

Social Support Systems Committee Report

Introduction and Summary of Major Positions

Today, 300,000 people in Utah cannot afford a decent place to live. Tens of thousands of Utah children arrive at kindergarten without the knowledge and skills they need to succeed in school. The current pandemic will surely add to these numbers. Investment in affordable housing and early childhood care and education programs would save Utah taxpayers millions now spent on social services and criminal justice to deal with the consequences of these deprivations. At the same time, a higher number of well-qualified workers paying taxes would support state economic development. Coping with the increased needs of those who have lost jobs and income due to the pandemic and giving special aid to the victims of systemic racism will require federal help. Meanwhile, important policies can and should be adopted at the state level to make progress on these issues. In the pages that follow we document the human needs that substantiate these recommendations for state action:

Overcoming the Impact of Childhood Poverty.

- Fund a pilot program developed at the University of Utah to increase the number of low-income families claiming the federal EITC and Child Tax Credits, and quickly implement it if successful.
- Establish a State Earned Income Tax Credit (EITC) at 10% of the federal level.
- Increase the minimum wage to at least \$15/hour over four years, to help reduce the number of children living below the poverty level.
- Provide staff and funding for the Governor's Early Childhood Commission and the Early Childhood Utah Advisory Council, to allow implementation of the Strategic Plan which was developed based on the 2019 Needs Assessment.
- Fund the proposals in the 2019 Needs Assessment to expand the early childhood education and care programs that mitigate the negative effects of poverty on children.

Increasing Affordable Housing.

- Analyze the housing status for different racial and ethnic groups in the 2020 State of Utah Affordable Housing Report.
- Subsidize the construction and preservation of more units of affordable housing through state bonding.
- Modify state and local statutes, zoning regulations, and residential design standards that inhibit affordable housing.
- Compile and publicize political subdivisions' compliance with the 2019 requirement in SB34 to do more to facilitate moderate-income housing. We need to determine the extent to which communities outside Salt Lake City have increased affordable housing.

Impact of Poverty on Utah Children

Poverty harms children in ways that last a lifetime. Poverty does the most profound harm to children from birth through the age of five. The impact of the COVID-19 pandemic is likely casting thousands more Utah children into poverty. To give these children a decent chance at a fulfilling and productive life, and to employ public resources in the most cost-effective manner, we must decrease the number of children in poverty and mitigate its negative effects on those who remain poor. The need for action is most pressing for poor children from the racial and ethnic groups hit hardest by the virus.

In 2019, the National Academies of Sciences, Engineering, and Medicine (“the Academy”) issued a report at the request of Congress, reviewing the extensive scholarship on the many negative effects of poverty on young children, and determining the most effective programs to decrease childhood poverty by 50% in the United States within 10 years. The Academy affirmed that poverty, in and of itself, **causes** negative child outcomes, especially if it begins in early childhood and/or is persistent. Poverty does the greatest harm to small children because the earliest years of child development, ages birth through five, are foundational to building the brain’s architecture, which impacts a child’s lifelong learning, behavior, and health. These children will suffer from deficiencies in life skills that take much greater effort and expense to mitigate later in life through homeless facilities, remedial education programs, and increased costs for medical services, public safety, corrections, welfare, and food programs.¹

Numerous studies have demonstrated that when poor parents’ incomes are even modestly increased, their children are healthier, less subject to toxic stress, and more successful in school and in their subsequent lives.² The Academy found that child poverty costs the country as a whole \$800 billion to \$1.1 trillion each year – 4.0 to 5.4% of GDP,³ so funds spent on decreasing childhood poverty would substantially decrease these expenditures and be cost effective.

These problems are becoming even more serious as the impact of the “pandemic recession” has dramatically pushed up poverty numbers all across the country.⁴ The massive job loss is already causing real harm to families. The Census Bureau’s Household Pulse Survey for the week ending July 21 reported about 20% of adults living with children said that their households didn’t have enough to eat in the past seven days. In Utah, 12% of families with children reported insufficient food for the previous week, and 16%, or approximately 138,000 children, live in households that are behind in rent or mortgage and/or didn’t get enough to eat.⁵

As Utah’s experience in the last decade indicates, economic expansion can do a lot to decrease the poverty rate.⁶ But indications are that recovery from the current recession will be slow and uneven. We must look elsewhere for the support our low-income residents (and particularly their young children) so urgently need. While local charity can help fill some immediate needs, federal and state government programs will be the major source of sustained relief.

Like all state governments, Utah has felt financial pressure from a combination of reduced state revenues and greatly increased needs of thousands of Utahns. In the last 15 years, Utah tax rates have dropped below the level necessary to fund the programs essential for meeting its citizens' minimum needs. The strains of coping with the Coronavirus have greatly increased the gap between needed and available state resources. Under these bleak fiscal conditions, it is imperative to look first to policy options that bring the greatest benefit for the lowest cost.

Reducing Childhood Poverty

Full subscription to the EITC and the CTC. The most obvious opportunity is for Utah to mobilize to take full advantage of current federal anti-poverty programs. The state government could help finance a University of Utah pilot program to increase the number of low-income Utah families who take advantage of the federal Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC), and thus provide a substantial amount of yearly additional cash to low-income workers.⁷

People must file a federal tax return to receive these credits. Often low-income people don't have to file returns, but they forego these benefits if they don't. In Utah, 25% of the EITC-eligible fail to file. The benefit structure of the EITC favors households with children, which in Utah narrows the target population to an estimated 30,000 non-claimant households with children. The participants' average yearly benefit through the EITC program is \$3,500. They could potentially receive an additional \$2,800 from claiming the CTC and other benefits. Current tax law allows households to file taxes for up to three prior years, which means these families may realize even greater financial benefits.⁸

In order to increase EITC claimants, the Chairs of the Departments of Economics and of Family and Consumer Studies at the University of Utah, with other community partners, have proposed a program called Connect to Collect ("C2C"). The program aims to increase EITC participation in Utah by "hotspotting" areas of low participation/high need, and using trained volunteers to offer free tax filing services in locations frequented by eligible families. In these locations, eligible families are connected with trained Volunteer Income Tax Assistance (VITA) representatives ready to explain the tax credit programs and assist at no cost in claiming them on their tax returns.⁹ It would be highly cost effective for the state to give this program the financial support it needs to serve all eligible Utah workers.

Enacting a State EITC. Another State action which would modestly increase the cash available to low-income families at relatively little cost is enacting a state EITC. Utah's 2019 tax reform bill included a state EITC provision which had a benefit equal to 10% of the federal amount, though only for families identified as experiencing intergenerational poverty. In the face of strong voter opposition to increasing the state sales tax on food, the Legislature repealed the

entire tax reform bill during the 2020 session. Utah should join 28 other states and make a state EITC available to all federally eligible filers.

Increasing the Minimum Wage. Enacting an increase in the minimum wage, which has not been increased since 2009, would give significant help to low-income families. Workers today earning the federal and state minimum wage of \$7.25 an hour are, after adjusting for inflation, paid 29% less than their counterparts 50 years ago. Utah has not joined the 29 states which have enacted a minimum wage higher than the federal level. A four-year program building up to a \$15.00 per hour minimum would provide meaningful aid, though it still would produce a wage level far below that necessary to afford an average two-bedroom apartment in Utah.

Minimum wages are one of the most well-studied topics in economics. Although there sometimes appears to be much controversy about size of the employment effects of the minimum wage, the weight of recent evidence shows that minimum wage increases have worked exactly as intended, by raising wages without substantial negative consequences on employment. Given the increase in labor productivity in recent decades, a minimum wage of \$15/hour is both fair and socially affordable.¹⁰

A universal child allowance. The Academy report described earlier found that existing government tax and transfer programs (Earned Income Tax Credit, Child Tax Credit, SNAP and school breakfast and lunch programs, etc.) decreased the child poverty rate from 27.9% to 15.6% between 1993 and 2016.¹¹ After analyzing 20 program and policy options, the Academy found that none of those options alone would reduce by 50% both childhood poverty and deep poverty (family income below 50% of the poverty level). However, it found that the single most effective option for reducing both poverty and deep poverty among children would be a child allowance of \$3000/year per child.¹² At least 19 other countries have child allowance programs.¹³

Mitigating the Negative Effects of Childhood Poverty

Early childhood education. After years of study, our committee has determined that the most effective policies for mitigating the devastating effects of poverty on young children are getting them into high quality programs for children from birth to age 5, and their families into low-cost housing. (A later section of this report addresses the housing issue.) The federal Early Head Start and Head Start programs, as administered in Utah, provide excellent instruction for young children, often for six hours a day. They address the children's emotional and social development as well as the scholastic skills they will need to do well in kindergarten and beyond. These programs seek regular input from parents and help them with the at-home skills necessary to promote their children's development. The problem is that current Utah Head Start programs can serve only 29% of eligible 3-5-year-olds and 11% of those under 3.¹⁴ Unfortunately, Utah has not joined the 29 other states that provide state funds to help expand Head Start programs. We urge significant state funding to allow expansion of this excellent program.

Expansion and coordination of programs. A variety of early childhood care and education programs are currently sponsored by county agencies, school districts, churches, and other groups. Community advocates including Voices for Utah Children and United Way have made vigorous efforts to expand and upgrade these programs. State-sponsored studies have highlighted the need for central coordination of the widely scattered efforts to provide these essential services for at-risk children.¹⁵

Support for Utah Early Childhood Commission and Council. The 2019 Legislature established the Governor’s Early Childhood Commission (“the Commission”), and the Early Childhood Utah Advisory Council (“the Council”). A state-wide Needs Assessment, focused on Utah’s early childhood care and education system, provided insight into gaps and service needs.¹⁶ A Strategic Plan based on that Assessment was developed to guide the Commission and Council in aligning the fragmented services now available, and establishing appropriate additional services.¹⁷ This is an encouraging start, but the state needs to do more. As a first step, the Legislature should adequately staff and fund the Council and Commission, and prioritize implementation of the Strategic Plan. Ultimately, Utah, working in cooperation with federal programs, should develop and support a coordinated early childhood education program for all the children who need it.

The Need for Housing

Twenty-three percent of Utah children in 2018—215,000—lived in housing their families could not really afford. For Hispanic children the figure was 33%.¹⁸ They are victims of what the experts call housing insecurity. These families might be able to scrape together a few months’ rent, but then they get evicted. They might spend months bouncing among temporary digs supplied by friends and relations, only to find themselves in a homeless shelter when their luck runs out. This is a miserable situation for anyone, but its most severe consequences fall on children. Frequent moves often impose a toxic level of stress on young ones, stunting their cognitive and emotional development.¹⁹ Children forced to move among multiple schools in a single year are deprived of the continuity and support they need to keep up with their grade level.²⁰

Racial disparities. The crises of 2020 have dramatically demonstrated the importance of affordable housing and have also compelled a closer examination of the ethnic and racial composition of the low-income population. The annual State of Utah Affordable Housing Assessment has not reported data by ethnicity since 2017, but new data on homelessness in August 2020 confirmed substantial racial disparity.²¹ Also, in a survey in April 2020, 63% of professionals serving Utah’s multicultural communities reported that their clients were facing housing insecurity.²²

Homeless individuals and families are especially vulnerable to COVID-19 because of crowded congregate shelters or lack of access to hand-washing facilities for those unsheltered. Even minorities still in their own homes are more vulnerable because of smaller, more crowded, and sometimes multi-generational homes.²³ The unequal burden born by Utah's minority communities from COVID-19 and police violence suggests that we need better data on housing inequalities, too. Thus, the annual State of Utah Affordable Housing Report for 2020 should disaggregate housing data by racial and ethnic groups.

Inadequate wages. The great majority of the adults of all backgrounds who suffer from housing insecurity are in the workforce. A big underlying problem is that rental rates in the urban areas with the most jobs have grown much faster than wages.²⁴ In its 2020 assessment, the National Low Income Housing Coalition reported that the wage needed to afford a median two-bedroom apartment in Utah was \$19.83 per hour, much more than even the \$15 per hour minimum wage we are recommending.²⁵ Those on the lower rungs of Utah's income ladder make barely half of the median rent cost.²⁶ *Families forced to spend more than 30% of their income on housing must stint on other necessities, including food, transportation, health and child care;*²⁷ *yet over 43% of all Utah renter households paid more than 30% of their income on rent.*²⁸

Rental assistance. The most effective short-term fix is expansion of rental assistance to limit all households' spending on housing to 30% of income by providing the means for them to rent housing now out of reach financially. The main program to help low-income renters is the federally-funded Section 8 rental assistance program. Section 8 vouchers allow recipients to rent apartments on the open market and pay no more than 30% of their income.²⁹ Even prior to the pandemic of 2020, however, the number of vouchers available was sufficient to assist just over 3 out of 10 low-income Utah households that paid **50%** or more of their incomes for rent and utilities.³⁰ Difficulties with the program also include a waiting list that is often in the thousands or closed altogether and some landlords' unwillingness to rent to those paying with vouchers.

In the 2020 General Session, the Legislature rejected a proposal from the state's hard-working Commission on Housing Affordability to appropriate state rental assistance funds. In summer, the Legislature did allocate \$20 million of its federal CARES Act pandemic stimulus funds for rental assistance. Initially, assistance was targeted to those unable to obtain unemployment benefits. In August, eligibility expanded to include those also receiving unemployment, because the extra \$600 per week in federal aid had ended,³¹ and landlords were authorized to apply on behalf of eligible tenants.³² These funds are still critical, despite a federal moratorium on most evictions for nonpayment of rent through December 31, 2020, because the moratorium only delays renters' payments and risks massive evictions in January.³³

Housing shortage. Though the state has thus far declined to spend ongoing state funds for rental assistance, it has provided some support for development and preservation of affordable housing.

A big reason for high rents is that Utah has a statewide shortage of over 43,000 housing units available for those making less than 50% of the state's median income.³⁴ Over 29,000 subsidized housing units have been built in the last 40 years, most with federal tax credits, but the number of Utahns urgently needing such units has grown rather than declined.³⁵ For at least the last ten years, the state has appropriated \$2.423 million annually in ongoing funds and varying amounts of one-time funds for loans to help build or preserve affordable housing.³⁶ In 2020, the Legislature approved an additional \$10 million, one-time appropriation for this purpose, but the amount was later cut in half due to anticipated revenue shortfalls from the pandemic and recession.

Greater investment in affordable housing would boost the state's economy. Governor Herbert's Economic Response Task Force has recommended more state bonding for infrastructure, including housing, as part of the state's plan for recovery from the pandemic recession,³⁷ but so far, the Legislature has not done so. Construction of more affordable housing is complex and can face numerous impediments, but there are many steps the state can take to encourage it in addition to providing funds. For example, the state and its political subdivisions should study possible statutory changes to zoning and residential design standards that currently inhibit affordable housing.³⁸

Finally, the state should follow up on 2019 legislation (SB3400) requiring political subdivisions to strengthen the moderate-income housing elements of their general plans and to report to the state on their activities. The Division of Housing and Community Development should compile and publish a summary report on political subdivisions' compliance with this requirement. Have any yet been denied transportation funds--the "stick" applicable in certain situations? Most important, to what extent and in which jurisdictions have the plans resulted in an actual increase in affordable housing?

Conclusion

In late 2020, many Utah residents are hurting badly. COVID-19 and the associated economic downturn have increased unemployment and poverty, especially among members of the state's racial and ethnic minority communities, making decisive state action essential not only to alleviate the immediate problems of hunger and homelessness, but also to mitigate the consequences of long-term toxic stress on our state's most vulnerable citizens. The research is unequivocal that such action will propel Utah's economy and assure a more stable, productive and equitable future for all its people.

Endnotes for Social Support Systems Report

¹ “A Roadmap to Reducing Child Poverty,” *National Academies of Sciences, Engineering, and Medicine 2019* (Washington, DC: The National Academies Press, 2019), 2, accessed July 29, 2020, discussed more fully in Conclusion 3-8, Chapter 3, <https://doi.org/10.17226/25246>. Free PDF available at nap.edu/25246.

² Arloc Sherman, et al., “Economic Security Programs Help Low Income Children Succeed Over Long Term, Many Studies Find,” *Center on Budget and Policy Priorities*, July 17, 2017, accessed July 15, 2018, <https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-help-low-income-children-succeed-over>.

³ “A Roadmap to Reducing Child Poverty,” 3, discussed more fully in Conclusion 4, Chapter 4.

⁴ Fourteen percent of low-wage Americans lost their jobs between February and July, compared to 8% of medium-wage workers, and 5% of high wage workers. “Tracking the COVID-19 Recession’s Effects on Food, Housing and Employment Hardships,” updated August 31, 2020, *Center for Budget and Policy Priorities*, accessed September 3, 2020, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and-and-employment-hardship>. Among native-born workers, unemployment increased from 3.8% to 10.7%. The figures are higher for foreign born. In June 2020, Black unemployment was 15.4%; Latinx 14.5% and White 10.1%. “More Relief Needed to Alleviate Hardship,” *Center for Budget and Policy Priorities*, 13, accessed August 4, 2020, <https://www.cbpp.org/research/poverty-and-inequality/more-relief-needed-to-alleviate-hardship>.

⁵ “Tracking the COVID-19 Recession’s Effects.”

⁶ Utah’s economic success over the past decade had decreased the percentage, and even the absolute number, of children in poverty. While 16% of children lived in poverty in 2010, that number was down to 10% by 2018. But though the poverty level for white children had declined to a pre-pandemic level of 7%, 19% of Latinx children, and 9% of mixed-race Utah children remained in poverty. “Kids Count Data Center,” *Annie E. Casey Foundation*, accessed July 12, 2020, <https://www.aecf.org/work/kids-count/kids-count-data-center>.

⁷ Lori Kowaleski-Jones email and attachment, “Connect to Collect: Increasing Family Income,” to Louise Knauer, August 2, 2020.

⁸ For example, a minimum wage worker in Utah, with 2 children, earns \$14,500 a year, but is eligible for \$1800 additional child tax credit, and \$5810 in EITC. These benefits increase her income to \$22,110. Similarly, if that same woman earned \$12.50 an hour (about \$25,000 annually), she would owe no federal income tax, and receive additional Child Tax Credit of \$2800, and an EITC of \$4565, for a total income of \$32,365. A woman with two children earning \$15.00 an hour (about \$30,000) a year would owe no federal tax, and receive additional Child Tax Credit of \$2800, and an EITC of \$3512, for a total income of \$36,312 (still not enough to pay for a two-bedroom apartment in Utah.) Thus, for very little expenditure of state funds to supplement the federal funds, thousands of low-income families could see a significant increase in available cash.

⁹ Kowaleski-Jones.

¹⁰ “Gradually raising the minimum wage to \$15 would be good for workers, business, and good for the economy,” Testimony by Ben Zipperer, economist at the Economic Policy Institute and noted expert on the minimum wage, before the U.S. House of Representatives, Committee on Education and Labor, February 7, 2019, accessed July 24, 2020, <https://www.epi.org/publication/minimum-wage-testimony-feb-2019>. See also Paul J. Wolfson. and Dale Belman, “15 Years of Research on U.S. Employment and the Minimum Wage” (December 10, 2016). Tuck School of Business Working Paper No. 2705499, accessed October 1, 2020, <http://dx.doi.org/10.2139/ssrn.2705499>.

¹¹ “A Roadmap to Reducing Child Poverty,” 4, discussed more fully in Conclusion 4-4, Chapter 4.

¹² *Ibid.* The \$3,000 child allowance reduced childhood poverty by 41% and met the goal of reducing *deep* poverty by 50% of the supplemental poverty measure, at a cost of \$54 billion a year. The Academy also examined four different programmatic packages, each consisting of multiple policy changes. The package

that would cut poverty the most was built around a child allowance. An annual payment of \$2,700 per child, coupled with work incentives (expansions of childcare, tax credits, and the minimum wage), would put an additional 600,000 adults to work and cut child poverty by 51%. The Academy didn't explicitly say that a child allowance is the indispensable tool for cutting child poverty, but that seems to be the case.

¹³ Austria, Belgium, Bulgaria, Canada, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Latvia, Luxembourg, the Netherlands, Poland, Romania, Slovakia, Sweden, UK. Jeff Madrick, *Invisible Americans: The Tragic Cost of Child Poverty* (Alfred A. Knopf: New York, 2020), 156. Presently, Canada's Child Benefit program pays \$4,803 per child (converted to U.S. dollars) for children under age 6, and \$4,053 for those 6-17. That program would reduce childhood poverty in the U.S. by 53%, and deep poverty by 63%. Even more impressive, it would lower poverty among Black children from 23.7% to 9%; Latinx from 21.7% to 10.1% and whites from 7% to 3.6%. This program would add an additional \$50 billion to \$80 billion in costs, beyond the current U.S. Child Tax Credit, which excludes approximately one-third of needy children from receiving the full benefit. "What a Child Allowance Like Canada's Would Do for Child Poverty in America," *The Century Foundation*, accessed July 24, 2020, <https://tcf.org/content/report/what-a-child-allowance-like-canadas-would-do-for-child-poverty-in-america/>.

¹⁴ "2020 Head Start Profile: Utah Fact Sheet," *National Head Start Association*, accessed Sept. 2, 2020, <https://nhsa.app.box.com/s/ln2yxypqlux2v5hw8bpn6l7auzstrmir/file/604094307076>.

¹⁵ "Early Childhood Services Study," *Department of Workforce Services, State of Utah*, December 31, 2017, accessed September 4, 2020, <https://jobs.utah.gov/occ/EarlyChildhoodServicesStudy.pdf>.

¹⁶ "B-5 Needs Assessment," *David Eccles School of Business, University of Utah*, 2019, accessed September 4, 2020, <https://jobs.utah.gov/occ/needsassessment.pdf>.

¹⁷ "B-5 Strategic Plan: Empowering Utah Families Through a Coordinated Early Childhood B-5 System," *David Eccles School of Business, University of Utah*, 2020, accessed September 4, 2020, <https://jobs.utah.gov/occ/pdgb5.pdf>.

¹⁸ These families were paying over 30% of their income for rent or mortgage. American Community Survey data in "Kids Count Data Center," *Annie E Casey Foundation*, accessed Sept. 9, 2020, <https://datacenter.kidscount.org/data/tables/7244-children-living-in-households-with-a-high-housing-cost-burden?loc=46&loct=2#detailed/2/46/false/37,871,870,573,869,36,868,867,133,38/any/14287,14288>. The figure for Hispanics is calculated from <https://datacenter.kidscount.org/data/tables/7678-children-living-in-households-with-a-high-housing-cost-burden-by-race?loc=46&loct=2#detailed/2/46/false/37,871,870,573,869,36,868,867,133,38/10,11,9,12,1,185,13/14832,14833>.

¹⁹ Mary Clare Lennon, William A.V. Clark, and Heather Joshi, "Residential Mobility and Wellbeing: Exploring Children's Living Situations and Their Implications for Housing Policy," *Longitudinal and Life Course Studies*, 7:3 (2016), accessed Sept. 9, 2020, <http://www.llcsjournal.org/index.php/llcs/article/view/393>; Megan Sandel, et al. "Unstable Housing and Caregiver and Child Health in Renter Families," *Pediatrics* (2018), accessed Sept. 9, 2020, <https://pediatrics.aappublications.org/content/early/2018/01/18/peds.2017-2199>; "Housing and Health: An Overview of the Literature," *Health Affairs Health Policy Brief, Robert Wood Johnson Foundation* (June 7, 2018), accessed Sept. 9, 2020, <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>.

²⁰ David Kerbow, "Patterns of Urban Student Mobility and Local School Reform," *Center for Research on the Education of Students Placed At Risk* (1996), accessed September 9, 2020, <https://files.eric.ed.gov/fulltext/ED402386.pdf>; Chester Hartman, "High Classroom Turnover: How Children Get Left Behind," *Poverty & Race* (May/June 2002); accessed September 9, 2020, <https://www.prrac.org/newsletters/mayjun2002.pdf>. "Student Mobility: Exploring the Impacts of Frequent Moves on Achievement: Summary of a Workshop," *Institute of Medicine* (2010), accessed Sept. 9, 2020, <https://doi.org/10.17226/12853>.

²¹ Taylor Stevens, “Racial Minorities Are Overrepresented in Salt Lake County Homeless System,” *Salt Lake Tribune*, August 13, 2020, <https://www.sltrib.com/news/politics/2020/08/12/analysis-racial/>. From July 1, 2019 to June 30, 2020, African Americans were 5.7 times more likely to seek homeless services in Salt Lake County than would be expected from their proportion in the county population. American Indian or Alaskan Natives were 3.9 times more likely. Pacific Islander populations, multiracial individuals, and Latinx communities show “similar disparities,” but specific figures were not provided.

²² N. Pena, et al.. “Local Needs Among Utah’s Multicultural Communities during the COVID-19 Pandemic,” *Utah Division of Multicultural Affairs* (2020), 13, accessed Sept. 9, 2020, <https://multicultural.utah.gov/wp-content/uploads/2020/04/MCA-COVID-19-Multicultural-Needs-Report.pdf>.

²³ Zoi Walker, “New Study Shows Glendale, Rose Park Hit Hardest by COVID-19,” *Salt Lake Tribune*, July 3, 2020, <https://www.sltrib.com/news/2020/07/03/new-study-shows-glendale/>.

²⁴ “Affordable Housing Assessment 2019,” *State of Utah*, 8-18, accessed Sept. 9, 2020, <https://jobs.utah.gov/housing/reports/documents/affordablehousingreport.pdf>.

²⁵ “Out of Reach 2020: Utah,” *National Low Income Housing Coalition*, accessed Sept. 9, 2020, <https://reports.nlihc.org/oor/utah>.

²⁶ Ibid.

²⁷ Sandra J. Newman and C. Scott Holupka, “Affordable Housing Is Associated with Greater Spending on Child Enrichment and Stronger Cognitive Development,” *MacArthur Foundation* (2014), accessed September 9, 2020, <https://www.macfound.org/media/files/HHM - Affordable Housing - Stronger Cognitive Development.pdf>. Lauren Taylor, “Housing and Health: An Overview of the Literature.” *Health Affairs Health Policy Brief*, *Robert Wood Johnson Foundation*, June 7, 2018, accessed September 9, 2018, <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>.

According to federal guidelines, anyone spending over 30% of income on rent and utilities is considered “cost-burdened,” and those who spend over 50% are “severely cost-burdened.”

²⁸ “Affordable Housing Assessment 2019,” *State of Utah*, 19. 60,900 Utah households paid over 50% of their income for rent and utilities.

²⁹ The U.S. Department of Housing and Urban Development will pay the other 70% up to Fair Market Rent (FMR), which is typically the 40th percentile of rent plus utilities for standard rental units in a local area. The FMR is determined annually.

³⁰ “Utah Federal Rental Assistance Fact Sheet,” *Center on Budget and Policy Priorities* (2019), accessed Sept. 10, 2020, <https://www.cbpp.org/sites/default/files/atoms/files/12-10-19hou-factsheet-ut.pdf>.

³¹ Connor Sanders, “State Opens Rental Aid Program to Utahns Receiving Jobless Benefits,” *Salt Lake Tribune*, August 5, 2020, <https://www.sltrib.com/news/politics/2020/08/05/state-opens-rental-aid/>.

³² Jess Peterson, Department of Workforce Services, email message to S. Olson, Oct. 28, 2020. As of October 28, unofficial data on rental assistance report 3289 applications from tenants, totaling \$4.6 million, and approximately 1700 applications from landlords, totaling almost \$3.7 million. Applicants must apply monthly, so figures represent months of rent paid, not the number of households assisted. As of November 12, 2020, official data showed Housing Assistance Program (HAP) (tenant claims) had paid \$6,406,843.38, and LHAP (landlord claims) had paid \$4,965,101.56. Some applications were denied for such reasons as: the household makes too much money, some in the household won’t disclose their income, no proof of lease, no payment history of rent.

³³ “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19,” *Federal Register*, September 4, 2020, accessed September 7, 2020, [federalregister.gov/d/2020-19654](https://www.federalregister.gov/d/2020-19654).

³⁴ “Affordable Housing Assessment 2019,” *State of Utah*, 4.

³⁵ James Wood, Dejan Eskic, and D.J. Benway, “What Rapidly Rising Prices Mean for Housing Affordability,” *Gardner Business Review* (May 2018), 28, accessed Sept. 10, 2020,

<https://gardner.utah.edu/wp-content/uploads/May2018HousingReport.pdf>; “Affordable Rentals,” *Utah Housing Corporation*, accessed August 19, 2020, <https://utahhousingcorp.org/ar/affordableRentals>.

³⁶ “Olene Walker Housing Loan Fund, Financials,” accessed August 19, 2020,

<https://cobi.utah.gov/2020/509/financials>; “Olene Walker Housing Loan Fund 2019 Annual Report,” accessed August 19, 2020, <https://jobs.utah.gov/housing/reports/documents/owalkertrustfund2019.pdf>;

Jess Peterson, Department of Workforce Services, email messages to S. Olson, Sept. 8-9, 2020.

³⁷ “Utah Leads Together IV: Utah’s Plan for a Health and Economic Recovery” (June 17, 2020), 10, *Governor Gary R. Herbert’s Economic Response Task Force*, accessed June 26, 2020,

https://coronavirus-download.utah.gov/Governor/Utah_Leads_Together_Version_4.0_061720.pdf.

³⁸ An Oregon law passed in 2019 to increase affordable housing by statewide up-zoning (which received a 2020 Ivory Prize for Outstanding Public Sector Achievement) could provide a helpful model. *Ivory Innovations*, Ivory Prize 2020 Winner Announcement, accessed August 19, 2020, <https://ivory-innovations.org/ivory-prize-2020-winner-announcement>. The law requires all Oregon cities with populations over 10,000 to allow duplexes on all residential lots on which a single-family home is allowed. Cities over 25,000 must allow even greater density.