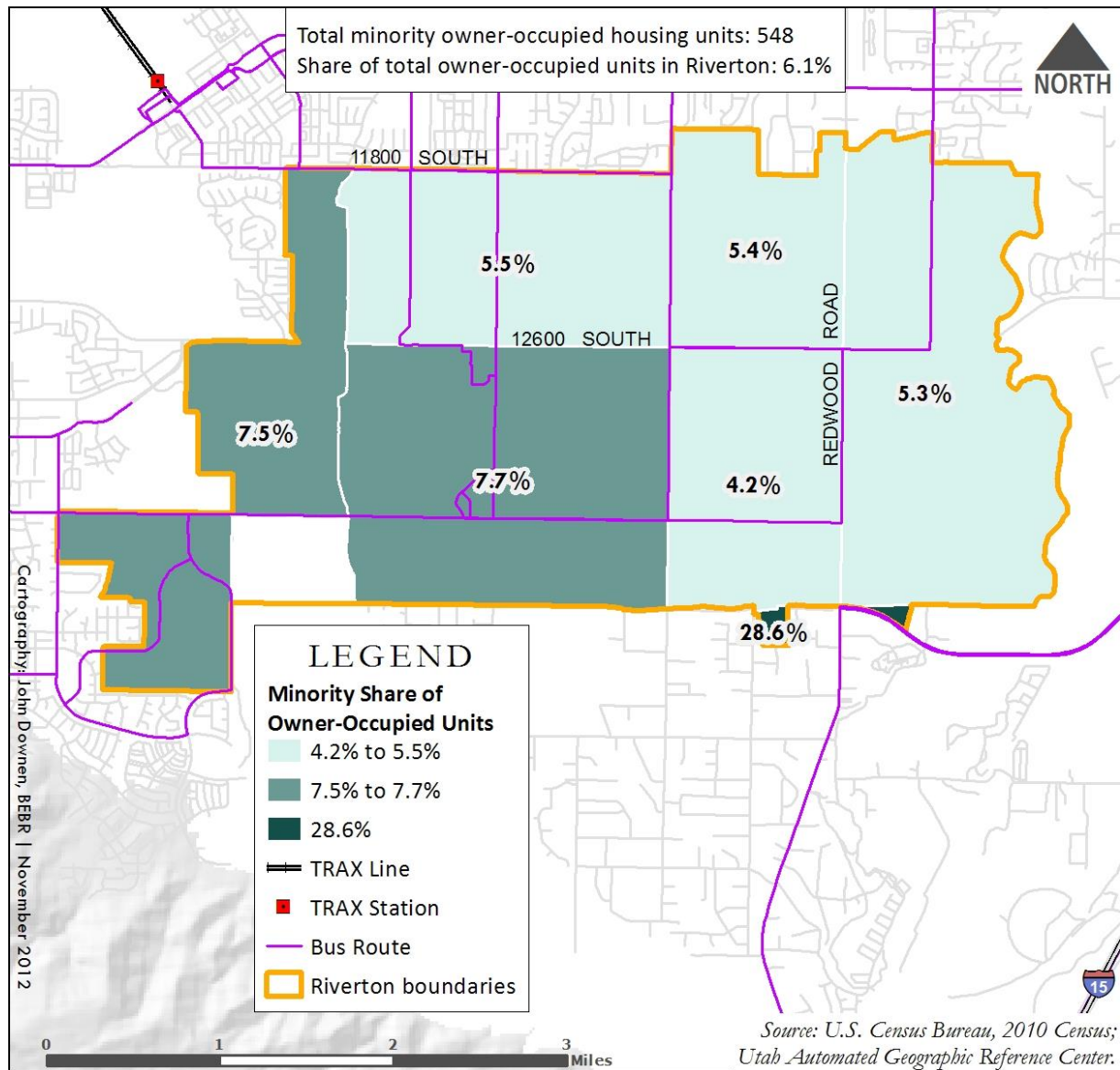


Figure 7
Minority Owner-Occupied Units and Proximity to Low-Wage Jobs in
Riverton, 2010

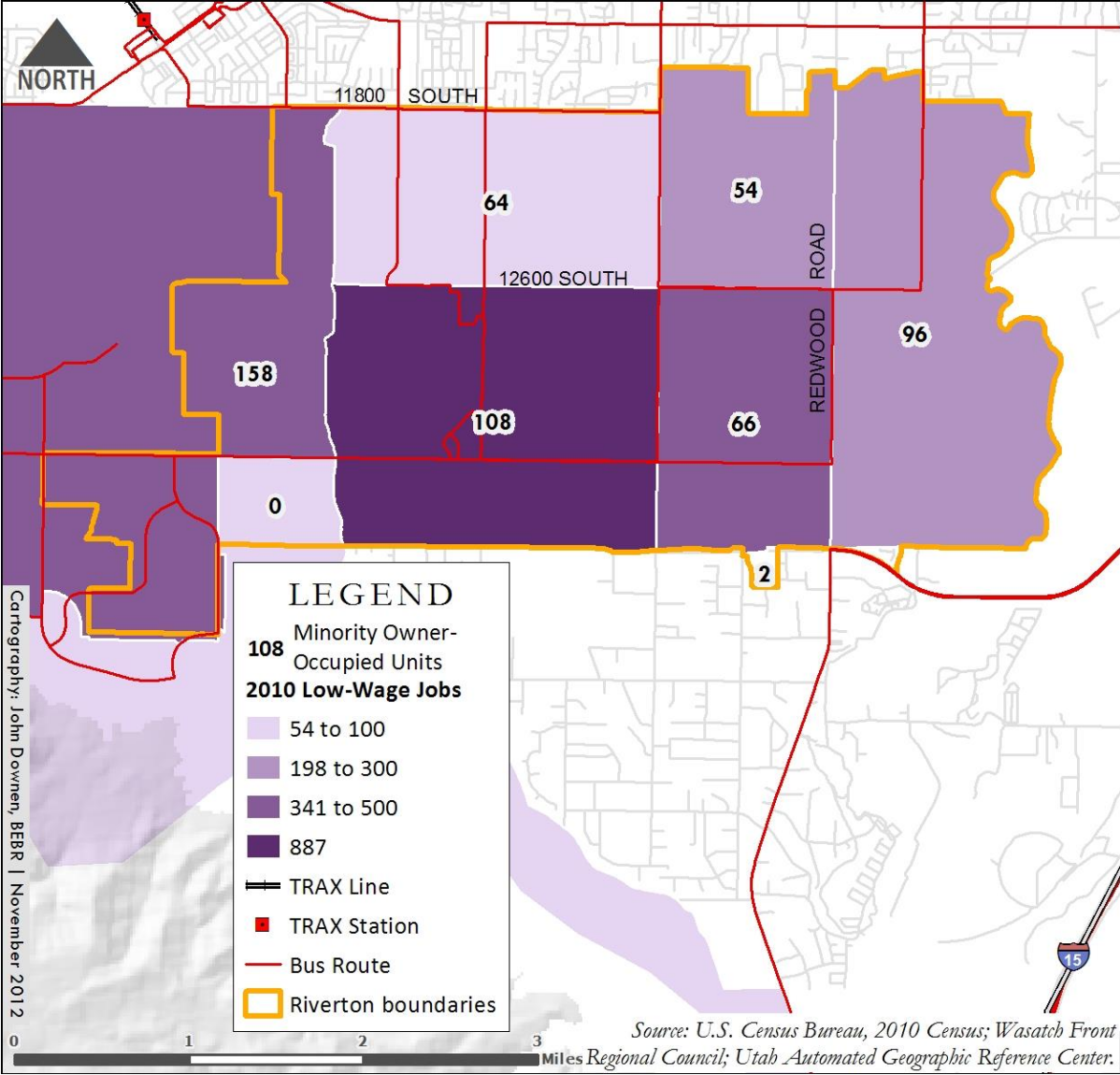


Figure 7 juxtaposes the density of low-wage jobs (in shades of purple) with the number of minority owner-occupied units. Most of the low-wage jobs are located at the commercial centers in the dark purple census tract centrally located at the southern part of the city. The red lines in Figure 7 represent the bus routes in the city. While bus routes service areas with the highest density of low-wage jobs, residents living in the westernmost census tract, which has the highest number of minority owner-occupied units, could still have difficulties commuting to these low-wage employment centers via the few public transportation options available in northwest Riverton.

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

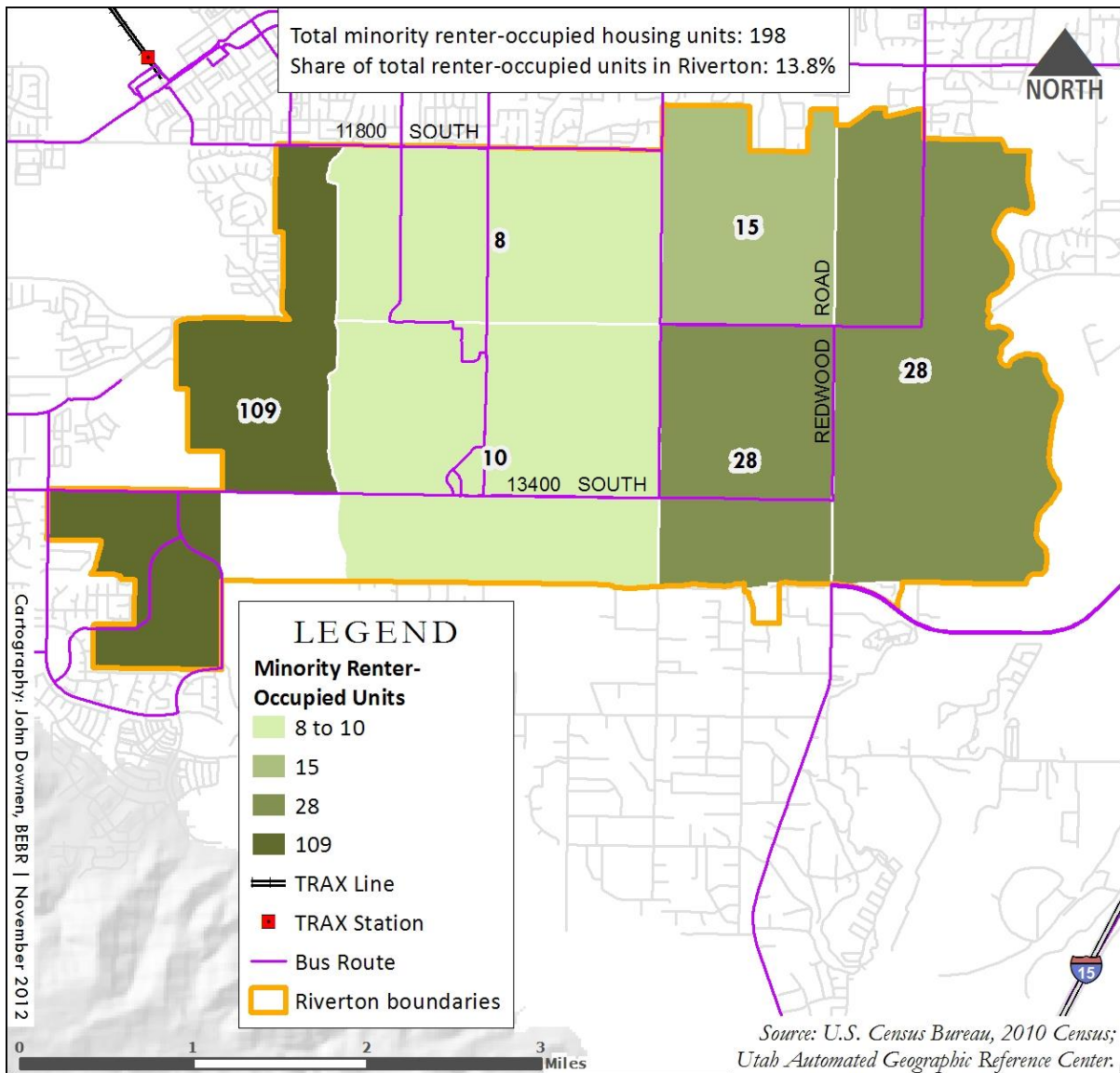


Figure 8 shows the number of minority renter-occupied units in Riverton. Over 55 percent of minority rental units are located in the westernmost region of the city. While the centrally located census tract at the southern part of the city (densest low-wage employment center) has a considerable number of minority owner-occupied units, very few minority rental units are located in this area. This posed difficulties for low-income and large-family residents who can only afford to rent but also rely on public transit for work and commuting.

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

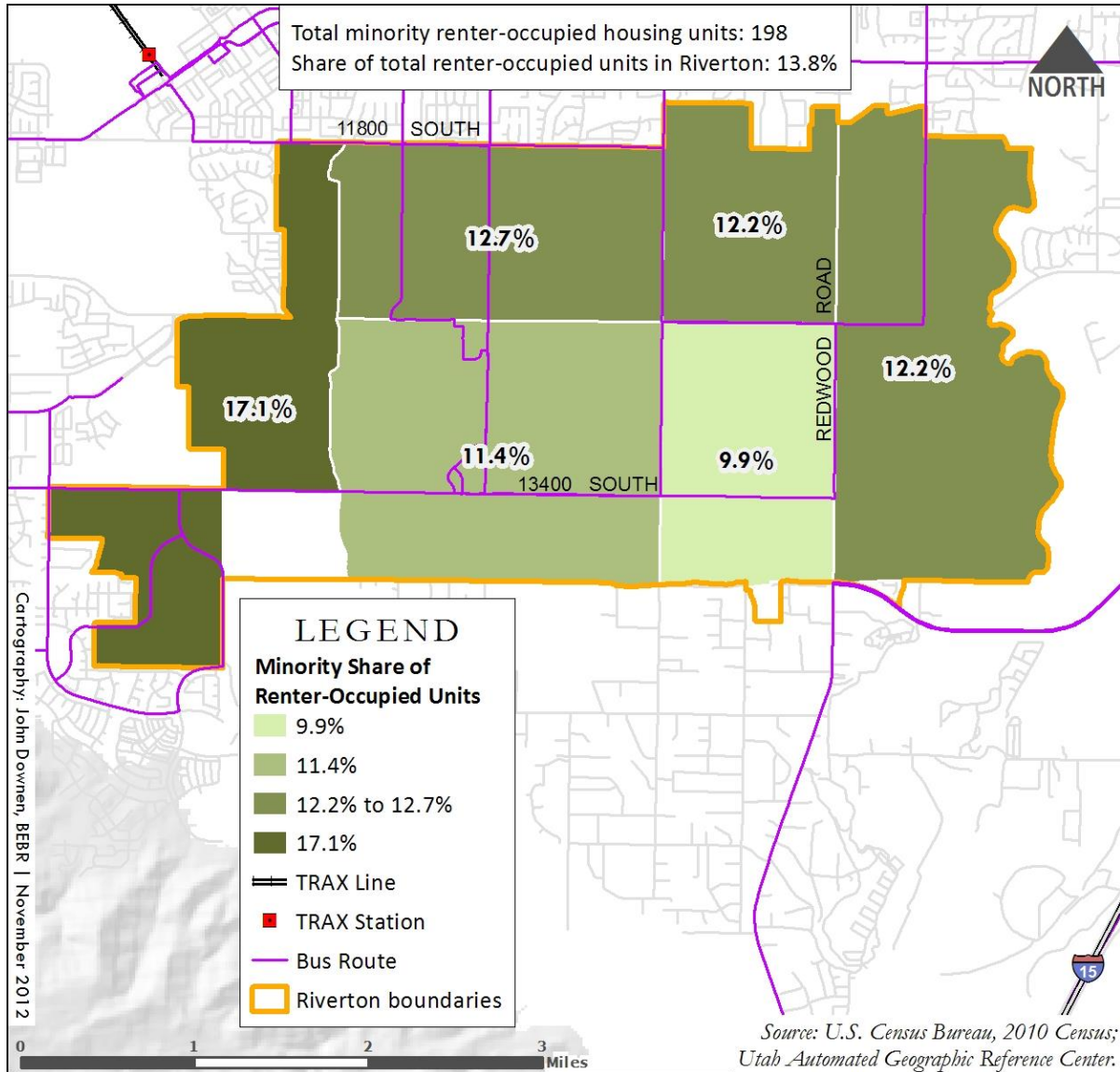


Figure 9 shows the minority share of renter-occupied units in Riverton. While 13.8 percent of Riverton’s rental units are headed by minorities, the westernmost region of the city has a 17.1 percent minority share of rental units—the highest in Riverton.

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

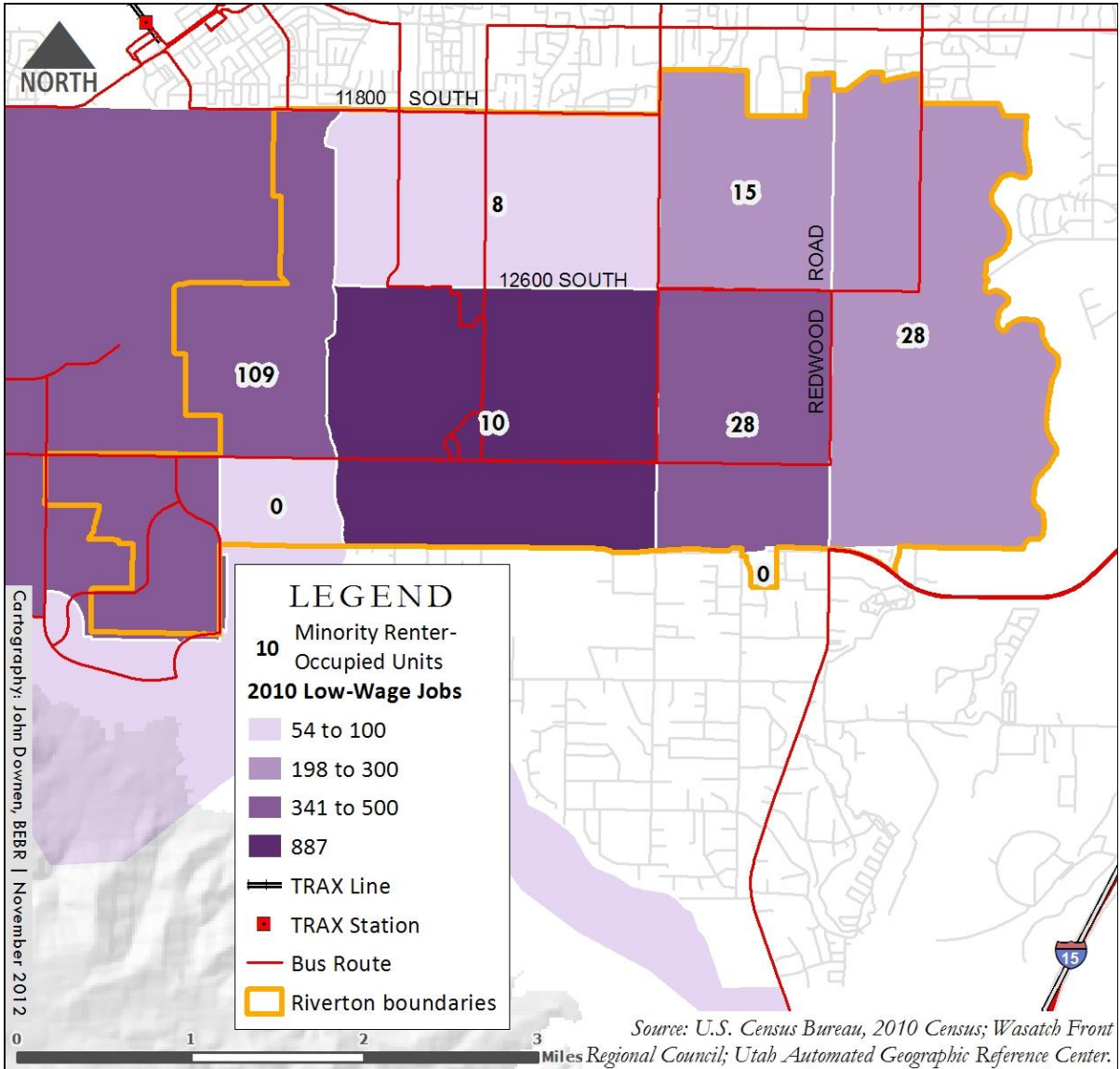


Figure 10 overlays the density of low-wage jobs (in shades of purple) with the number of minority renter-occupied units. The centrally located census tract at the southern end of the city has the highest concentration of low-wage jobs. However, the highest numbers of minority rental units are located in the neighboring region on the west side of the city. The few bus routes in the city do not offer direct bus service from the dense minority rental area to the large low-wage employment centers in the neighboring census tract.

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

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	5.8%	12.7%	0.46
Asian	0.8%	2.0%	0.39
Black	0.4%	0.9%	0.52
Hispanic/Latino	2.8%	8.1%	0.35

Source: HUD Spreadsheet for Sustainable Communities Grantees

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

The minority household share in Riverton is considered severely below predicted based on this methodology. Of all the major minority groups, Hispanics/Latinos had the lowest household share relative to 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 Riverton 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 a tenth of Riverton's total housing units are deemed affordable below the 30 percent AMI level. The percent of fair share need below the 30

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

	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	10,064	10	0.1%	6%	615	2%
30%-50% AMI	10,064	60	1%	12%	1,163	5%
50%-80% AMI	10,064	439	4%	19%	1,900	23%

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 AMI level is 2 percent, meaning that the city's share of affordable rental units at this income level is only 2 percent of the metro area's share. According to HUD's scale for the fair share affordable housing index, this means that Riverton's housing stock is extremely unaffordable for those with incomes below the 30 percent AMI threshold. Similarly, the fair share need based on affordability

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

at all other income brackets below 80 percent AMI is considered extremely unaffordable.

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

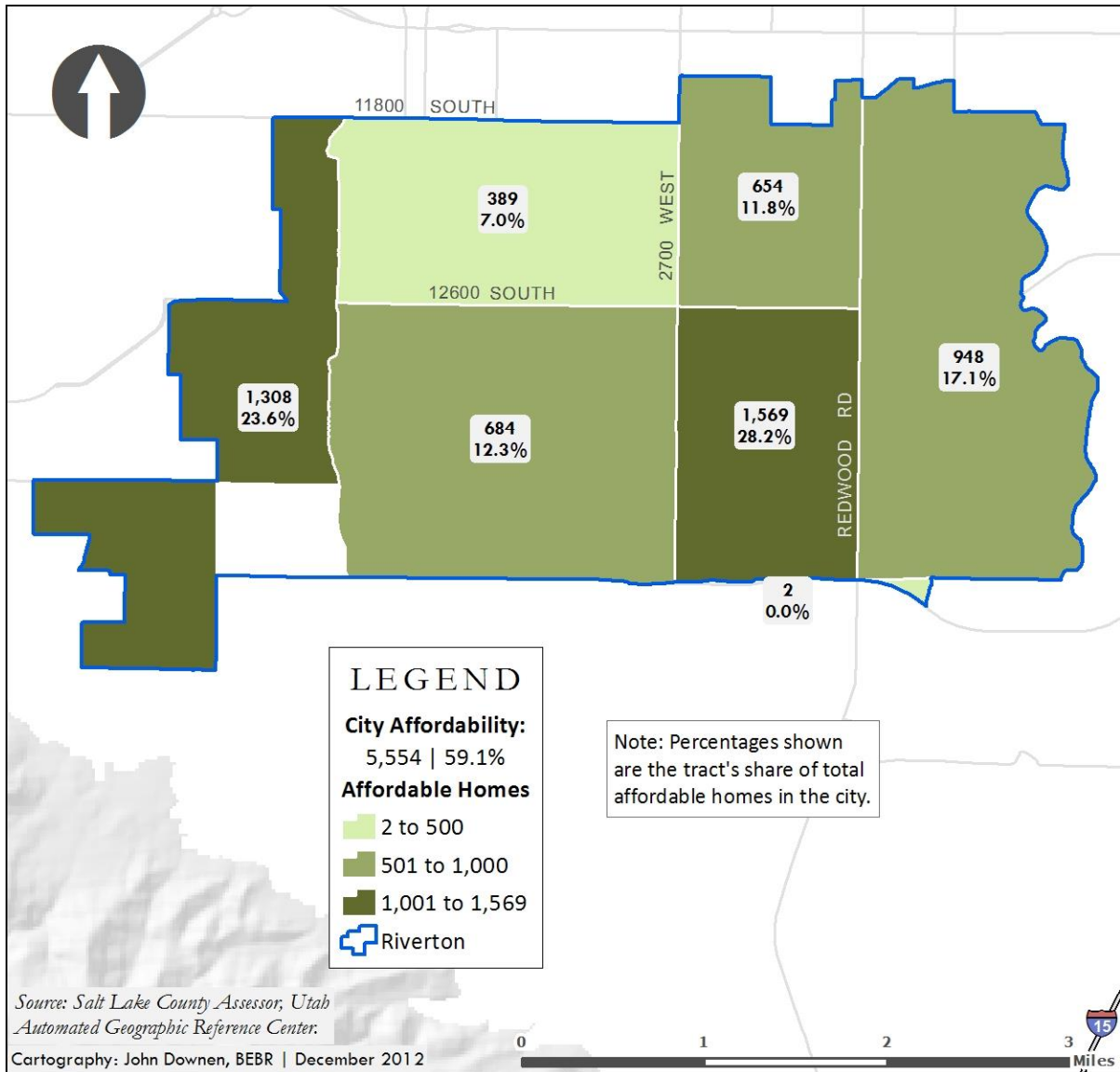


Figure 11 shows the number and share of single-family homes in Riverton census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 11 are each census tract's share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is \$255,897. Nearly a quarter of all affordable single-family homes in Riverton are located in the westernmost census tract (Figure 11), which has nearly 29 percent of minority owner-occupied units (Figure 5) and 55 percent of minority rental units in the city (Figure 8).

**Table 11
Dissimilarity Index**

Group	Dissimilarity Index		Dissimilarity Index Scale	
	Riverton	Salt Lake County	Value Ranges	Interpretation
Minority	0.30	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.35	0.50	0.41-0.54	Moderate Segregation
Non-Hispanic Minority	0.42	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 Riverton are below county levels with the exception of non-Hispanic minorities, whose city-level dissimilarity index is similar to the county-level index. In order for the minority and non-Hispanic white geographic distributions in Riverton to match, 30 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

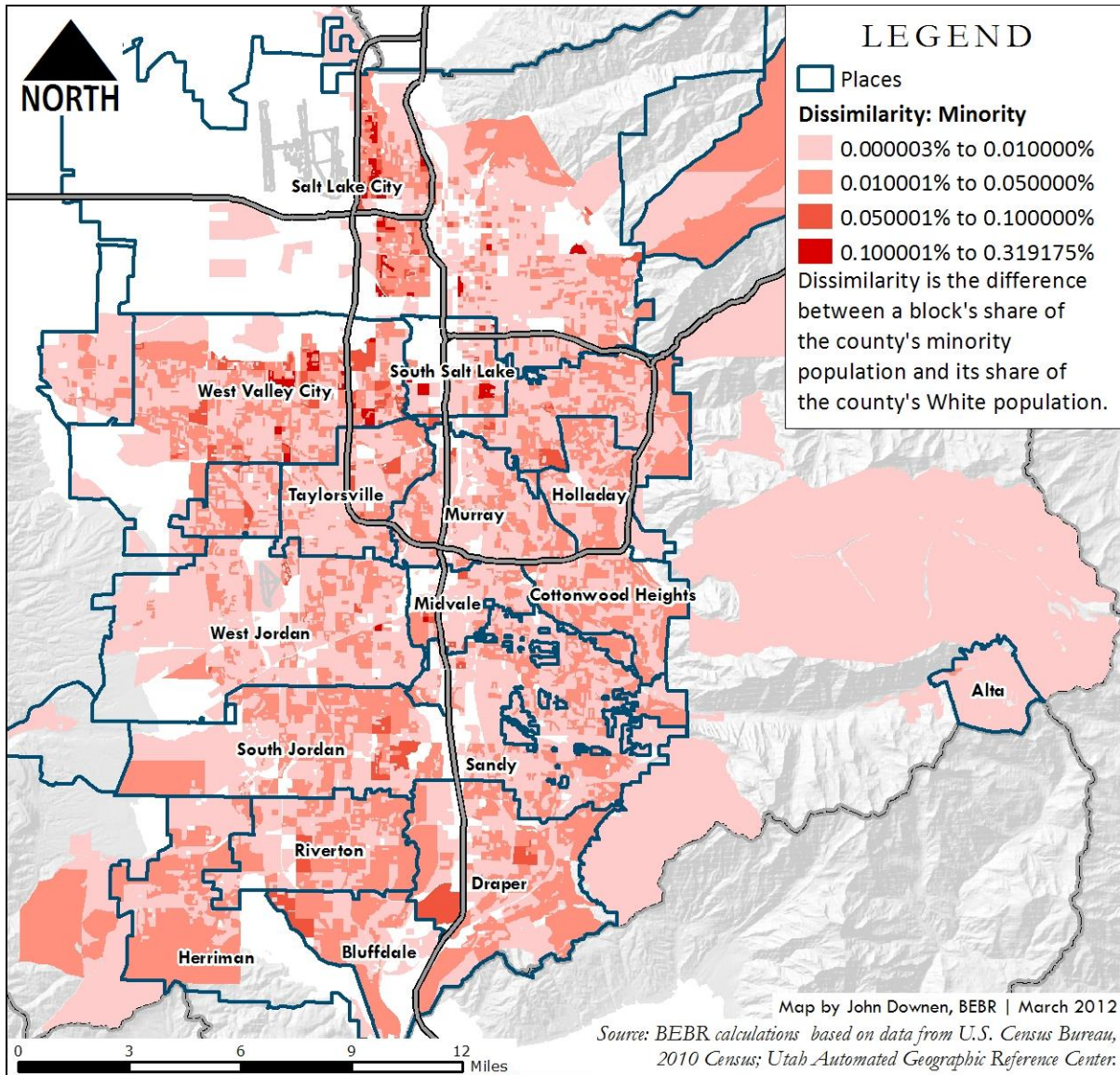


Figure 12 shows the absolute difference between each census block’s county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated in the River District neighborhoods, which are west of I-15 in Salt Lake City. Some census blocks in West Valley and South Salt Lake also have dissimilarities greater than 0.1 percent.

RCAP

In 2010, only 3.8 percent of the 36,283 people living in Riverton were considered to be poor (Table 12). In the city 3.7 percent of non-Hispanic whites were poor compared to 5.5 percent of all minorities. The highest prevalence of poverty among any race was Pacific Islander residents, at almost 18 percent, followed by 14 percent of Native Americans. Hispanics living in Riverton were actually less like to be poor than non-Hispanic whites with a poverty rate of only 2.2 percent. There were no reported poor blacks or Asians living in the city in 2010. Due to the much larger population of non-Hispanic white residents, they actually comprised 89 percent of the total poor living in Riverton (Table 13). Even though Pacific Islanders had the highest rate of poor people living in the city, they only comprised 6.9 percent of the total poor. Native Americans accounted for 1.3 percent and Hispanics for 2.8 percent of the total poor.

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

		Poor	Total	% Poor
Riverton	Black	0	151	0.0%
	Native Am.	18	129	14.0%
	Asian	0	247	0.0%
	Pacific Island	96	537	17.9%
	Hispanic	39	1739	2.2%
	Total Minority	153	2803	5.5%
	White	1243	33480	3.7%
	Total	1396	36283	3.8%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Riverton by Race and Ethnicity, 2010

	Race/Ethnicity	Persons	Share
Riverton	Black	0	0.0%
	Native Am.	18	1.3%
	Asian	0	0.0%
	Pacific Island	96	6.9%
	Hispanic	39	2.8%
	Total Minority	153	11.0%
	White	1243	89.0%
	Total Poor	1396	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

In Riverton the poor residents are fairly well spread out across the city, but sparser in the center between the Provo Reservoir Canal and 2700 West (Figure 13). However, a majority of the poor Pacific Islanders reside in the neighborhoods north of 12600 South. Despite this concentration of poor Pacific Islanders, there are no racially or ethnically concentrated areas of poverty as defined by HUD, in Riverton (Figure 14). The denser areas of poor non-Hispanic white residents are west of the Provo Reservoir Canal, closer to the city of Herriman and the Mountain View Corridor. There is also a higher concentration of poor non-Hispanic whites as well as Hispanic residents east of 2700 West, especially along Redwood Road. Overall, the city of Riverton has a low poverty rate (Table 12) and the poor residents are relatively evenly dispersed throughout the city. The only exception is a square section in the middle of the city, northwest of the intersection 13400 South 2700 West by Centennial and Castlewood Parks. This section of the city has almost no poor households, despite the heavily residential nature of this area.

Figure 13
Poor by Census Tract in Riverton, 2010

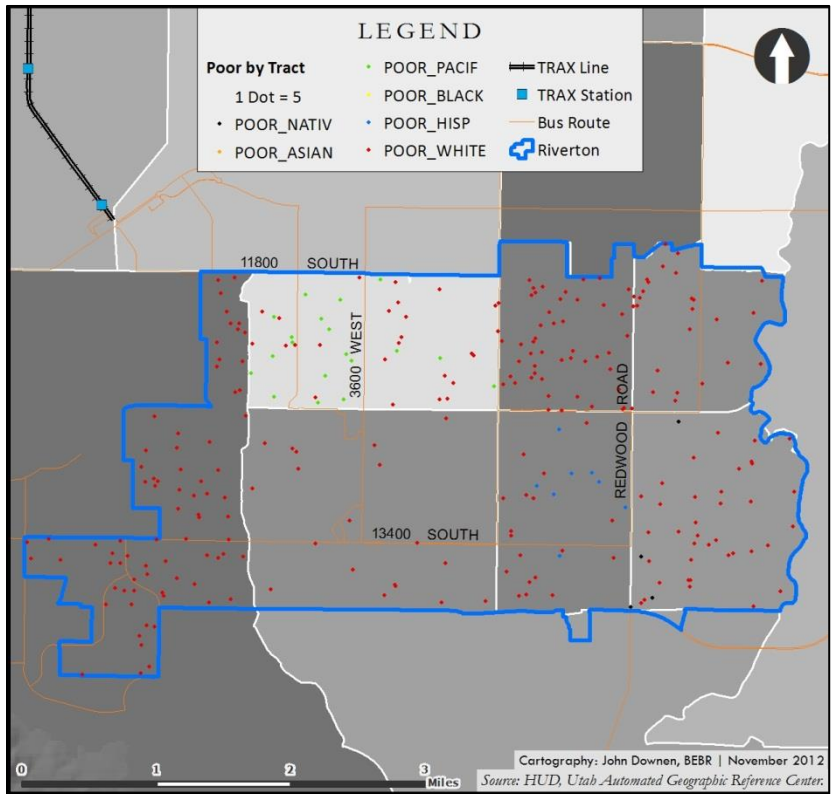
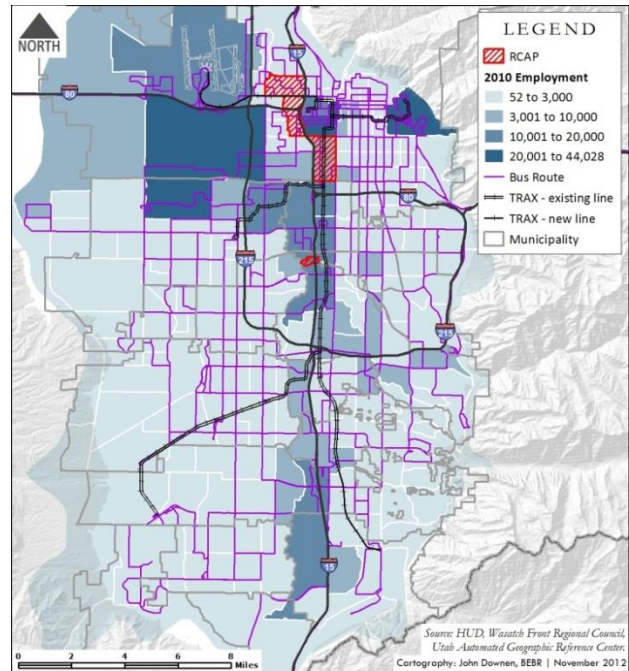


Figure 14
Racially Concentrated Areas of Poverty in Salt Lake County



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. Riverton also does not have any concentration of Hispanics or minority populations higher than 10 percentage points more than the county average, let alone any tracts with a minority-majority. This is not surprising considering the low rates of both poverty and minority residents. Likewise, in this sense, Riverton does not differ much from the other cities in the southern portion of the county that share similar economic and racial demographic characteristics.

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

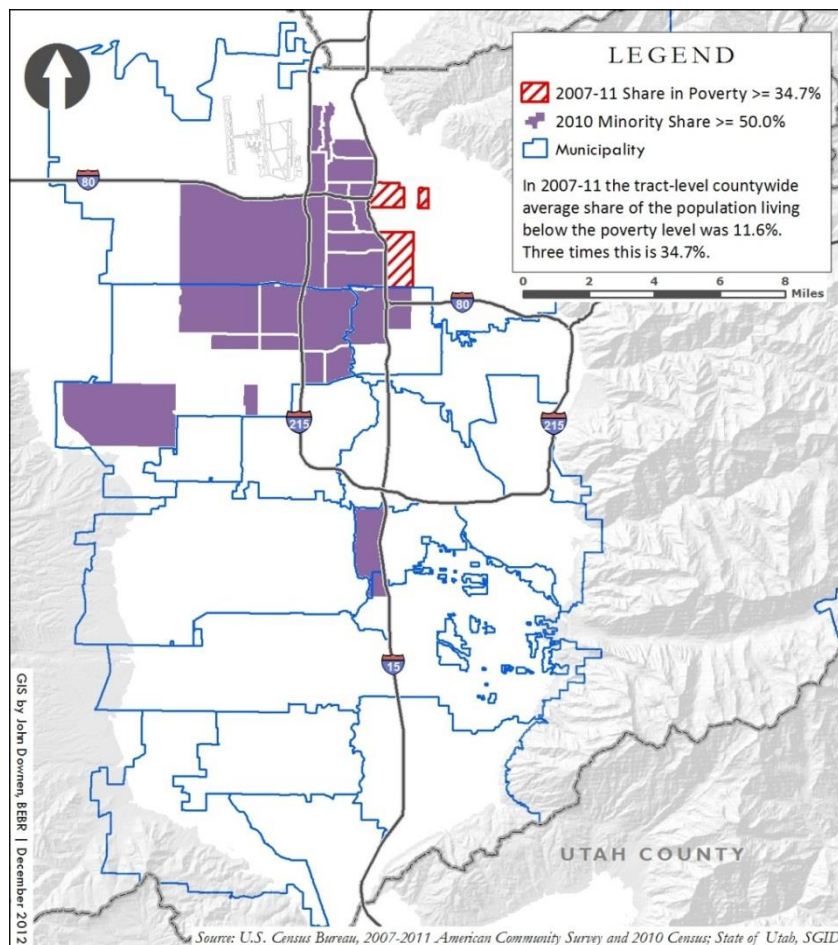


Figure 16
Concentrations of Poverty and
Hispanics by Tract in Salt Lake
County, 2007-2011

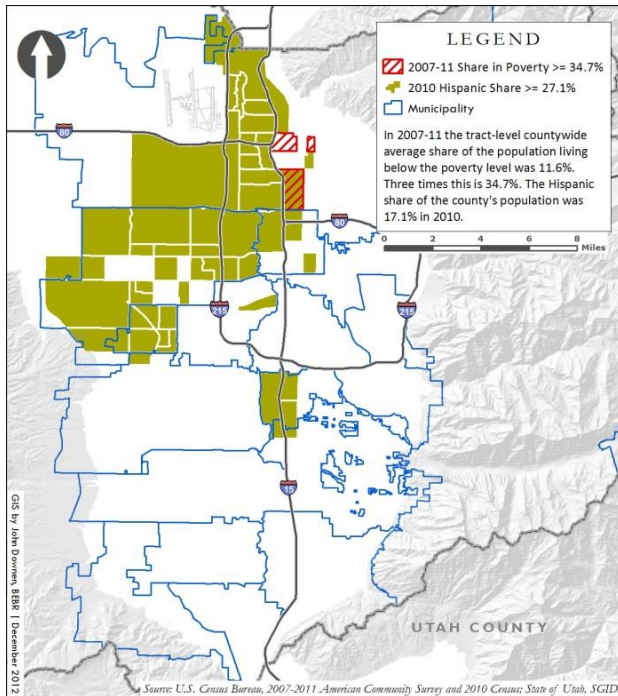


Figure 17
Concentrations of Poverty and
Minorities by Tract in Salt Lake
County, 2007-2011

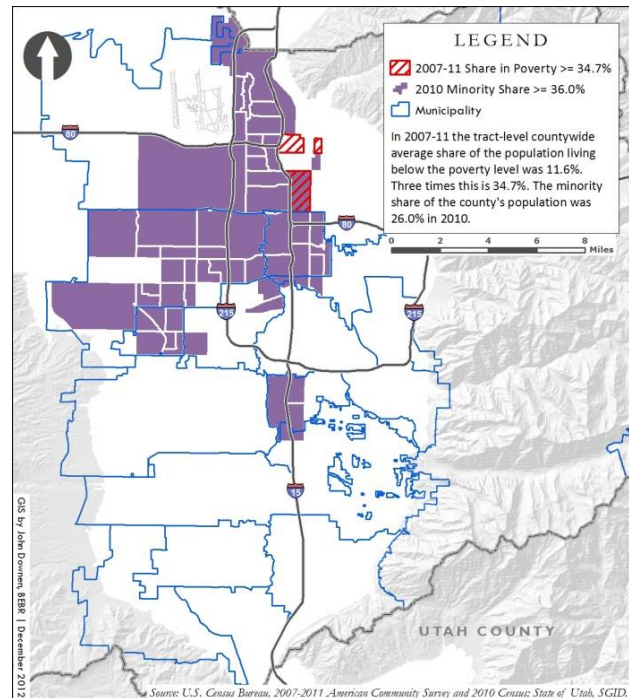


Figure 18
Subsidized Apartment Projects in Salt Lake County, 2011

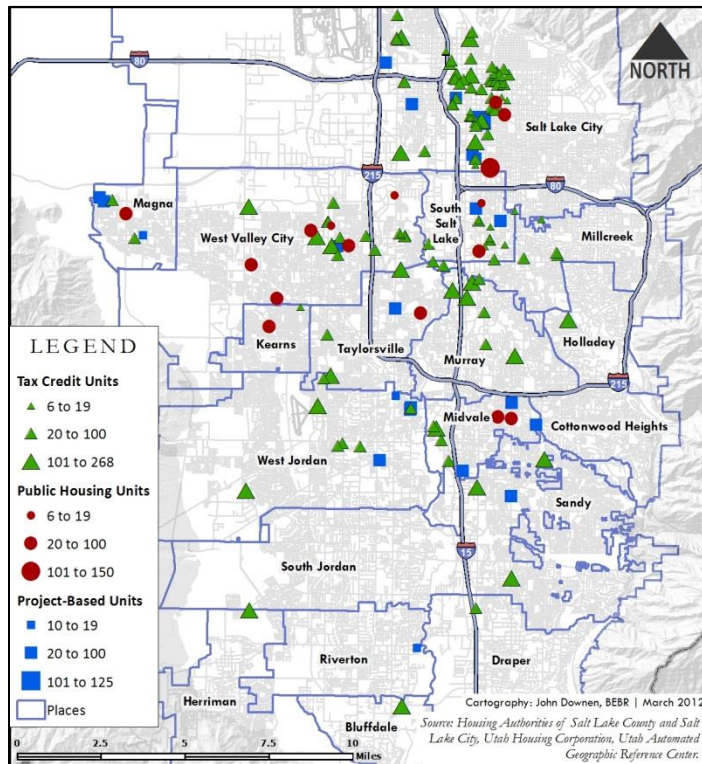


Figure 18 maps the subsidized apartment projects in Salt Lake County. A majority of the projects, especially project-based units, are located in the central and northern cities in the county. As a result, only one project based unit exists in the city of Riverton. This project is located in an area where poor residents are living, but arguably not in the area of highest concentration (Figure 13). Similarly, there are not any other subsidized apartment projects close to the borders of the city. The closest is a tax credit unit on the north end of Herriman bordering South Jordan and one relatively close to the southern border of the city in Bluffdale. The next closest subsidized apartment complex is on the eastern side of Interstate 15 in Draper. Overall, there are not many options for affordable housing for low-income households in terms of subsidized apartments in Riverton.

Figure 19
Section 8 Vouchers in Riverton, 2011

Figure 19 shows the location of Section 8 vouchers in use in the city of Riverton in 2011. There were not many, and most were under the authority of the Salt Lake County Housing Authority and the West Valley HA. On the east side of the city, most are along the 1300 West and Redwood Road bus routes that travel north and west into other cities. Therefore, it is unlikely many are used in the one subsidized apartment project located in the city (Figure 18). There also were not many in use in the central parts of the city, as there were not as dense concentrations of poor residents (Figure 13). On the west side, most are right along the Herriman border, either along 13400 South or 12600 South, both within close proximity to the Mountain View Corridor, which heads as far north as the Kennecott mines, West Valley City and the Hercules Power Plant.

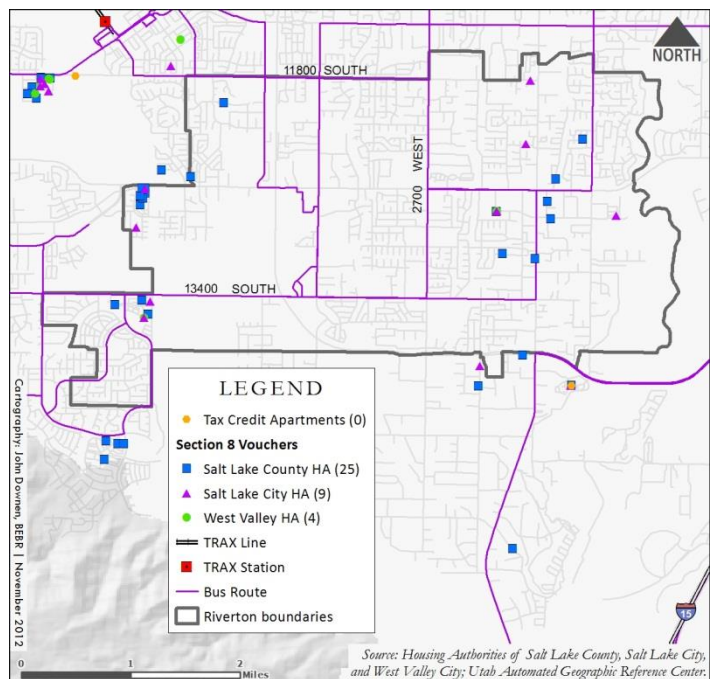


Table 14 displays the number of individuals receiving public assistance in Salt Lake County and the Riverton/Bluffdale area. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (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. Though the number of recipients increased in Bluffdale and Riverton by over a 1,000 residents, the percentage remained over 10 percentage points fewer than the county average. The number of individuals receiving public assistance in 2012 is mapped in Figure 20 by zip code. Each zip code with fewer than ten recipients is suppressed in the data, and each zip code without any residences or missing data are also removed. Overall, the number of recipients ranged from under 10 to over 18,000 in a single zip code in 2012. While a few zip codes declined in the number of recipients, most increased by over 50 percent in all regions of the 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.

Table 14
Distinct Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Bluffdale/Riverton	84065	3,179	4,312	1,133	35.6%
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

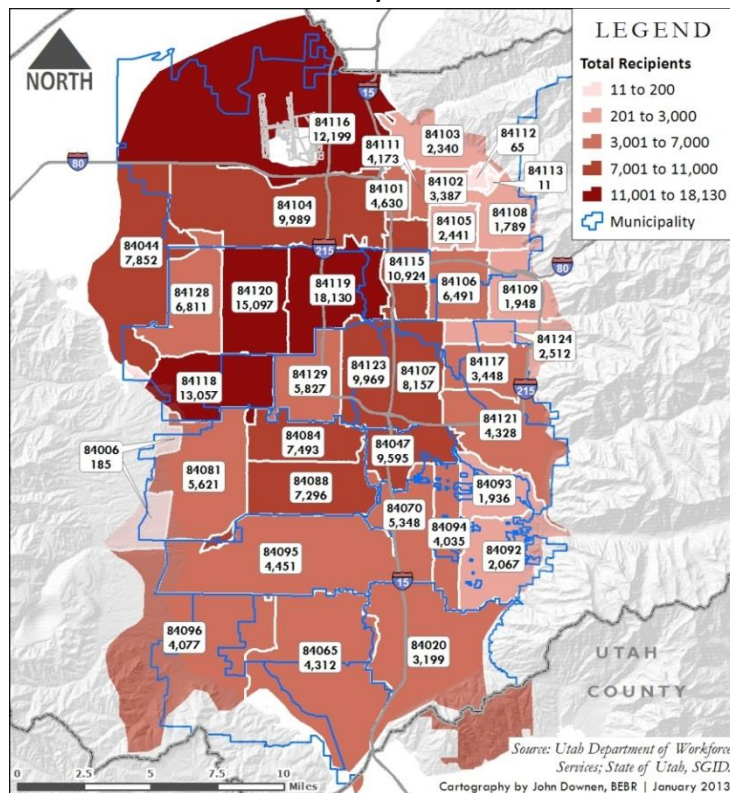


Table 15 uses the same DWS data on public assistance to calculate the number of large family households on public assistance in 2007 and 2012. A larger family size is classified as a household of five or more individuals living together. Countywide, the number of large families receiving public assistance increased, by about 61 percent over the past five-year period. Riverton’s zip code percentage change is almost identical to the percentage change for the entire county at exactly 61 percent. Figure 21 displays the concentrations of these large families by zip code in Salt Lake County.

Table 15
Large Family Households on Public Assistance, 2007-2012

City	Zip Code	2007 Family Size ≥5	2012 Family Size ≥5	Absolute Change	Percentage Change
Bluffdale/Riverton	84065	911	1,467	556	61.0%
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

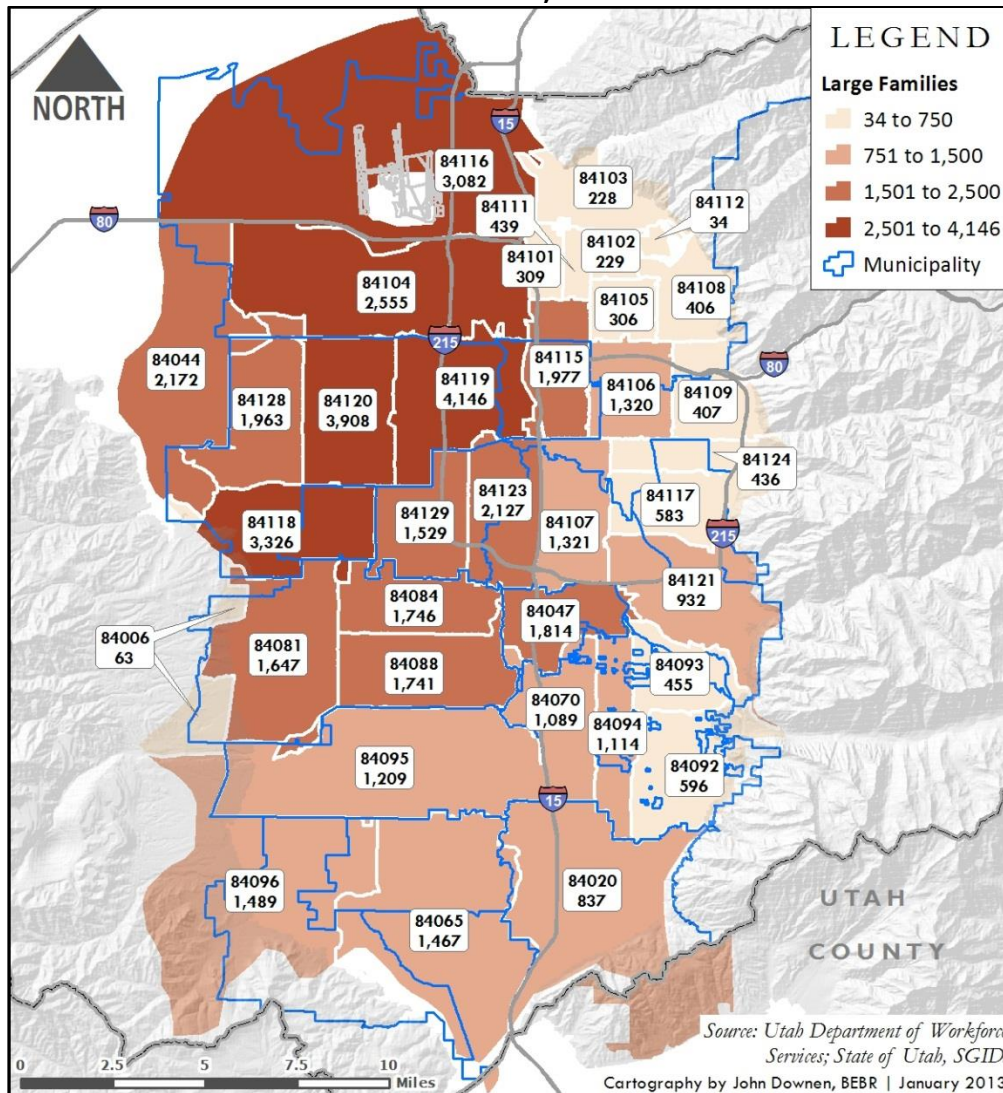


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. Not surprising, the number of disabled individuals on public assistance increased between 2007 and 2012, by about 21 percent countywide. However, the city of Bluffdale and Riverton experienced a fraction of this change with only 5 more individuals, accounting for a 1.4 percent increase. 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
Bluffdale/Riverton	84065	346	351	5	1.4%
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

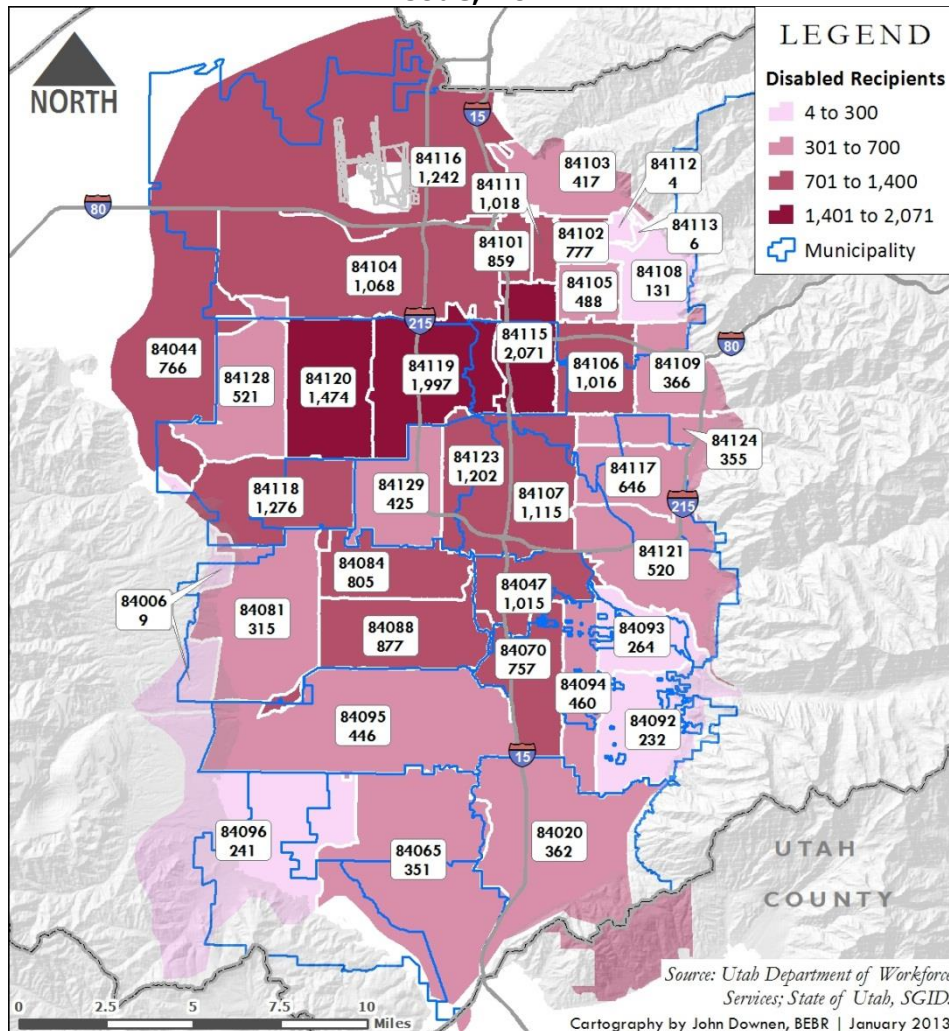


Table 17 uses the DWS data for the number of Hispanic individuals who received public assistance from the state in 2007 and 2012. The highest number of individuals is in the northern and western zip codes in Salt Lake City, West Valley City and South Salt Lake. Overall, more than 8,000 more Hispanic individuals received public assistance in 2007 than 2012, but only 36 more were in Bluffdale/Riverton. This means the percentage of Hispanic individuals living in the zip code that includes Riverton increased by 7 percentage points fewer than the county total. Figure 23 maps the number of Hispanic recipients in 2012 by zip code in Salt Lake County.

Table 17
Hispanic Individuals on Public Assistance, 2007-2012

City	Zip Code	2007 Hispanic	2012 Hispanic	Absolute Change	Percentage Change
Bluffdale/Riverton	84065	250	286	36	14.4%
Salt Lake County		37,911	46,019	8,108	21.4%

Source: BEBR Calculations from Utah DWS Data

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

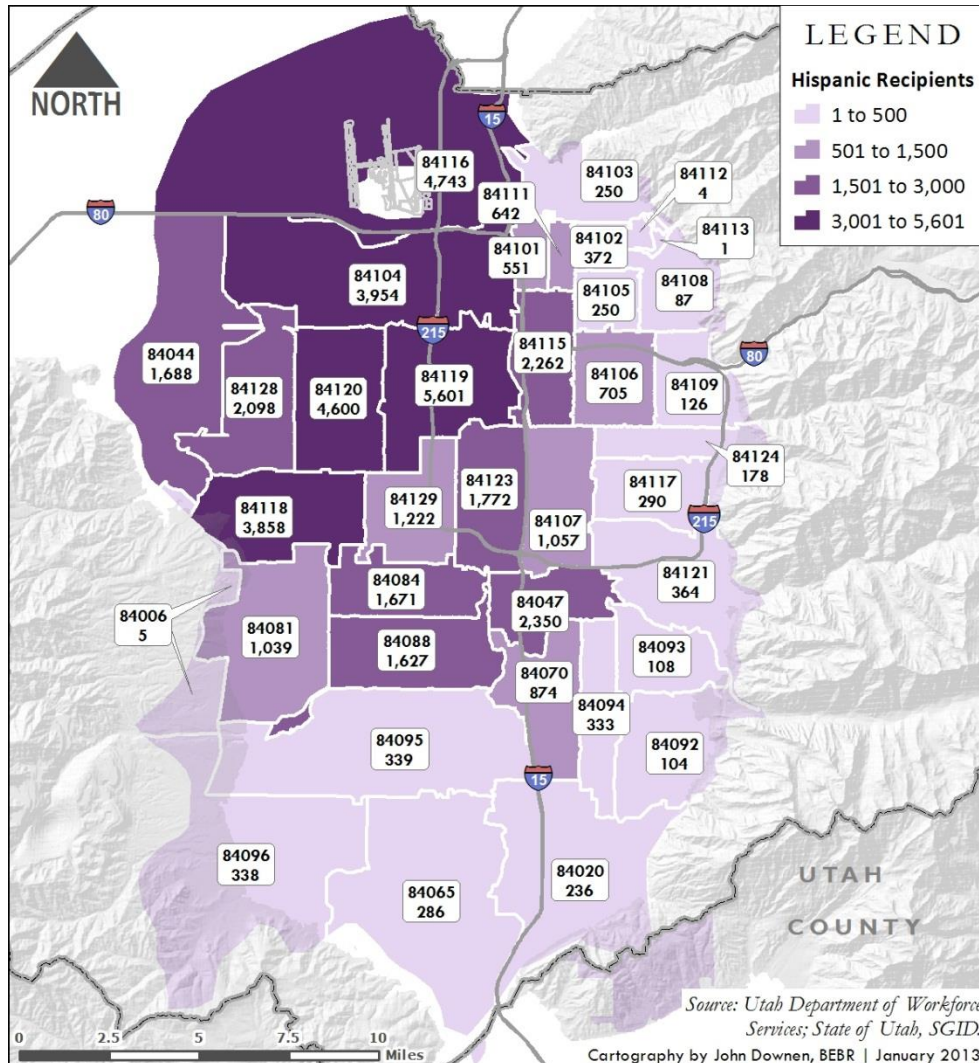
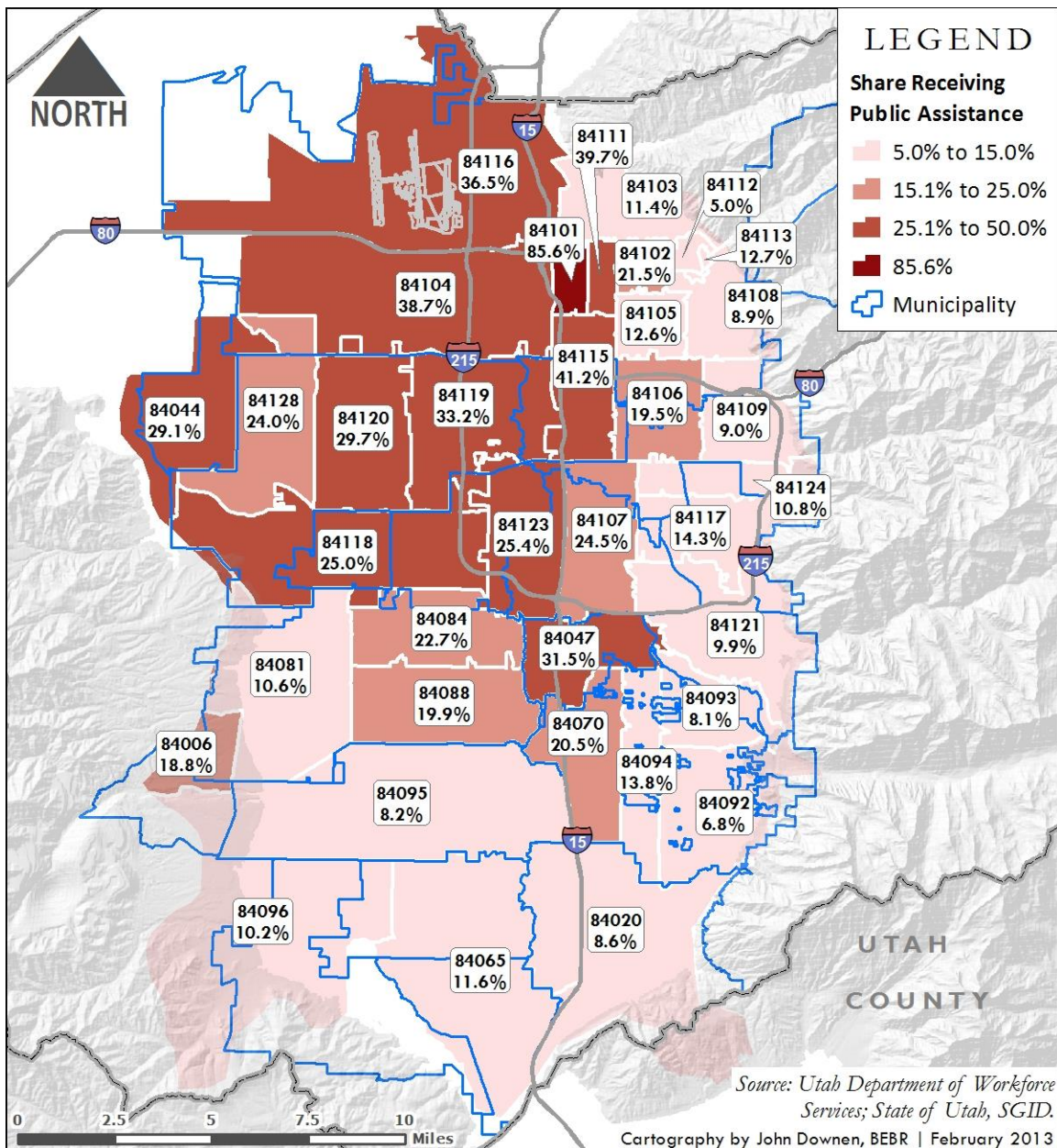


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County. The general trends of public assistance recipients as a share of a region’s population can be seen. Again, there is a clear difference between the northern and southern halves of the county. Much lower proportions of the population in the southern cities such as Riverton are recipients of some form of public assistance from the state.

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



DISPARITIES IN OPPORTUNITY

HUD provided six measurements of opportunity for each census tract with which to quantify the number of important “stressors” and “assets” that influence the ability of an individual or family to access and capitalize on opportunity. These six measures were aggregated to the city level using the population of each census tract within the city boundaries of Riverton, which received an overall opportunity score of 5.7, just under a full point higher than the county average (Table 18). The highest-scoring composite index is housing stability at 7.9, 2.6 points higher than the county, followed by poverty at 6.1, and school proficiency at 5.5. These factors are most likely a result of the low prevalence of poverty in the city, at a rate under 4 percent (Table 12). The only index that is lower than the county average is one that plagues a lot of the southern suburban cities—the opportunity to job access. Riverton scores a low 3 points, compared to the county average of 5.4. However, the index for labor market engagement scored just 0.3 points higher than the county at 5.3. Therefore, even though employment centers and job sites are not easily accessible, and public transit options are not the most plentiful, many residents of the city are educated and gainfully employed. This again is most likely due to a lack of reliance on public transit options by the more affluent residents of the city.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Riverton	5.5	3.0	5.3	6.1	7.9	5.7
Salt Lake County	4.3	5.4	5.0	4.9	5.3	4.9

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 25
Opportunity Index by Census Tract in Riverton

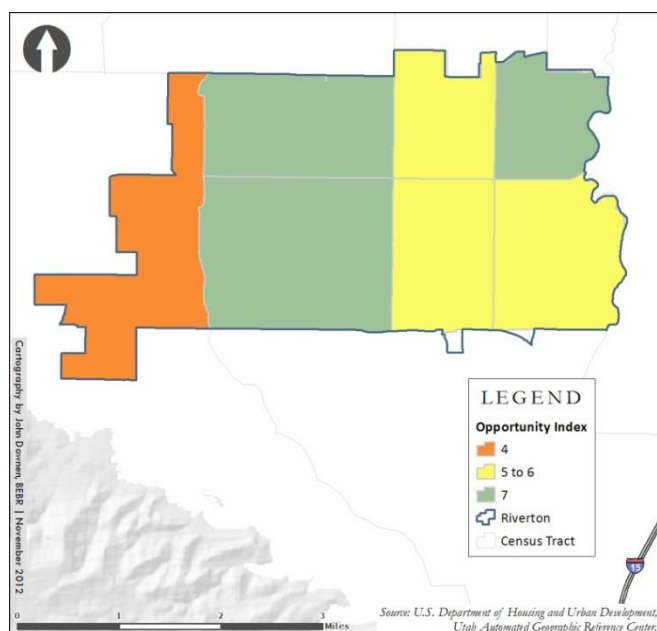
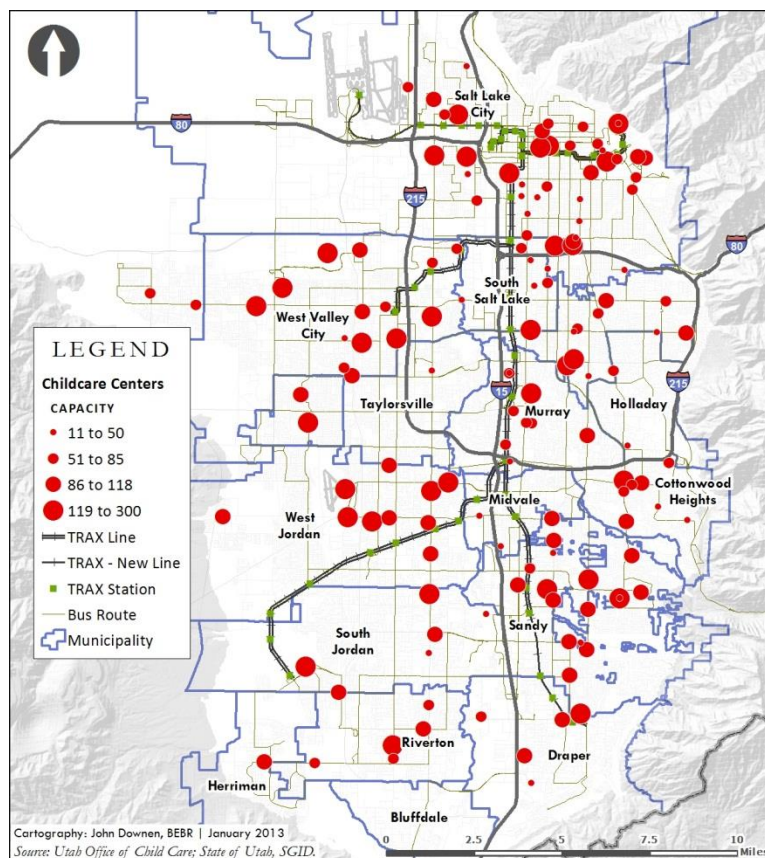


Figure 25 shows the individual HUD Opportunity Index score for each individual census tract in Riverton. The scores range from as low as 4 on the very west side to as high as 7 in the central and northeast portions of the city. The eastern portion of the city, closer to Redwood Road scores higher than the western tract with scores between 5 and 7 points. However, it is the central two tracts between the Provo Reservoir Canal and 2700 West, and the northeast corner by South Jordan and Draper that score the highest. Not surprisingly, this is also the area with the least dense concentration of poor residents (Figure 13). However, in the easternmost tracts, there is still a relatively heavy concentration of poor residents for the city of Riverton. As a result, it is clear the poor residents of the city are having to find housing in the lower-opportunity, less desirable areas 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.

centers in the city. In all cases, except in the northeastern corner, they are along a major bus route. The largest childcare center is located in the downtown commercial center of the city, and in all cases, the centers are located in, or near, areas of higher concentrations of minorities (Figure 4) and poor residents (Figure 13). One such facility in the northeast along 11800 South is also in an area close to the TRAX stop in Daybreak, which is also in a tract with the highest concentration of poor Pacific Island residents. There is even a smaller childcare center close to the edge of the lowest-opportunity tract on the west side of the city (Figure 25). The only area lacking easy access to large childcare centers are the west central tracts, which also lack many bus routes, and also happen to be the highest opportunity tracts in the city. The lack of easy and adequate childcare access can place a burden on residents living in the area, especially members of protected classes.

As a further assessment of opportunity in Riverton, 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.

Figure 26 maps the active childcare centers in Salt Lake County by capacity, with licensed families and residential certificate facilities excluded. The larger the dot is on the map, the higher the maximum capacity of the center. Access to daycare can be considered an advantage in terms of fair and equitable housing as well as access to opportunity for many reasons. For one, if a household relies on low-wage jobs for stability, it is valuable to have affordable childcare so that adults are able to earn income for their families. Similarly, without access to childcare, more parents will be forced to stay at home with their children, thereby forgoing potential earned wages. This is especially important for Hispanics, who on average have larger household sizes than their non-Hispanic white counterparts (Table 4). As a result, a lack of adequate childcare can restrict a family's mobility and time they can invest in opportunities outside the home, presenting an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 13, Riverton has a few large childcare

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, of which nine are in Riverton, and one unranked alternative school, Kauri Sue (Table 19). Every school in Riverton scored highly on the overall school opportunity index and on the county rank. The lowest ranking is 67th at Rosamond School, with an index score of 7. Beyond that, four schools scored an 8 and four others scored a 9. Though no schools scored in the highest decile, every school scored in the top 33 percent of all ranked schools in the county.

**Table 19
Riverton School Opportunity**

District	School	County Ranking	Opportunity Index
Jordan	Rosamond School	67	7
Jordan	Riverton High	62	8
Jordan	South Hills Middle	50	8
Jordan	Midas Creek School	49	8
Jordan	Riverton School	44	8
Jordan	Rose Creek School	40	9
Jordan	Oquirrh Hills Middle	37	9
Jordan	Southland School	35	9
Jordan	Foothills School	33	9
Jordan	Kauri Sue	—	—

Source: BEBR computations from Utah State Office of Education data

The following five figures (Figure 27, Figure 28, Figure 29, Figure 30 and Figure 31) each depict most of the elements of the school opportunity index, the exception being the exclusion of class size due to the minute changes between schools. Based on the school rankings and opportunity scores from Table 19, it is not surprising there are no Title I schools in the city. Similarly, the schools have under a 15 percent share of minority students and under 5 percent with limited English proficiency parents. This combined with the relatively high percent proficiency scores in both language arts and science, it is no surprise that all schools in the city rank well in terms of access to opportunity for students, including those of protected classes.

However, even though the schools rank highly in terms of opportunity, there are not many children from protected classes attending these schools (Table 12). Thus, even though there is a lot of access to opportunity in Riverton public schools, there are not many low-income or minority students who are able to take advantage of these opportunities.

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

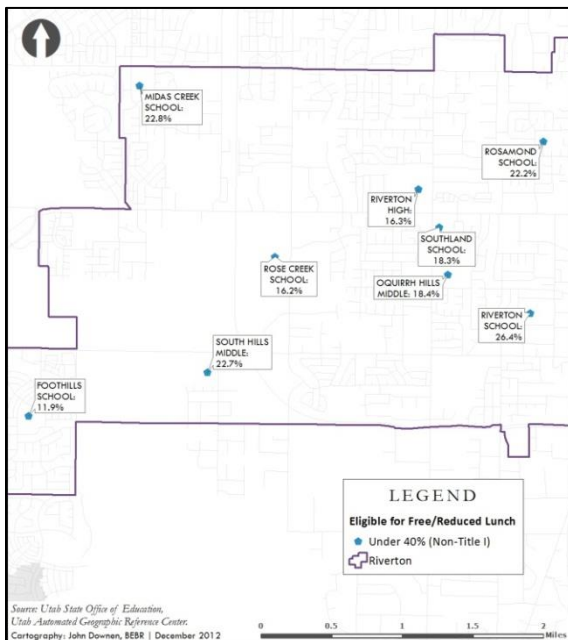


Figure 28
Share of Students Proficient in
Language Arts in Riverton Public
Schools, 2011

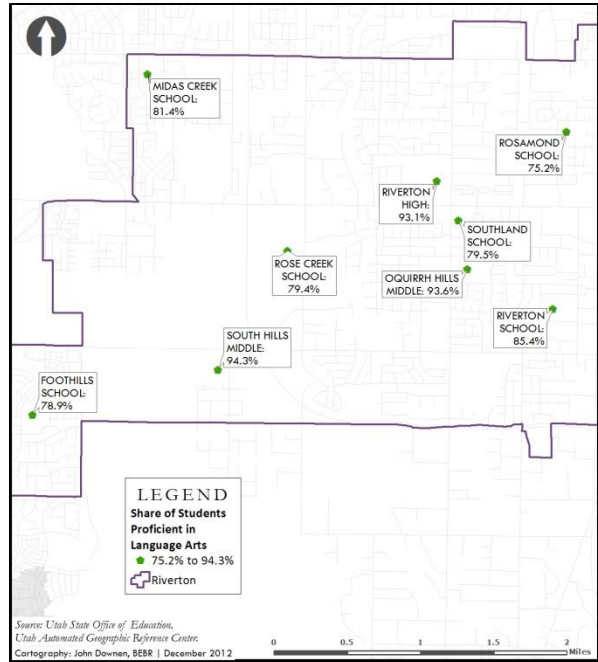


Figure 29
Share of Students Proficient in Science
in Riverton Public Schools, 2011

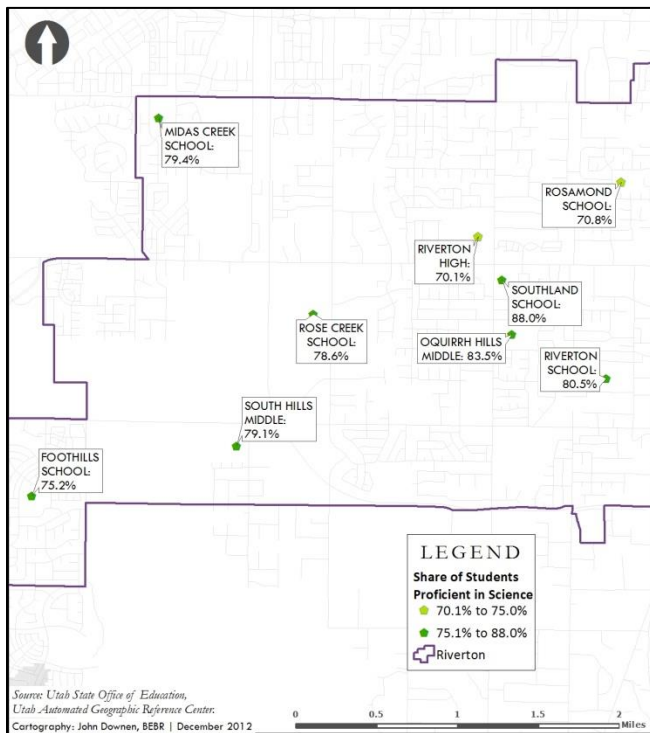


Figure 30
Share of Students with Parents of Limited English Proficiency in Riverton, 2010

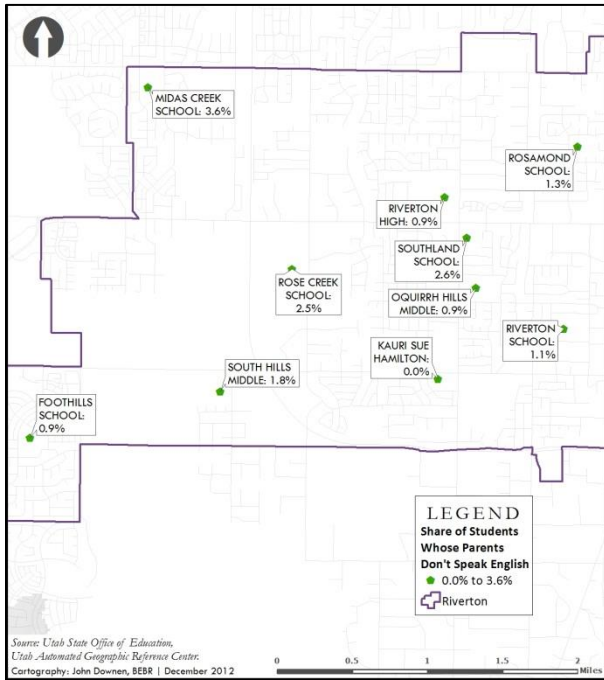
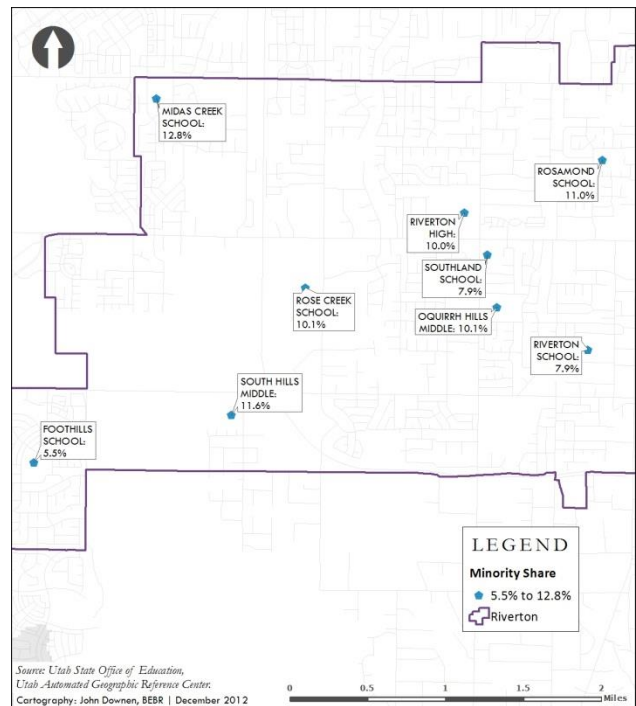


Figure 31
Minority Share of Enrollment in Public Schools in Riverton, 2011



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 Riverton as well as the 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
Foothills School	5.5%	0.2%	0.5%	0.7%	3.6%	0.4%	0.1%
Riverton School	7.9%	0.4%	0.0%	1.4%	3.7%	1.5%	0.8%
Southland School	7.9%	0.1%	0.3%	1.3%	3.7%	2.4%	0.1%
Riverton High School	10.0%	0.5%	0.4%	0.9%	5.6%	2.4%	0.2%
Oquirrh Hills Middle School	10.1%	0.3%	0.1%	1.8%	5.5%	1.6%	0.8%
Rose Creek School	10.1%	0.6%	0.0%	1.3%	5.6%	1.2%	1.5%
Rosamond School	11.0%	1.5%	0.6%	0.5%	4.5%	2.5%	1.4%
South Hills Middle School	11.6%	1.1%	0.3%	0.5%	6.4%	2.5%	0.7%
Midas Creek School	12.8%	1.1%	0.7%	1.6%	4.5%	3.5%	1.4%
Riverton Totals	9.8%	0.6%	0.3%	1.1%	4.9%	2.0%	0.7%

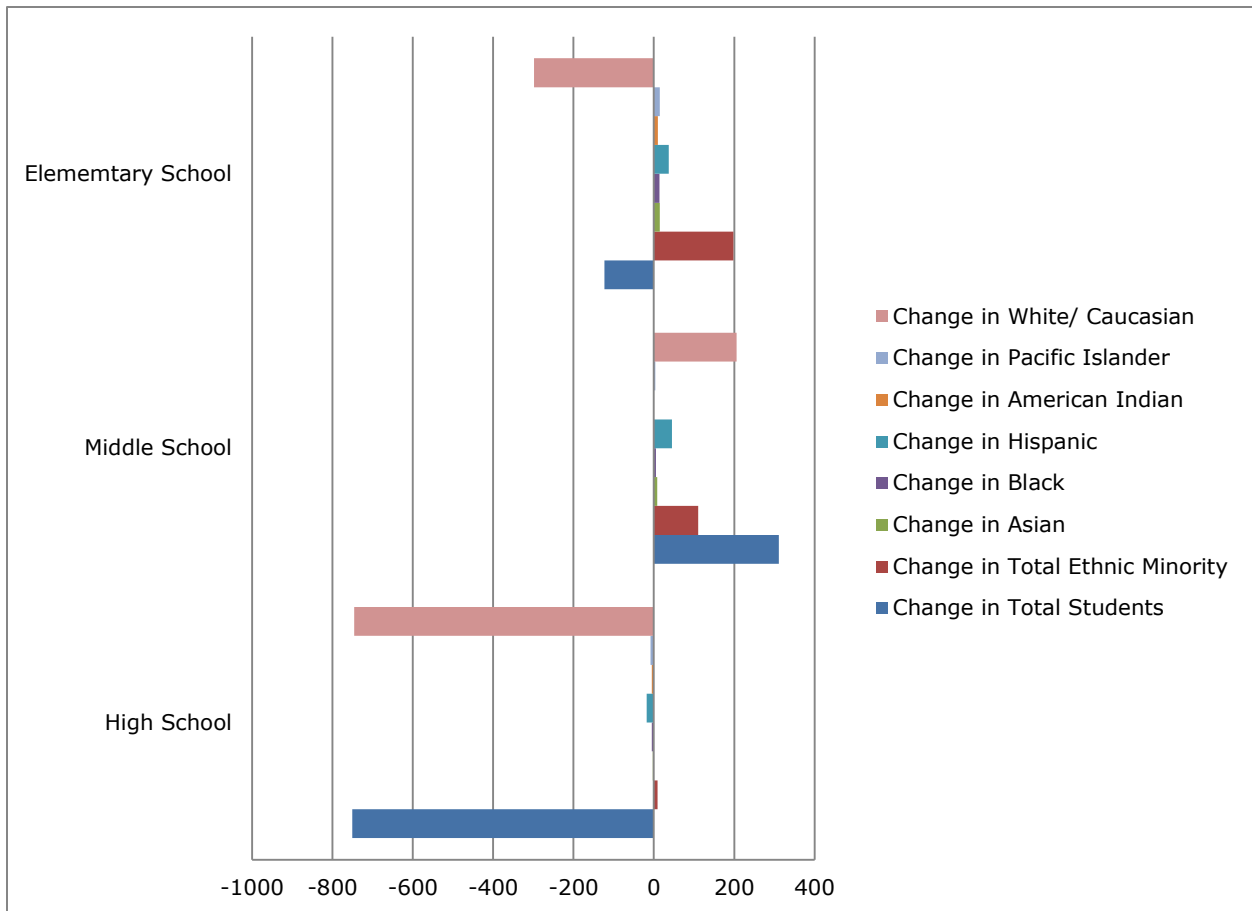
Source: BEBR Computations from Utah State Office of Education Data

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 then 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.

Riverton is a suburban city in the southern end of the valley, and being largely residential it is home to nine public schools. As seen in Figure 32 the city has declined in total student enrollments from

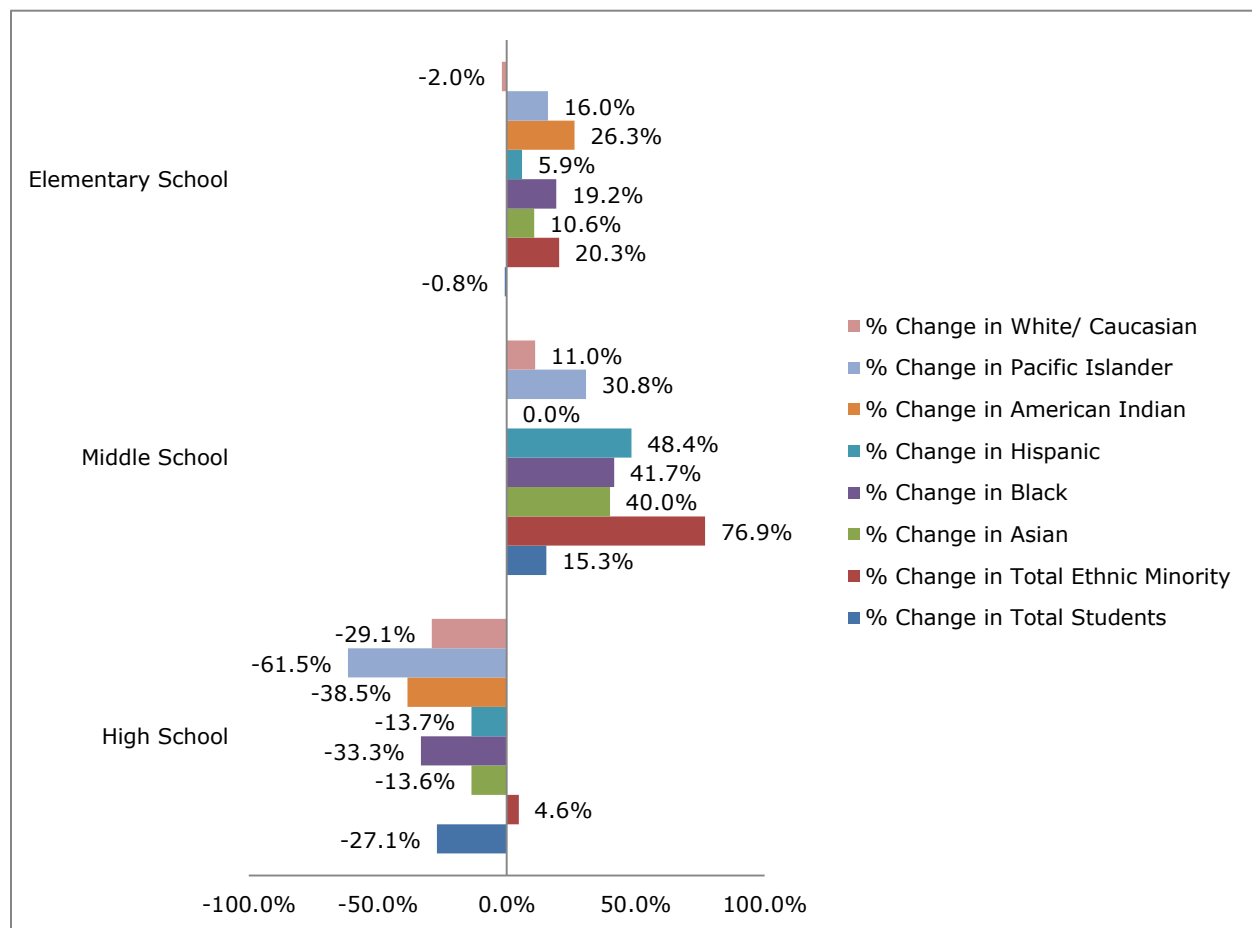
2007 to 2011 by about 563 students. Much of this can be attributed to the largest ethnic group loss of 838 non-Hispanic white student enrollments. Every ethnic minority group increased in the number of enrollments during this time, equating to over 300 additional minority students. In almost every school, there was an increase in both black and Hispanic students, and in many cases, Pacific Islanders as well. Overall, the only school to see any single ethnic minority group drop by more than ten enrollments is Riverton High, which saw a drop in Hispanic enrollments by 18 students. In short, the only substantial declines are among non-Hispanic whites. Figure 32 depicts the absolute change in the number of enrollments from 2007 to 2011 in Riverton schools by school level. As it clearly shows, there is a large decline of over non-Hispanic white students in Riverton High School. This coupled with a general lack of large minority student increases contributes to the equally as high decline in total student enrollment at the high school. The numbers for elementary and middle schools in the city are quite different; in fact, all ethnic groups seem to have increased enrollments in middle school, however marginally small. Elementary schools in Riverton also experienced a decline in non-Hispanic white students and therefore a decline in overall student enrollment. However, due to the larger increase in minority students, the effect is not as strong.

Figure 32
Total Minority Enrollment Changes, 2007 - 2011



Though in Figure 32, the absolute declines in high school in Riverton appear very high in comparison to the changes in elementary and middle school, Figure 33 shows the proportional change. The over 700 student loss in Riverton High is a loss of about a quarter of the student body, however, the largest proportional loss is actually in Pacific Islander enrollments with a 61.5 percent decline in enrollments. At the same time, Riverton middle schools actually experienced a 31 percent increase in Pacific Islander students, showing the difference in demographic shifts in Riverton by school level. This could mean an increase in new Pacific Islander families with middle school-aged children in Riverton, or a proportionally high dropout rate among Pacific Islander students. Overall, in middle schools, there is growth in all ethnic categories, except non-Hispanic whites.

Figure 33
Minority Enrollment Percentage Change, 2007-2011



In accordance with Title VI of the Civil Rights Act of 1964, HUD recognizes persons who, as a result of national origin, do not speak English as their primary language and have a limited ability to read, write, or understand the language. As the major metropolitan center of the state, Salt Lake County must account for the percentage of Limited English Proficiency, or LEP, persons living in the county. According to data from the county’s public schools, there are concentrated areas of both high and low numbers of LEP families. Similar to the other southern suburban cities in Salt Lake County, Riverton also reports low rates of students whose parents/guardians speak a language other than English at home. These low LEP rates are consistent with the surrounding communities

of Sandy, South Jordan, Bluffdale and Draper. The only school with reporting a percentage of LEP parents of students above first quartile is Southland Elementary School at a rate of 5.75 percent of students whose primary language at home is not English. The distribution of the nine public schools in the city can be seen in Figure 34.

Figure 34
Percent of Students with LEP Parents, 2010

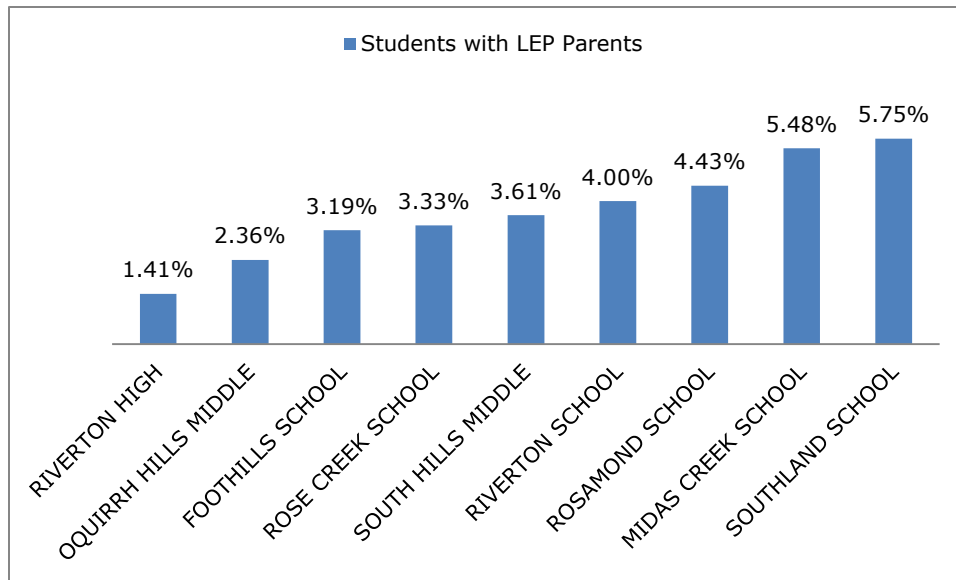
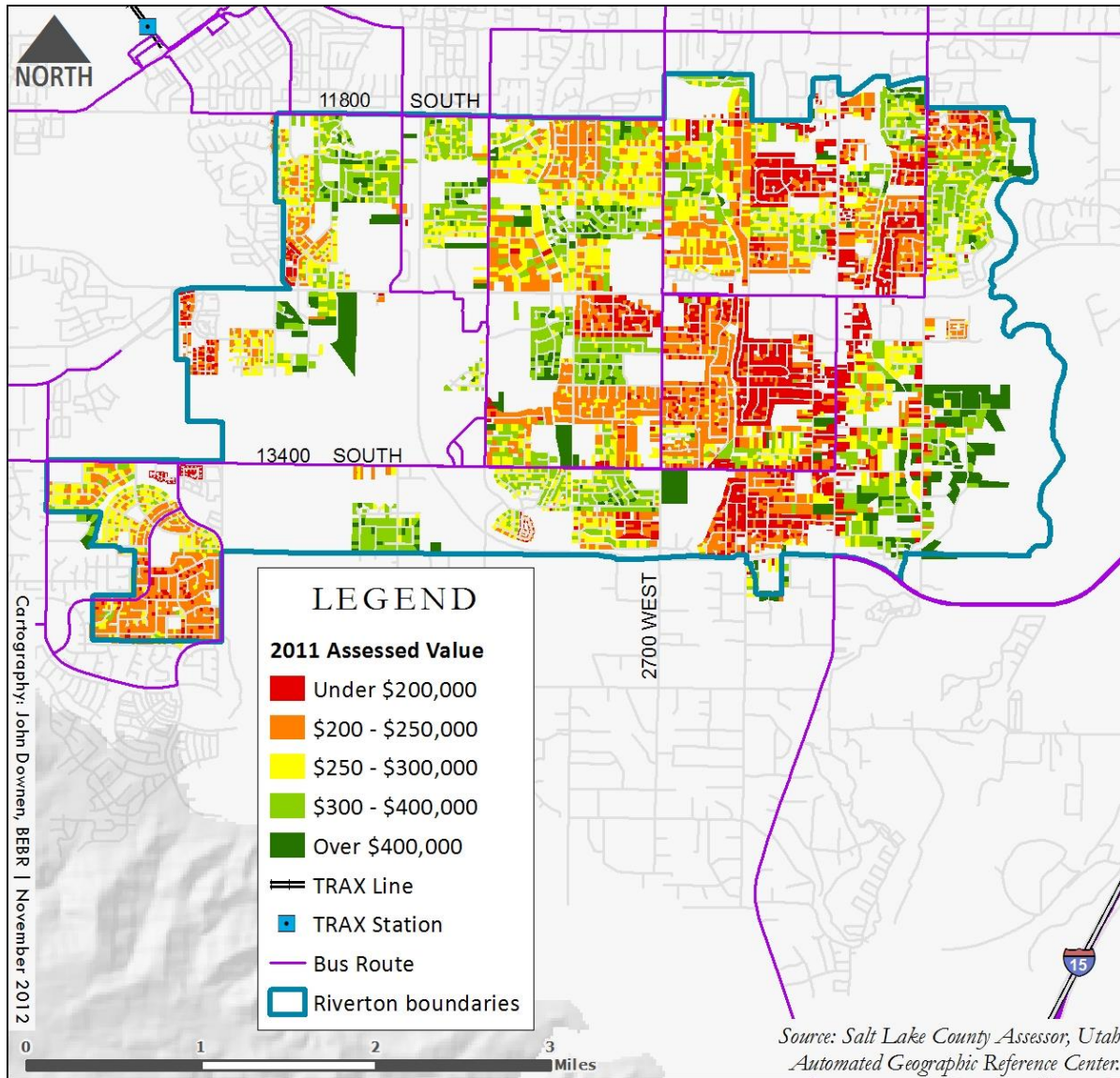


Figure 35 shows the assessed value of detached single family homes by neighborhoods in Riverton. Overall, the city has a wide range of home values from under \$200,000 to over \$400,000. However, much of the city seems to be in the mid-range of \$200,000 to \$400,000. Though there are a few groups of homes valued on the higher end of the spectrum in the west and southeast portions of the city, the vast majority lies in this mid-range. However, there are a few larger concentrations of low valued homes, under the \$200,000 assessed value level, namely in the eastern to middle portions of the city, especially along 1300 West and 1700 West. Not surprisingly the low home values in these specific areas are also areas with higher concentrations of poor residents (Figure 13). Due to the suburban nature of the city, and low numbers of high occupancy and apartment rentals in the city, more residents, even those of lower incomes live in the detached single-family homes. As a result, they are more restricted to more affordable lower-valued homes. This includes Section 8 voucher holders (Figure 19), whose living patterns in the city also mirror that of the home values within the city.

Figure 35
Assessed Value of Detached Single Family Homes in Riverton, 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. Overall zip code 84065 covering Bluffdale and Riverton saw one of the highest foreclosure rates in the entire county. This includes the neighboring zip codes in Draper as well as zip codes in the northwest in West Valley City, Magna and Salt Lake City.

**Table 21
Foreclosed Homes in Salt Lake County, 2008-2010**

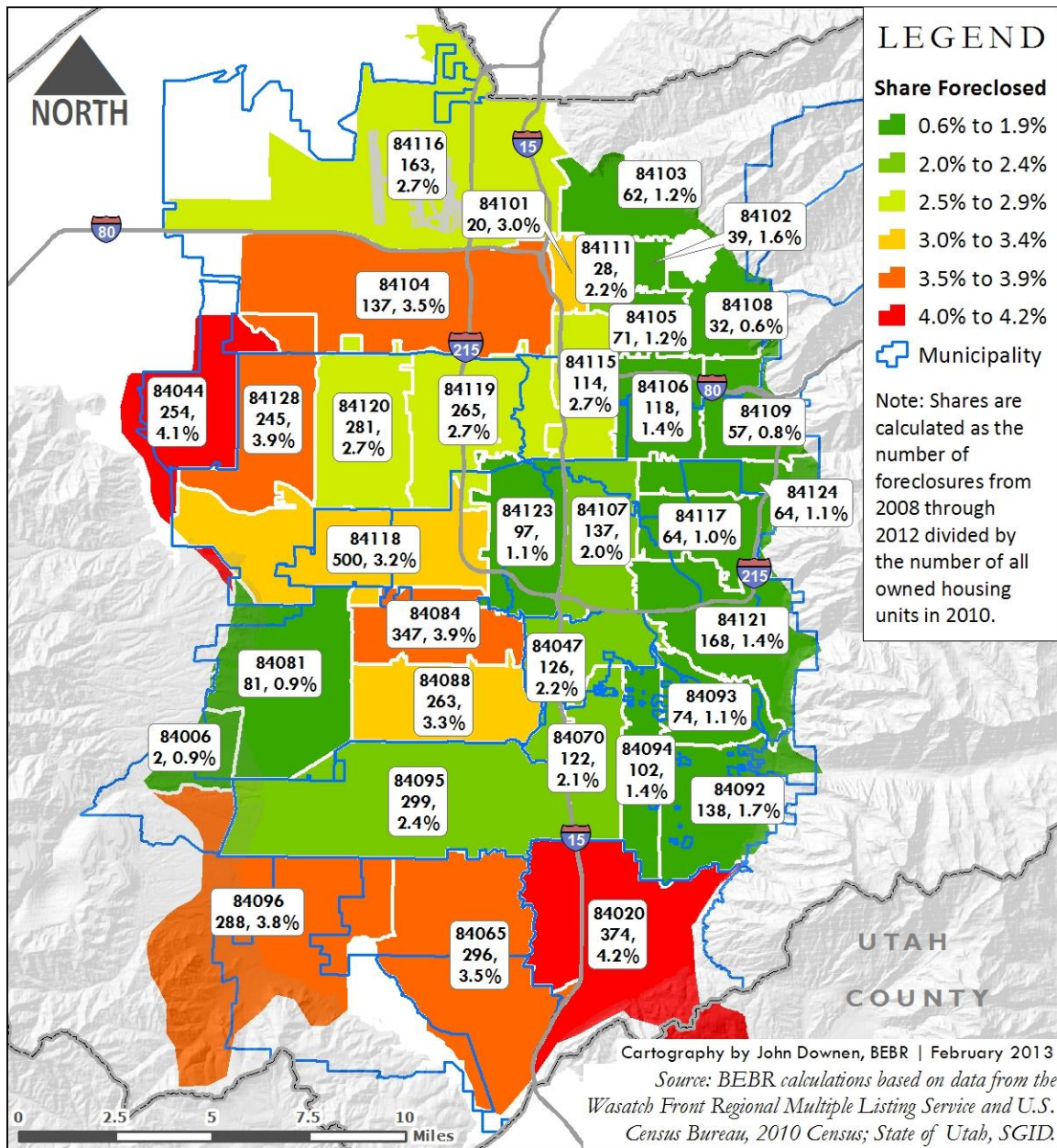
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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. Surprisingly, the largest shares of foreclosed homes are not concentrated in the northwestern zip codes of the county. Rather the highest rates overall are on opposite ends of the county in both the northwest and southern zip codes. In fact, zip code 84065, which covers Bluffdale and Riverton, has one of the highest foreclosure rates in the county. This is despite Riverton's relatively lack of low income residents (Table 12) and could be due to families wanting to live in Riverton but unable to afford their mortgage after the recession in the late 2000's.

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



Lending Practices

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

Figure 37 shows the overall mortgage denial rates from 2006 to 2011 by race and ethnicity for each city in Salt Lake County. The vertical reference lines in Figure 37 mark the overall county-level denial rates for non-Hispanic white and Hispanic/Latino applicants, which are 14.2 and 27.4 percent, respectively. While Riverton’s 22 percent Hispanic denial rate is the lowest in the county, it is still 8 percentage points higher than the city-level non-Hispanic white denial rate.

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

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

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



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

Figure 38
Percent of Mortgage Loan Applications (At or Below 80% HAMFI)
Denied by Race/Ethnicity in
Salt Lake County Incorporated Cities, 2006–2011

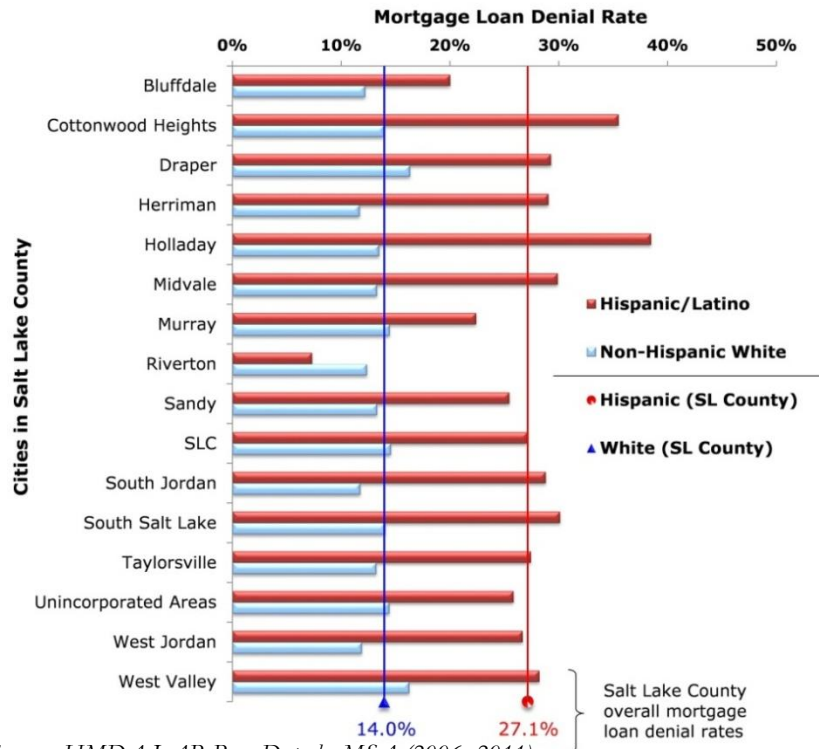
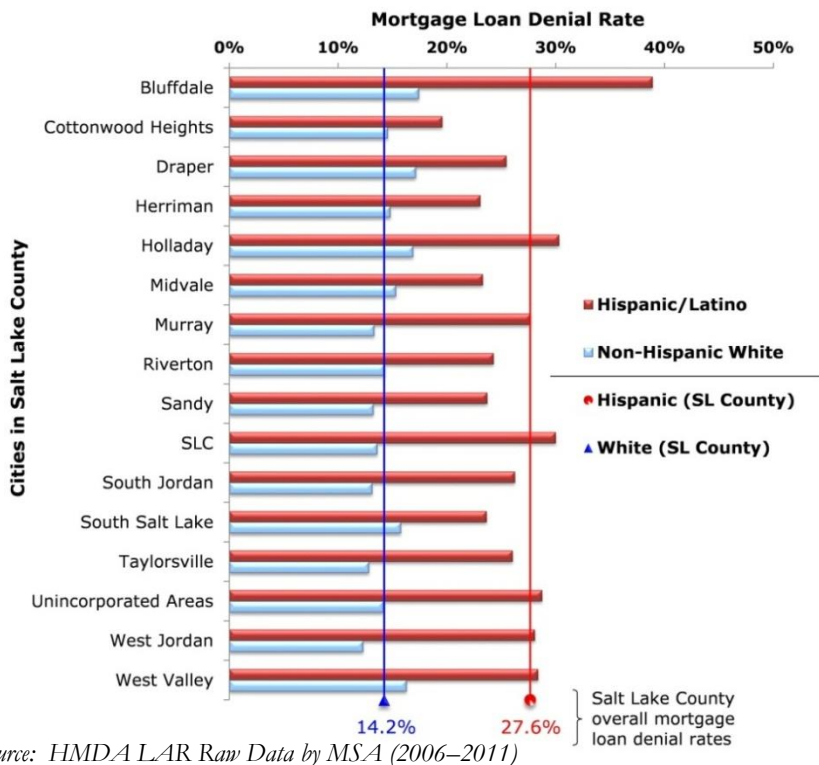


Figure 39
Percent of Mortgage Loan Applications (Above 80% HAMFI)
Denied by Race/Ethnicity in
Salt Lake County Incorporated Cities, 2006–2011



Despite the large gaps in denial rates between non-Hispanic white and Hispanic applicants shown in Figure 37, the inherent income differences between the two groups could be a contributing factor to this gap. However, as shown in Figure 38 and Figure 39, even when the denial rates are disaggregated by different income categories, the denial rate gap between the two groups persists. Figure 38 shows the denial rates among white and Hispanic applicants with reported incomes at or below 80 percent HAMFI (median family income), while Figure 39 shows the denial rates for applicants with reported incomes above 80 percent HAMFI. Note that the reported incomes for applicants from 2006 to 2011 are adjusted relative to the median family income for the year that they filed their mortgage applications.

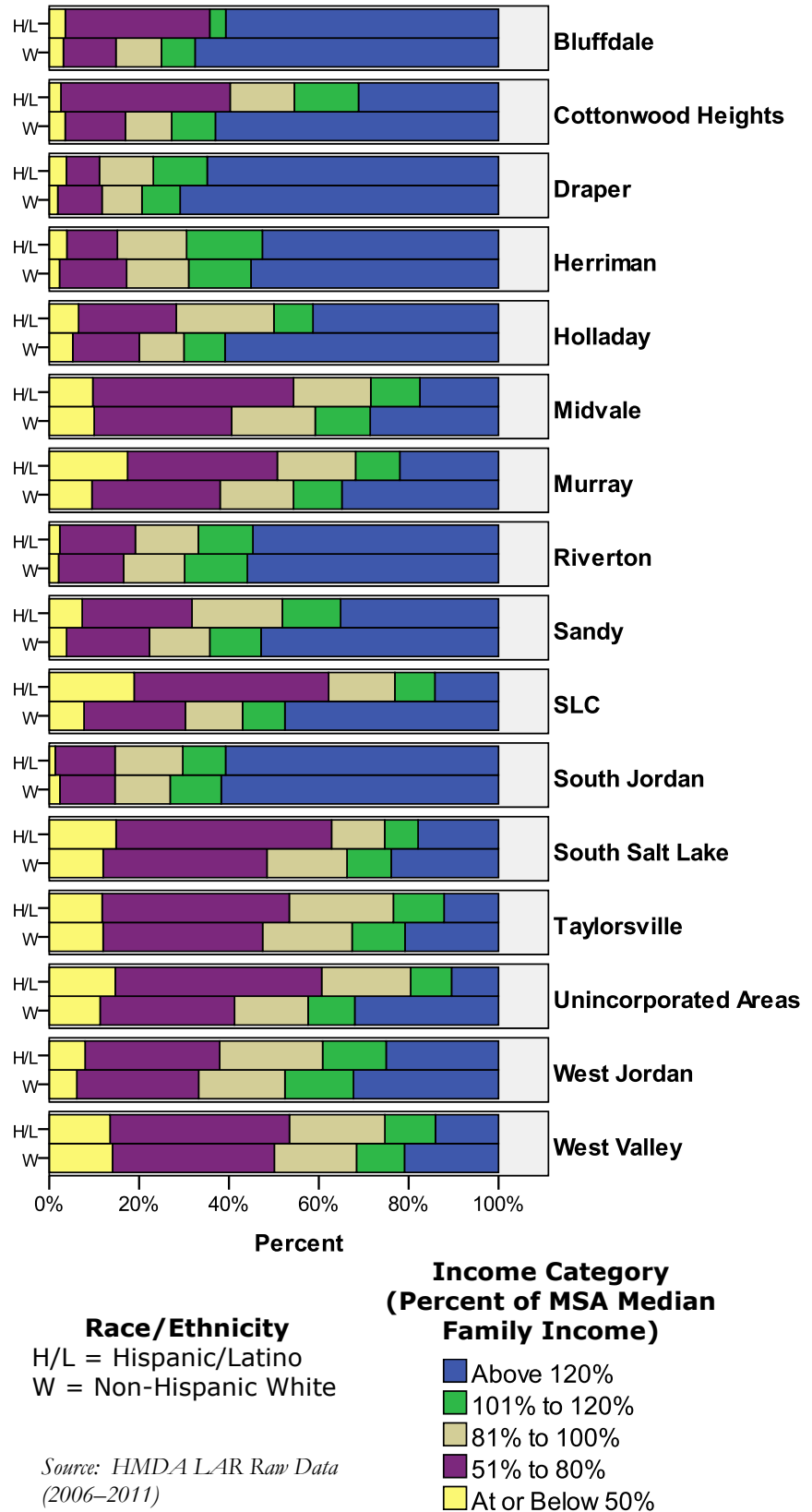
The overall county-level denial rates do not change across groups. The Hispanic denial rate remains at levels above 27 percent, while the white denial rate is 14 percent—regardless of income bracket. At the city level, the denial rate gap between the two groups closely resembles that of the county. The only anomaly is Riverton, which has a lower Hispanic denial rate than that of non-Hispanic whites in the income category at or below 80 percent HAMFI (Figure 38). However, note that Riverton had only 41 Hispanic applications during this 6-year period with reported incomes at or below 80 percent HAMFI. Furthermore, over a fifth of these applications were withdrawn by the applicant. This withdrawal rate is twice as high as the overall county level for Hispanic applicants in this income bracket. Riverton's low Hispanic application volume and high application withdrawal rate could have contributed to the low Hispanic denial rate. Nonetheless, for applicants above the 80 percent HAMFI threshold, the denial rate gap in Riverton resurfaces.

Figure 40 shows the applicant income distribution by race and ethnicity for each city in Salt Lake County. The income categories are based on the reported incomes as a percentage of the metropolitan statistical area median family income (MSA MFI). Each reported income has been adjusted as a percentage of the median family income for the year that the mortgage application was submitted.

The income distributions between the two groups who selected Riverton properties are similar across all income brackets. Respectively, 55 and 56 percent of Hispanic and non-Hispanic applicants reported incomes above 120 percent MFI. This suggests that the overall denial gap between the two groups shown in Figure 37 cannot be explained by inherent differences in income distributions.

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



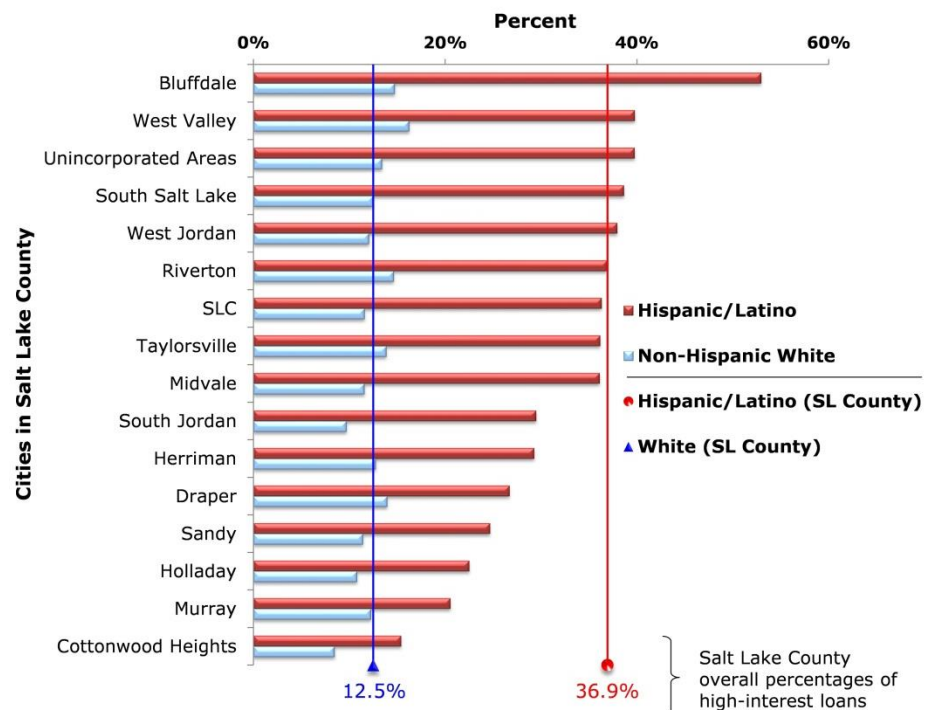
fect is particularly striking in Salt Lake City, where Hispanics mostly apply for the more affordable housing on the west-side River District neighborhoods, while white applicants predominantly selected east-side properties. Please see the fair housing equity assessment on Salt Lake City for more analysis 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 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 cities themselves.

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

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

Figure 41
Percent of High-Interest Loans among Approved Applicants by Race/Ethnicity in Salt Lake County Cities, 2006–2011



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

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

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

The disproportionately high prevalence of high-interest loans among Hispanic applicants is apparent across all cities in Salt Lake County. Figure 41 shows the percent of high-interest loans among non-Hispanic white and Hispanic/Latino applicants during the 2006–2011 period. At the county level, nearly 37 percent of Hispanic approved loans are considered high interest—nearly triple the rate among non-Hispanic white applicants. Within the Riverton applicant pool, nearly 37 percent of Hispanic approved applicants received high-interest loans, compared to only 15 percent of non-Hispanic white approved applicants. On the other hand, the percentage of high-interest loans for Hispanic applicants selecting South Jordan, Draper, Sandy, Holladay, and Cottonwood Heights are significantly lower than the county-level average. Nonetheless, the high-interest loan gap between the two groups still range from 7 to nearly 20 percentage points for these cities.

Housing instability has implications in a larger context of infrastructural opportunity. 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.