



# 2023

# UTAH THRIVING:

Reducing Disparities Through Legacy Strategies  
Part One: Housing & Economy



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Community Interviewees and Reviewers

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# Special Message

Thoughtful planning and strategic collaboration are the key pillars of the Unified Economic Opportunity Commission (UEOC)<sup>1</sup>, hosted by the Governor’s Office of Economic Opportunity (GOEO), and these are the principles that guided the work of the *Utah Thriving: Reducing Disparities through Legacy Strategies* report.

The UEOC develops, directs, and coordinates Utah’s statewide and regional economic development strategies. The commission informs policy decisions and builds consensus through the efforts of several subcommittees and working groups specializing in various components of Utah’s economic development strategy.

## THE FOLLOWING ARE ESSENTIAL REQUIREMENTS AND OBJECTIVES OF THE COMMISSION

Develop a 10-year statewide economic opportunity strategy.

Develop solutions and policies for the significant challenges facing the state.

Identify solutions for economic, infrastructure, and transportation growth.

Identify solutions for education, training, and workforce development.

Ensure the commission’s efforts are data-driven and evidence-based.<sup>2</sup>

The Multicultural Economic Empowerment workgroup was formed by the UEOC in 2021. Our colleague and former GOEO director, Dan Hemmert, tasked Nubia Peña, Ze Min Xiao and Byron Russell to assemble a

group of leaders to help identify actionable strategies that considered existing disparities. We thank Senator Luz Escamilla, Natalie Gochnour, Miles Hansen, Maria Garcia, and Theresa Foxley for helping inform the early efforts of the original workgroup.

Our objective was to identify opportunities to promote greater access to the economy, education, housing, and healthcare by elevating and accelerating existing programs while creating new infrastructure that supports future inclusive growth. The direction of our work was inspired by the remarks made by Governor Spencer J. Cox during the first UEOC convening, where he acknowledged that while we are leading the nation with the strongest economy, we know that some ZIP codes and families in our state do not experience that same story of success. We want to work toward a Utah where all families have equal access and opportunities to thrive.

With generous grants from two private sector partners who are heavily invested in addressing the social determinants of health, Chevron and Intermountain Health, the workgroup hired two researchers to conduct a statewide survey, as well as dozens of in-depth qualitative interviews with community leaders and practitioners, and a national literature scan to identify relevant best practices.

Our research found that because we live in a great state that is proactively seeking to better serve residents, improved opportunities in housing and the economy are already underway in Utah through strategies identified by local and national leaders. However, we found that there was an opportunity to elevate, connect and accelerate existing efforts to expand pathways for the families in our state, in particular for those experiencing the greatest disparities.

The recommendations in this report were formally presented to the UEOC on June 2, 2023. At this meeting, in a unanimous motion, the UEOC praised the work of the Multicultural Economic Empowerment workgroup and moved to publicly release the recommendations and subsequent report.

The strategies we identified are for everyone who wants Utah to remain a national leader, and we explicitly invite change agents in our legislative and administrative branches, corporate sectors, and philanthropic communities to engage and take collective action toward reducing disparities. We have an opportunity to build a legacy of thriving for all and we are committed to working across aisles, in multiple sectors, and in strategic collaboration with diverse stakeholders to see Utah's narrative of success reach the four corners of our state, leaving no one behind. We look forward to doing this work in partnership with all who love this great state and want to continue to see it succeed.

*Nubia Peña*

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# EXECUTIVE SUMMARY





## UTAH IS AN INCREDIBLE PLACE TO LIVE WITH IMMENSE OPPORTUNITIES TO THRIVE.

We lead the nation in income equality, economic mobility, and social capital.<sup>3</sup> We support one another, encourage an ethos of shared responsibility, and provide people with the building blocks of self-reliance. Unfortunately, racial and ethnic minorities, which make up 22% of our total population, do not proportionately have access to the same opportunities.<sup>4</sup> This report, which is focused on economics and housing, is the first in a series that explores how the legislative and administrative branches, the corporate sector, and philanthropic partners can continue to capitalize on Utah's foundation of prosperity by strengthening the framework in which our underserved and underrepresented communities can progress.

The foundation for our work is the esteemed report from the Kem C. Gardner Policy Institute, *Diversity in Utah Data Book: Race, Ethnicity and Sex (RES report)*. This comprehensive look at how Utah's Multicultural communities are faring informed the structure of our research, which included a targeted community survey, numerous in-depth qualitative interviews, and a national scan to identify relevant national best practices. The existing data, along with our own research, illuminated the opportunities available in housing policies and the economic sector for Utahns who have faced the most barriers to thrive. While market forces in these areas impact all of us, the RES report identified Multicultural communities as disproportionately negatively affected. For instance, despite relatively similar labor force participation rates, White households earn approximately \$30,000 more annually and are 45% more likely to live in a home they own than Black households.<sup>5</sup>

## INVESTING IN UTAH'S FINANCIAL FUTURE

Closing the financial opportunity gap makes strategic economic sense. When we provide the foundation so that all Utahns can be self-reliant, we make an investment in Utah's financial future. Reducing disparities will lead to more productive businesses, increased spending power and financial security for a healthier workforce, increased sales tax revenue, and ongoing economic growth for all of Utah. During 2019, for example, if there had been no racial gaps in income, Utah's GDP would have been approximately \$13 billion larger.<sup>6</sup>

**22%** Of Utah's Population are Racial and Ethnic Minorities

We have only to look at the behavior of major corporate partners and institutions to see how they are investing in Multicultural communities as a critical long-term business strategy, in recognition that the success of their businesses relies on a diverse workforce and healthy, stable, economically robust communities. For instance, in total, Chevron<sup>7</sup>, JP Morgan Chase<sup>8</sup>, Verizon<sup>9</sup>, and Goldman Sachs<sup>10</sup> have pledged to invest over \$40 billion to advance these efforts nationally. Locally, Dominion Energy<sup>11</sup>, The Church of Jesus Christ of Latter-day Saints<sup>12</sup>, and the Utah Jazz<sup>13</sup> have pledged over \$15 million in investments in Multicultural communities. Other organizations, such as Intermountain Community Care Foundation<sup>14</sup> and Zions Bank<sup>15</sup>, also invest locally through a variety of community initiatives. While we have highlighted just a few businesses, there are a multitude of organizations in Utah and nationally devoting resources to address disparities.



## WHAT IS THE BEST PATH FORWARD TO CLOSE THIS GAP?

We can propel Utah into a prosperous next decade by making public and private investments — along with state and municipal policy changes — as described in these recommended strategies, as well as those that will be outlined in our upcoming reports focused on education and healthcare.<sup>16</sup> These “legacy strategies,” if set in motion today, will enable Utah to reap rewards for generations to come. We encourage readers to explore these recommendations and use their positions to advance the policy changes, regulatory reforms, and the resource investments outlined in the following pages.

Fortunately, many of the strategies identified in our reports are already underway. We need only to amplify this good work and strategically focus on the families and neighborhoods that are most underserved. Utah has demonstrated an ability to excel in these efforts with our response to the COVID-19 pandemic. We leveraged public and private resources and our deeply committed workforce to create model practices that were culturally appropriate and considerate of all people in Utah. As a result, Utah has one of the lowest COVID death rates in the country.<sup>17</sup> We can expand and accelerate important, existing initiatives, while also leveraging Utah’s intrepid spirit to launch new best practices, all of which will serve to address current and future economic and housing gaps.

## OUR INTENDED AUDIENCE

The recommendations outlined in the ten “legacy strategies” will facilitate Utah’s economic expansion by paving the path so that individuals and families of all backgrounds can contribute their talents and skills to our unique Utah experience. Utah is already an incredible state because of our willingness to work together across a variety of sectors; to continue this legacy, we encourage partners to address specific strategies based on their unique capabilities, collectively moving our work forward.

The strategic partners fall into four categories:

Policy-makers  
(executive and legislative branches, as well as municipal and county elected or appointed leaders)

Philanthropy

Corporate/ Private Sector

Public/ Private Partnership  
(a combination of policy, philanthropy, and corporate engagement)



# LEGACY STRATEGIES AT A GLANCE

1. Launch A Community-Driven Innovation And Thriving Fund

6. Prevent Increased Homelessness By Stabilizing Low-Income Renters

2. Strengthen Community Input And Representation

7. Enable An Untapped Workforce

3. Reduce Barriers To The Financial System

8. Support Small Businesses

4. Create Intergenerational Wealth Pathways Through Home Equity

9. Collect And Standardize Disaggregated Data

5. Build Vibrant and Healthy Neighborhoods

10. Integrate Language Access in Service Engagement for Improved Customer Experience



# 1 LAUNCH A COMMUNITY-DRIVEN INNOVATION AND THRIVING FUND

The creation of an enduring fund will allow for nimble and rapid responses to emerging needs. A blueprint of the success of such funding was demonstrated by the \$5.8 million grant provided by the Utah Division of Multicultural Affairs with support from the Utah Multicultural Advisory Committee to the COVID-19 Response. This funding was made possible by the federal CARES Act that was distributed by the state legislature and additionally supported by philanthropic investment.

Philanthropic and corporate entities can lead this effort by investing \$6 million in seed funding to launch an innovation fund to improve community well-being through community-led initiatives.

# 2 STRENGTHEN COMMUNITY INPUT AND REPRESENTATION

Effective community and family engagement is essential to thriving, interdependent neighborhoods.

Invest in long-term support for local nonprofit organizations, coalitions, and our community civic leaders.

Support commissions that are representative of Utah's growing and diversifying population by tracking the demographic makeup of government commission members, investing in the expertise and perspectives provided by underserved Utahns, increasing opportunities for public input, and providing mentoring and training to lay participants.

# 3 REDUCE BARRIERS TO THE FINANCIAL SYSTEM

Having access to the regulated financial industry provides a necessary foundation to the long-term economic stability of any Utah family.

Expand financial capability programs and education.

Ensure access to the regulated banking industry.

Expand programs that encourage saving.

## 4 CREATE INTERGENERATIONAL WEALTH PATHWAYS THROUGH HOME EQUITY

The vast majority of Americans build intergenerational wealth through homeownership.

- Increase down payment assistance and low-interest loans.
- Increase pathways for families to build credit.
- Craft more community land trusts.
- Assist homeowners in maintaining their earned equity.

## 5 BUILD VIBRANT AND HEALTHY NEIGHBORHOODS

Because where you live is a key indicator of your future success, we need to invest in all of our neighborhoods so that they are vibrant, healthy places to live.

- Incentivize mixed-income and mixed-use development in high opportunity neighborhoods while prioritizing measures to support longtime as well as incoming residents.

## 6 PREVENT INCREASED HOMELESSNESS BY STABILIZING LOW-INCOME RENTERS

When families experience eviction and/or homelessness, the cost to city and state services, not to mention the trauma and dislocation to the families themselves, is far greater than providing up-front support so that they can stay housed.

- Provide flexible rent subsidies.
- Preserve and expand the stock of affordable rental units.
- Expand targeted and comprehensive approaches to homelessness.
- Ensure that housing centers have staff who are linguistically and culturally competent.
- Incentivize landlords to accept recent background and credit checks in lieu of requiring new ones.
- Fund community outreach efforts to educate Utahns on how to expunge their eviction records.





## 7 ENABLE AN UNTAPPED WORKFORCE

Utah's economy would benefit by enabling the full labor force participation of untapped professionals and by expanding the skillsets of an eager and ready workforce.

- Increase the amplitude of existing upskilling programs.

- Assess the disconnects in the labor market and workforce development programs.

- Use data to address labor market needs.

## 8 SUPPORT SMALL BUSINESSES

Utah has historically been a big supporter of small businesses, but in spite of a strong entrepreneurial spirit in many of our Multicultural communities, their business ownership is lagging.

- Increase funding for business development centers that provide technical assistance and support to small and diverse business owners.

- Increase funding for small business grants and expand existing programs that increase capital access for individuals who are socially and economically disadvantaged.

- Track women and minority-owned businesses at point of registration.

- Increase access to loans by reducing paperwork and not tying loans to citizenship.

## 9 COLLECT AND STANDARDIZE DISAGGREGATED DATA

In order to truly understand Utah's strengths and areas of opportunity when it comes to our growing and diversifying communities, we need to regularly collect detailed, disaggregated data.

- Fund the Utah Office of Health Equity (OHE) to assess where and how data is collected and disaggregated across demographics in all government agencies.

## 10 INTEGRATE LANGUAGE ACCESS IN SERVICE ENGAGEMENT FOR IMPROVED CUSTOMER EXPERIENCE

When Utah residents face language access barriers interacting with government agencies, they are effectively denied equal access and participation in public services, programs and activities.

- Fund the newly created New American Task Force to conduct a needs assessment on language access across all of Utah's state government agencies.



## CONCLUSION

The proposals contained in this report will move us closer to a thriving Utah for all. Based on national and local evidence, and community input, we have outlined strategies for our state that could create a legacy others will emulate. We could develop more small business opportunities in underserved communities, create more jobs that help create upward mobility, and empower our workforce with skills needed to achieve across multiple industries. Our families will have access to higher-paying jobs, lower housing cost burdens, and a path to homeownership.

This future could be assured with continual feedback from local communities, who understand their changing strengths and needs. A private legacy fund would allow for a targeted and agile response to emerging trends, preventing problems before they begin. Increased access to data would better illuminate the impact these programs are having on historically underserved communities, so we do not leave anyone behind.

We have never been closer to making this report become a reality. We have the resources available, we have the capacity, and we have visionaries in our community who can drive this work. If we invest now, we can spearhead growth and innovation well into the future and ensure that Utah's natural enterprising spirit is continued for generations to come.



# INTRODUCTION





Utah is an incredible place to live with immense opportunities to thrive. We lead the nation in income equality, economic mobility, and social capital.<sup>18</sup> In Utah we support one another, encourage an ethos of shared responsibility, and provide people with the building blocks of self-reliance. We have created a state that people do not want to leave; 62.5% of our residents were born here, which is one of the top figures in the West.<sup>19</sup> By harnessing our strengths, Utah even persevered through the challenges brought by the COVID-19 pandemic, adding a record-breaking 72,500 jobs in 2021.<sup>20</sup> These state conditions do not occur organically; our leaders and communities worked to improve the lives of everyone who calls Utah home.

This commitment to equality was reaffirmed in 2021 through the Utah Compact on Racial Equity, Diversity, and Inclusion.<sup>21</sup> Signed by Governor Cox and leaders from around the state, this document signified a continued push to ensure all Utahns have the opportunity to prosper. Significant advances have been made since then toward realizing equal opportunity for all, through the One Utah Roadmap, state legislation, expanded resource initiatives, and new community partnerships.<sup>22</sup> Utah is not content with resting on our laurels as we consistently find areas of growth to continue our standing as a national leader.

**62.5%**

OF UTAH RESIDENTS WERE BORN HERE

We already have a strong array of leaders and organizations in our community working to address these areas of growth in our state. For example, the Utah Women & Leadership Project<sup>23</sup> led by Dr. Susan Madsen is continually strengthening the impact of Utah women and girls across the state. Voices for Utah Children<sup>24</sup> are strong advocates for Utah’s young people, and the Utah Intergenerational Poverty Initiative through the Utah Department of Workforce Services<sup>25</sup> continues to address the challenges impacting households experiencing poverty. While these are far from the only organizations doing great work, we appreciate all of those working to keep Utah thriving by working to eliminate disparities for older

adults, people with disabilities, rural communities, and other important constituencies.

This report hopes to add to these community efforts by exploring how we can capitalize on our strong economic position by continuing to develop equal opportunity for our Multicultural communities<sup>26</sup> in Utah, specifically in the areas of housing and economics.<sup>27</sup>

**72,500**

JOBS ADDED IN 2021

These recommendations are informed by the disparities identified in the Kem C. Gardner Policy Institute Diversity in Utah Data Book: Race, Ethnicity and Sex (RES) report. Our racially and ethnically diverse communities comprise 22% of our total population, yet are experiencing higher rates of disparities in critical areas that impact their ability to thrive.<sup>28</sup> Utah will continue to diversify over the next several years, and it is imperative we support our population if we hope to maintain our quality of life. With our current strong infrastructure, dedicated public servants, and caring community, we have a unique opportunity to persist in breaking down barriers. We hope this report contributes to those efforts by identifying the ways we can expand the Utah experience to individuals of all backgrounds.

These strategies are written for everyone who wants Utah to remain a national leader, and we offer an explicit invitation to change agents in our legislative and administrative branches, our corporate sectors, and our philanthropic communities to engage and take action. We outline ten “legacy strategies” — processes that, if set in motion today, will allow us to reap rewards for generations to come. We encourage readers to explore these recommendations and use their position to advance the policy changes, regulatory reforms, and the resource investments outlined in the following pages. These recommendations will facilitate Utah’s economic expansion by paving the path so that individuals and families of all backgrounds can contribute their talents and skills to our unique Utah experience.





# METHODOLOGY





THE METHODOLOGY WE USED TO GENERATE OUR ANALYSIS AND RECOMMENDATIONS INCLUDED FOUR KEY ACTIVITIES:

**A thorough review of the foundational data report from the Kem C. Gardner Policy Center, “Diversity in Utah: Race, Ethnicity and Sex.”** This groundbreaking report gathered data from across the state to shine a light on how Utah fares in ensuring that all of its residents can thrive in Utah’s robust and expanding economy.

**A community survey with frontline stakeholders to identify community assets and areas of need.** This 22-question survey comprised mainly qualitative, open-ended questions about the four key areas of interest identified in the Gardner report: education, healthcare, housing, and the economy. Utilizing purposeful sampling, we sent the survey to 74 service providers in Utah. The results provided preliminary baseline data on the current state of policy and programming impacting our historically underserved communities.<sup>29</sup>

**Qualitative interviews with key community and government leaders.** We conducted fourteen in-depth interviews that elucidated the depth and breadth of resources that currently exist in Utah, what works, and what is missing.<sup>30</sup>

**A benchmarking scan of national best practices in the areas surfaced by the report, the community survey, and the interviews.** We looked to national foundations, think tanks (such as Urban Institute, American Enterprise Institute and the Rand Corporation), stakeholder consortiums (such as National Council of State Legislators, National Governors Association and the National League of Cities), and state and federal policy institutes (such as state Federal Reserves and the Department of Housing and Urban Development) in order to identify proven strategies and gather relevant research.



# HOUSING & ECONOMIC GAPS

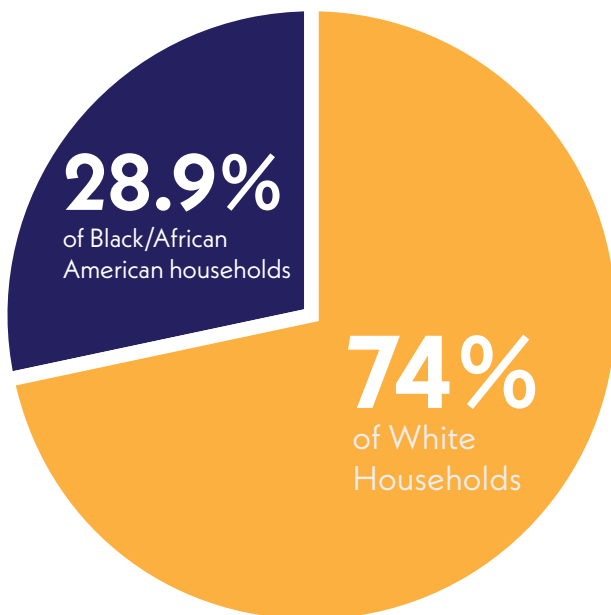


# HOUSING CONCERNS

Despite the availability of resources, housing is a growing concern for Utahns. Due to increased demand, Salt Lake Metropolitan area housing prices have increased at the third highest rate out of 100 nationally reviewed areas.<sup>31</sup> Rental units are also becoming unaffordable, with only a 2% vacancy rate, and rents are increasing dramatically; 41% of renters currently pay 30% or more of their income for housing and utilities.<sup>32</sup>

While Utah has rental assistance and housing voucher programs in place, the current need exceeds the allocated funding and the wait for housing vouchers can be exceedingly long.<sup>33</sup> At the same time, Utah's variety of local, county, and state incentives and loans for the development of affordable housing has not resulted in a sufficient stock of low-income units. There are laudable efforts being made, such as the Olene Walker Housing Loan Fund<sup>34</sup> and the Utah Homelessness Council,<sup>35</sup> but like many programs, they remain short of their funding goals.<sup>36</sup> Without more investment in housing, an increasing number of Utahns will be unable to afford a place to live.

## PERCENTAGE OF HOMEOWNERS:



“ Without more investment in housing, an increasing number of Utahns will be unable to afford a place to live.

As significant as this is for all Utahns, housing concerns are not impacting Utahns equally. Our Multicultural communities are more likely to be renters, and future homeownership for them is becoming increasingly unattainable. Almost 74% of White households live in a home they own compared with only 28.9% of Black or African American households; other Multicultural communities see rates much lower than White households as well.<sup>37</sup> With lower levels of homeownership, which historically has been a means of wealth building<sup>38</sup>, Multicultural communities depend more on the rental market at a time when monthly rental rates continue to rise. Black renters are nearly twice as likely to have a severe housing cost burden, paying at least 50% of their income toward housing than White renters.<sup>39</sup> This leaves less money to save toward the down payment on a house.

The housing market itself is also leaving potential Multicultural homeowners behind due to disparities in income. In 2020, based on average income levels, White households could afford 62.8% of the homes on the market<sup>40</sup>, while Black households could afford only 3.8% of the homes on the market<sup>41</sup>; most other underserved racial and ethnic groups were at a similar disadvantage. Considering the rise of housing costs, we may see even fewer affordable homes available to our Multicultural community members.

# ECONOMIC CONCERNS

The increasing difficulty many Utahns have in finding affordable housing to purchase or rent contributes in part to the economic concerns of all Utahns and our Multicultural communities in particular. Without being able to afford a home, and the potential equity that can come along with it, renters do not receive any return on their money spent on housing. Moreover, renters disproportionately come from our Multicultural communities, so housing affordability impacts these communities more than others. Creating more affordable housing is a key element to providing greater economic stability for all Utahns.

Another way in which economic concerns and housing concerns intersect is through income levels. An affordable mortgage payment is typically based on income level — a higher income supports a larger mortgage, providing more options for housing. Despite labor force participation rates for Utah adults being relatively even across races and ethnicities, the income gap between White households and many of our Multicultural households is stark, with White households earning approximately \$18,000-\$32,000 more than almost all other Multicultural communities.<sup>41</sup> Even though a large percentage of our Multicultural communities are working, they are still more likely to be in poverty than White communities.<sup>42</sup> The unemployment rate is also not evenly distributed, with American Indian/Alaskan Native and Black individuals experiencing unemployment at significantly higher rates than White individuals.<sup>43</sup> The economic boom is not keeping up with the economic need for our historically underserved communities of color.

In addition to housing, there are many potential causes of these economic disparities. Utah community leaders in our qualitative interviews consistently brought up issues of disparate access facing Multicultural communities. They identified language barriers when accessing financial services, banking restrictions due to citizenship status, and a lack of well-paying employment opportunities as consistent concerns. These barriers may contribute to the disproportionate underrepresentation of Multicultural business owners with less than one out of every 10 businesses owned by a person of color.<sup>44</sup> Barriers to building wealth through housing or entrepreneurship have thus far proved challenging to overcome for many.



Creating more affordable housing is a key element to providing greater economic stability for all Utahns.

While this report is focused on Multicultural communities in Utah, these issues impact our whole state. Over the past decade, Utah has recognized the difficulties associated with the cycle of poverty here, in part through the 2012 Intergenerational Welfare Reform Act. The economic cost to the state for families living through intergenerational poverty is high.<sup>45</sup> Reducing barriers for these groups should lead to a decreased need for public assistance for families in our state. Utah's economy has persevered through the COVID-19 pandemic and other national economic downturns. Yet, given that our Multicultural communities are disproportionately stuck in this cycle of poverty<sup>46</sup>, to continue expanding our economy, we need to support the growing Multicultural segment of our population that can fill these plentiful employment opportunities.

Perhaps just as important, our Multicultural communities bring incredible strengths and values that have always been important to Utahns. According to our community asset survey, Multicultural communities were reported as having strong family values, support from and for their community, and noteworthy individual resilience. These soft skills and core values, combined with a range of in-demand language abilities, provide a potential workforce well-suited to fill some of our fastest-growing occupations such as interpreters, software developers, and veterinary technicians.<sup>47</sup>

# INVESTING IN UTAH'S FINANCIAL FUTURE

## \$100 Billion

IN POTENTIAL NATIONAL TAX  
REVENUE WITH EQUAL WAGE

Closing the economic opportunity gap makes moral and economic sense. When we provide the foundation so that all Utahns can be self-reliant, we are making an investment in Utah's financial future. This inclusive growth model will earn prosperity dividends for everyone and will help Utah continue to thrive and to weather any potential economic recession on the horizon. For instance, closing the gap will lead to more productive businesses, increased spending power and financial security for families on the economic margins, a healthier workforce, increased income tax and sales tax revenue, and ongoing economic growth for all of Utah. During 2019, for example, if there had been no racial gaps in income, Utah's GDP would have been \$13 billion larger.<sup>48</sup> On the national level, estimates indicate that closing the wage gap alone could lead to \$100 billion in national, combined state and local tax revenue annually. By 2050, this national tax revenue will grow to \$325 billion annually.<sup>49</sup> By the same token, this greater productivity translates into an additional \$2.7 trillion in national GDP, growing to \$8 trillion by 2050. This added revenue alone would be a greater current GDP than any other country, except for the U.S. or China.<sup>50</sup>

WHAT IS THE BEST PATH FORWARD TO CLOSE THIS GAP?

We can propel Utah into a prosperous next decade by making public and private investments — along with state and municipal policy changes — in the four domains outlined in the Kem C. Gardner Diversity in Utah Data Book: housing, economy, healthcare, and education. We should begin by implementing the recommended strategies outlined in this report and those that will be described in our upcoming reports, focused on education and healthcare. These “legacy strategies,” if set in motion today, will enable Utah to reap rewards for generations to come. We encourage readers to use their positions to advance the policy changes, regulatory reforms, and the resource investments outlined in the following pages.

Luckily, many of the strategies outlined in our report are already underway. We need only to reorient this good work to ensure that our Multicultural communities can participate in these pathways for increased success. This means adjusting the strategies so that they are culturally and linguistically responsive and include outreach to the families and neighborhoods that need them most. It means expanding, enhancing and accelerating the important initiatives Utah has already spearheaded. And in some circumstances, it means launching new best practices that will fill the gaps that we identified in our research.

By working together, the Utah State Legislature and our robust philanthropic and business sectors can invest in community-driven solutions that will cement Utah as the best place to live in the U.S. for decades to come.



During 2019, for example, if there had been no racial gaps in income, Utah's GDP would have been **\$13 billion larger.**



# THE PATH FORWARD:

LEGACY INVESTMENT STRATEGIES





Utah has a unique and unprecedented opportunity to uproot our stark housing and economic disparities by making a significant investment in 10 proven strategies that address these high-priority areas:

- 1.** Launch a Community-Driven Innovation and Thriving Fund
- 2.** Strengthen Community Input and Representation
- 3.** Reduce Barriers to the Financial System
- 4.** Create Intergenerational Wealth Pathways Through Home Equity
- 5.** Build Vibrant and Healthy Neighborhoods
- 6.** Prevent Increased Homelessness by Stabilizing Low-Income Renters
- 7.** Enable an Untapped Workforce
- 8.** Support Small Businesses
- 9.** Collect and Standardize Disaggregated Data
- 10.** Integrate Language Access in Service Engagement for Improved Customer Experience



# 1

LAUNCH A  
COMMUNITY-DRIVEN  
INNOVATION AND  
THRIVING FUND



We know that the future is uncertain and our families are precariously positioned. Establishing an innovation fund that can continue to grow over the years will allow for nimble and rapid responses to emerging needs, the ability to test new ideas, and the resources to shore up the capacity of community-led organizations.

This fund would be modeled after the success of the capacity building and crisis response grants during the COVID-19 pandemic created in partnership with Utah's COVID-19 Multicultural Advisory Committee, the Utah Division of Multicultural Affairs, and the Utah Department of Cultural and Community Engagement.<sup>51</sup> With funding of \$5.8 million, these grants made an impact in the community by supporting information gaps, providing necessary supplies, increasing access to healthcare, and amplifying collective efforts in underserved communities.<sup>52</sup> The success of this fund provides evidence for the impact similar funding could have, along with the potential benefits of increasing this funding stream in the future.

#### RECOMMENDATIONS:

- Philanthropic and corporate entities lead this effort by investing \$6 million in seed funding to launch an innovation fund. This fund provides the opportunity for full and meaningful participation of all communities in decisions that define and shape a resilient future. It will serve as a catalyst to advance community-led strategies so that all people have equal opportunities to live full lives in thriving environments and participate in building a better future.





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Establishing an innovation fund that can continue to grow over the years will allow for nimble and rapid responses to emerging needs, the ability to test new ideas, and the resources to shore up the capacity of community-led organizations.

# 2

STRENGTHEN  
COMMUNITY  
INPUT AND  
REPRESENTATION





A hallmark of Utah culture is its focus on collective wellbeing, interdependent communities, and opportunity for all. In order to actualize these values, we need to ensure that everyone is able to play their part. Just like our Utah Jazz relies on a team of people working together for success, we need policymakers, families, businesses, and communities to collaborate to create a Utah with opportunity for all. For everyone to play their part, however, we need to invest in families and communities so that they can be effective participants in this work.

Our discussions with community development stakeholders identified one path to creating this kind of effective team: taking advantage of the deep benefit of having diverse representation on municipal boards and commissions.<sup>53</sup> Yet the recognized pool of community members who have the time, resources, interest, and know-how to serve on these commissions is limited. Low-income community members may have daytime jobs that prevent them from participating in meetings that occur during the workday. And even if meetings are held on evenings or weekends, community members may have to hire childcare or pay for transportation in order to attend.

Additionally, while community members bring unduplicated knowledge of how proposed policies may affect them, their families and their communities, they may not have the academic or professional training that allows for quick absorption of data, charts, or the terminology of a particular policy area. In short, community and family members must be resourced and supported so that they can be effective partners in nuanced social endeavors such as creating the framework for healthy neighborhoods, schools, and economies. In order to create thriving, interdependent communities, Utah should lay the groundwork for effective community and family engagement through the following best practice recommendations:

# 2



## RECOMMENDATIONS:

- Utah’s philanthropic and business sectors should provide long-term, deep investments in communities in order to strengthen community-embedded nonprofit organizations, the infrastructure for coalition development, and the base of leaders with the skills and ability to participate in civic affairs.
- Support diverse representation on commissions:
  - Gather data on the demographics of state and municipal commissions to better understand where commissions could use support to expand the representation of their membership. For instance, Connecticut requires that state boards and commissions report annually on their demographic makeup.<sup>54</sup>
  - Civic participation can be challenging for low-income individuals who may have multiple jobs or work during normally scheduled meetings. Recognizing the value of diverse perspectives, in particular those most likely impacted by the policies created, commissions can invest in their members’ time by adopting a policy that provides stipends for those otherwise not being paid to be in attendance.
  - Commissions provide mentoring and training so that lay participants can have the knowledge to fully engage in decision-making. Additionally, community members should be represented on committees in large enough numbers so that any one individual is not expected to speak for and understand the needs of all of Utah’s many Multicultural communities.
  - When seeking public input, boards and commissions can consider the multitude of potential barriers for community members and provide alternative opportunities. For instance, commissions could administer short surveys in multiple languages, attend existing community events, and vary the times of commission meetings.

# 3

REDUCE BARRIERS  
TO THE FINANCIAL  
SYSTEM



# 3

Families who want to buy a home, start a business, or invest in their education must have access to Utah's financial services industry. To gain access to these systems, families need to have basic financial building blocks in place such as financial literacy, transactional bank accounts, and tools to help them start saving. Without this foundation and access to the capital that it affords, families are hard pressed to emerge from intergenerational poverty, let alone realize a path to long-term financial stability and success. That's why Utah should make a deep investment in the tools that give families access to Utah's regulated financial industry as a crucial first step to addressing the wealth disparities experienced by Utah's Multicultural communities.

PROVIDING ACCESS TO THE FINANCIAL SYSTEM REQUIRES SEVERAL BUILDING BLOCKS:

Financial Capability

Access to the Regulated Banking Industry

Programs that Encourage Savings



## FINANCIAL CAPABILITY:

Without solid financial capability, people are more likely to spend more than they earn, pay bills late, not establish an emergency fund, and fall prey to costly financial products such as credit card fees.<sup>55</sup> Financial capability classes have a positive, long-term impact in helping people avoid these kinds of financial mistakes<sup>56</sup> and yet too many people lack fundamental knowledge to help them manage their money and achieve success.<sup>57</sup> Because Utah ranks high compared to other states in the availability of financial education classes,<sup>58</sup> Utah policymakers could quickly grow this capacity.

### RECOMMENDATIONS:

- Corporate and philanthropic sectors increase funding to organizations led by Multicultural communities that have the ability to institute financial education programs that align with the unique cultures and traditions of their client base.<sup>59</sup>
- Integrate certified financial coaching into existing and new financial education classes, such as the successful program in New Mexico, which helps attendees build the confidence to make behavioral changes.<sup>60</sup>
- Administrative and legislative branches consider ways to improve and expand on Utah's existing requirement that students take a financial literacy class before graduating from high school.<sup>61</sup>





## ACCESS TO THE REGULATED BANKING INDUSTRY:

Although a basic transaction account is an important first step in establishing a mainstream banking relationship, depositing earnings securely, accessing credit, and saving for the future,<sup>62</sup> an estimated 5.4% of US households were unbanked in 2019.<sup>63</sup> Nationally, 48% of Black households and 42% of Hispanic households were unbanked or underbanked,<sup>64</sup> and in Utah, Multicultural households were unbanked or underbanked at a rate approximately two times that of White households.<sup>65</sup> The majority of those who are unbanked have a family income of less than \$30,000/year, have no high school diploma or only a high school diploma, and more than 50% come from Multicultural

communities.<sup>66</sup> The primary reason individuals report not having a bank account is insufficient funds to open an account.<sup>67</sup> In Utah, individuals who have an ITIN, rather than a SSN, face additional barriers to opening an account.<sup>68</sup> And some immigrant families may not trust banks because of past experiences with an unstable banking system in their country of origin.<sup>69</sup> Without transaction accounts, individuals and families are forced to use expensive alternative financial services, including check cashers, payday lenders, and pawn shops that charge high fees for financial services, all of which impede people's ability to get ahead. Families pay too much for essential financial transactions and have difficulty building savings and assets. In fact, the average unbanked person spends 5% of their net income on these commonplace financial transactions.<sup>70</sup>

## RECOMMENDATIONS:

- Utah's corporate and philanthropic sectors help remedy this avoidable situation by increasing resources for the current BankOn Salt Lake<sup>71</sup> coalition. With more resources, BankOn can expand outreach to communities and establish protocols that smooth the path for individuals who are receiving payments from government institutions and/or private employers to create bank accounts. Additionally, funding the expansion of the new BankOn coalition that address the needs of Utah's rural and Native communities.

# 3



## PROGRAMS THAT ENCOURAGE SAVING:

Even with an account, low-wealth individuals are frequently unable to save to pay for the bigger investments that can propel them onto more stable financial footing, such as education, homeownership or small business development. The wage gap, lack of access to stable jobs, inadequate affordable housing, and fewer tax incentives for lower-income Americans all disproportionately keep communities of color from being able to save money.<sup>72</sup> Along with more limited income, only 30% of the lowest income earners in the U.S. have savings accounts, and when these accounts do exist, they hold on average only \$1,000.<sup>73</sup> While financial capability interventions, which combine financial education with financial products and/or services, need to be studied more, the initial evidence on their effectiveness is positive.<sup>74</sup> Thus, providing more financial incentives for individuals to save can pave a path for their future goals.

## RECOMMENDATIONS:

- Utah's government, corporate and philanthropic sectors provide deep support to expand programs such as Individual Development Accounts (IDAs). IDAs are state-supported, special savings accounts that match the deposits of low- and moderate-income savers (often 1:1 or 2:1), provided that they participate in financial education and use the savings for targeted purposes — such as postsecondary education, homeownership or capitalizing a small business.



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Families need to have basic financial building blocks in place such as financial literacy, transactional bank accounts, and tools to help them start saving.

# 4

CREATE  
INTERGENERATIONAL  
WEALTH PATHWAYS  
THROUGH HOME  
EQUITY



# 4

Homeownership is our country's primary strategy for intergenerational financial stability.<sup>75</sup> Homeownership also has multiple positive spillover benefits to the larger neighborhood, such as higher civic engagement, less resident turnover, greater property appreciation, and less high-displacement gentrification.<sup>76</sup> The whole neighborhood derives value from the financial and "sweat-equity" investments homeowners make in their homes.<sup>77</sup> Yet, given Utah's hot housing market, Utahns without a strong credit history and/or access to loans find that this path to economic well-being is out of reach. Additionally, homeowners on the lower end of the economic spectrum, particularly elderly people and Multicultural communities, may lack the capital to maintain their property, thus jeopardizing their own earned equity and potentially that of their neighbors. Finally, without programs to help our Multicultural communities buy homes, Utah is at risk of losing a significant talent pool, resulting in a brain and skill drain that can drag down Utah's future economy.

## WE IDENTIFIED SEVERAL INVESTMENT AREAS WHERE UTAH CAN CREATE LEGACY IMPACT:

Increase Down Payment Assistance and Low-Interest Loans

Increase Pathways for Families to Build Credit

Craft More Community Land Trusts

Assist Homeowners in Maintaining their Earned Equity

## INCREASE DOWN PAYMENT ASSISTANCE AND LOW-INTEREST LOANS

About one out of five first-time homebuyers receives down payment help from their families, yet low-income families are less likely to have this option.<sup>78</sup> Down payment assistance coupled with low-interest loans and homeownership preparation, such as ongoing counseling and supportive services, can ensure the long-term success of first-time homebuyers.<sup>79</sup> Given the importance of homeownership as a source of enduring family stability and wealth, this would be a place to make a large investment.<sup>80</sup> In 2023, Utah's state legislature recognized the importance of this issue with the passing of SB 240, which appropriated \$50 million to assist first-time homebuyers and incentivize the building of affordable housing.<sup>81</sup> This was a historic investment, and programs such as this indicate the desire of our state leaders to address housing disparities in our state.

### RECOMMENDATIONS:

- Utah's government, corporate and philanthropic sectors continue to expand the availability of low- or no-interest down payment loans and grants for first-time, low-income homebuyers to go toward the down payment, inspection, needed repairs, and closing costs. These should be funded with adequate resources to allow families to engage in Utah's competitive housing market. For instance, other jurisdictions with tight housing stock provide significant support to low-income homebuyers. Washington, D.C., provides close to \$100,000 in loans and grants.<sup>82</sup> San Francisco provides a silent second loan of up to \$375,000 that requires no monthly payments; the principal plus appreciation is repaid upon the sale of the house.<sup>83</sup>

# 4

## INCREASE PATHWAYS FOR FAMILIES TO BUILD CREDIT

Despite the significant role credit plays in our financial system, many Americans are without a credit score. According to the Consumer Financial Protection Bureau (CFPB), over 26 million consumers, or 11% of the United States' adult population, were classified as credit invisible in 2010. Consumers categorized as "credit invisible" lack any discernible credit history and do not have a valid credit score. Without a valid credit score,<sup>84</sup> individuals have difficulty accessing loans to buy a home, get an advanced degree or even obtain a credit card.

The rent that families pay – which in Utah can be 40% or more of a family's income – is an indication of on-going financial responsibility and should be taken into account when they seek a loan. Research on rent reporting as a path to credit building reveals that it provides a significant credit building opportunity.<sup>85</sup> In one program 80% of renters that participated boosted their credit score by an average of 23 points.<sup>86</sup> Locally, a 2019 pilot project in Salt Lake City conducted by Goldman Sachs, Giv Development, and Credit Builders Alliance showed rent reporting increased credit scores by an average of 42 points.<sup>87</sup> There are numerous companies that will track rent payments and report them to credit bureaus; some require landlords to pay while others pass the charge on to the renter.<sup>88</sup> Alternatively, there are emerging financial products that offer mortgages for borrowers without a formal credit score.<sup>89</sup> These products expand on the 2021 change in policy at Fannie Mae, in which the borrower's history of on-time rental payments can be used as the sole qualifier for a mortgage, removing the requirement for a formal credit score to assess eligibility.<sup>90</sup>

Another way for families to build credit is to participate in a credit builder loan program run by credit unions, banks, and nonprofits that provide small loans (\$100-\$600) to families with repayment terms usually over 6 to 24 months; the successful repayment is then reported back to credit companies. These programs have been shown to increase the likelihood of having a credit score by 24%.<sup>91</sup>

### RECOMMENDATIONS:

- Utah's government, corporate and philanthropic sectors should:
- Facilitate paths to credit building by incentivizing landlords to enroll in a rent reporting service and give their tenants the option of utilizing the service.
- Encourage lenders to use on-time rent payments in lieu of credit scores to determine mortgage eligibility.
- Implement Credit Builder Loan programs to help families develop and improve their credit scores.



# 4

## CRAFT MORE COMMUNITY LAND TRUSTS

Developing affordable homes for low-income families can be difficult on several fronts. Given the housing market in Utah, building single family affordable homes can be cost-prohibitive. Once a family owns an affordable home, they can sell it at market price, thus removing it from the stock of affordable housing. Community land trusts (CLT), on the other hand, provide a path to develop and maintain affordable housing stock, while giving families a way to build wealth through home equity. In community land trusts, the ownership of the land and the house is separated, with a non-profit or public entity holding the land in perpetuity. Without land attached, the mortgage is lower for families, thus making the houses more affordable.<sup>92</sup> The trust establishes a formula for how families build equity in the house, and can set rules around resales such as requiring that they be at fair market value (to preserve garnered equity for all) and/or made to low-income purchasers. When CLT's are coupled with down payment assistance and low-interest loans, they expand the stock of affordable housing while simultaneously creating pathways for wealth-building for low-income families. There are currently six community land trust housing developments in Utah.<sup>93</sup>

### RECOMMENDATIONS:

- Utah's administrative and legislative branches can encourage the development of community land trusts by providing more funding or awarding additional points to nonprofit developers that build homes with structures in place for lasting affordability. Cities can also be supportive of CLTs by providing resources for initial feasibility and business planning, becoming critical partners themselves and using their influence to broker partnerships with private sector financing entities.<sup>94</sup>

## ASSIST HOMEOWNERS IN MAINTAINING THEIR EARNED EQUITY

Once a family owns a home, it is important for them to maintain the equity that they've developed. For instance, they may lack the funds to complete the necessary repairs on their house, which lowers not only their own house's value but that of their neighbors as well. Support for families to do home repairs is a key tool to assist low-income homeowners.

Another way that families experience decreased value in their home is through unfair appraisals when seeking home loans, refinancing, or selling their house.<sup>95</sup> Studies done by Freddie Mac, Federal Housing Finance Agency (FHFA), Brookings and Howell/Korver-Glenn revealed that houses owned by Multicultural families are systemically appraised at lower values than those owned by White families, even when controlling for all other factors.<sup>96</sup> This appraisal discrimination is one of the key drivers of the wealth gaps experienced by Multicultural families.

### RECOMMENDATIONS:

- Greatly expand the resources for home-repair programs by furthering the capacity of current community networks and programs. Replicating the existing model of home-repair support across the state would greatly benefit low-income urban and rural homeowners and communities.
- Incentivize appraisers who are well-trained in fair housing history and practices and who represent the breadth of Utah's Multicultural communities.<sup>97</sup>
- Provide funding for appraisal-training programs targeted at upskilling Utah's Multicultural community.



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The whole neighborhood derives value from the financial and 'sweat-equity' investments homeowners make in their homes.



# 5

BUILD VIBRANT  
AND HEALTHY  
NEIGHBORHOODS





We want all Utahns to live in neighborhoods that have good schools, healthcare, local businesses, and jobs. And because the ZIP code in which you live can have an inordinate impact on your future success,<sup>98</sup> Utah should focus on creating vibrant, inclusive mixed-income and mixed-use neighborhoods, which benefit all Utahns.<sup>99</sup> Research has shown that socio-economic mixing allows for the development of interdependent communitarian ethos and the creation of outcomes that stick, such as improved employment, physical and mental health, safety, and educational gains.<sup>100</sup>

#### RECOMMENDATIONS:

- Utah’s administrative and legislative branches engage in concerted neighborhood investment efforts through the use of tools like zoning, bonuses, and land use regulations to incentivize responsible development in high-opportunity neighborhoods that incorporate both mixed-income and mixed-use approaches, while prioritizing measures to support longtime as well as incoming residents. Having mixed-income housing — single family homes, townhomes, and apartment buildings — within the same neighborhood brings benefits to all and, importantly, does not decrease home values.<sup>101</sup> Creating mixed-use neighborhoods in which residents and businesses can both thrive and be mutually supportive is also a critical component of placemaking, a collaborative process by which stakeholders create the public realm together.<sup>102</sup>



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Socio-economic mixing allows for the development of an interdependent communitarian ethos and creates outcomes that stick, such as improved employment, physical and mental health, safety, and educational gains.



PREVENT  
INCREASED  
HOMELESSNESS  
BY STABILIZING  
LOW-INCOME  
RENTERS



# 6

Helping low-income renters maintain stable housing benefits not only families, but the State and municipalities as well. When families experience eviction and/or homelessness, the cost to city and state services, not to mention the trauma and dislocation to the families themselves, is far greater than providing up-front support so that they can stay housed.

## RECOMMENDATIONS:

- Provide flexible rent subsidies to families who are one financial hit away from homelessness. Programs such as DC Flex in Washington, D.C., provide a capped rent subsidy for families to use for rent when needed. The program fills a niche for families who do not need case management but who do need occasional cash assistance to avoid homelessness. Research on the pilot year of the program revealed that it can reduce reliance on other services, thus saving money in the long term.<sup>103</sup>
- Support and grow the work of public-private affordable housing preservation investment funds, such as the Utah Housing Preservation Fund<sup>104</sup> and the state Low Income Housing Tax Credit run by the Utah Housing Corporation,<sup>105</sup> that are responding to meet the need for affordable housing in tight housing markets.<sup>106</sup>
- Invest and expand targeted and comprehensive approaches to homelessness.<sup>107</sup> In the first five months of 2022, homelessness in Utah increased by 6% with an additional 5,000 people — including families — newly experiencing homelessness. Utah can invest in best practices such as developing community-wide system responses, data collection with shared data systems, No Wrong Door entry for services, rapid rehousing, permanent supportive housing, crisis response, and income support for renters with unstable incomes.<sup>108</sup>
- Ensure that housing centers have staff who are linguistically and culturally competent<sup>109</sup> and invest in broader community outreach so that individuals know what services are available.
- Incentivize landlords to accept recent background and credit checks in lieu of requiring new ones. In a squeezed housing market, families may need to submit applications for multiple units in the hope of securing an apartment. Each time they submit an application, they need to pay for a background credit check. Utah currently has no caps on the amount that landlords can charge applicants to run these checks, and even small amounts of money can quickly add up for a low-income family, if they are making multiple applications. Utah could remedy this situation by following New York's example, which requires landlords to accept background and credit checks that are no more than 30 days old.<sup>110</sup>
- Fund community outreach efforts to educate Utahns how to expunge their eviction records. Having an eviction record can make it almost impossible to find a rental unit in a tight housing market. The Utah Legislature took action to remedy this with H.B. 359, which went into effect in July 2022. This new law allows renters to have their eviction record expunged either automatically or via petition, depending on the circumstance, an emerging best practice. Utah can fund community outreach efforts to inform families of the opportunity and processes to have their eviction record expunged.<sup>111</sup>



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In the first five months of 2022, homelessness in Utah increased by 6% with an additional 5,000 people — including families — newly experiencing homelessness.

# 7

ENABLE AN  
UNTAPPED  
WORKFORCE



# 7

New Utahns are more likely to be of prime working age (25-54) and participate in the labor force than U.S.-born residents.<sup>112</sup> They bring with them a wide variety of skills and experiences; for example, new Utahns represent 12.8% of physicians in Utah and 18.7% of manufacturing workers. However, we may not be optimizing the education and talents that this group brings to our state. In 2019, 43.6% of college-educated immigrants worked in jobs that did not require a bachelor's degree.<sup>113</sup> This could be due to labor force demands, but it may also be due to difficulties sharing their skills in a new country.

College degrees or professional licensing from other countries are not always recognized as valid in Utah. Education programs in the U.S. are often economically inaccessible and time-consuming, a problem compounded by a process where validating a foreign degree or license can be challenging to navigate. Those who do want to recertify their license or degree must send their qualifications to a nationally recognized international credential evaluation service, such as members of the National Association of Credential Evaluation Services, who then compare their credentials to the requirements in Utah. This can cost upwards of \$1,000 depending on the level of detail required of the Utah-based institution.<sup>114</sup> Due to the rigorous level of evaluation, there is no guarantee that international credentials will transfer, leaving the potential for further costs toward Utah licensure.

Many Utahns in our Multicultural communities could also benefit from programs that increase their skills, or upskilling programs. A thoughtful upskilling program can improve productivity, reduce turnover,<sup>115</sup> and close racial gaps in access to career advancement opportunities.<sup>116</sup> Utah has already recognized the value of upskilling programs through the creation of Talent Ready Utah and Salt Lake County's WISE program. These programs work with educational and industry institutions as well as organizations that provide wraparound services to build a skilled workforce and increase opportunities for workers. Yet too many Utahns are missing the opportunity to participate in these great programs.

For instance, with 14% of our state's population identifying as Hispanic or Latino,<sup>117</sup> we must address language-access issues for these upskilling programs to be utilized to their full potential. Some state agencies have worked to develop an internal repository of linguistic abilities of their current staff that could be used in emergencies. While this fix is undoubtedly helpful in the short term, we would encourage the adoption of more viable long-term practices.





**RECOMMENDATIONS:**

- The Division of Occupational and Professional Licensing (DOPL), World Education Services (WES), the Utah Immigration Assistance Center, and the Center for Economic Opportunity and Belonging have conducted a statewide survey to identify existing skills and barriers to employment facing the immigrant community. This information, disaggregated by race and ethnicity, will help these organizations work with the Department of Commerce to determine if existing labor markets and workforce development programs match the skills needed to facilitate upward mobility equally, both within and across industries.
- All stakeholders (government, corporate, philanthropic) can assist in convening a global talent workgroup, consisting of representatives from DOPL, industry leaders, institutes of higher education, and Multicultural community representatives to address the results of the survey. The workgroup could recommend data-informed strategies, such as specific, short-term, and low-cost training to satisfy labor market needs and economic mobility,<sup>118</sup> along with opportunities to reduce barriers to licensure. This should be done in conjunction with private industry to foster and encourage skills-based hiring practices, which focus on the evaluation of the skills needed to succeed on the job rather than titles or degrees.
- Government, corporate and philanthropic stakeholders can address acute needs by increasing the amplitude and efficacy of existing upskilling programs with ongoing funding for greater community outreach and the development of programs in different languages, particularly Spanish. It is also critical to enable low-income workers to actually take advantage of these programs with increased resources for the kinds of wraparound social services that can reduce barriers for participation, like transportation<sup>119</sup> or childcare,<sup>120</sup> and with other services offered by DWS. The Utah Refugee Services Office has an existing model for these wraparound supports that could be replicated to accommodate additional populations. This practice could also attract more Black and Latino workers,<sup>121</sup> who disproportionately face barriers in graduating with a college degree.<sup>122</sup> Resource navigators also provide crucial support by connecting individuals with supportive services that exist but may be underutilized.



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New Utahns are more likely to be of prime working age (25-54) and participate in the labor force than U.S.-born residents. They bring with them a wide variety of skills and experiences.

8

SUPPORT SMALL  
BUSINESSES



Utah traditionally has been a strong supporter of small business. According to the Utah Small Business Association (SBA), in 2019 Utah was in the top 10 for small business loans in the nation, lending over \$742 million.<sup>123</sup> The SBA pushed to end the economic disparities seen in both race/ethnicity and gender through their Women’s Business Center and increased partnerships with organizations focused on historically underserved communities. This resulted in over \$168 million distributed to underserved markets.<sup>124</sup> Support like this for small businesses helps to keep more money in our community, create more local jobs, and reinvest tax dollars in the local community.<sup>125</sup>

Despite these great strides, Utah could still be doing more to support historically underserved small businesses within our Multicultural communities. National trends indicate minority-owned businesses are less likely to secure funding and more likely to pay higher interest rates when they do secure funding than White businesses.<sup>126</sup> To address these disparities, organizations like the Suazo Business Center provide business advising and classes centered on Multicultural communities, with over 95% of their clients coming from minority communities.<sup>127</sup> Likewise, Salt Lake County’s Co-Op Program brokers a full range of support to grow small businesses run by Multicultural families.

While minority and women entrepreneurs could benefit from the many supports available to them through federal, state, county and municipal agencies as well as the nonprofit community, measuring the efficacy of the existing supports and understanding how best to help these small business ventures begins with tracking businesses. However, Utah currently does not consistently gather this demographic data in the business registration system run by the Department of Commerce.

## RECOMMENDATIONS:

- Increase funding for business development centers that focus on the needs of diverse business owners, including small business training and coaching on applying for government bids. Existing resources should also be supported in increasing outreach efforts to Multicultural communities for services and expanding the diversity of their staff.
- Increase grant programs focused on immigrant entrepreneurs and ongoing funding for increased capital access for socially and economically disadvantaged people, such as was established with American Rescue Plan Act funds in 2022.<sup>128</sup>
- The Department of Commerce can change its new business registration form to include information about the demographics of those who are registering a new business.
- Allocate targeted resources from existing funds to support small, disadvantaged businesses in state contracting and procurement processes, which has been shown to reduce wealth inequality on the federal level.<sup>129</sup>
- Lower barriers to accessing loans by reducing amounts of required paperwork and allow funding access to ITIN holders who contribute significantly to the economic portfolio of entrepreneurial landscape and by not tying funding to citizenship status.



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Supporting small businesses helps to keep more money in our community, create more local jobs, and reinvest tax dollars in Utah.

# 9

COLLECT AND  
STANDARDIZE  
DISAGGREGATED DATA



A concrete and detailed understanding of how individuals and communities take advantage of the many opportunities Utah offers is a critical first step to growing Utah's economy. Not only does having solid data point to where policy makers should focus their attention, it provides a benchmark to measure progress and success going forward. The Kem C. Gardner report provides a firm foundation for increasing our understanding of where Utahns face opportunity gaps and shines a light on how data can assist policy makers in crafting relevant and effective policy.

The Gardner report can be the start, not the finish of these efforts. We heard from numerous community and government stakeholders about the importance of having disaggregated data across a spectrum of issue areas. In particular, the Asian American and Pacific Islander Community (AAPI) was vocal in the effort to disaggregate data. This highly diverse community encompasses nearly 50 countries and ethnicities,<sup>130</sup> among which there are varying degrees of success and opportunities for growth.<sup>131</sup> Without disaggregation of data, we have a limited understanding of the changes that may be occurring within the broad AAPI category.

Beyond more effective policy, disaggregation of data at the state level across all areas (economics, housing, healthcare, education, etc.) could assist state and community agencies with more impactful outreach efforts, community investments, and assessments on the effectiveness of interventions. Utah does understand the importance of data, with a wealth of

information already available through various agencies, such as the Department of Health and Human Services and the Department of Workforce Services. As of today, however, data that disaggregated information by general race/ethnicity categories was not readily available or accessible, much less data understanding the differences within groups such as AAPI. The lack of disaggregated data may be attributable to several limitations: the difficulties securing personally identifiable information, self-attestation of race/ethnicity, and no statewide standardized method to collect this data. If we invest more resources in this area, we could equip our state agencies with the tools they need to mitigate these limitations, creating a more robust data set.

Pending assessment from OHE, the Utah State Legislature could require the disaggregation of state data at a determined level that would benefit our growing and diversifying populations, which represents a multitude of countries and ethnicities. This policy could mirror the federal policies that required recipients of CARES Act funding to track disaggregated data for the purposes of language accessibility. Utah has already begun to address this issue, recently releasing the Utah Health Places Index, which is a data and policy platform to address health equity. Expanding or amplifying tools such as this will work toward the development of more effective policy and programming.

## RECOMMENDATIONS:

- Fund the Utah Office of Health Equity (OHE) to assess where and how data is collected and disaggregated across demographics in all government agencies. OHE can also consider the public availability and reporting of this data, existing security measures, and fidelity to best practices, along with a risk assessment that considers the implications of disaggregated data on potentially relatively small populations. It is our contention, and a view implicitly supported by the communities' request for data disaggregation, that the potential benefits outweigh the risks.



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Disaggregation of data at the state level across all areas could assist state and community agencies with more impactful outreach efforts, community investments, and assessments on the effectiveness of interventions.



# 10

INTEGRATE LANGUAGE  
ACCESS IN SERVICE  
ENGAGEMENT FOR  
IMPROVED CUSTOMER  
EXPERIENCE





More than 120 languages are spoken in Utah, with 14% of Utahns speaking a language other than English at home.<sup>132</sup> The importance of having language access for individuals with limited English proficiency (LEP) is well-documented in the health and justice spaces; without language access, individuals face serious health risks and disparate outcomes in the justice system.<sup>133</sup> As a result, every state now has at least three language access provisions related to healthcare in state law, with Utah having six such codes requiring translation services across a range of healthcare settings.<sup>134</sup> Similarly, Utah’s court system has a standing committee on language access.<sup>135</sup>

Title VI of the 1964 Civil Rights Act requires that any state or local agency receiving federal funding must provide LEP individuals “meaningful access” to the programs it supports.<sup>136</sup> Thus Utah agencies that receive federal dollars from the Departments of Education, Justice, Health and Human Services, and Housing and Urban Development have had to put in place some plans for language access. Yet far too many Utahns still face language access<sup>137</sup> barriers when interacting with any number of other government agencies, thus denying them equal access and participation in public services, programs and activities. In order for Utah to achieve its goal of inclusivity, it needs to understand how to mitigate this most fundamental barrier to full community engagement. Codifying language access standards, responsibilities, and governance provisions can be a critical tool to ensure that language barriers do not prevent LEP individuals from accessing important government information or services. Increased language access can also engender trust between communities and governmental entities,<sup>138</sup> potentially leading to closer future collaboration.

## RECOMMENDATIONS:

- Fund the newly created New American Task Force to conduct a needs assessment on language access across all of Utah’s state government agencies. The task force’s charge should be to determine how to ensure that all Utahns have equal access to public services by:
  - Embedding language access in all state departments with regulations and procedures around providing interpretation and translation, ensuring accurate services, training staff on language access, notifying the public of services, designating language access coordinators, and using language access/ implementation plans; and/or
  - Legislating regulations and systems to oversee, support, and enforce language access regulations across Utah through oversight offices, advisory and technical assistance bodies, accountability mechanisms, data systems and population tracking, embedded requirements for community input, and budgetary/ funding considerations.<sup>139</sup>



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Increased language access can also engender trust between communities and governmental entities, potentially leading to closer future collaboration.



# CONCLUSION





Utah is home to an incredible array of cultures, languages, and people, all of which contribute to our great state. We would not have our fantastic economy or such a strong community without a diverse range of skills and ideas to continually move us forward. At this moment, we are poised to build upon this strong foundation to lead the national — and global — marketplace. As leaders, Utah needs to take actions to ensure we develop an environment where everyone in the state has the opportunity to succeed.

The proposals contained in this report will move us closer to a thriving Utah for all. Based on national and local evidence, and community input, our state could create a legacy others will emulate. With increased awareness and access to financial systems, Utah's economy could discover new sources of growth, potentially developing even more small business opportunities in underserved communities. These businesses could then create more jobs and, combined with workforce development investments, empower our workforce with skills needed to achieve across multiple industries. All individuals would have access to higher-paying jobs, lowering the burden of housing costs, and providing a potential path to stable renting or the purchase of a home.

This future could be assured with continual feedback from local communities, who understand their changing strengths and needs. A legacy fund would allow a quick response to emerging trends, preventing problems before they begin. Increased access to data would better illuminate the impact these programs are having on historically underserved communities, ensuring we never leave anyone behind. Knowledge of outcomes and opportunities would be shared in linguistically accessible ways, holding policies and practices accountable to the communities they are intended to serve.

We have never been closer to making this report become a reality. We have the resources available, we have the capacity, and we have visionaries in our community who can drive this work. If we invest now, we can create pathways for all of Utah to harness their talents, driving growth and innovation well into the future. Our strength as a state has always been our enterprising spirit; addressing the needs outlined in this report will ensure that spirit is continued for generations to come.

# END NOTES

## SPECIAL MESSAGE

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## INTRODUCTION

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## INTRODUCTION

<sup>26</sup> We use the term “Multicultural” to encompass the five race categories (American Indian/Alaskan Native, Asian, Black/African American, Native Hawaiian/Pacific Islander, and White) and one ethnicity category (Hispanic or Latino) as outlined in the Kem C. Gardner Diversity in Utah Data Book report (RES report). We recognize there are other disparities in Utah that may not be addressed in this report, such as gender disparities or differences by geographic area. This report is not intended to be all-encompassing; rather, it is meant to expand upon some of the disparities specifically outlined in the RES report. We recommend this be interpreted with the knowledge that individuals and communities have a unique array of strengths and challenges that should be addressed in conjunction with the information shared here.

<sup>27</sup> We use the term “economy” to refer to the means by which families generate income and build wealth.

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## METHODOLOGY

<sup>29</sup> A representative question was “What is the most effective practice or intervention other local agencies, institutions, or neighborhoods utilize to address the education gap in Utah?” Of the 74 Utah community leaders working with historically underserved populations to whom we sent the survey, 31 individuals (41.33%) responded. We used a template coding approach to analyze the data.

<sup>30</sup> Based on the community survey, we identified policy areas that necessitated more in-depth information. Sampling from previous survey participants, as well as outreach to other local experts in their respective fields, we conducted hour long interviews with community and government leaders.

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