

Taylorsville: Fair Housing Equity Assessment

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SUMMARY OF FAIR HOUSING EQUITY ASSESSMENT

Background

- Compared to other cities in Salt Lake County, Taylorsville experienced little overall growth during the last 20 years due to the 12 percent decline in the non-Hispanic white population.
- While the minority population growth was 1.3 times larger than the city's net growth from 1990 to 2000, the minority growth was 4.6 times larger than the city's net population change in the next decade.
- While the non-Hispanic white household size declined from 3.28 in 1990 to 2.76 in 2010, the Hispanic/Latino average household size increased from 3.41 to 3.83 during this period.

Segregation

- While the minority homeownership rate declined from 60 percent in 1990 to 50 percent in 2010, roughly three-fourths of non-Hispanic white households owned their homes during this period.
- While most Taylorsville census tracts had minority shares below 25 percent in 2000, many census tracts east of I-215 and in the westernmost part of the city have minority shares over 30 percent.

RCAP/ECAP

- The overall poverty rate in Taylorsville in 2010 was almost 10 percent. A minority resident was twice as likely to be poor as a non-Hispanic white resident. Minorities comprised almost half of the total poor population.
- The city has no racially or ethnically concentrated areas of poverty. However, there are concentrations of minorities and Hispanics more than 10 percentage points above the county average. Similarly, across from the northeast corner of the city in Murray, there is a HUD-defined Racially Concentrated Area of Poverty.

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, Taylorsville received a score of 3.3 out of 10, which is 1.6 points below the county average.
- The public schools scored in the mid-range for school opportunity index scores, from 3 to 6. Though location did not explain much of the variation, the location of poor and minority residents in the city does correlate with the school's measured opportunity available to the children.
- The assessed single-family home values in the city are generally low, below \$350,000, with only a few above \$250,000, mostly along the canal.
- Over 36 percent of approved loans given to Hispanic applicants were high interest, compared to less than 14 percent of approved loans for non-Hispanic white applicants.

FAIR HOUSING EQUITY ASSESSMENT ANALYSIS

Though the city of Taylorsville has not experienced much total population growth, the demographics of the city are changing. The percentage of minorities continues to rise, as does the average household size of Hispanic residents. In addition to these demographic changes, the disparities in homeownership rates have risen in the past 20 years. While three-fourths of non-Hispanic households in Taylorsville owned their homes in the past 20 years, the Hispanic homeownership rate declined from 60 percent to 50 percent. Mortgage lending practices are a major contributing factor to this widening homeownership gap. From 2006 to 2011, the mortgage approval rate for non-Hispanic whites selecting Taylorsville properties have hovered near or above 70 percent across nearly all income levels. On the other hand, income levels have been a major factor in determining Hispanic approval rates, which increase from 43 percent for those earning less than \$35,000/year to nearly 70 percent for those earning between \$119,000 and \$173,000 annually. Furthermore, 36 percent of the approved loans given to Hispanic applicants selecting Taylorsville properties from 2006 to 2011 were considered high interest—more than 2.5 times the rate for non-Hispanic white applicants. Thus, the higher prevalence of high-interest loans among Hispanics/Latinos could lead to a higher likelihood of foreclosures. The ensuing lack of housing stability adds to the layers of opportunity gaps between Hispanics and non-Hispanic whites.

The geographic distribution of minority households in Taylorsville differs greatly by tenure. While only 36 percent of Taylorsville's minority owner-occupied units are located east of I-215, nearly 80 percent of Taylorsville's minority renter households reside in this area. Minority renters might be more dependent on public transportation than minority homebuyers. Since the city's commercial centers, the largest source of low-wage jobs, are mostly concentrated in areas east of I-215, minority renters might find living in this area more convenient. Similarly, there are major commercial and employment centers just east of the Taylorsville boundaries in Murray. One such center is the Intermountain Medical Center which is on bus routes that run directly from Taylorsville to the center. The concentration of low-income and minority residents in the area east of I-215 is likely due to the proximity to the higher-opportunity areas in Murray. Another underlying cause for the geographic disparity in tenure among minority households could be lending practices. While the Hispanic mortgage approval rate increased from 53 percent during the 2006–2007 housing boom peak to nearly 70 percent during the 2008–2011 housing bust period in the central part of Taylorville, the Hispanic approval rates have remained between below 50 percent for neighborhoods east of I-215 and in the two westernmost census tracts.

Nonetheless, the few bus routes and lack of TRAX lines in the city could make commuting difficult. As a result, the areas with the highest concentrations of protected classes are still considered low-opportunity areas. This is due to the lower-ranking schools, prevalence of poverty, and lack of labor market engagement in these areas. Even though the tracts with the most affordable housing options may be attractive neighborhoods for members of protected classes in some respects, further opportunity access points need to be explored. The disparities in access to opportunity across the tracts are in many ways related to the current residential patterns of low-income and minority residents. The highest-opportunity areas also have some of the highest home values in the city and even fewer transportation options. As a result, many protected class households are simply unable to find affordable and adequate housing for their families in these areas.

BACKGROUND

Taylorsville has experienced relatively little population growth in the past 20 years. In fact, from 2000 to 2010, the city only had a 2.1 percent population growth, down from its 9.7 percent growth in the previous decade. Table 1 shows selected demographic trends in Taylorsville from 1990 to 2010. The non-Hispanic white share of Taylorsville’s population declined from over 90 percent in 1990 to below 70 percent in 2010. At the same time, the Hispanic/Latino population more than tripled in size, increasing from under 6 percent of the city population in 1990 to nearly 19 percent in 2010.

More than half of the city’s households in 1990 had children under 18. However, in 2010, this share dropped to 39 percent. The share of households with persons over 65 doubled from 10 percent in 1990 to 20 percent in 2010. This could elude to an aging average population in the city. The share of single-parent households with children remained around 10 percent during this time period.

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. Taylorsville only accounts for

6.3 percent of the county’s large rental households on its own. The non-entitlement cities in the southern and eastern regions of the county each have very minimal county shares. Although not pictured in Figure 1, the unincorporated areas are home to nearly 14 percent of the county’s large rental households.

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

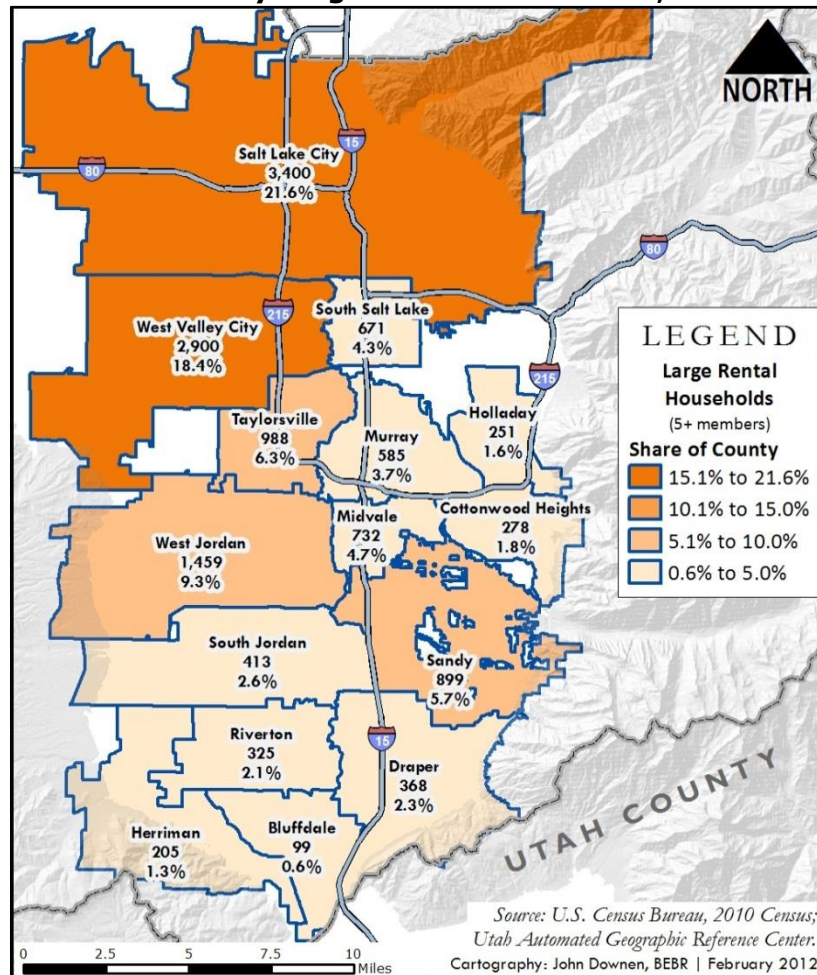


Table 1
Demographic Trends for Protected Classes
Taylorsville, 1990–2010

	1990		2000		2010	
	Count	Share	Count	Share	Count	Share
Total Population	52,351		57,439		58,652	
White (not Hispanic)	47,281	90.3%	45,902	79.9%	41,540	70.8%
Black (not Hispanic)	337	0.6%	463	0.8%	988	1.7%
Asian ¹	1,129	2.2%	1,720	3.0%	2,252	3.8%
Hispanic/Latino	2,918	5.6%	7,022	12.2%	10,931	18.6%
Minority (all except non-Hispanic white)	5,070	9.7%	11,537	20.1%	17,112	29.2%
Persons with disabilities ²	—	—	± 436	± 0.8%	± 534	± 1.0%
Total Households	15,792		18,530		19,761	
Households with Children under 18 years	8,729	55.3%	8,592	46.4%	7,697	39.0%
Households with Persons 65 years or over	1,572	10.0%	2,571	13.9%	3,961	20.0%
Single Parent with Children under 18 years	1,493	9.5%	1,869	10.1%	1,833	9.3%
Large Families (5 or more persons)	3,724	23.6%	3,531	19.1%	3,430	17.4%
Owner-occupied Housing Units	11,354	71.9%	13,202	71.2%	13,779	69.7%
Renter-occupied Housing Units	4,438	28.1%	5,328	28.8%	5,982	30.3%

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

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

Note: Taylorsville was incorporated from Taylorsville-Bennion CDP and portions of Kearns CDP on April 24, 1996. Thus, Taylorsville-Bennion CDP is used as a proxy for the 1990 data on Taylorsville.

Source: U.S. Census Bureau

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

	1990–2000	2000–2010
Total Population	5,088	1,213
White (not Hispanic)	-1,379	-4,362
Black (not Hispanic)	126	525
Asian (not Hispanic)	591	532
Hispanic/Latino	4,104	3,909
Minority	6,467	5,575
Total Households	2,738	1,231
Households with Children <18	-137	-895
Households with Persons 65+	999	1,390
Single Parent with Children < 18	376	-36
Large Families (5+ persons)	-193	-101
Owner-occupied Housing Units	1,848	577
Renter-occupied Housing Units	890	654

Source: U.S. Census Bureau

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

	1990–2000	2000–2010
Total Population	9.7%	2.1%
White (not Hispanic)	-2.9%	-9.5%
Black (not Hispanic)	37.4%	113.4%
Asian (not Hispanic)	52.3%	30.9%
Hispanic/Latino	140.6%	55.7%
Minority	127.6%	48.3%
Total Households	17.3%	6.6%
Households with Children <18	-1.6%	-10.4%
Households with Persons 65+	63.5%	54.1%
Single Parent with Children < 18	25.2%	-1.9%
Large Families (5+ persons)	-5.2%	-2.9%
Owner-occupied Housing Units	16.3%	4.4%
Renter-occupied Housing Units	20.1%	12.3%

Source: U.S. Census Bureau

Table 4 lists the average household sizes in Taylorsville by race and ethnicity. The citywide average household size steadily decreased from 3.3 in 1990 to 2.96 in 2010. Despite this overall downward trend, the average household size for Hispanics/Latinos increased from 3.41 in 1990 to 3.83 in 2010. Pacific Islanders have an even larger average household size, increasing from 4.58 in 1990 to 4.95 in 2000 before declining slightly to 4.84 in 2010. In 2010, non-Hispanic whites were the only racial and ethnic group with an average household size fewer than three members.

The higher average household sizes among minority groups could pose difficulties in finding affordable and suitable rental locations as well as higher rent burdens. This is especially true in Taylorsville, which has some of the highest average household sizes in the county. 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
Taylorsville, 1990–2010

Race/Ethnicity	1990¹	2000	2010
White (not Hispanic)	3.28	2.98	2.76
Hispanic/Latino	3.41	3.80	3.83
American Indian (not Hispanic)	3.13	3.44	3.34
Asian/Pacific Islander (not Hispanic)	3.96	3.90	3.69
Asian ²	3.78	3.50	3.22
Pacific Islander ²	4.58	4.95	4.84
Black (not Hispanic)	2.90	2.69	3.16
Other Race (not Hispanic)	2.83 ⁵	— ⁴	3.11
Two or More Races (not Hispanic)	— ³	3.02	3.07
Total Population	3.30	3.09	2.96

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

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

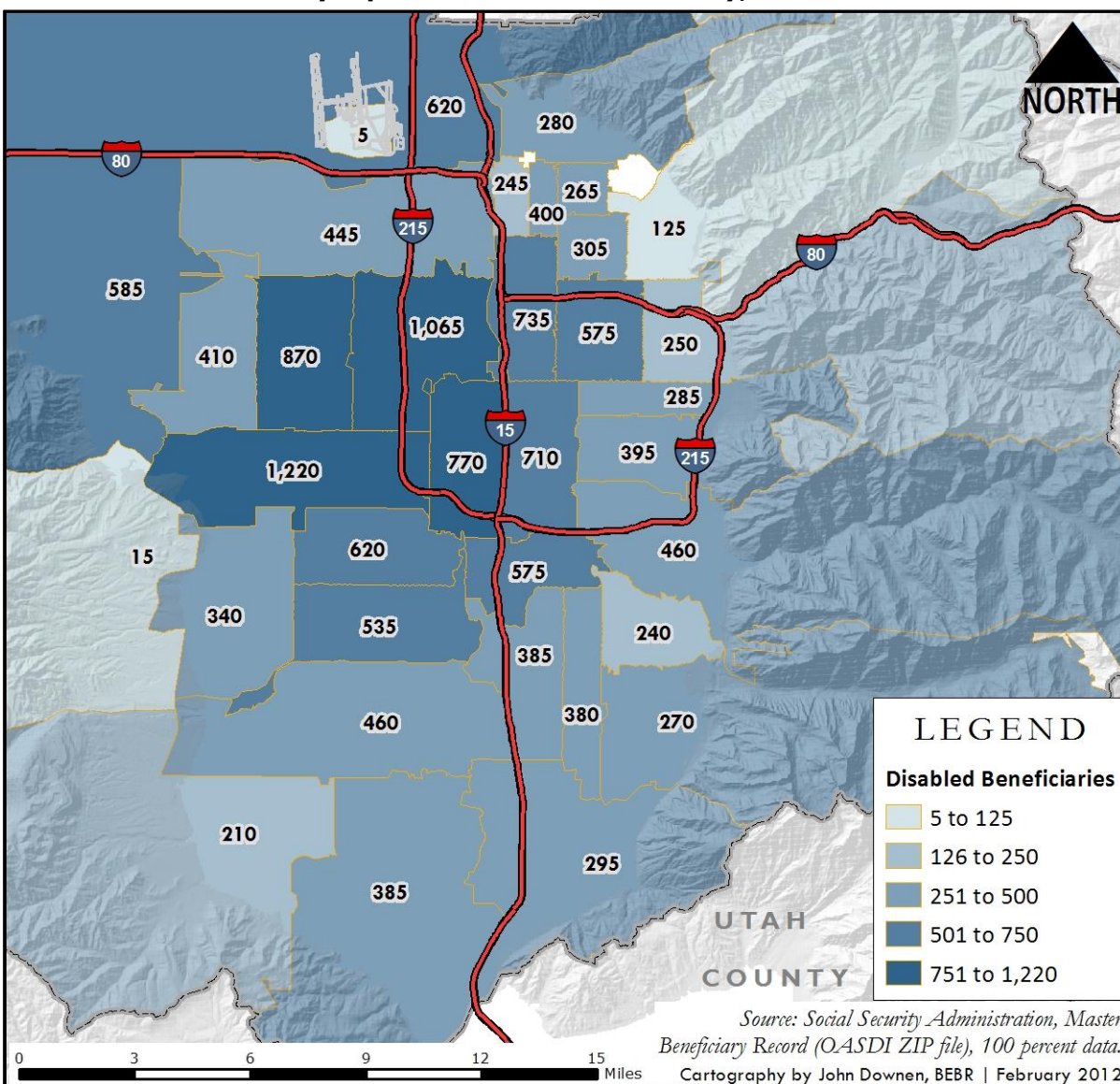
³ The 1990 Census did not include “Two or More Races” as an option for race.

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

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

Source: U.S. Census Bureau

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



The number of disabled 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. This puts more stress on the housing market in these cities, including Talorsiville, than others with fewer numbers of residents in need of affordable and suitable housing options.

SEGREGATION

Homeownership rates significantly diverged among racial and ethnic groups between 1990 and 2010 (Table 5). Non-Hispanic white homeownership rates slowly increased from 73 percent in 1990 to over 75 percent in 2010. On the other hand, minority homeownership rates plummeted from 60 percent in 1990 to below 50 percent in 2010. Thus, the overall decreasing homeownership rates in the city are entirely driven by the surge in minority rental rates.

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	73.0%	74.5%	75.3%
Minority	60.1%	53.5%	49.6%
Hispanic/Latino	62.6%	53.2%	49.4%
Non-Hispanic Minority	56.7%	53.9%	49.9%
American Indian	— ²	25.4%	32.8%
Asian or Pacific Islander	66.8%	65.6%	57.2%
Asian	— ¹	70.8%	60.7%
Pacific Islander	— ¹	52.2%	48.4%
Black	46.3%	36.3%	34.0%
Other Race	— ²	— ²	— ²
Two or More Races	— ¹	51.5%	50.3%
Total	71.9%	71.2%	69.7%

Source: U.S. Census Bureau

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

Race and Ethnicity	1990	2000	2010
White (not Hispanic)	27.0%	25.5%	24.7%
Minority	39.9%	46.5%	50.4%
Hispanic/Latino	37.4%	46.8%	50.6%
Non-Hispanic Minority	43.3%	46.1%	50.1%
American Indian	71.3%	74.6%	67.2%
Asian or Pacific Islander	33.2%	34.4%	42.8%
Asian	— ¹	29.2%	39.3%
Pacific Islander	— ¹	47.8%	51.6%
Black	53.7%	63.7%	66.0%
Other Race	— ²	— ²	— ²
Two or More Races	— ¹	48.5%	49.7%
Total	28.1%	28.8%	30.3%

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 All 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 Taylorsville has become has declined much faster than the share of total households. In 1990, 89 percent of rental units in Taylorsville were non-Hispanic white households, a level fairly commensurate with the 92 percent non-Hispanic white share of total units. By 2010, only 64 percent of the city's rental units were non-Hispanic white households—a share far lower than the 78 percent non-Hispanic white share of total households. In fact, the minority rental share tripled from 12 percent in 1990 to over 36 percent in 2010.

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

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	14,457	91.5%	15,631	84.4%	15,480	78.3%
Minority	1,335	8.5%	2,899	15.6%	4,281	21.7%
Hispanic/Latino	764	4.8%	1,719	9.3%	2,685	13.6%
Non-Hispanic Minority	571	3.6%	1,180	6.4%	1,596	8.1%
American Indian	80	0.5%	142	0.8%	119	0.6%
Asian or Pacific Islander	364	2.3%	672	3.6%	948	4.8%
Asian	—	—	486	2.6%	675	3.4%
Pacific Islander	—	—	186	1.0%	273	1.4%
Black	121	0.8%	182	1.0%	309	1.6%
Other Race	6	0.0%	13	0.1%	37	0.2%
Two or More Races	—	—	171	0.9%	183	0.9%
Total	15,792	100.0%	18,530	100.0%	19,761	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
Taylorsville, 1990–2010**

Race and Ethnicity	1990		2000		2010	
	Number of Households	% Share	Number of Households	% Share	Number of Households	% Share
White (not Hispanic)	3,905	88.0%	3,979	74.7%	3,823	63.9%
Minority	533	12.0%	1,349	25.3%	2,159	36.1%
Hispanic/Latino	286	6.4%	805	15.1%	1,359	22.7%
Non-Hispanic Minority	247	5.6%	544	10.2%	800	13.4%
American Indian	57	1.3%	106	2.0%	80	1.3%
Asian or Pacific Islander	121	2.7%	231	4.3%	406	6.8%
Asian	—	—	142	2.7%	265	4.4%
Pacific Islander	—	—	89	1.7%	141	2.4%
Black	65	1.5%	116	2.2%	204	3.4%
Other Race	4	0.1%	8	0.2%	19	0.3%
Two or More Races	—	—	83	1.6%	91	1.5%
Total	4,438	100.0%	5,328	100.0%	5,982	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
Minority Population Concentrations
in Taylorsville, 2000 and 2010

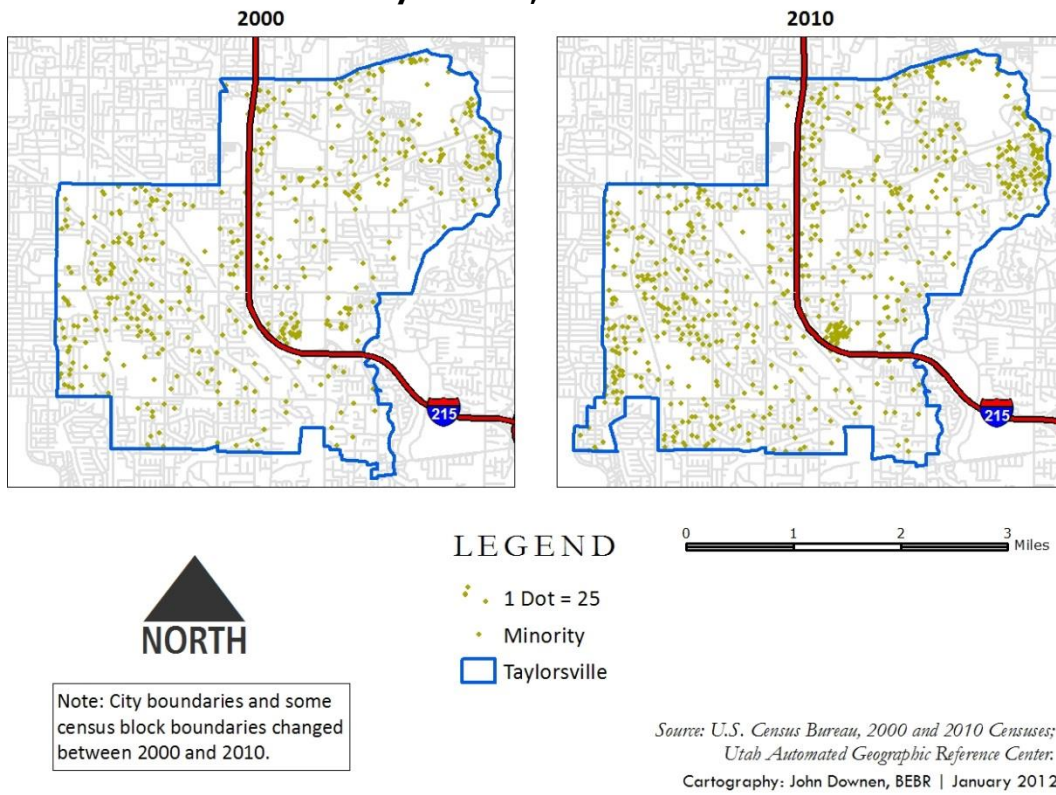


Figure 4
Percent of Minority Population by Tract
in Taylorsville, 2000 and 2010

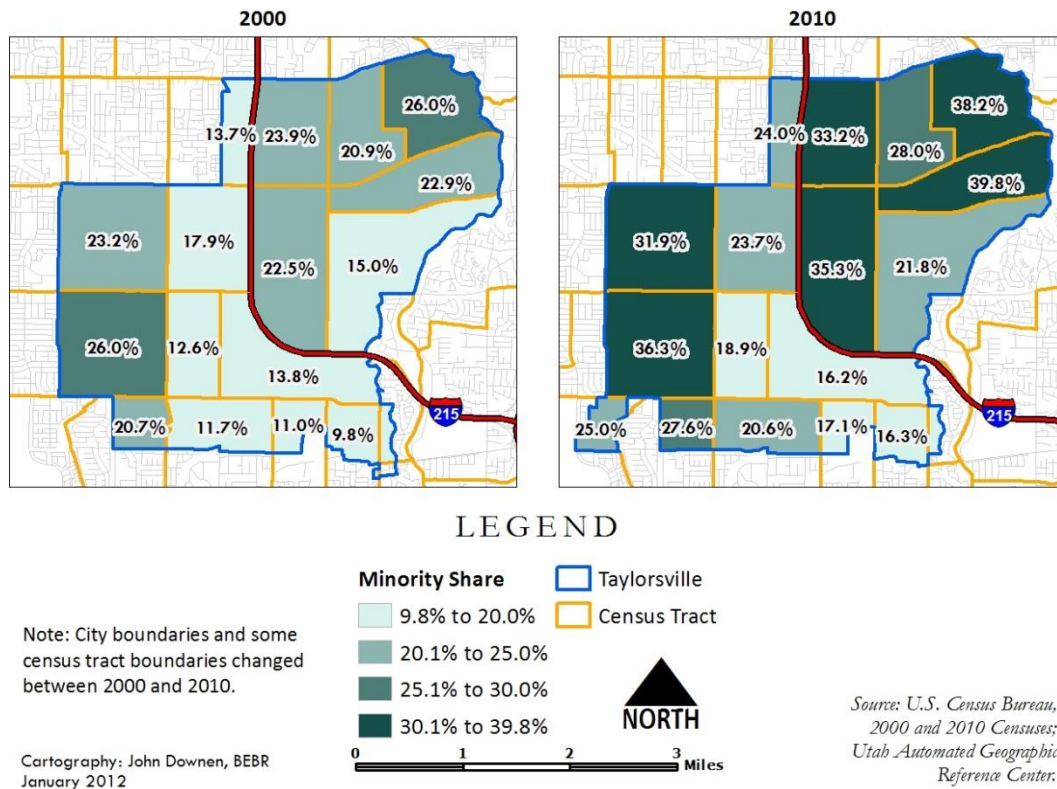


Figure 3 shows Taylorsville’s minority density in 2000 and 2010. The minority density has especially intensified in the northeastern region of the city. As shown in Figure 4, the two northeastern census tracts have minority shares in 2010 that are approaching 40 percent. The two westernmost census tracts and areas east of the I-215 in Taylorsville have experienced large minority growth from 2000 to 2010. The central census tracts are the remaining regions in the city with minority shares mostly below 20 percent.

Figure 5
Minority Owner-Occupied Units in Taylorsville, 2010

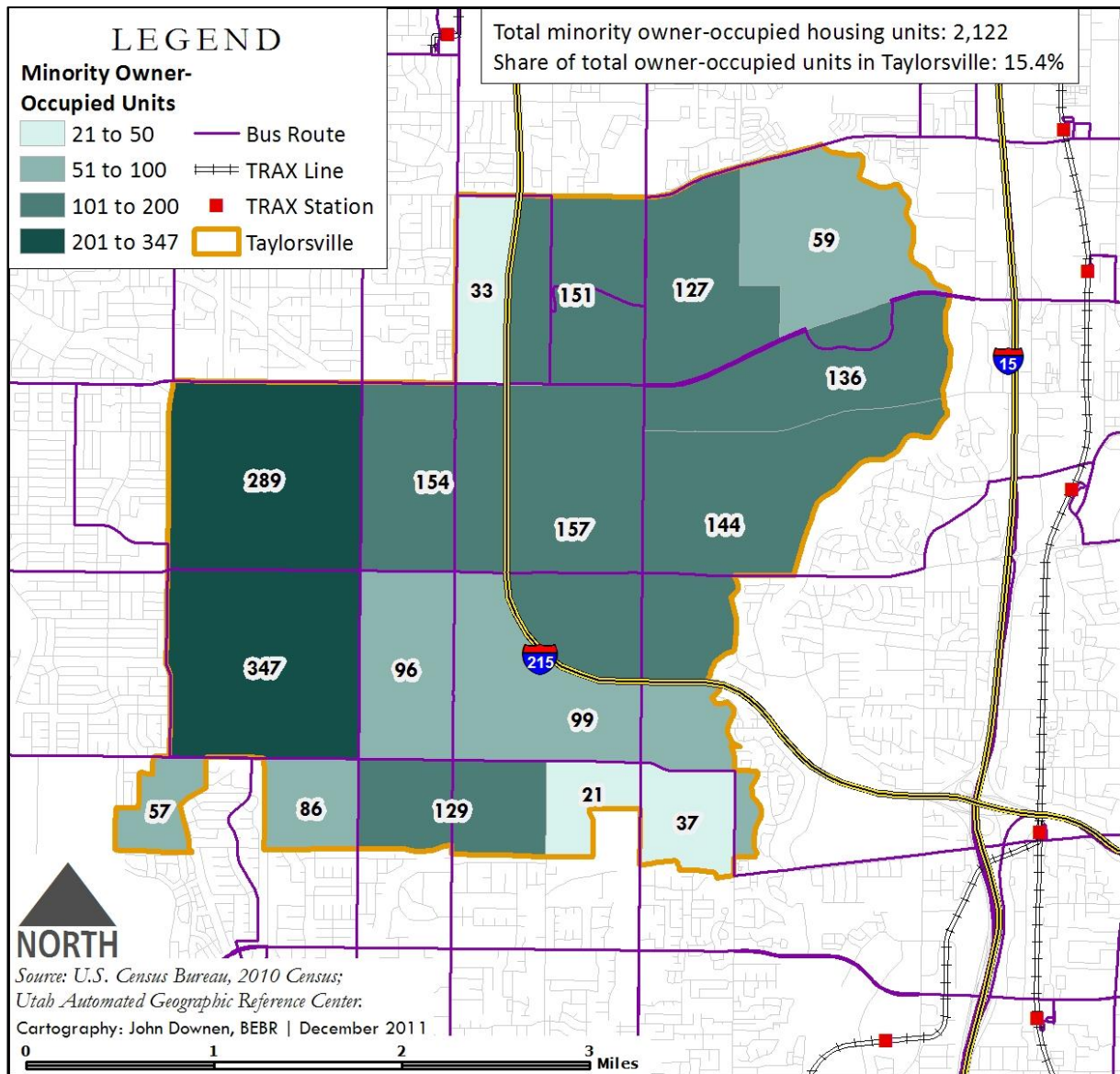
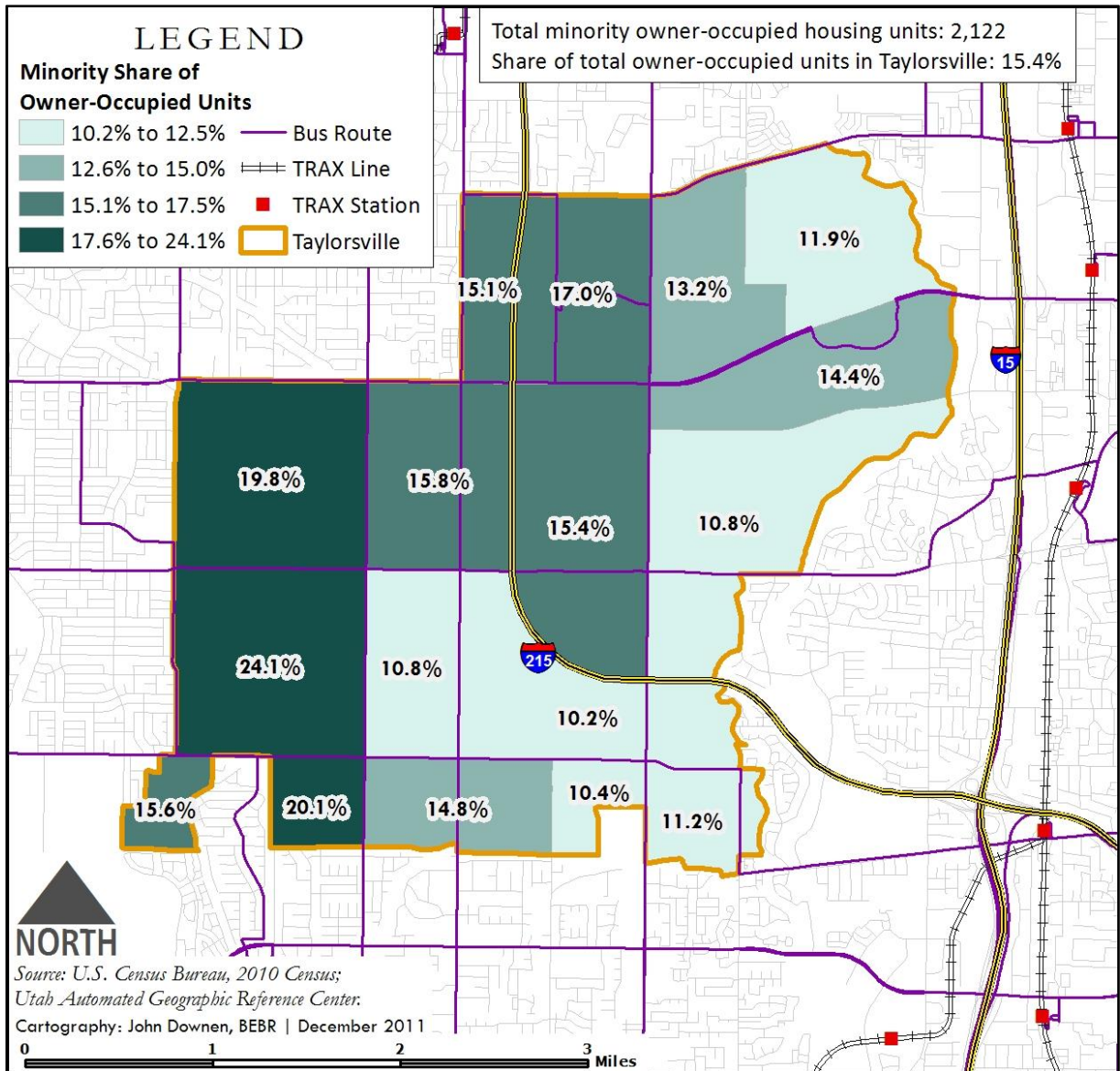


Figure 5 shows the number of minority owner-occupied units by census tract in Taylorsville. Figure 6 provides the percent of owner-occupied units that are minority households. The two westernmost census tracts have the highest number of minority owner-occupied units, accounting for nearly 30 percent of the city’s minority owner-occupied units.

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



As shown in Figure 6, the minority share of owner-occupied units is the highest on the west side. Interestingly, the areas east of the I-15, which have minority population shares comparable to that of the westernmost census tracts (Figure 4), have minority share of owner-occupied units below 15 percent. This indicates a clear geographic disparity between the minority renter and homeowner populations.

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

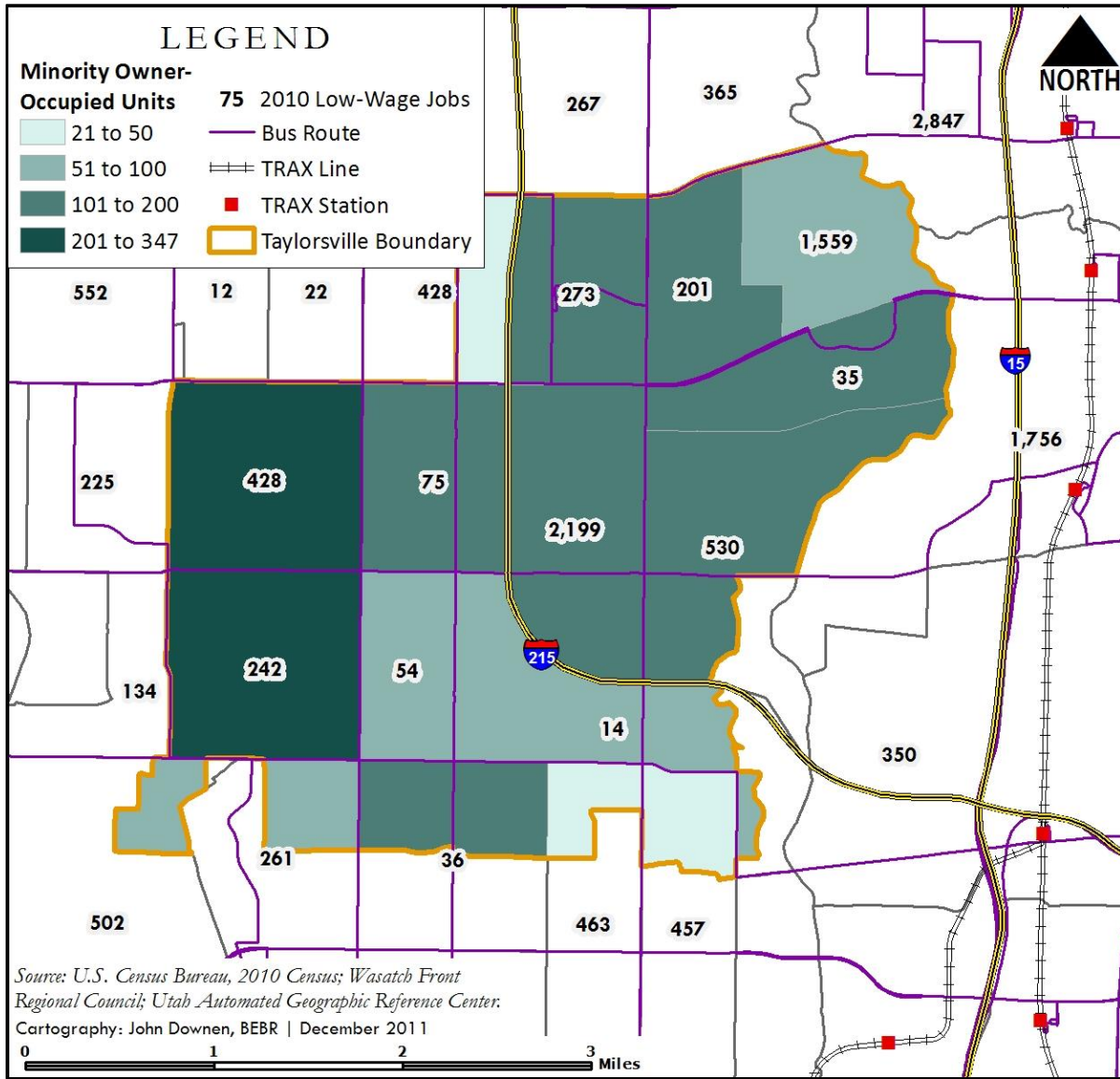


Figure 7 overlays the density of minority owner-occupied units (in shades of green) with the number of low-wage jobs. The purple lines in Figure 7 represent the bus routes in the city. Most of the bus routes only encircle the census tract boundaries, making it potentially difficult for many residents who are centrally located in a tract to access bus stops. Furthermore, the TRAX line does not operate in the city and would require a person using public transit to first use a bus. Most low-wage jobs are in the commercial areas to the east of I-215 near the intersection of 5400 South and Redwood Road. Another large low-wage employment center is at the city’s northeastern corner furthest from the concentration of minority owner-occupied units.

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

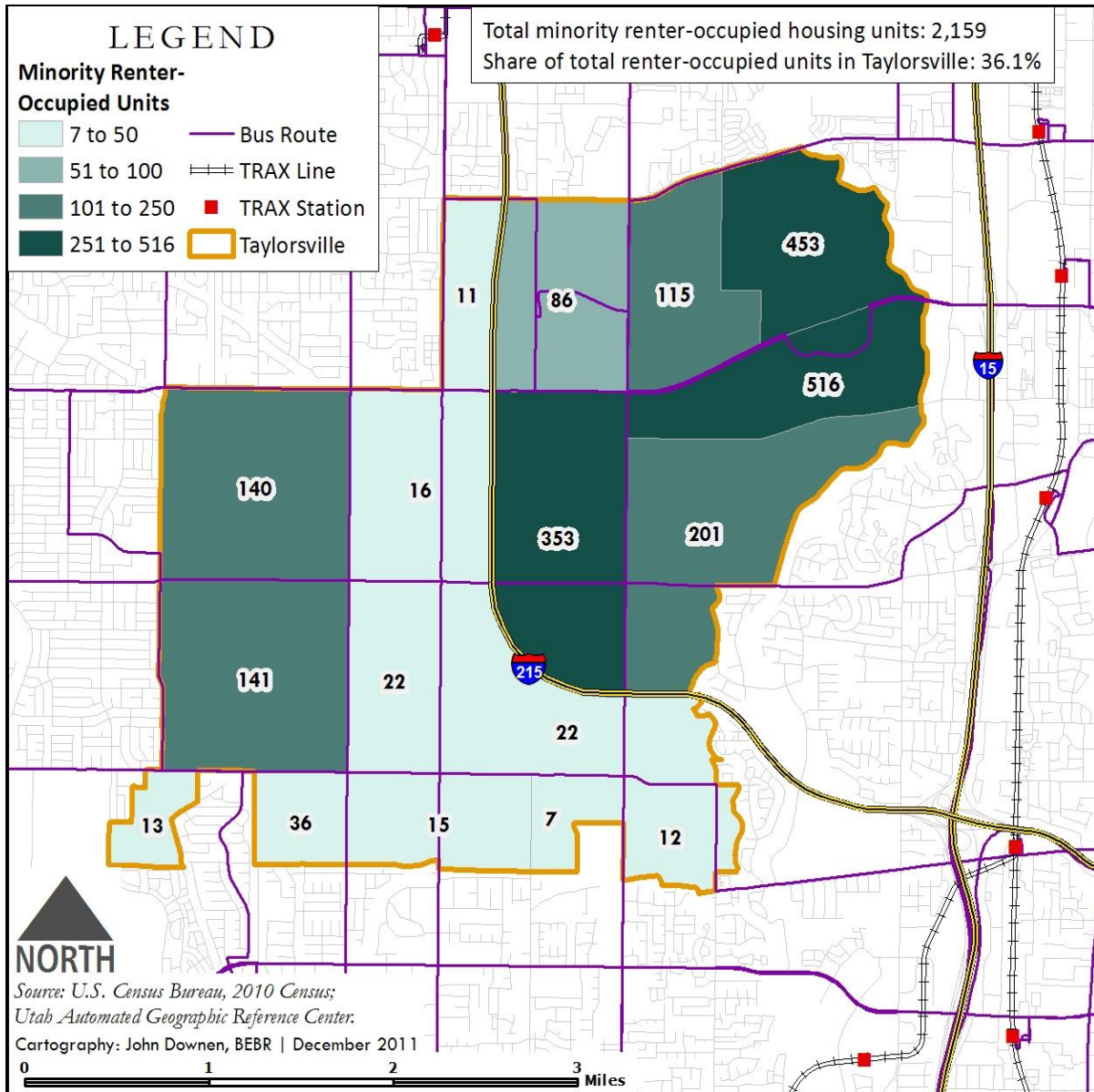


Figure 8 shows the number of minority renter-occupied units in Taylorsville. While the minority owner-occupied units are concentrated on the west side (Figure 5), minority renter-occupied units are mostly situated east of I-215. This is commensurate with the location of both low-income and low-income minority residents (Figure 13).

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

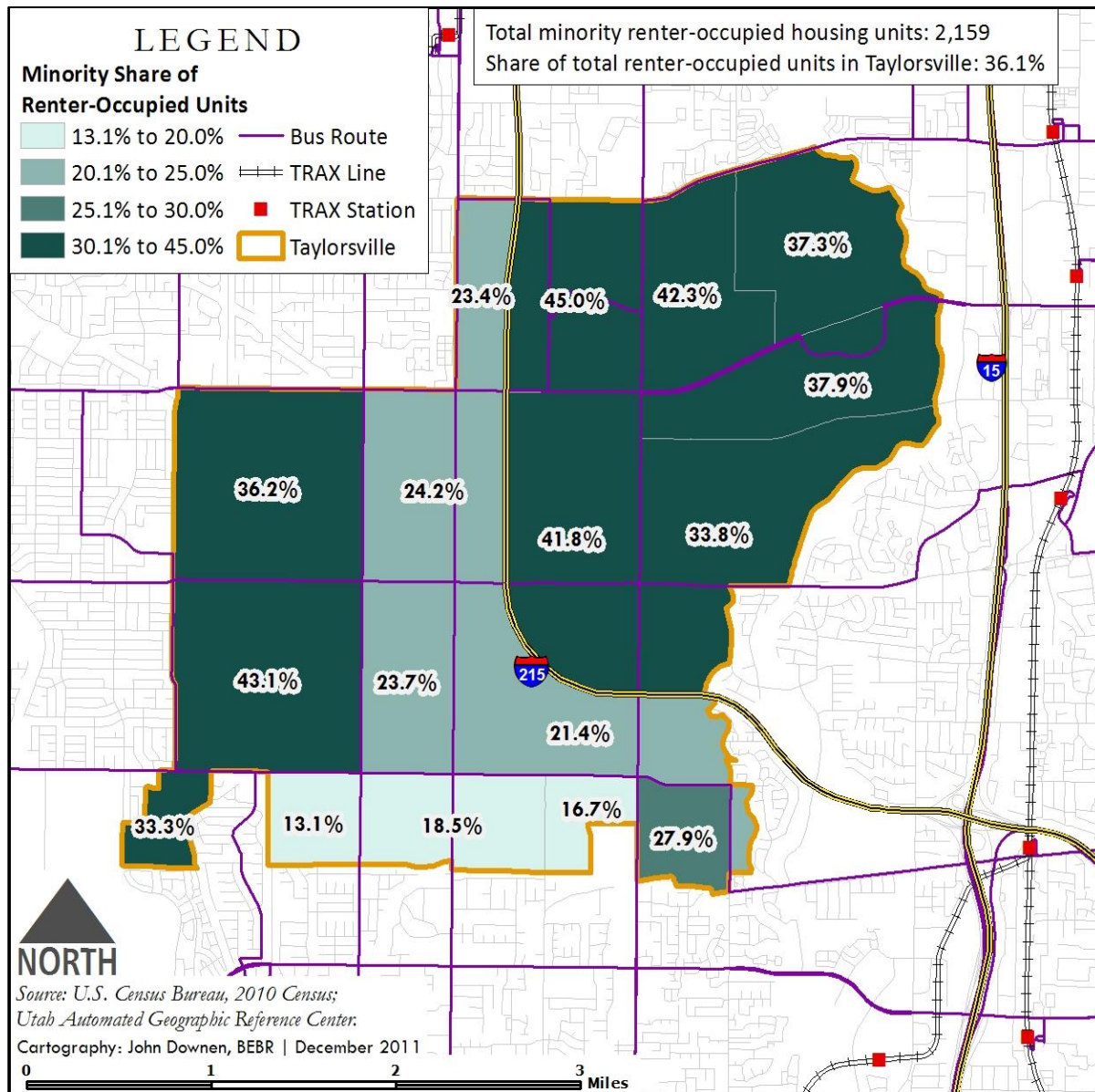


Figure 9 shows the minority share of renter-occupied units in Taylorsville. The westernmost census tracts and areas east of I-215 all have minority rental shares greater than 30 percent. The central census tracts have minority rental shares below 25 percent.

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

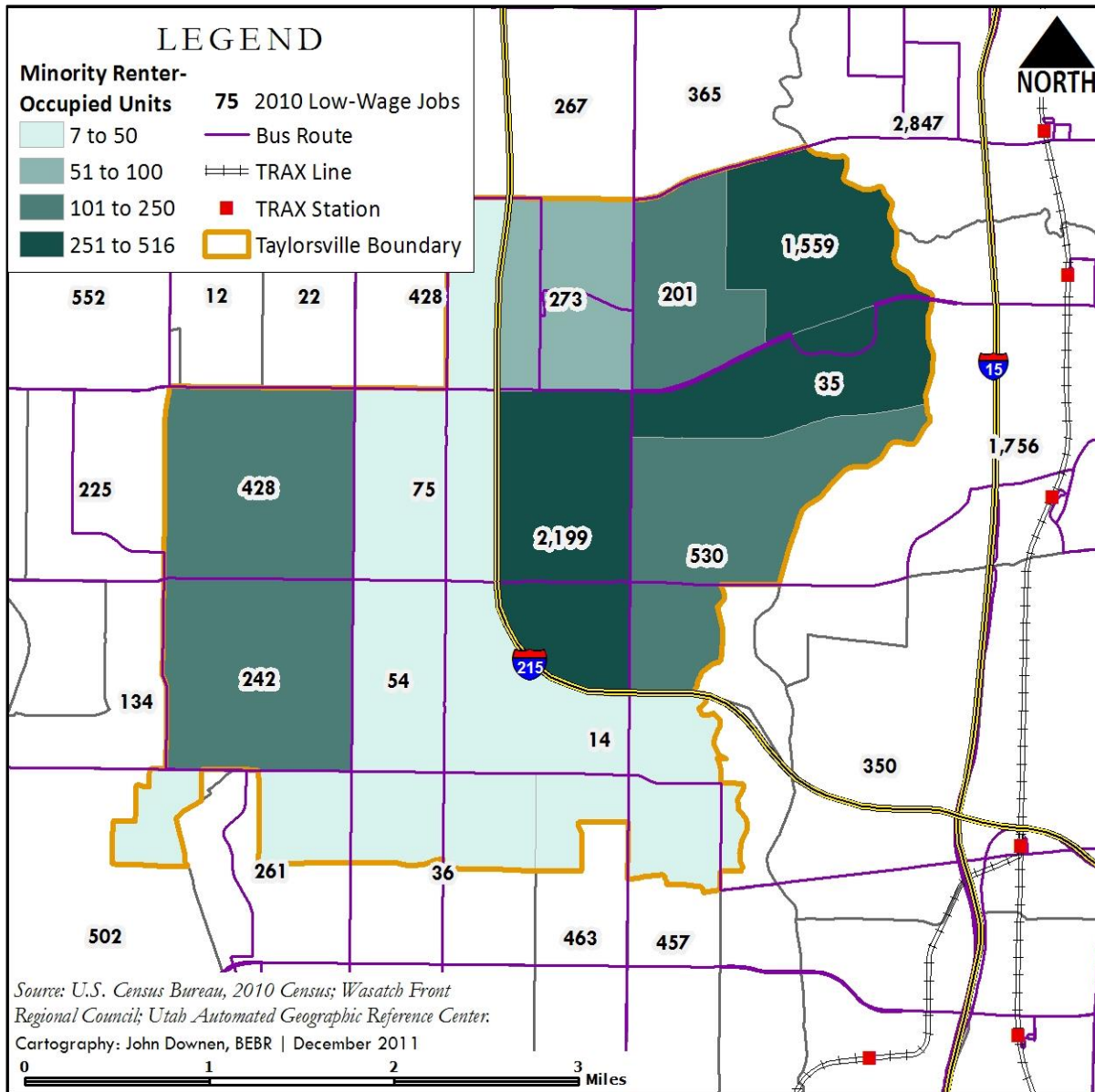


Figure 10 overlays the density of minority renter-occupied units with the number of low-wage jobs. The minority rental units are mostly concentrated in the census tracts east of the I-215. These areas include commercial districts, which are the source of low-wage jobs. The northeastern census tracts in Taylorsville are relatively close to other low-wage employment centers in neighboring West Valley City, South Salt Lake, and Murray. However, sparse bus routes and lack of TRAX lines within the city can make commuting potentially difficult without a car.

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

	Percent of Households		Actual/ Predicted Ratio
	Actual	Predicted	
Minority	20.7%	15.2%	1.36
Asian	2.6%	2.1%	1.21
Black	1.7%	1.1%	1.51
Hispanic/Latino	13.7%	10.2%	1.35

Source: HUD Spreadsheets for Sustainable Communities Grantees

Actual/Predicted Ratio Scale

Value Ranges	Interpretation of Actual Share
0-0.5	Severely Below Predicted
0.5-0.7	Moderately Below Predicted
0.7-0.9	Mildly Below Predicted
0.9-1.1	Approximates Predicted
> 1.1	Above Predicted

Table 9 shows the ratio between predicted and actual racial/ethnic composition in Taylorsville. 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. All major minority groups are considered above predicted based on this method.

Table 10 compares the affordability of rental housing units in Taylorsville to 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 0.3 percent of Taylorsville's total housing units are deemed affordable below the 30 percent AMI level. The percent of fair share need below the 30 percent AMI level is 5

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

	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	19,869	64	0.3%	6%	1,215	5%
30%-50% AMI	19,869	926	5%	12%	2,296	40%
50%-80% AMI	19,869	3,145	16%	19%	3,751	84%

Source: HUD Spreadsheets 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, meaning that the city's share of affordable rental units at this income level is only 5 percent of the metro area's share. According to HUD's scale for the fair share affordable housing index, this means that Taylorsville's housing stock is extremely unaffordable for those with incomes below the 30 percent AMI threshold. Similarly the fair share need based on affordability at the 30-50 percent AMI level is 40 percent, which is still considered

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

extremely unaffordable. For incomes at the 50-80 percent AMI level, housing units in the city was considered mildly unaffordable on a rental basis.

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

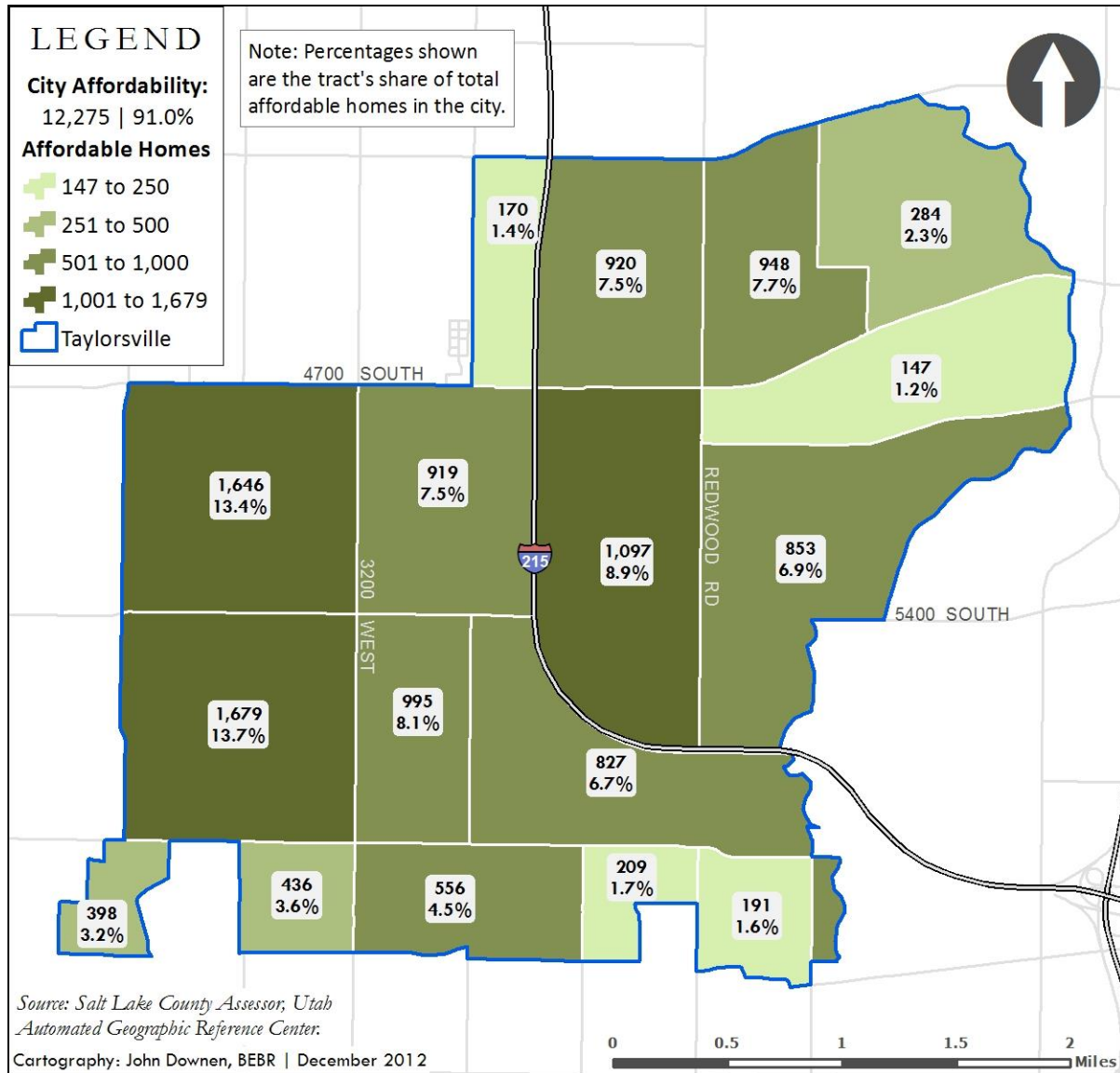


Figure 11 shows the number and share of single-family homes in Taylorsville census tracts that are affordable at 80 percent AMI in 2011. The percentages shown in Figure 11 are each census tract's share of the total affordable homes in the city. Affordability calculations are based on 30 percent of annual income, accounting for taxes, home insurance, and mortgage insurance. The maximum affordable single-family home price at 80 percent AMI is \$255,897. Over 27 percent of all affordable single-family homes in Taylorsville are located in the two westernmost census tracts, which has nearly 30 percent of minority owner-occupied units in the city (Figure 5). Nearly 35 percent of Taylor-

ville’s affordable single-family homes are situated east of I-15, which accounts for 80 percent of minority rental units in the city (Figure 8).

Table 11
Dissimilarity Index

Group	Dissimilarity Index		Dissimilarity Index Scale	
	Taylorsville	Salt Lake County	Value Ranges	Interpretation
Minority	0.31	0.43	≤ 0.40	Low Segregation
Hispanic/Latino	0.35	0.50	0.41-0.54	Moderate Segregation
Non-Hispanic Minority	0.35	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 Taylorsville are below the county levels. In order for the minority and non-Hispanic white geographic distributions in Taylorsville to match, 31 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 that the levels of dissimilarity at the census block level.

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

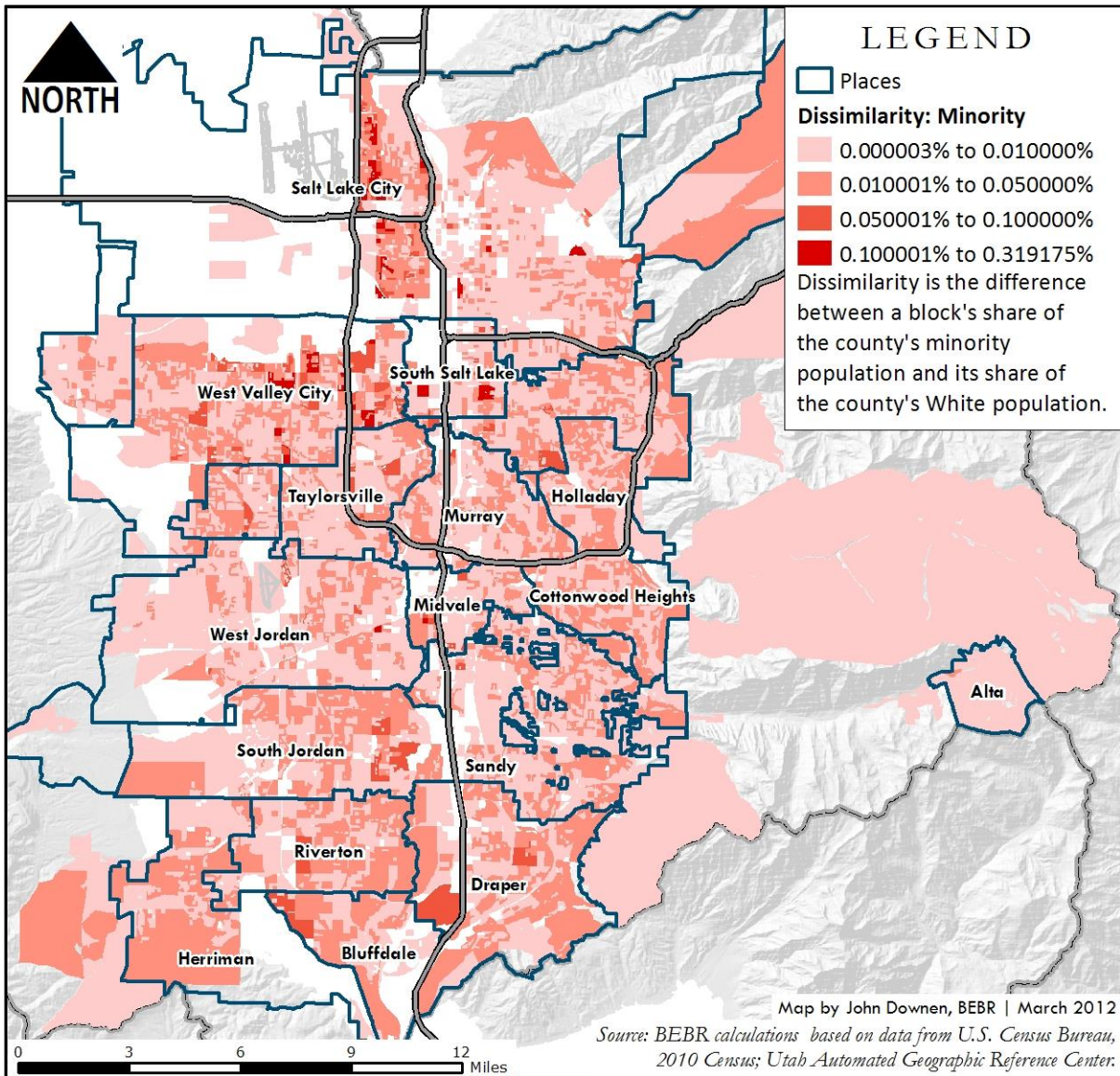


Figure 12 shows the absolute difference between each census block's county share of the minority and non-Hispanic white population. These absolute differences are used to calculate the minority dissimilarity index in Table 11 for the county. Noticeably large dissimilarities between the minority and non-Hispanic white county shares at the block level are concentrated on the west side of Salt Lake City in the River District neighborhoods. Some census blocks in West Valley City and South Salt Lake also have dissimilarities greater than 0.1 percent. A few census blocks east of I-215 in Taylorsville have dissimilarities greater than 0.05 percent. The slightly elevated dissimilarity in areas east of I-215 and the westernmost census tracts in Taylorsville are mostly due to the concentrated minority populations in these areas.

RCAP

In 2010, there were 57,008 people living in the city of Taylorsville, 5,436 of whom were poor (Table 12). This equates to 9.5 percent of the city's population was living in poverty. In Taylorsville, a minority individual was more than twice as likely to be poor as a non-Hispanic white individual. A black person was almost three times as likely to be poor as a non-Hispanic white person. Poverty rates were highest among blacks, Hispanics and Asians with the lowest prevalence among the Native American population. Of the poor living in the city, 56 percent of them were non-Hispanic whites, and 32.3 percent were Hispanics (Table 13). The smallest share of the poor population is the nine Native Americans, whom account for only 0.2 percent of the poor people living in Taylorsville. Minorities overall accounted for 44 percent of the poor population, outnumbered by non-Hispanic whites by fewer than 700 individuals.

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

		Poor	Total	% Poor
Taylorsville	Black	295	1488	19.8%
	Native Am.	9	286	3.1%
	Asian	259	1750	14.8%
	Pacific Island	72	1401	5.1%
	Hispanic	1757	10132	17.3%
	Total Minority	2392	15057	15.9%
	White	3044	41951	7.3%
	Total	5436	57008	9.5%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Table 13
Poor in Taylorsville by Race and Ethnicity, 2010

	Race/Ethnicity	Persons	Share
Taylorsville	Black	295	5.4%
	Native Am.	9	0.2%
	Asian	259	4.8%
	Pacific Island	72	1.3%
	Hispanic	1757	32.3%
	Total Minority	2392	44.0%
	White	3044	56.0%
	Total Poor	5436	100.0%

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 13 maps the concentrations of poor individuals living in Taylorsville in 2010. The highest concentrations of the poor are in the northeast corner close to the Murray and Millcreek borders, followed by the neighborhoods west of 3200 West. The densest cluster of poor individuals living in the city was between 4500 South and 4800 South. Not surprisingly, this is just west of the RCAP located in Murray (Figure 14). Despite these concentrations of poor individuals, there are no racially or ethnically concentrated areas of poverty in Taylorsville, though there are high concentrations of poor minorities that could be at risk of becoming an RCAP or ECAP. There is a dense concentration in the northeastern corner that also includes many poor non-Hispanic whites as well as poor minorities. This might make it closer to a concentrated area of poverty, but it is not an overwhelmingly large number of poor from any one race or ethnicity. This also explains the location of the RCAP in Murray rather than Taylorsville. Most simply, there are more housing options in the area to the west in Taylorsville than that corner of Murray. As a result, the concentration of both poor and minority households is more diluted than in Murray. Nonetheless, these two areas share similar characteristics and housing demographics to such an extent that it poses a threat of becoming a concentrated area of racial or ethnic poverty.

Figure 13
Poor by Census Tract in Taylorsville, 2010

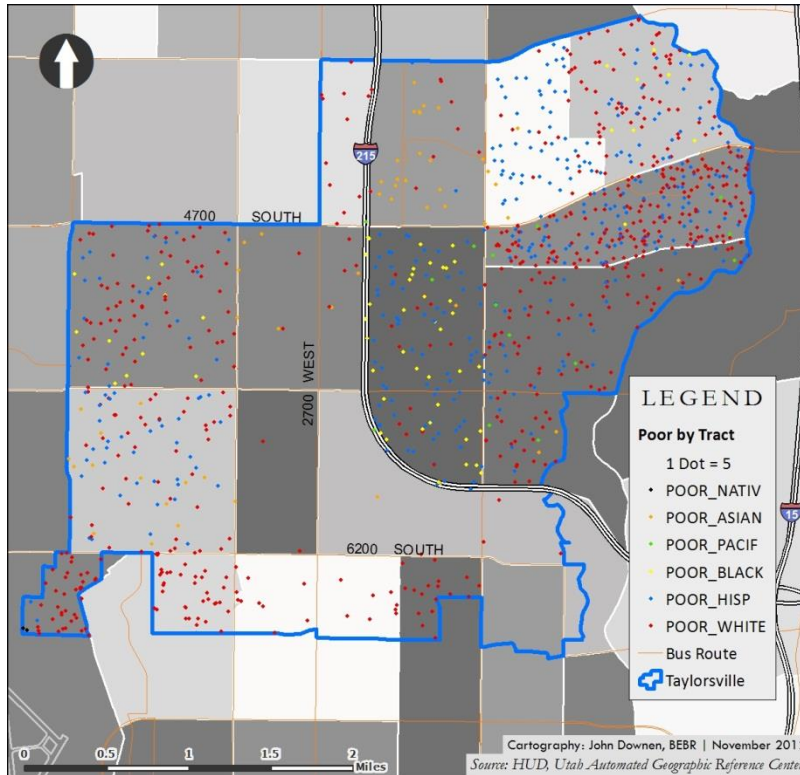
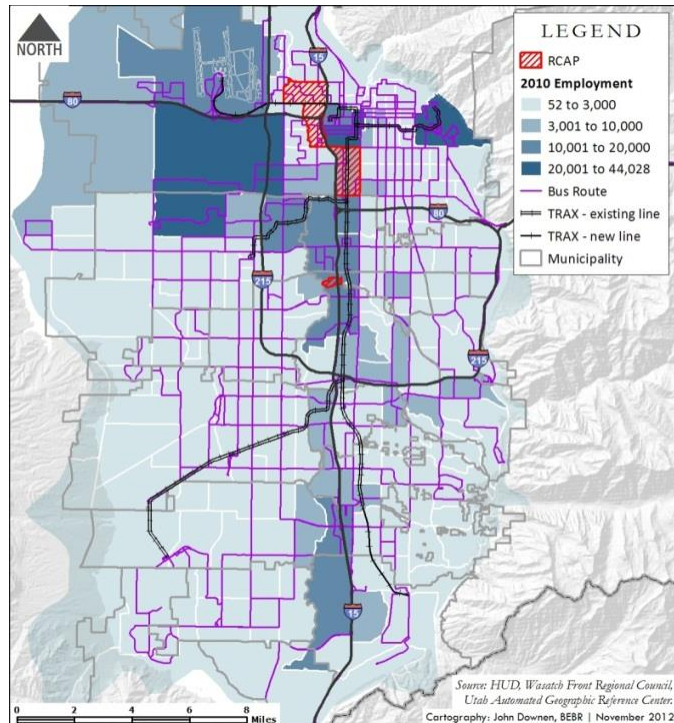


Figure 14
Racially/Ethnically Concentrated Areas of Poverty in Salt Lake County



HUD defines a racially/ethnically concentrated area of poverty as a census tract with a family poverty rate greater than or equal to 40%, or a family poverty rate greater than or equal to 300% of the metro tract average, and a majority non-white population, measured at greater than 50%.

The following three figures (Figure 15, Figure 16 and Figure 17) show concentrations of poverty in Salt Lake County, estimated from the 2007-2011 American Community Survey. Here, an area of poverty is considered concentrated when it has three times the countywide average share of the population living below the countywide poverty line. The countywide average is approximately 11.6 percent, so an area is considered highly concentrated when it has 34.7 percent or more of the population living in poverty. Figure 15 overlays these areas of poverty with census tracts that have minority-majority populations, which are defined as having a minority share 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 population 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 along Interstate 15 are in Salt Lake City. None of the concentrations are in Taylorsville, nor are there any tracts with a minority-majority. However, in the northeast corner of the city, there is a concentration of Hispanic residents more than 10 percentage points above the county average. This again reinforces the concern that this area of Taylorsville is at risk of becoming an RCAP, like the one lying just to the east in Murray (Figure 14). The same is true for concentrations of minorities; however, there is also an additional tract in the southwest corner, near West Valley City that also has a high concentration of minority residents.

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

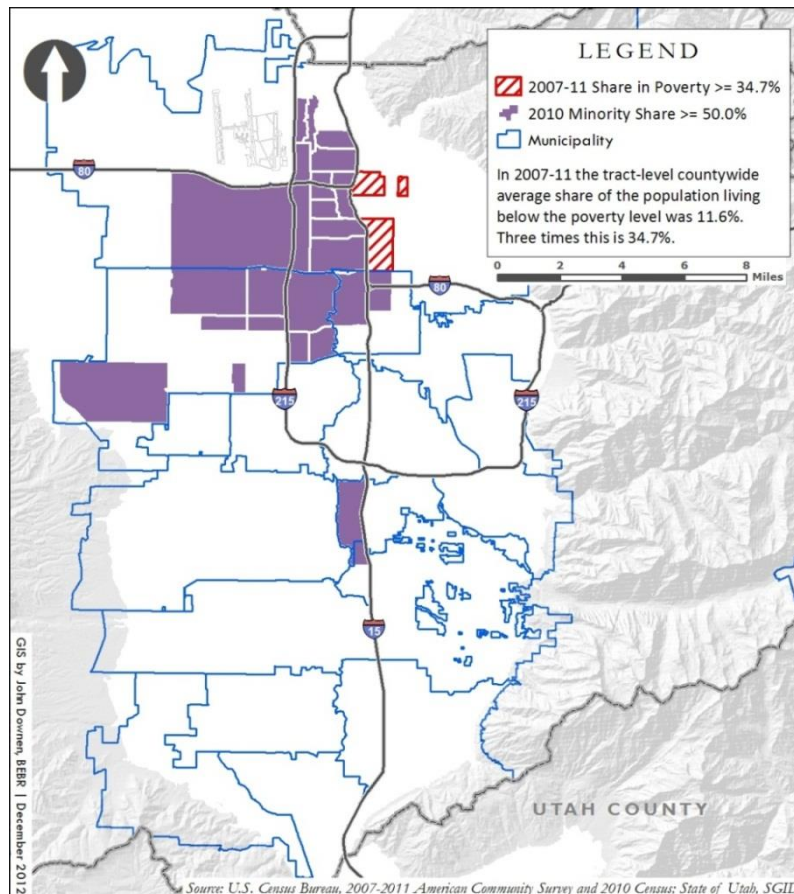


Figure 16
Concentrations of Poverty and
Hispanics by Tract in Salt Lake
County, 2007–2011

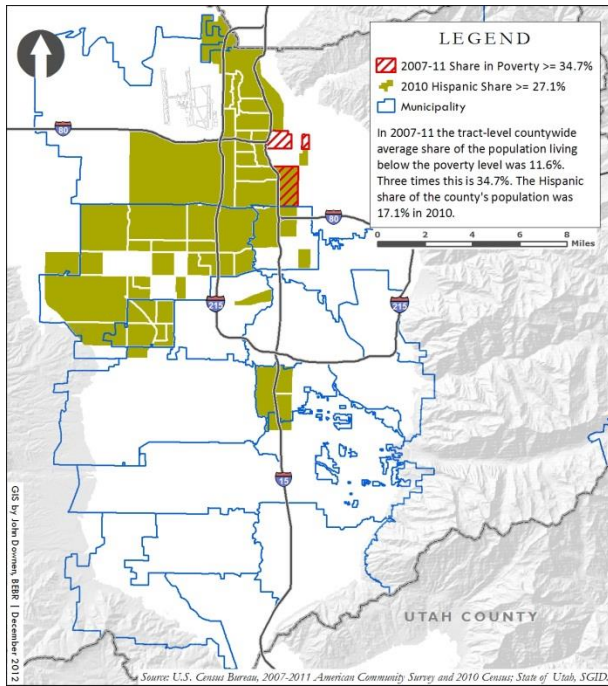


Figure 17
Concentrations of Poverty and
Minorities by Tract in Salt Lake
County, 2007–2011

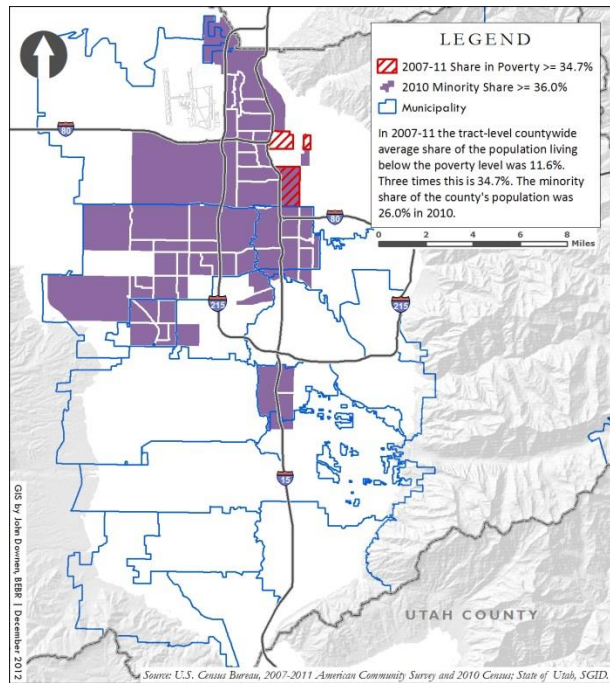
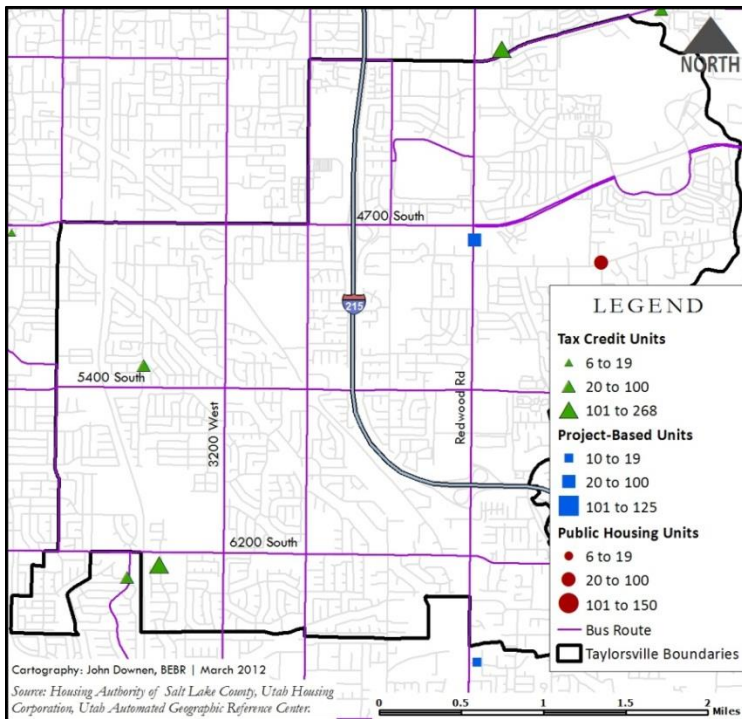


Figure 18
Subsidized Apartment Projects in
Taylorsville, 2011



As displayed in Figure 18, there are only five subsidized apartment projects located in Taylorsville. Two are located just south of 4500 South, in the area heavily concentrated with poor residents. Two others are located west of 3200 West, another area of high concentration of poor residents. The last subsidized apartment project is right on 3900 South, the effective border between West Valley City and Taylorsville. There are no projects in the central part or southeastern corner of the city. Similarly, only two projects are located in, or near, the dense concentration of poor residents in the northeast corner (Figure 13). Though this area is diluted from being a concentrated area of poverty currently, it is a desirable area for these protected classes. It is a suburban area with easy access to public transportation and is within close proximity to the Intermountain Medical Center for both employment and healthcare.

Figure 19
Section 8 Vouchers in Taylorsville, 2011

The use of Section 8 vouchers, as shown in Figure 19, shows little concentration around the subsidized apartment complexes. Surprisingly, there is not a large usage in the area between 4500 South and 5400 South, with the exception of the northeast corner, right next to, if not in, the RCAP in Murray. Nonetheless, the vouchers seem multimodal in that there are many small concentrations of vouchers being used in small areas, with some others spread out around the city. Nonetheless, a majority of the vouchers seem to be used along the borders of the city, with very few being used toward the center and southeast along I-215. This could be a result of the relatively higher priced homes in this area (Figure 37), making it unaffordable, even with vouchers, for the lower income residents of Taylorsville.

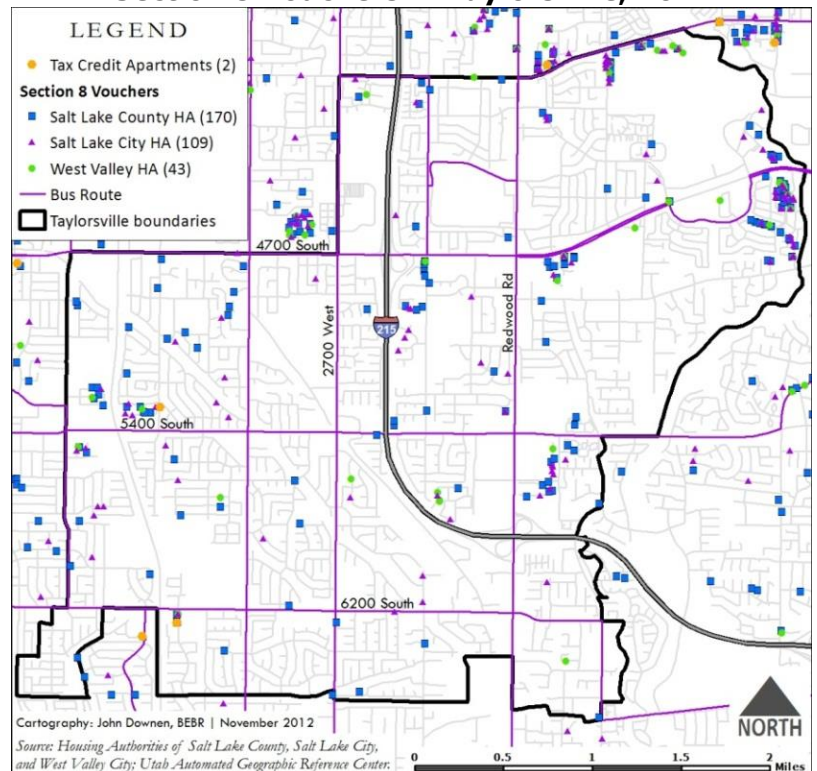


Table 14 displays the number of individuals receiving public assistance in Taylorsville disaggregated by city and zip code. Each count in 2007 and 2012 is a distinct individual living in that zip code receiving assistance from a state program such as food stamps, Temporary Assistance for Needy Families (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. Though the zip code boundaries changed in Taylorsville in 2010, the most accurate measurement of change in individuals on public assistance is at least 4,850 more recipients for no less than a 27 percent change. Both of the zip codes in Taylorsville that were in use in 2007 and 2012 both increased by over 1,200 individuals, with the highest change being in 84123 (which was not affected by the incorporation of 84129), which had a 57 percent increase, 10 percentage points above the county total.

Table 14
Distinct Individuals on Public Assistance, 2007–2012

City	Zip Code	2007 Individuals	2012 Individuals	Absolute Change	Percentage Change
Taylorsville	84123	6,364	9,969	3,605	56.6%
Taylorsville (and Kearns) *	84118	11,812	13,057	1,245	10.5%
Taylorsville*	84129	N/A	5,827	—	—
Taylorsville Totals		18,176	28,853	≥4,850†	≥26.7%†
Salt Lake County		146,699	215,426	68,727	46.8%

* ZCTA 84129 was not used until July 2011 and was derived from parts of 84118, 84119, and 84084.

† Absolute and percentage change totals are based on the change in ZCTAs 84123 and 84118, and therefore the changes are a minimum bound for the actual change in recipients in Taylorsville.

Source: BEBR Calculations from Utah DWS Data

The number of individuals receiving public assistance in 2012 is mapped in Figure 20 by zip code. Each zip code with fewer than ten recipients was suppressed in the data, and each zip code without any residences or missing data are also removed. It should be noted that the zip codes used in the map are based on the total population and use the U.S. Census Bureau’s “zip code tabulation areas” (ZCTAs) which do not exactly correspond to the zip code boundaries used by DWS. Regardless, the general trends of public assistance recipients as a share of a regions population can be seen. When comparing 2007 to 2012, it is important to note, any zip code marked with an asterisk was reshaped, or is a new zip code between 2007 and 2012. Nonetheless, the Taylorsville zip codes tended to have medium to high numbers of public assistance recipients, above the southern and eastern zip codes, yet still well below the numbers in West Valley City and Salt Lake City’s west side. Though Taylorsville’s west-side zip code, 84129, only had 5,827 recipients in 2012, which is closer to the numbers in South Jordan and Sandy, the area covered by 84129 is much smaller, and therefore it can be assumed, the recipients are much more condensed and concentrated in this area than in the southern cities.

Figure 20
Individuals Receiving Public Assistance by Zip Code, 2012

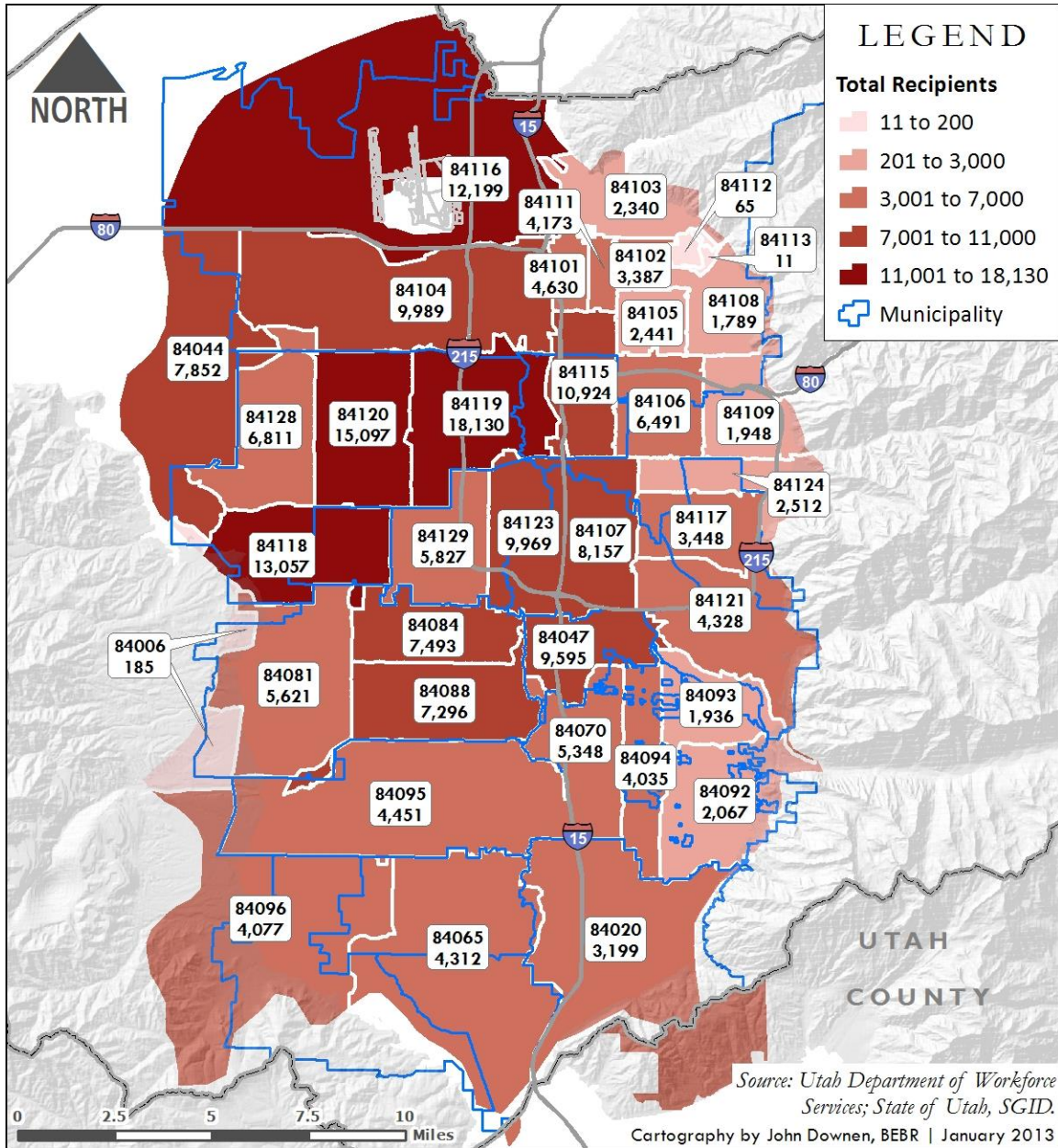


Table 15 uses the same DWS data on public assistance to calculate the number of large family households in 2007 and 2012 on public assistance. A larger family size is classified as a household with five or more individuals living together. Countywide, the number of large families on public assistance increased by about 61 percent, whereas Taylorsville’s easternmost zip code increased by almost 900 families, for a 73 percent increase. Citywide, Taylorsville saw an increase of at least 34 percent and 1,396 individuals. Figure 21 displays the concentrations of these large families by zip code in Salt Lake County. Again, the zip codes in Taylorsville tend to have a higher concentration of large families receiving public assistance, but still less than in West Valley City. However, the concentration in the city of Taylorsville might still be higher than elsewhere due to its relatively small size compared to other zip codes, and still high number of recipients.

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
Taylorsville	84123	1,229	2,127	898	73.1%
Taylorsville (and Kearns)*	84118	2,828	3,326	498	17.6%
Taylorsville*	84129	N/A	1,529	—	—
Taylorsville Totals		4,057	6,982	≥1,396†	≥34.4%†
Salt Lake County		30,473	49,019	18,546	60.9%

* ZCTA 84129 was not used until July 2011 and was derived from parts of 84118, 84119, and 84084.

† Absolute and percentage change totals are based on the change in ZCTAs 84123 and 84118, and therefore the changes are a minimum bound for the actual change in recipients in Taylorsville.

Source: BEBR Calculations from Utah DWS Data

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

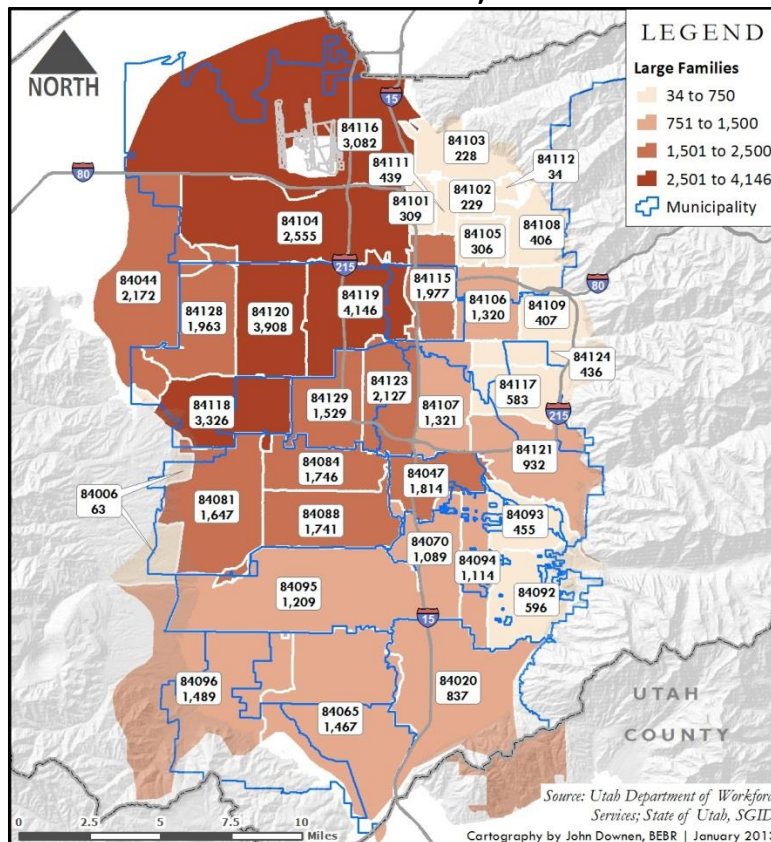


Table 16 shows the number of disabled individuals receiving public assistance in 2007 and 2012. To be considered disabled and on public assistance by DWS standards, each individual must be receiving financial assistance and have a verified condition by the Medical Review Board. The eastern-most zip code 84123, which is shared with western Midvale, saw an increase of 267 disabled individuals for a 29 percent increase. Overall, Taylorsville saw at least a 15 percent increase of over 330 individuals. Figure 22 maps the number of disabled individuals on public assistance in 2012 by zip code in Salt Lake County. The zip codes in Taylorsville remain high in terms of number of recipients, especially considering the relatively small concentrated area they cover.

Table 16
Disabled Individuals on Public Assistance, 2007–2012

City	Zip Code	2007 Disabled	2012 Disabled	Absolute Change	Percentage Change
Taylorsville	84123	935	1,202	267	28.6%
Taylorsville (and Kearns)*	84118	1,209	1,276	67	5.5%
Taylorsville*	84129	N/A	425	—	—
Taylorsville Totals		2144	2903	≥334†	≥15.6%†
Salt Lake County		21,460	25,942	4,482	20.9%

* ZCTA 84129 was not used until July 2011 and was derived from parts of 84118, 84119, and 84084.

† Absolute and percentage change totals are based on the change in ZCTAs 84123 and 84118, and therefore the changes are a minimum bound for the actual change in recipients in Taylorsville.

Source: BEBR Calculations from Utah DWS Data

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

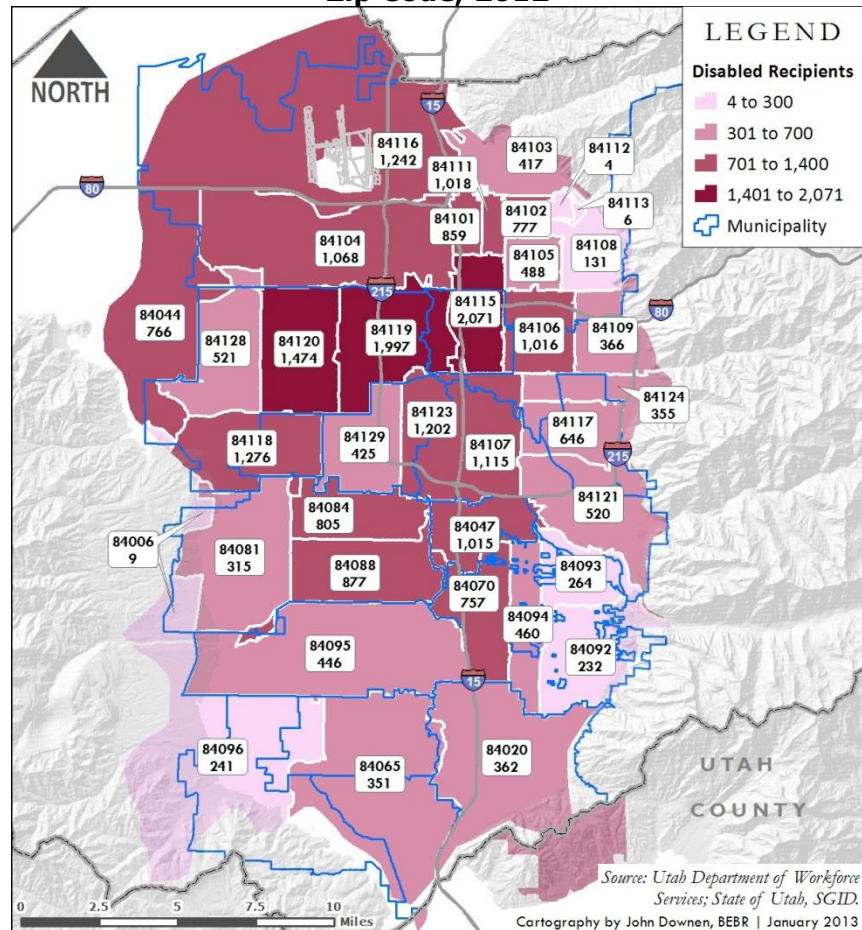


Table 17 uses the DWS data for the number of Hispanic individuals, who received public assistance from the state in 2007 and 2012. Though zip code 84118 shows a decrease in the number of Hispanics receiving public assistance, this may be due to the addition of zip code 84129 post 2007. Regardless, the increase in the number of Hispanic recipients in Taylorsville is at the lower bound of 303 more individuals for a minimum of a 6 percent increase. 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
Taylorsville	84123	1,432	1,772	340	23.7%
Taylorsville (and Kearns)*	84118	3,895	3,858	-37	-0.9%
Taylorsville*	84129	N/A	1,222	—	—
Taylorsville Totals		5,327	6,852	≥303†	≥5.7%†
Salt Lake County		37,911	46,019	8,108	21.4%

* ZCTA 84129 was not used until July 2011 and was derived from parts of 84118, 84119, and 84084.

† Absolute and percentage change totals are based on the change in ZCTAs 84123 and 84118, and therefore the changes are a minimum bound for the actual change in recipients in Taylorsville.

Source: BEBR Calculations from Utah DWS Data

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

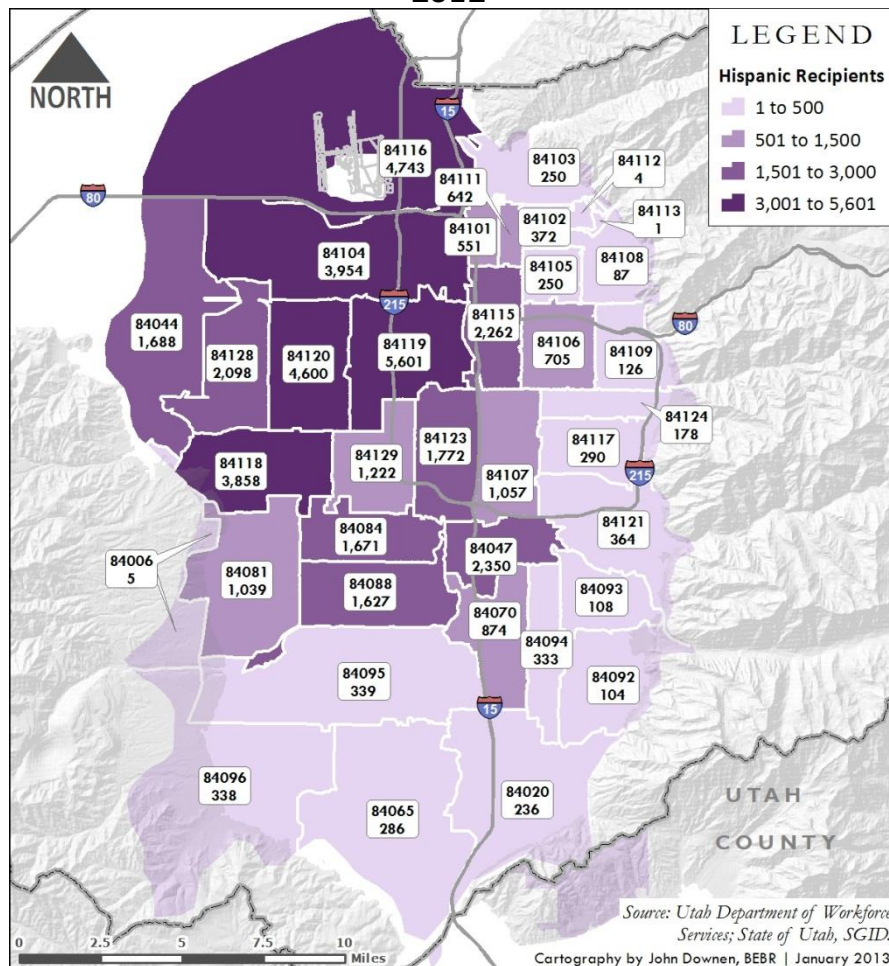
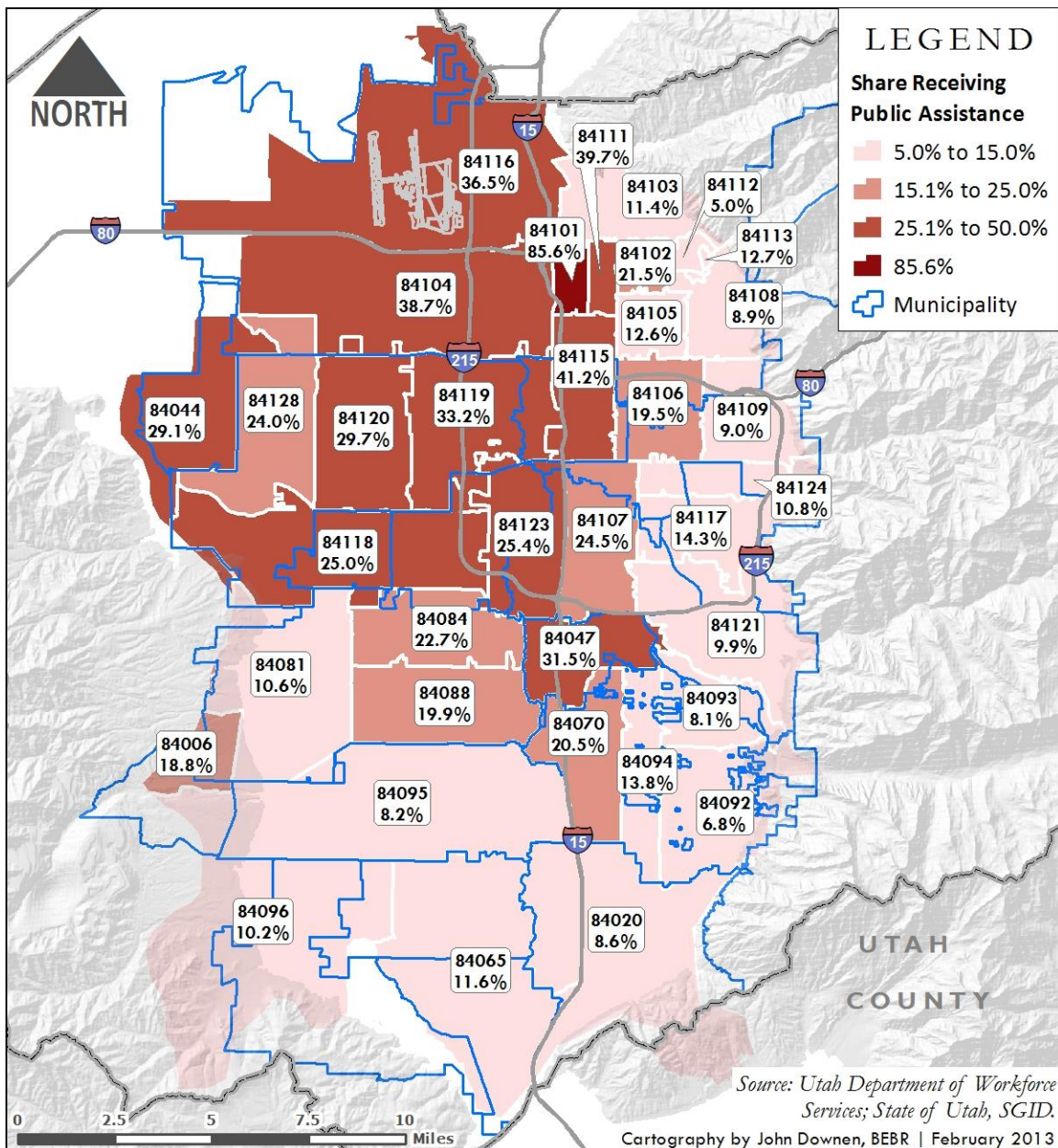


Figure 24 maps the percentage of individuals receiving public assistance in each zip code in Salt Lake County in 2010. Again, though the ZCTAs don't exactly correspond to the zip code boundaries used by DWS the general trend of public assistance recipients as a share of a regions population can be seen. Again, there is a clear difference between the east and west sides of Interstate 15, and even more so the northwestern region and the southeastern region. Taylorsville's zip codes tend to have a mid-range to higher share of the population receiving public assistance. Though in absolute numbers they were closer to the southern zip codes (Figure 20), the concentration of recipients is much more akin to the northwestern zip codes including 84107, 84102 and 84128.

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 Taylorsville. Using the population of each tract within the city boundaries of Taylorsville, they city received an overall opportunity score of 3.3 out of 10, 1.6 points below the county average (Table 18). Though none of the individual indices exceeded the county average, job access in Taylorsville is equal to the county at 5.4. The lowest scoring indices in Taylorsville are school proficiency, a full 1.9 points below the county average and labor market engagement 1.4 points below the county. Both of these could be an indirect result of the fairly high poverty rate in the city of almost 10 percent (Table 12). If residents are not gainfully employed in jobs with livable wages, they are less likely to be engaged in the labor market. Thus, there is even less money generated from taxes going into the public schools in the city. This can then affect the future opportunity of the children from protected classes living in Taylorsville and attending public schools. Similarly, the further west in the city one lives, the fewer transportation options there are, and the more difficult it becomes to remain employed elsewhere in the county, if at all.

Table 18
Weighted, Standardized Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Opportunity
Taylorsville	2.4	5.4	3.6	4.3	4.9	3.3
Salt Lake County	4.3	5.4	5.0	4.9	5.3	4.9

Source: HUD Spreadsheet for Sustainable Communities Grantees

Figure 25
Opportunity Index by Census Tract in Taylorsville

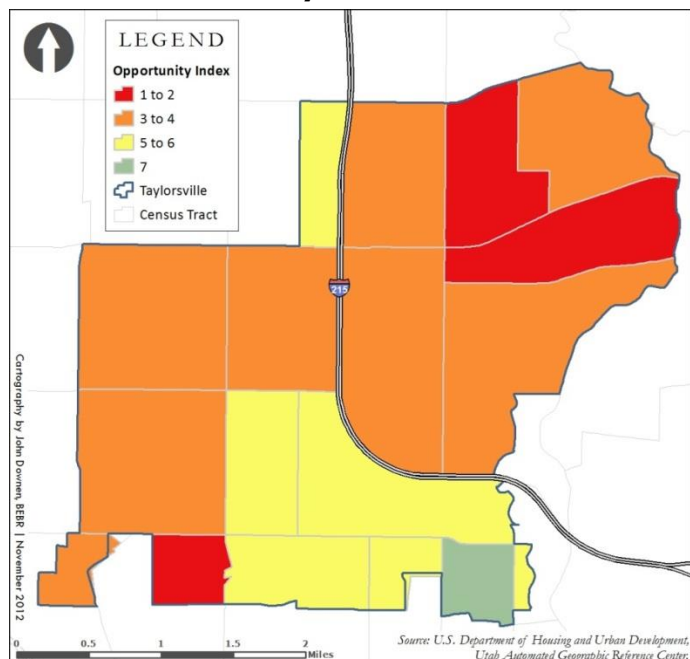
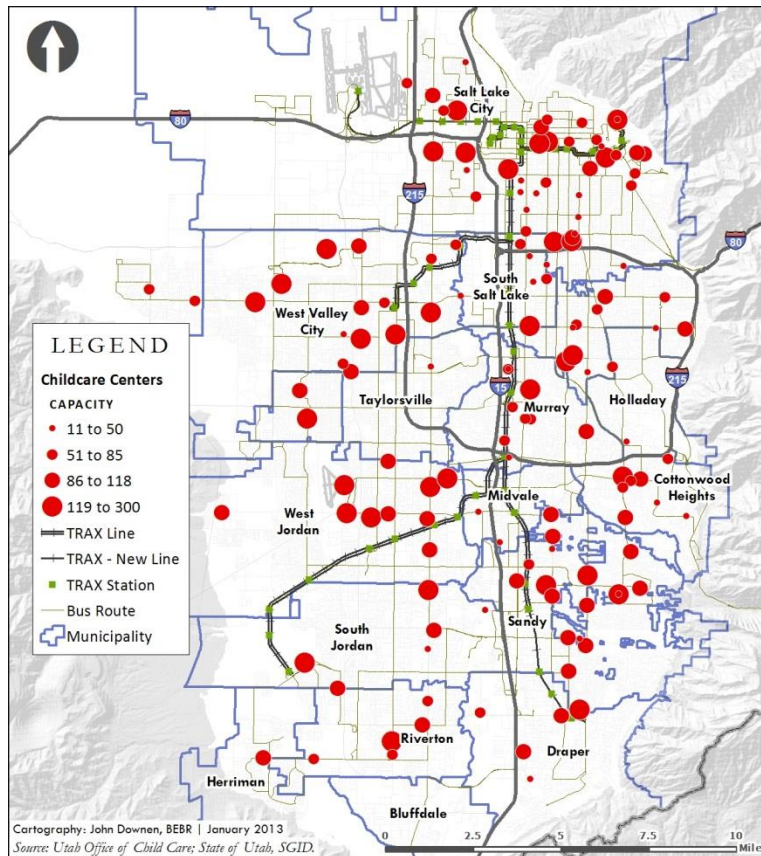


Figure 25 shows each census tract’s HUD opportunity score within the city of Taylorsville. Not surprisingly, the tracts in the northeast part of the city, with high concentrations of poor people (Figure 13), and subsidized housing projects (Figure 15) have low scores of 1 or 2. The same is true for the southwestern census tract with a score of 2, which is also home to a subsidized housing project. The highest-scoring tracts then are in the central, and especially, southeast section of the city. There are a few bus routes through this section of Taylorsville, and low levels of poor residents. This could indicate discrimination or major housing impediments in this area of the city. If the access to opportunity is highest in the southeast corner of Taylorsville, but lower-income, minority or disabled individuals and families are unable to afford to live there, this creates a disproportionate access to opportunity within the city of Taylorsville.

Figure 26 maps the active childcare centers in Salt Lake County by capacity, with licensed families and residential certificates 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. Likewise, the further the distance to childcare, the higher the time commitment, and less time available to work and earn income. 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. This can present an impediment to housing choice for minorities, larger families, and low-income households. As it can be seen in Figure 13, there are almost no childcare facilities in the city of Taylorsville. There is one, low-capacity center along the bus route traveling along Redwood Road, an area that is just west of a heavily poor (Figure 13) and minority-occupied area (Figure 5 and Figure 8). There are however, a few larger-capacity centers along and just outside of the border of the city in West Jordan and West Valley City. As a result, this leaves a large area in the southwest, which has a high concentration of poor residents, without easy access to childcare. As a result, this could affect the opportunity in these tracts (Table 18 and Figure 25) as fewer residents are able to participate in the labor force as they have to remain in the home caring for their children. This is further stressed by the relatively low number of bus routes and public transportation options throughout the city. Even in the higher opportunity areas of Taylorsville, like the southeast tracts, there are no childcare centers, so households would have to travel outside of the city to find the closest facility.

**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 Taylorsville, an index is created as a representation of opportunity with 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/guardians 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, 12 of which are in Taylorsville, and one unranked school (Table 19). The range of the scores is from 3 to 6, with a majority of the schools scoring a 4. Not surprisingly, many of the schools are below the median in the county ranking, many of which are in or close to the bottom quartile of all ranked schools in the county.

**Table 19
Taylorsville School Opportunity**

District	School	County Ranking	Opportunity Index
Granite	Plymouth School	156	3
Granite	Eisenhower Jr High	154	3
Granite	Vista School	152	3
Granite	Arcadia School	144	4
Granite	John C Fremont School	140	4
Granite	Taylorsville High	139	4
Granite	Taylorsville School	138	4
Granite	Fox Hills School	137	4
Granite	Westbrook School	125	4
Granite	Bennion Jr High	11	5
Granite	Bennion School	100	6
Granite	Calvin S. Smith School	96	6
Granite	Fox Hills Magnet School	—	—

Source: BEBR computations from Utah State Office of Education data

The following six figures (Figure 27, Figure 28, Figure 29, Figure 30, Figure 31 and Figure 32) each depict most the elements of the school opportunity index, the exceptions being the addition of free and reduced lunch change from 2005-2011(Figure 28) and the exclusion of class size due to the small changes bewtween schools. Overall, the schools in Taylorsville tend to rank in the middle of the pack when compared to the county, receiving a range of school opportunity scores from 3 to 6. As a result, there does not exist much geographic disparity among the schools in the city. On average, the schools in the southwest portion of the city tend to have fewer minority students and fewer students with limited English proficient parents than the northeast. The highest-ranking schools are also in the southwest corner. However, the differences between the schools are not overly staggering. All Taylorsville schools but three in the central portion of the city are Title I schools. The two schools with the most drastic most drastic increases in free and reduced lunch eligible students, Fremont and Fox Hills, are on opposite ends of the city. As a whole, the city’s geography tends to play a smaller than average role between school opporunities in the city. Rather, the differences seem to be based more heavily on school characteristics rather than location. However, it is still important to note that the concentrations of the poor residents in the city are in the northeast and southwest, rather than along the central strip of the city (Figure 13). Though the Granite School District is a choice district, students are likely attending the schools closest to them as parents are responsible for their own childrens transportation. Thus, the schools in the central and southeast portion of the city are still relatively out of reach from many of the protected classes living in the city.

Figure 27
Free/Reduced Lunch Eligibility in
Taylorsville, 2011

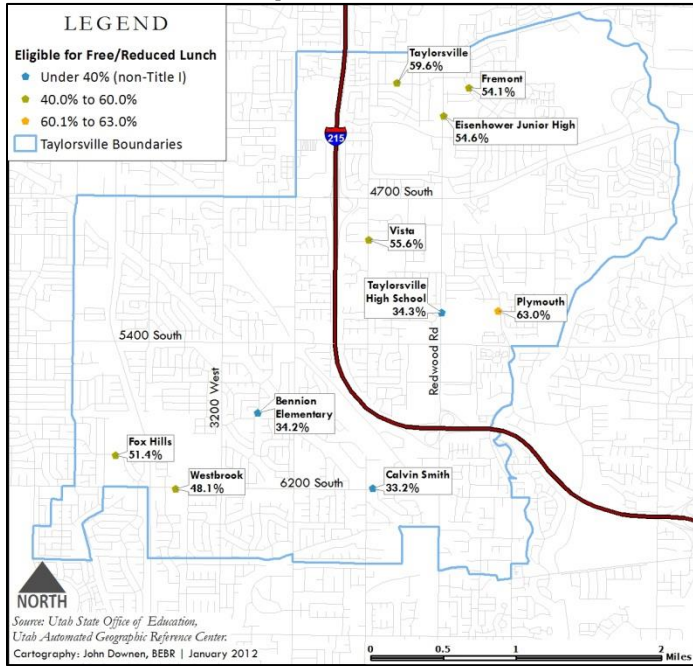


Figure 28
Free/Reduced Lunch Eligibility Change in
Taylorsville, 2005–2011

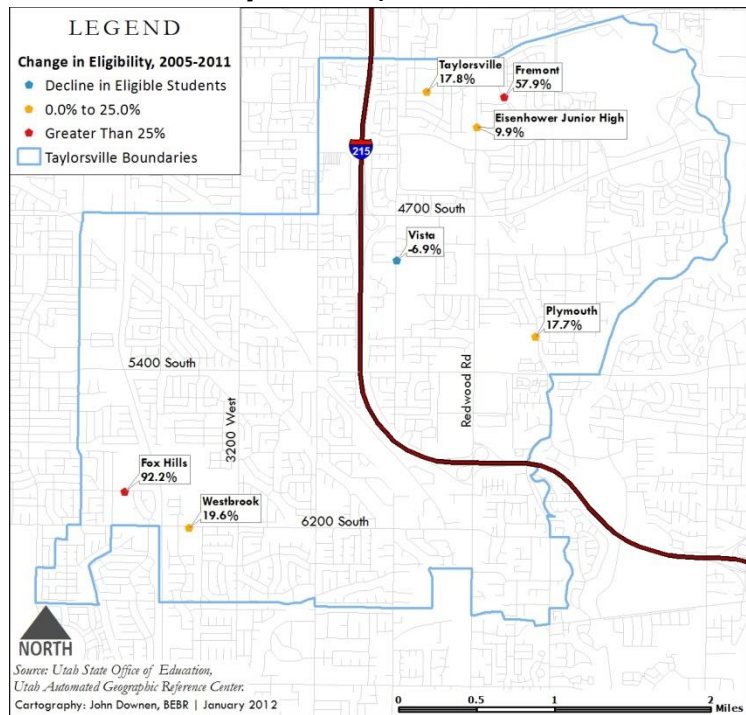


Figure 29
Share of Students Proficient in Language Arts in Taylorsville Public Schools, 2011

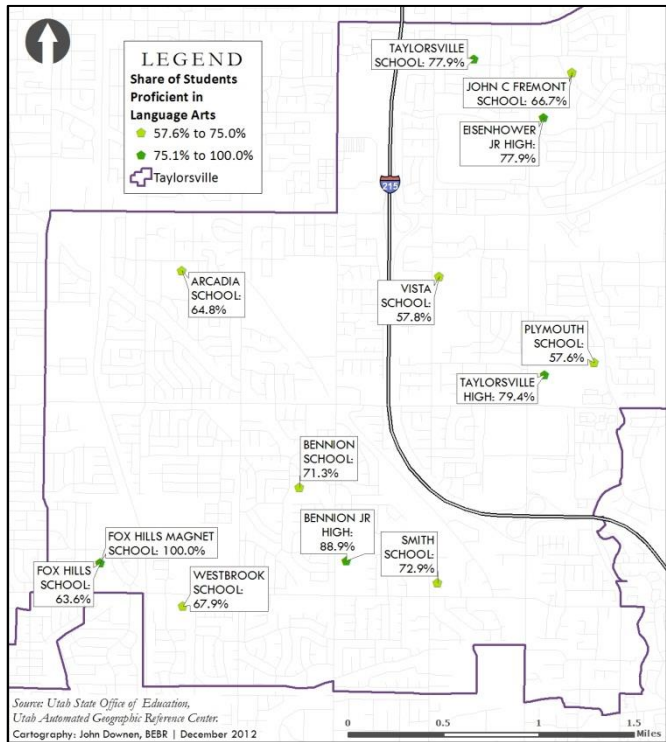


Figure 30
Share of Students Proficient in Science in Taylorsville Public Schools, 2011

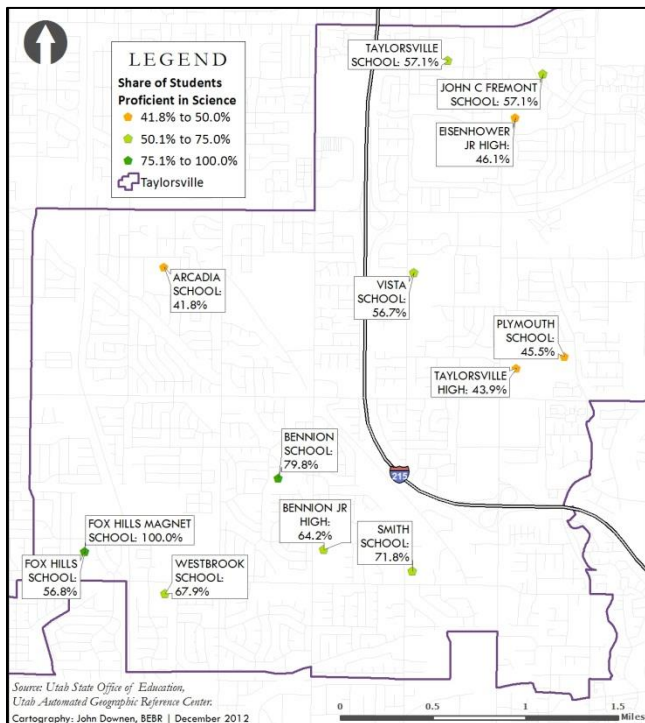


Figure 31
Minority Share of Enrollment in Public Schools in Taylorsville, 2011

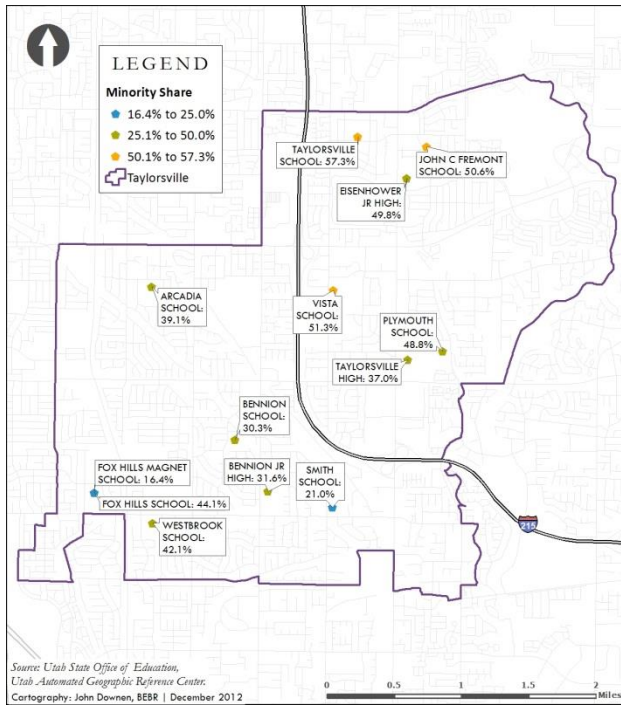
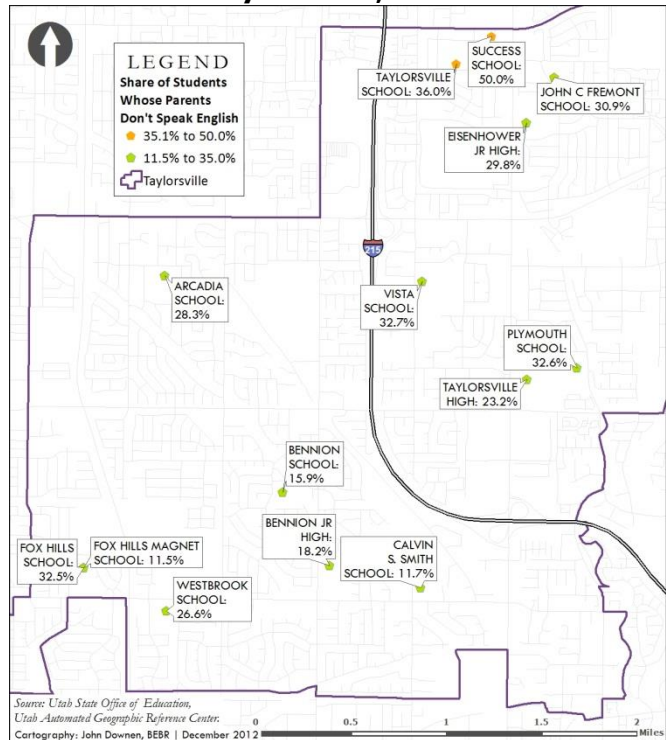


Figure 32
Share of Students with Parents of Limited English Proficiency in Taylorsville, 2010



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 using an option for multi-racial, thus creating a distinct count per student. Allowing each student to only be classified by one race/ethnic category eliminates the issue of double counting individual students who identify as more than one distinct race. This allows for a unique analysis of racial and ethnic makeup of public schools in Utah. Similarly, the number of minority students enrolled in public schools can be used as a proxy for estimating the diversity of families residing in each city. Table 20 shows the total number of students enrolled at each school in the three cities by race/ethnicity as well as the city's total.

Table 20
Enrollment Percentage by Race in Public Schools, 2011

School	Minority	African Am or Black	American Indian/ Alaskan Native	Asian	Hispanic/ Latino	Multi- Race	Pacific Islander
Fox Hills Magnet School	16.4%	1.2%	0.0%	10.9%	2.4%	1.2%	0.6%
Calvin S. Smith School	21.0%	2.0%	0.0%	4.4%	12.1%	0.0%	2.6%
Aennion School	30.3%	1.5%	1.2%	3.0%	19.2%	0.1%	5.3%
Bennion Jr High	31.6%	2.1%	0.8%	4.7%	19.8%	0.2%	4.0%
Taylorville High	37.0%	2.7%	1.8%	5.1%	24.0%	0.4%	3.0%
Arcadia School	39.1%	1.2%	1.8%	3.2%	28.5%	0.2%	4.3%
Fox hills School	44.1%	2.6%	1.3%	2.9%	33.9%	0.1%	3.2%
Plymouth School	48.8%	6.3%	0.8%	3.2%	35.8%	0.5%	2.1%
Eisenhoiwer Jr High	49.8%	3.2%	1.9%	6.1%	31.9%	1.8%	5.0%
John C. Freemont School	50.6%	5.4%	3.0%	9.3%	27.7%	0.0%	5.3%
Vista School	51.3%	2.6%	1.4%	3.9%	38.6%	0.0%	4.9%
Taylorville School	57.3%	5.7%	2.0%	7.7%	37.9%	0.7%	3.4%
Taylorville Totals	40.5%	3.0%	1.4%	5.0%	26.9%	0.4%	3.8%

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 ethnicity enrollments in Salt Lake County public schools. The data came from the Superintendent's Annual Report for each respective year, and were then matched based on school name, district and location. From there, the data was 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 datasets from each year are not organized or collected in the exact same manner, however 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.

Taylorville is a suburban city in Salt Lake County located along Interstate 15 just southeast of West Valley City. In the city, there are nine elementary schools, two middles and one high school. Overall, the city decreased by 40 students from 2007 to 2011. However, the total minority enrollments in the city increased by 584 students. This equates to a decrease of 624 non-Hispanic white enrollments in Taylorville public schools. While a few schools did increase their enrollments of non-Hispanic white students, the increases are quite small compared to the schools with large decreases.

Like many of the other cities in the county, a vast majority of schools saw an increase in Asian and Hispanic students, as well as black and American Indian students. The absolute numbers of enrollment changes for each school level are shown in Figure 33, with each ethnic category disaggregated. Here the gain in total ethnic minorities is shown to be concentrated in the elementary schools, followed by the middle and high schools. Across all three levels the non-Hispanic white student enrollment decreased by larger amounts in each successive level. This indicates a shift in the demographics of school aged children in Taylorsville. Though the increase in minority enrollments in high schools is large yet, it can be presumed they will increase as the elementary students age and graduate into high school.

Figure 33
Total Minority Enrollment Changes, 2007–2011

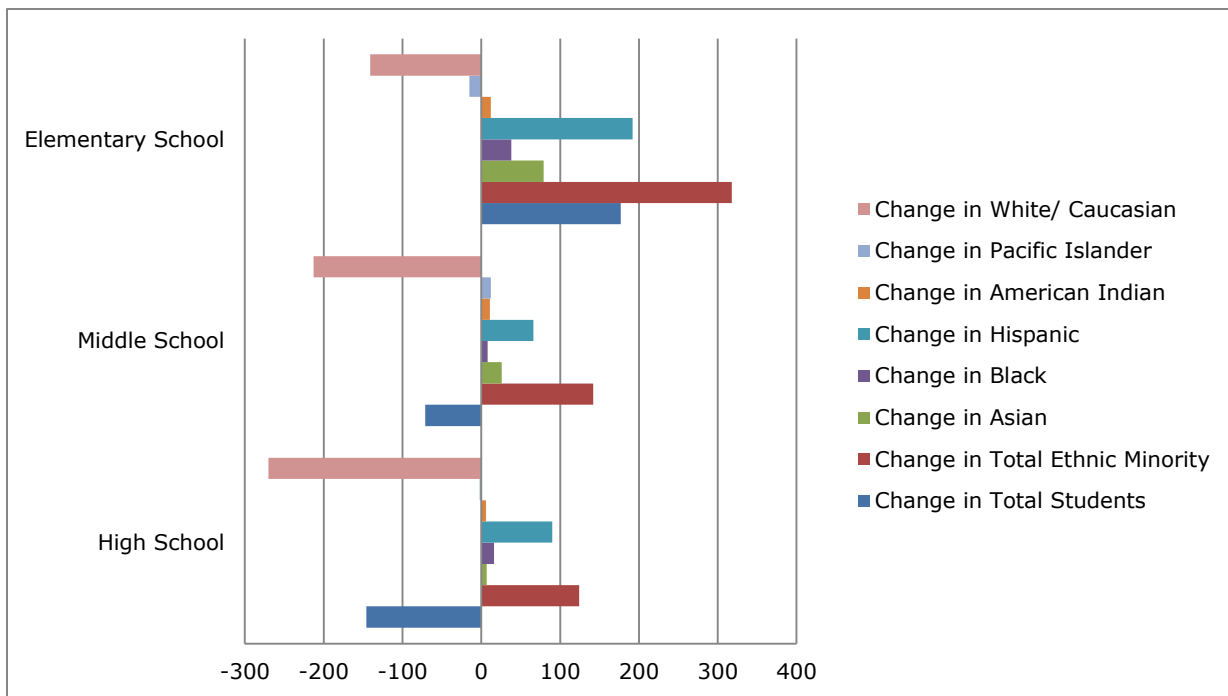
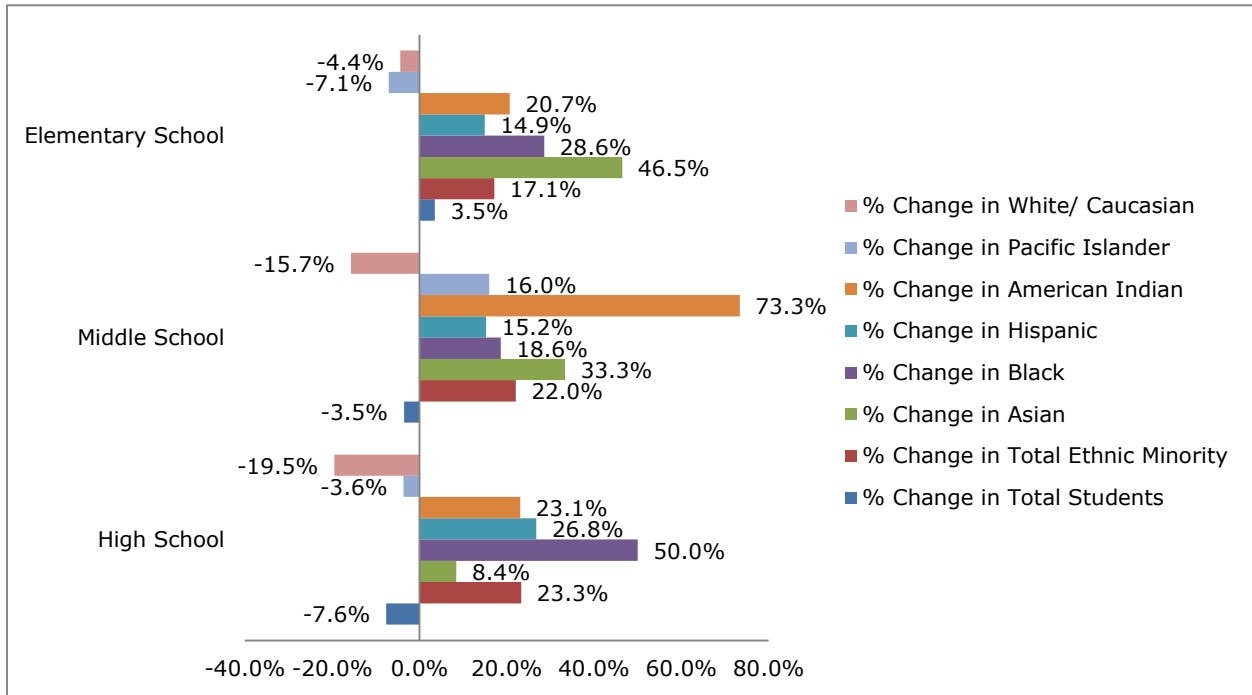


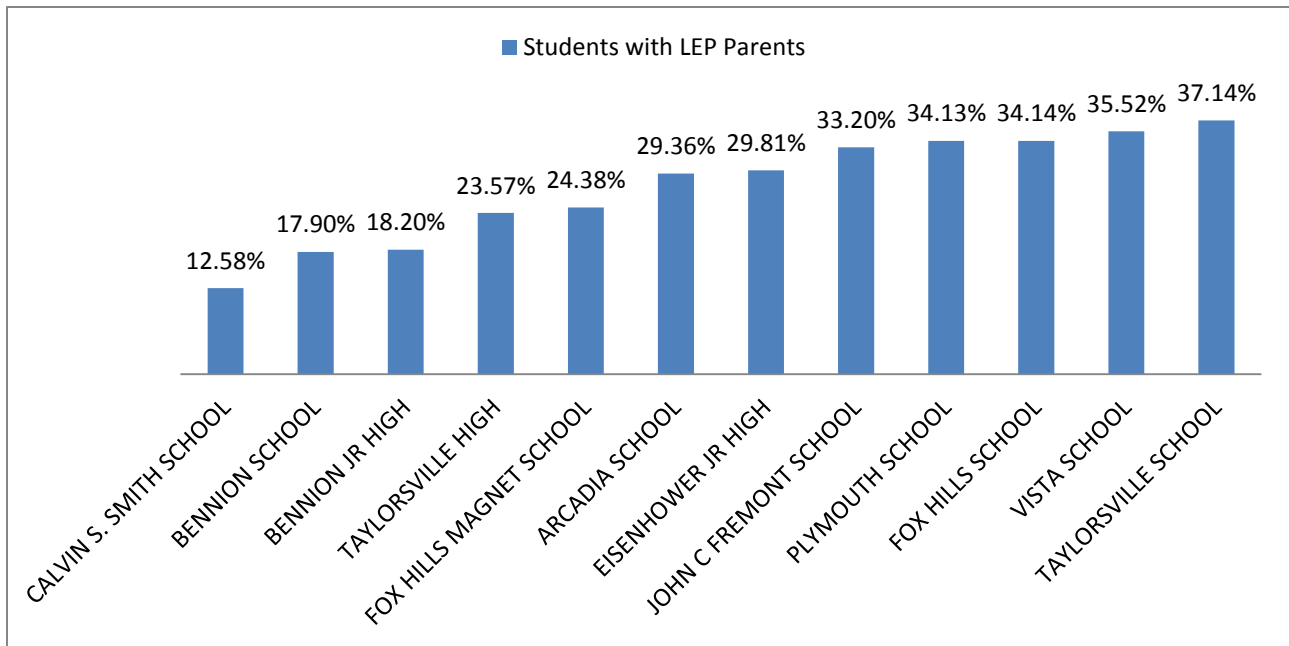
Figure 34 uses the displays the average percentage change in each minority category for elementary, middle and high school in Taylorsville. One of the most notable results is the roughly 20 percent decreased in non-Hispanic white students in high schools, as compared to a 23 percent increase in minority students. Across all school levels the largest percent increases were among Asian, American Indian, and black students. However, due to their small numbers, the largest absolute increase was among Hispanic students. It is also interesting to note that the total number of students actually decreased in middle and high schools by 3.5 percent and 7.6 percent, respectively.

Figure 34
Minority Enrollment Percentage Change, 2007–2011



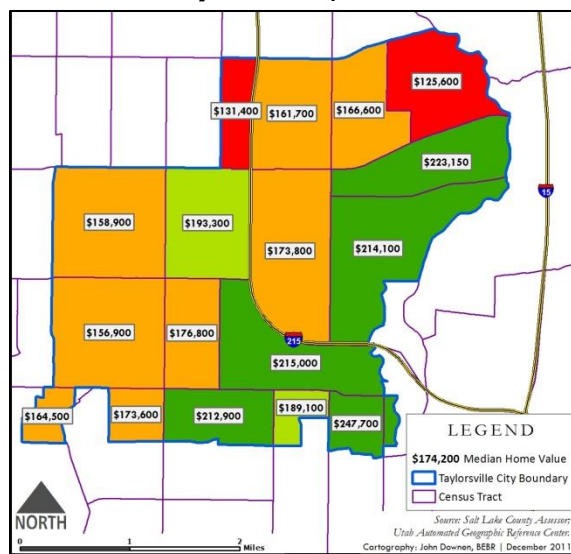
In accordance with Title VI of the Civil Rights Act of 1964, HUD recognizes persons who, as a result of national origin, do not speak English as their primary language and have a limited ability to read, write, or understand the language. As the major metropolitan center of the state, Salt Lake County 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 numbers of LEP households. There are 12 public schools considered part of the city of Taylorsville including nine elementary schools, two junior highs and one high school. The percentages of students reporting LEP parents is in a higher range than the southern cities in the county, ranging from 12.6 percent of students with LEP parents/guardians at Calvin S. Smith School to as high as 37.1 percent at Taylorsville Elementary School. The rest of the range of the schools can be seen in Figure 35.

Figure 35
Percent of Students with LEP Parents, 2010



The following two maps depict home values in Taylorsville, where Figure 36 depicts the median home value by tract, and Figure 37 depicts the assessed value of detached single family homes from 2011. As it can be seen between the two maps, the highest-valued homes are in the southeastern and eastern tracts in the city, and the lowest-valued homes are in the northern and western tracts. Overall, the home prices range from under \$150,000 to over \$400,000. However, the majority of the home prices are on the lower end of the spectrum with most of the homes being under \$250,000.

Figure 36
Median Home Value by Tract in Taylorsville, 2011

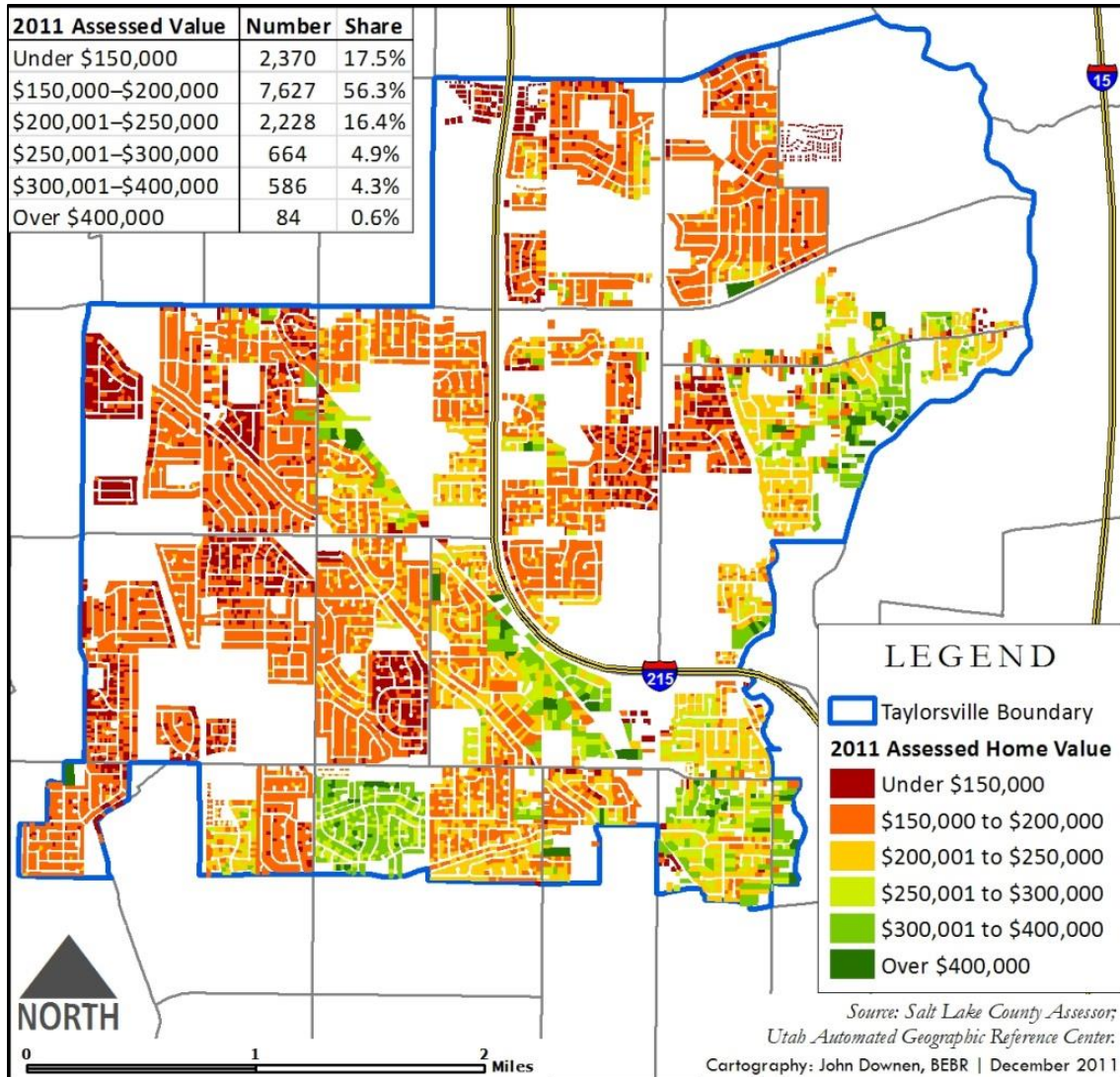


Red and orange tracts median value less than city

The largest concentration of highly valued homes tend to be along the Jordan canal, and in the south of 6200 South, just west of the Murray Parkway Golf Course, and between 2700 West and 3200 West. Not surprisingly, this area also has the lowest concentration of poor residents (Figure 13). There is also a concentration farther north just west of Germania Park on the Murray border. However, this area is just south and east of a large collection of low assessed home values. The concentrations of low-valued homes tend to be along Redwood Road and in the southwest corner below the Utah and Salt Lake Canal Trail. However, one surprising area is the east-central tracts closer to the northeast corner and Murray border. Even though these home values tend to average higher than other areas of the city, there is a large concentration of poor residents and even Section 8 voucher holders (Figure 19). This could indicate a desire for households of all income levels and races to live in this area. Though it ranks

low on HUD’s opportunity index (Figure 25), this centrally located area is close to many transportation options as well as an employment and healthcare center, the Intermountain Medical Center in Murray.

Figure 37
Assessed Value of Detached Single Family Homes in Taylorsville, 2011



Foreclosed homes not only have a negative effect on the residents who lost their homes, but can also negatively affect neighboring housing and real estate values in the area. Table 21 estimates the percentage of the owned housing stock that was foreclosed on in the last few years for Salt Lake County. The calculations use total foreclosures between 2008 and 2012 from the Wasatch Regional Front Multiple Listing Service, and the total owned homes from the 2010 U.S. Census as the best approximation of the total housing stock in a zip code. The city total, including the area covered by both zip codes in Taylorsville yields an approximate 2.5 percent of the housing stock in foreclosure. This is just above the county aggregate level of about 2.3 percent. However, the west-side zip code,

shared with Kearns has a much higher rate than the eastern zip code shared with Murray by about 2 percentage points.

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

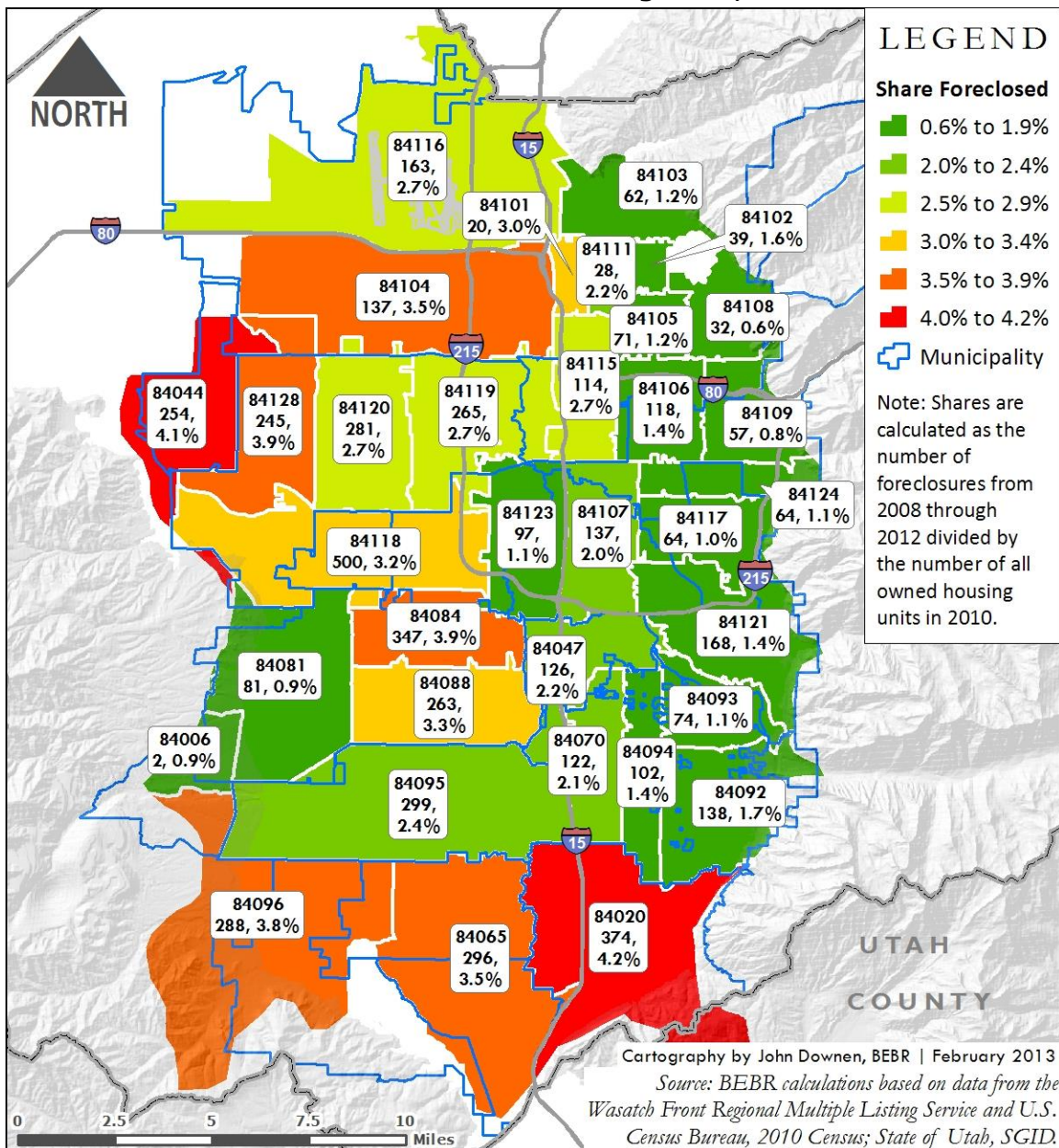
City	Zip Code Tabulation Area	Total Owned Units	Total Foreclosures for 2010 ZCTA (2008-2012)	Share of Foreclosed Homes
Bluffdale/Riverton	84065	8534	296	3.47%
Cottonwood Heights (and Big Cottonwood)	84121	11692	168	1.44%
Draper	84020	8852	374	4.23%
Herriman	84096	7597	288	3.79%
Holladay	84117	6588	64	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 38 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, the two zip codes in Taylorsville have a high variance in home foreclosure rates. Zip code 84123, which is split between Taylorsville and Murray, has one of the lowest rates in the county, more akin to the easternmost zip codes in the county, whereas 84118 is above a three percent foreclosure rate, more like the other northwestern zip codes.

Figure 38
Share of Foreclosed Owned Housing Units, 2008–2012



Lending Practices

Approval/ Denial Rates (Figure 39)

- The non-Hispanic white mortgage approval rate steadily increased from 69 percent in 2006 to 77 percent in 2010.
- While the Hispanic applicants nearly closed the approval rate gap in 2011, the conventional loan approval rate gap between the two groups has maintained at levels above 20 percentage points from 2006 to 2011.
- The share of conventional loans skyrocketed from below 10 percent in 2006 to over 70 percent in 2009. Despite this dramatic change in loan composition, the conventional loan approval rates for whites did not deviate greatly from the overall approval rates.

High-Interest Loans (Figure 40)

- The overall percentage of high-interest loans given to Hispanic/Latino approved applicants from 2006 to 2011 was 36 percent—more than 2.5 times the rate for white applicants.
- The gap between the percent of high-interest loans given to Hispanics and whites does not close even at the highest income levels.

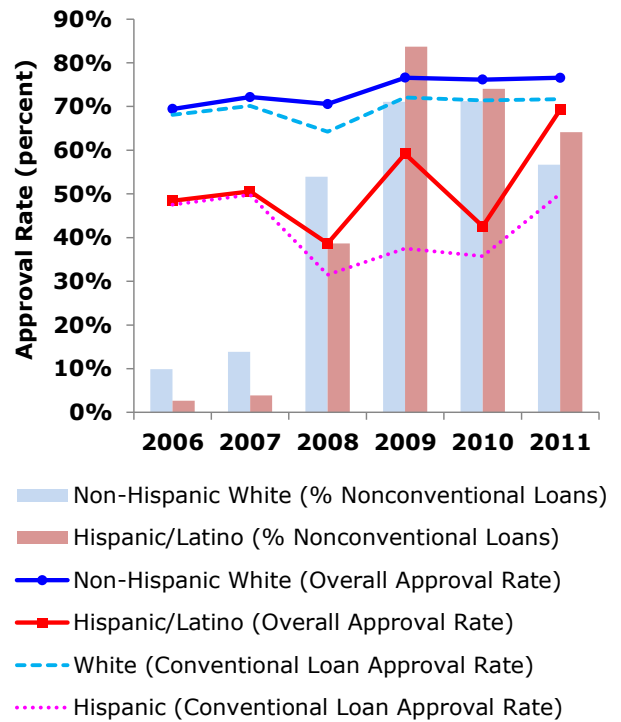
Neighborhood Selection (Figure 44)

- Both groups experienced a drop in the share of Taylorsville applications in 2008 for properties in the central neighborhoods, which have minority shares of owner-occupied households below 25 percent (Figure 4).
- While 36 percent of white applicants selected central neighborhoods from 2009 to 2011, only 14.5 percent of Hispanic applicants chose this area.

Applicant Income & Loan Amount (Figure 43)

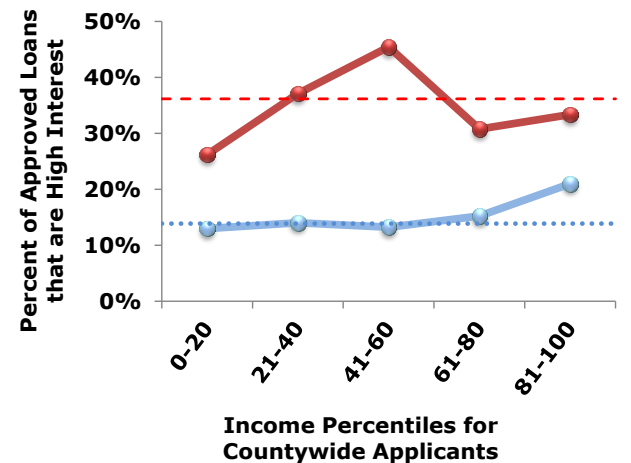
- The reported applicant median incomes for both groups increased comparably from roughly \$120,000 to \$180,000 during the 2006-2008 period.
- The median loan amount for Hispanic applicants fell to \$120,000 in 2011, while the white median loan amount decreased slightly less to \$135,000.

Figure 39
Approval Rates
(Total and Conventional Loans)
with Loan Type Composition in
Taylorsville, 2006–2011



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

Figure 40
Percent of High-Interest Loans
by Income Level in
Taylorsville, 2006–2011

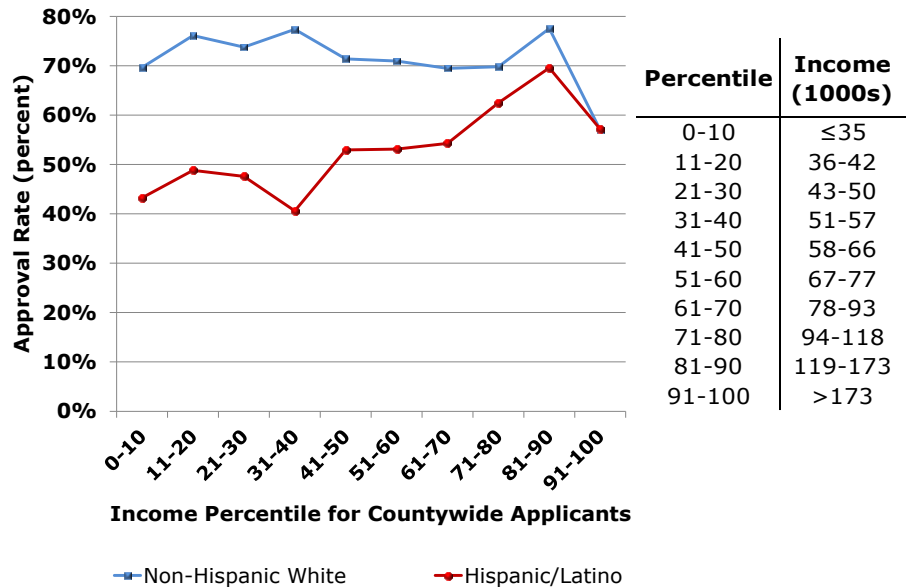


Source: HMDA LAR Raw Data by MSA (2006-2011)

The income percentiles were determined from the entire Salt Lake County HMDA dataset from 2006-2011. Please refer to Figure 41 on page 50 for the corresponding income levels in nominal amounts.

The disparities in mortgage approval rates between non-Hispanic white and Hispanic/Latino applicants cannot be explained by differences in income distributions alone. Figure 41 shows the approval rates by income levels. The percentiles shown on the horizontal axis represent nominal dollars that are constant across both groups, since these percentiles were determined from the entire Salt Lake County Home Mortgage Disclosure Act (HMDA) 2006–2011 dataset. The corresponding income levels for each income decile can be found on the table in Figure 41.

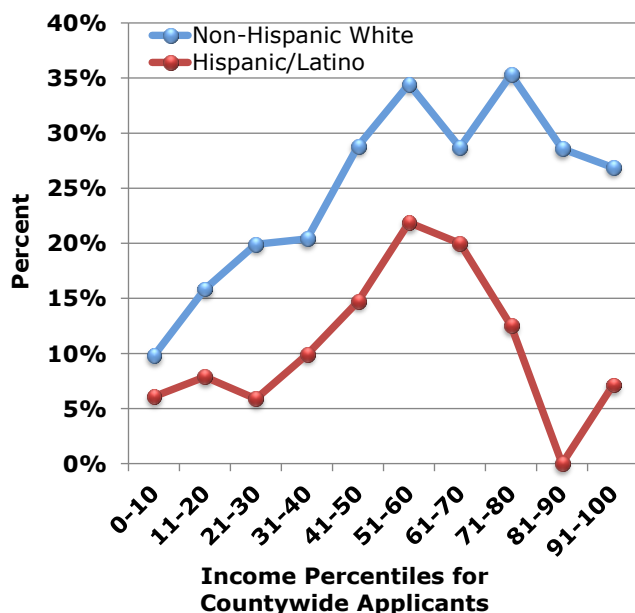
Figure 41
Approval Rates by Income Level and Race/Ethnicity in Taylorsville, 2006-2011



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

Note: The percentiles are determined from the reported incomes of all applicants in the entire Salt Lake County HMDA dataset from 2006 to 2011. The table above shows the correspondence between the percentiles and the income in nominal dollars.

Figure 42
Percent of Applications for Properties in Central Neighborhoods in Taylorsville, 2006–2011

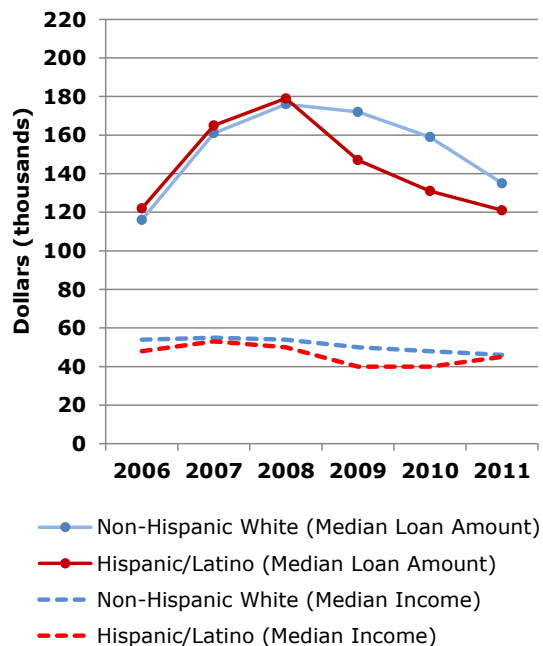


Source: HMDA LAR Raw Data by MSA (2006-2011)

For nearly all income levels, the overall 2006–2011 approval rate for non-Hispanic whites hovered near or above 70 percent. On the other hand, the Hispanic/Latino approval rates increased from 43 percent for those at the lowest income level (less than \$35,000/year) to nearly 70 percent for those earning between \$119,000 and \$173,000 annually. The approval rate gap closes between both groups at the highest income level (greater than \$173,000/year) but for an anomalous reason due to the low number of applicants at this income bracket. Only 2.2 percent of the Taylorsville applicant pool from 2006 to 2011 for the two groups was at this income bracket. Thus, the relatively low approval rate of 57 percent could partly be due to the smaller applicant size at this income level. Nonetheless, for all the other income levels, the pattern is apparent; Hispanics experience increasingly higher approval rates with higher incomes, while non-

Hispanic white applicants have consistently high outcomes regardless of income.

Figure 43
Median Loan Amount and Income of Approved Applicants in Taylorsville, 2006–2011



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

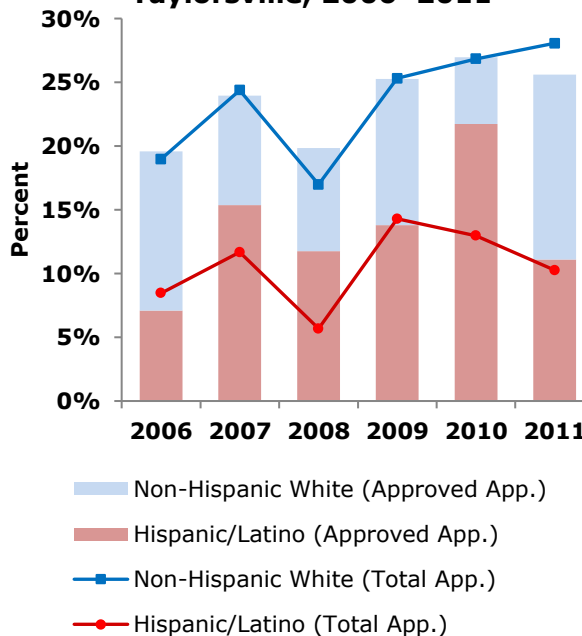
their white counterparts by \$10,000 in 2009, but the gap between the two groups closed in 2011. Similarly, the median loan amount gap between the two groups nearly closed in 2011. While the median loan amount increased very comparably between both groups from 2006 to 2008, Hispanic applicants saw an 18 percent decline in the median loan amount from 2008 to 2009—compared to only a 2.3 percent decrease for white applicants. The gap nearly closed due to rapidly larger decreases in the white median loan amount as the Hispanic median loan amount decreased at a slower rate.

Figure 44 shows the neighborhood selection effect from 2006 to 2011 for both groups by total applications and approved applications. Notably, the percent of applicants in both groups selecting the central neighborhoods decreased in 2008. However, the share of white applicants selecting central neighborhoods increased from 17

Figure 42 shows that the percent of applicants selecting properties in the central neighborhoods in Taylorsville. The central neighborhoods include all census tracts west of I-215, except for the two westernmost census tracts as shown in Figure 4 on page 13. All the centrally located census tracts in Taylorsville have minority shares below 25 percent, whereas many census tracts east of I-215 and in the westernmost parts of Taylorsville have minority shares over 30 percent. From the lowest income level to the 60th percentile (\$77,000/year), the share of Hispanic applicants selecting central neighborhoods increased from 6 percent to nearly 22 percent. Similarly, for white applicants, the share increased from 10 percent at the lowest income bracket to 34 percent at the 60th income percentile. Some volatility occurs for income levels above the 60th percentile given the relatively smaller applicant sizes with reported incomes at these levels. Nonetheless, for all income levels, white applicants selected central neighborhoods at a higher rate than Hispanic applicants.

As shown in Figure 43, the Hispanic/Latino reported median applicant income has trailed behind that of

Figure 44
Percent of Total/Approved Applications for Properties in Central Neighborhoods in Taylorsville, 2006–2011



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

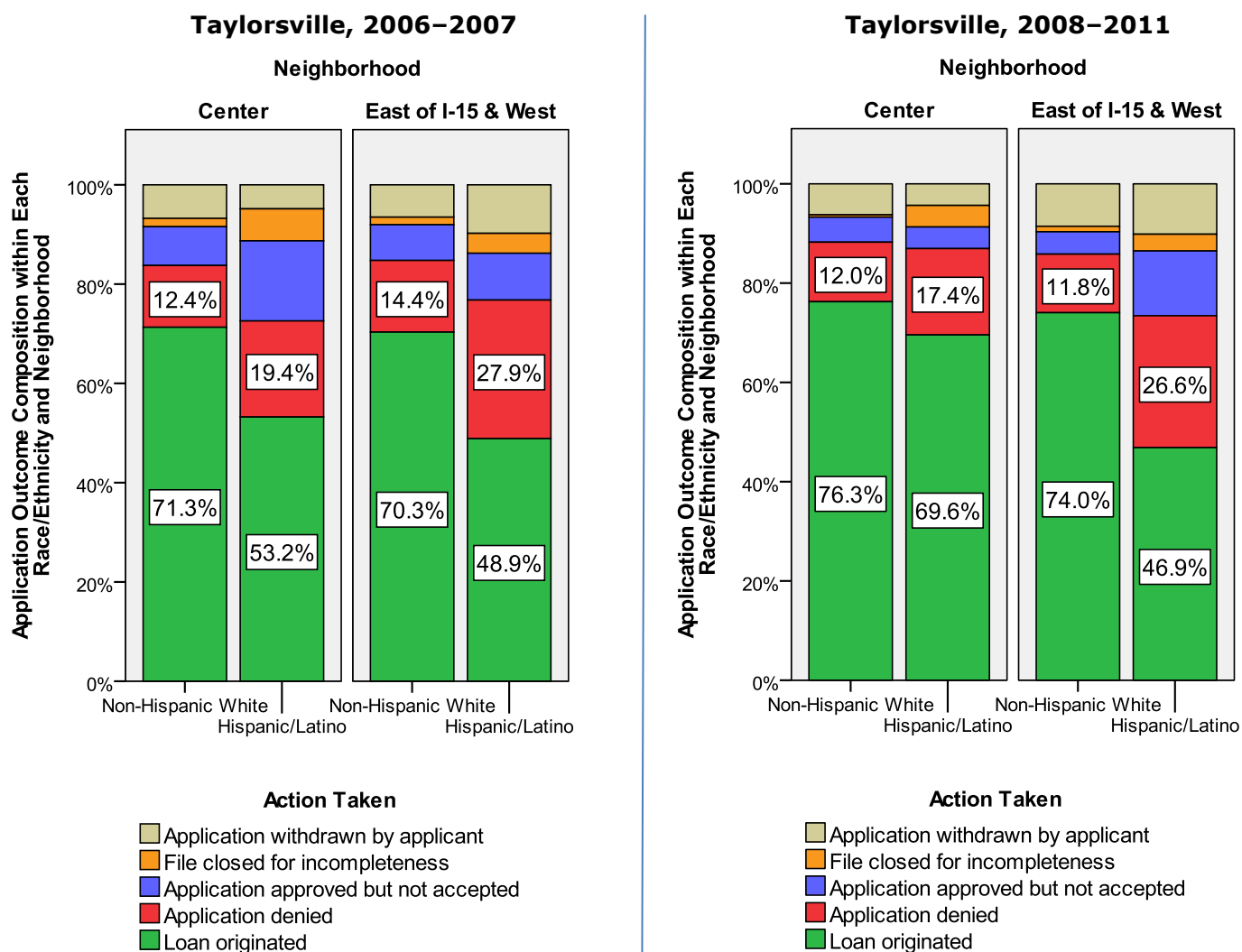
percent in 2008 to over 28 percent in 2011. Meanwhile, the share of Hispanic applicants decreased from 14 percent in 2009 to 10 percent in 2011. In many cases, the approval process in fact decreased the neighborhood selection gap, since central neighborhood applications have a disproportionately large share of total approvals among Hispanic applicants. For instance, in 2010, while only 13 percent of Taylorsville applications among Hispanics were for properties in central neighborhoods, nearly 22 percent of Hispanic approved loans were for properties in these areas.

This disproportionately large Hispanic share of approvals for properties in Taylorsville’s central neighborhoods (Figure 44) is also reflected in the application outcomes across neighborhoods by race/ethnicity as shown in Figure 45. The left-hand panel shows the overall application outcomes during the housing boom from 2006 to 2007. The right-hand panel shows the application outcomes during the housing bust from 2008 to 2011. Each panel disaggregates the application outcomes by neighborhood (based on minority share of census tracts) and race/ethnicity.

Notice that non-Hispanic white approval rates have maintained at levels above 70 percent in all neighborhoods in Taylorsville and both housing periods. On the other hand, for Hispanic/Latino

Figure 45

Mortgage Application Outcomes by Race/Ethnicity and Neighborhood, and Housing Period

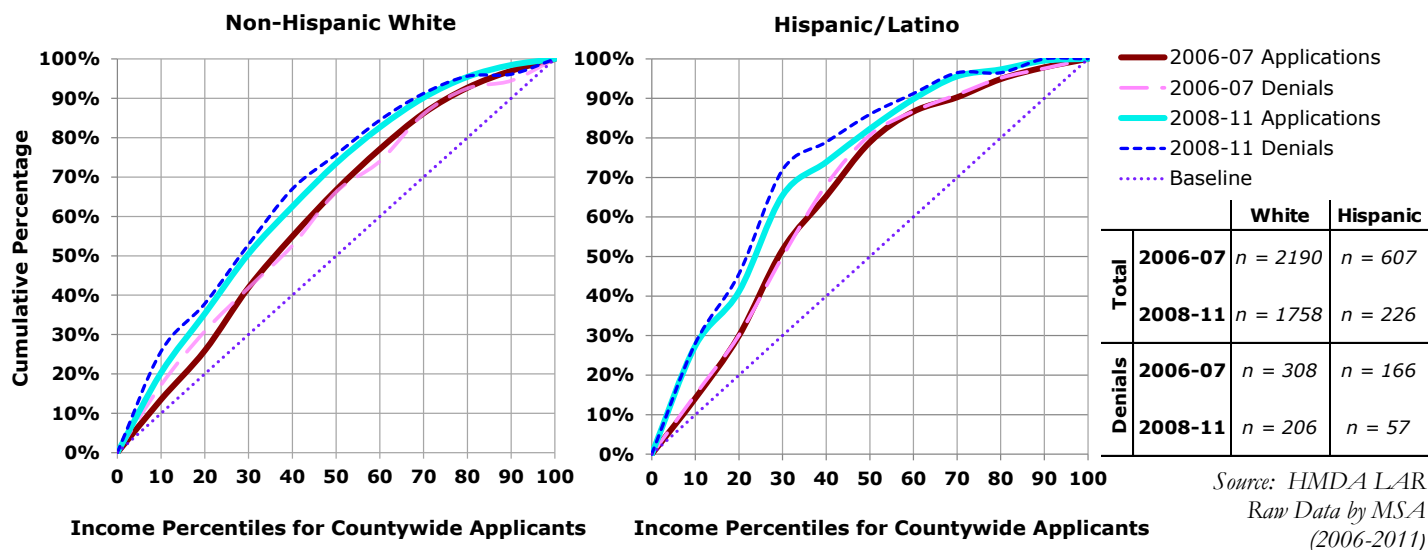


Source: HMDA LAR Raw Data by MSA (2006-07)

Source: HMDA LAR Raw Data by MSA (2008-11)

applicants, the approval rates from 2006 to 2007 were roughly 20 percentage points lower than those of non-Hispanic whites. Interestingly, the Hispanic mortgage approval rates in central neighborhoods increased from 53 percent during the housing boom peak to nearly 70 percent during the subsequent housing bust. However, note that less than 10 percent of the total Hispanic applicant pool from 2006 to 2011 selected properties in central neighborhoods. Thus, for most Hispanics, who selected neighborhoods east of I-215 and in the westernmost census tracts, mortgage approval rates have not risen after the housing boom peak.

Figure 46
Cumulative Distribution of Applications and Denials across Income Levels by Race/Ethnicity in Taylorsville, 2006–2011



The income percentiles were determined from the all applicants with reported incomes in the Salt Lake County HMDA dataset from 2006-2011. Thus, the income percentiles represent constant income levels for both groups. Please refer to Figure 41 on page 50 for the corresponding income levels in nominal dollar amounts.

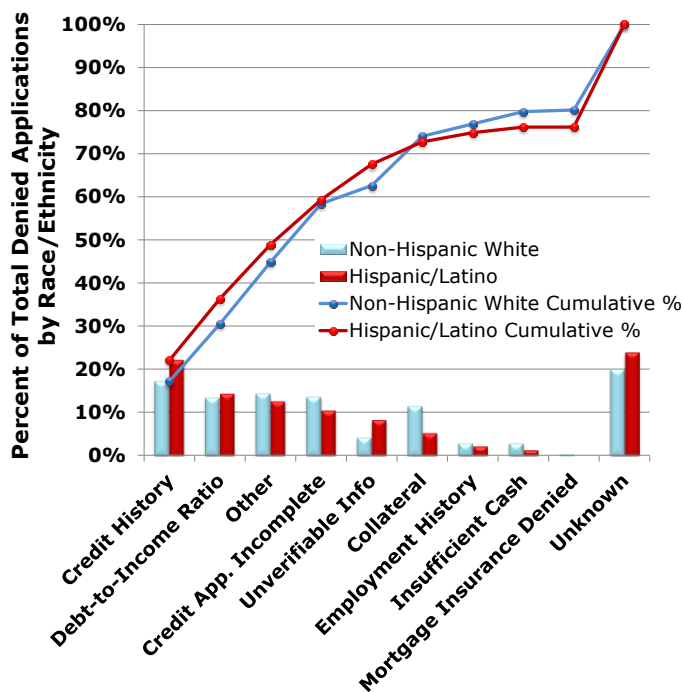
The disparities in application outcomes across racial and ethnic groups also need to be examined on the basis of income distributions. Figure 46 shows the cumulative percentage of total applications and denials across income levels by race/ethnicity and housing periods. The purple dotted line is the baseline, meaning that curves that approach the shape of this baseline have distributions similar to the overall reported income distribution of all applications in Salt Lake County in the HMDA dataset from 2006 to 2011. Cumulative application distributions for a subpopulation above the baseline suggest that this group has more applicants in the lower income deciles compared to the entire 2006-2011 Salt Lake County HMDA dataset. Likewise, cumulative application distributions below the baseline mean that the group has more applicants in higher income deciles.

The two panels in Figure 46 each overlay the cumulative application distributions (solid lines) with the corresponding cumulative denial distributions (dashed lines) for the two housing periods. For both non-Hispanic white and Hispanic/Latino applicants, the distributions have skewed more to the lower income levels after the housing boom. During the housing boom from 2006 to 2007, the cumulative denial distributions for both groups did not deviate significantly from the cumulative application distributions. This means that applicants were not disproportionately denied mortgage loans on the sole basis of income. Thus, the higher denial rates among Hispanic/Latino applicants cannot

be explained simply in terms of income disparities across racial and ethnic groups. Additional information such as credit history would need to be investigated in order to understand the approval and denial rate gaps.

The HMDA dataset includes reasons for denied mortgage applications. Figure 47 shows the percent of denied applications by race/ethnicity attributed to each denial reason. The denial reasons are ordered from the most to least common denial reason among Hispanic/Latino applicants with the exception of categorizing all denied applications with unreported reasons at the end. The line graphs in Figure 47 show the cumulative percentage aggregated in the order of the denial reasons that are listed on the horizontal axis. Roughly 44 and 48 percent of the denials for whites and Hispanics, respectively, are due to poor credit history, high debt-to-income ratios, and incomplete credit applications. Unfortunately, roughly a fifth of the denial applications do not have reported reasons, making it difficult to develop conclusive analysis on the denial reasons across racial and ethnic groups.

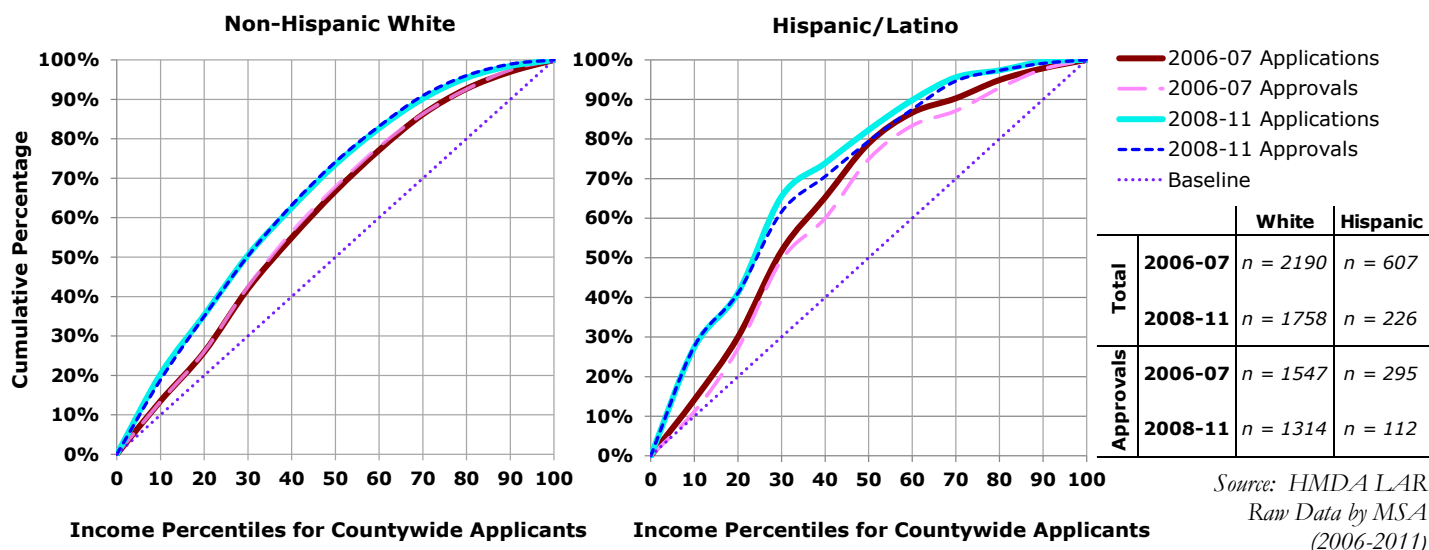
Figure 47
Primary Denial Reason by Race/Ethnicity in Taylorsville, 2006–2011



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

Note that the cumulative income distributions among approved and total applications are fairly comparable for non-Hispanic whites as shown in Figure 48. This means that approvals are not disproportionately concentrated among applicants in the higher income brackets. For Hispanic applicants, the approval cumulative distributions (dashed lines) are less concave than the overall application distributions (solid lines). In fact, the shares of total Hispanic approved loans among those in some middle income brackets are disproportionately lower. However, the shares of approvals for Hispanics at the lower income levels (below the 30th income percentile) have been surprisingly commensurate with the proportion of total Hispanic applicants below this income threshold.

Figure 48
Cumulative Distribution of Applications and Approvals by Income and Race/Ethnicity in Taylorsville, 2006–2011



The income percentiles were determined from the all applicants with reported incomes in the Salt Lake County HMDA dataset from 2006-2011. Thus, the income percentiles represent constant income levels for both groups. Please refer to Figure 41 on page 50 for the corresponding income levels in nominal dollar amounts.

The index of dissimilarity (Table 22) measures the extent to which the income distributions of approved and denied applicants differed from the income distribution of total applicants. The indices are interpreted as the proportion of applicants that must move to another income

Table 22
Indices of Dissimilarity for Denials & Approvals by Race/Ethnicity in Taylorsville, 2006–2011

	Denials		Approvals	
	Boom	Bust	Boom	Bust
Non-Hispanic White	0.12	0.10	0.02	0.02
Hispanic/Latino	0.06	0.08	0.06	0.05

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

decile in order to make the overall distribution and the approval/denial distributions identical. The Index of Dissimilarity section on page 57 has a detailed explanation of this metric.

For both groups, the indices of dissimilarity for denials and approvals have not changed drastically across housing periods for both groups. Interestingly, the index of dissimilarity between denials and total applications are slightly higher for non-Hispanic whites. This means that slightly more non-Hispanic white applicants would have to move to other income brackets in order for the denial distribution to resemble that of the entire white applicant pool. Thus, neither the indices nor the graphical representations of the income distributions suggest that the low approval rates among Hispanic/Latino applicants are due to the income disparities across racial and ethnic groups alone.

FAIR HOUSING INFRASTRUCTURE

The city of Taylorsville has a department of Community Development that handles the topic of fair housing in the city. The website page is found on the city's official web page¹, written only in English. On this web page, there is a link to a downloadable PDF with basic facts about the Fair Housing Act. This piece describes what is prohibited under law, the protection and definitions of protected classes, the rights of individuals and additional protections for persons with disabilities. In addition to the website, the city offers posters around the city offices regarding fair housing. All of the materials are written only in English. The department of Community Development has a relationship with Utah Housing Authority, which recently worked with the city of Taylorsville on Section 202, Supportive Housing for the Elderly Program. Otherwise, they look to other departments in the city government they have relationships with non-profits working in the city. Taylorsville also participates in the Good Landlord Housing program and has a yearly action plan, updated each fiscal year.

Though the city has no formal complaint process in place, and complaints are traditionally directed to the Utah Antidiscrimination and Labor Commission, residents are able to address complaints with the city. However, there is no material stating this is the case, and currently there is no formal complaint process, review, or plan of action for any cases reported to Taylorsville. The suggested method of contact is by email to a member of the Community Development office, specifically Dan Uttley. Yet, in the several years since the city has been incorporated in the county, they have not yet had a housing discrimination complaint filed in the city, and no cases in Taylorsville have been brought to UALD. In short, there is clearly no formal complaint process for housing discrimination in Taylorsville, but the city claims to be open to handling the process if it arises.

¹ http://www.taylorsvilleut.gov/community_development.main.html

APPENDIX

Explanation of Opportunity Indices

Index of Dissimilarity for Mortgage Denials and Approvals

The degree of difference between two distribution curves can be calculated using the index of dissimilarity. The formula² for the index of dissimilarity Δ shown below is tailored specifically to describe the difference between the income distribution of mortgage applications and that of denied mortgage applications:

$$\Delta = \frac{1}{2} \sum_{i=1}^k \left| \frac{a_i}{A} - \frac{r_i}{R} \right|$$

where

a_i = the number of mortgage applications with reported incomes in the i^{th} income decile

A = the total number of mortgage applications

r_i = the number of denied applications with reported incomes in the i^{th} income decile

R = the total number of denied applications

The index of dissimilarity is interpreted as the percentage of one group that must move to other income deciles in order to create a distribution equal to that of the other group. For instance, in comparing the application volume and denial distributions across the countywide deciles, an index of dissimilarity of 0.03 means that 3 percent of the denied applicants would have to move to another income decile in order to match the overall application distribution. This index in itself cannot specify if approvals and denials are occurring disproportionately at certain income levels. Cumulative distribution curves of total applications and approved/denied applications can provide this information graphically.

² Shryock, Henry S., Jacob S. Siegel and Associates. *The Methods and Materials of Demography*, ed. Edward G. Stockwell. Condensed Edition. San Diego: Academic Press, 1976.