INFORMED DECISIONS 2018

Election Brief

Kem C. Gardner Policy Institute
The University of Utah

Hinckley Institute
University of Utah
Dear Utah Voter,

The 2018 elections in Utah pose important questions to voters about health care, motor fuel taxes, representation, and the future of our state. Additional considerations will be on voters’ minds as they decide on a new U.S. senator, members of congress, state legislators, and local government officials.

To help inform these decisions, the Kem C. Gardner Policy Institute and Hinckley Institute of Politics produced this election brief and will host debate watch parties and forums throughout the Fall.

This INFORMED DECISIONS 2018 Election Brief helps voters navigate this important election year with analysis of critical issues impacting our state. To help inform voters, the brief includes a summary of Utah’s demographics and economy as well as findings from several roundtable/focus group discussions.

We are excited to combine the energies and talent of both the Hinckley Institute and Gardner Policy Institute to engage the public, analyze issues, and ultimately, help the public make informed decisions.

Sincerely,

Natalie Gochnour
Associate Dean, David Eccles School of Business
Director, Kem C. Gardner Policy Institute

Jason P. Perry
Vice President of Government Relations
Director, Hinckley Institute of Politics

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Utah surpassed three million residents in 2015 and continues to be among the most rapidly growing states. Between 2016 and 2017, Utah was the 3rd fastest growing state in the nation behind intermountain neighbors Idaho and Nevada. Over 71 percent of this growth was concentrated along the Wasatch Front (Davis, Salt Lake, Utah, and Weber counties).

Statewide, the population is projected to increase to 5.8 million by 2065. Utah County is projected to have the largest numeric increase to population, resulting in a population of 1.6 million by 2065. This will result in very similarly sized populations in both Salt Lake and Utah counties by 2065. Counties neighboring the Wasatch Front (Wasatch, Juab, Morgan, and Tooele) are also projected to see significant population growth over the next 50 years.

While the traditional growth pattern of natural increase (births minus deaths) being the dominant contributor to population growth was maintained between 2016 and 2017, the influence of net migration continued to grow. Net migration was responsible for 39 percent of growth between 2016 and 2017. Dynamics contributing to this shift are a relatively strong job market, a declining total fertility rate since the Great Recession, younger people postponing the formation of new households and having children, and the aging of the population. In 2015, one in ten Utahns was over the age of 65. By 2065, this share will double to one in five.

The increasing influence of migration also adds to a diversifying population in the state. In the past, foreign-born newcomers to Utah came largely from Latin America. Today, populations from Asia are the largest share of foreign-born entrants to the state. The minority populations (anyone identifying as anything other than non-Hispanic white) in the state contributed 41 percent of the population growth between 2016 and 2017.

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We are Utah

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The Utah economy continues to outperform the nation and compete as the top in the nation. The expansion, however, is late in the cycle and state leaders encounter strong tailwinds and headwinds.

### Economic Tailwinds
- Unique workforce
- Economic diversity
- Social cohesion
- Geographic positioning (“Crossroads of the West”)
- Expansionary fiscal policy; synchronized global economic growth

### Economic Headwinds
- Housing affordability
- Air quality
- Supply of skilled workers
- Increasing costs
- Increasing interest rates
- Late in the business cycle

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**What do tailwinds mean for decision makers?**

Utah's workforce is young, affordable, and growing. They contribute to a diverse and stable economy not dependent on any one industry. This diversified economy competes on a global scale, and as part of that global engagement the state welcomes millions of visitors to our national parks and ski resorts every year.

Utah's economy benefits from its geographic position as the “Crossroads of the West.” The planned inland port in the northwest quadrant of Utah's capital creates an opportunity to forge even stronger links to global supply chains.

The stable economy can also be attributed to what is known as Utah's “secret sauce.” People with different perspectives are able to come together to find common ground, building strong social cohesion.

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**What do headwinds mean for decision makers?**

The robust economy and Utah's population growth have led to a strong demand for housing, and thus, upward pressure on housing prices. This has made housing unaffordable for many Utahns. Population growth also contributes to continued poor air quality stemming from temperature inversions.

The nation is late in the business cycle, which may present challenges such as slower growth and rising interest rates. A shortage of skilled workers also continues to pose risks to Utah's economy.
Overview

Medicaid provides health care coverage to low-income children, pregnant women, parents with dependent children, seniors, and people with disabilities. Because the program is jointly administered by states and the federal government, there is some flexibility in how each state delivers care, designs optional benefits, and chooses which additional populations to cover. As a result, state Medicaid programs comprise a myriad of different programs, benefit packages, and eligibility criteria—particularly for adults.

In Utah, Medicaid income eligibility for adults varies between approximately five percent and 144 percent of the federal poverty level (FPL) depending on whether the person is homeless, a parent, or a pregnant woman. There is also a large segment of uninsured adults in Utah who fall in the “coverage gap,” meaning they make too much money to qualify for Medicaid, but not enough money to qualify for federal tax credits that help them purchase health insurance on HealthCare.gov.

Utah Proposition 3 seeks to provide Medicaid to Utah adults who currently fall in the “coverage gap” by expanding coverage to all uninsured adults under age 65 with incomes equal to or below 138 percent FPL. Other important details include the following:

- Current law requires states to expand coverage to 138 percent FPL in order to secure the maximum federal match rate of 90 percent instead of their regular federal match rate (Utah’s match rate is 70 percent). Securing the 90 percent federal match rate returns maximum taxpayer dollars to the state.
- Between 100,000 and 150,000 uninsured Utahns could be covered as the result of Proposition 3.
- To pay for the expanded coverage, Proposition 3 would enact a 0.15 percentage point increase in the sales tax on non-food items—changing the tax from 4.7 to 4.85 percent. This is expected to generate $90 million in state funds in fiscal year 2021 that would cover the $77 million it will cost the state to expand coverage. The federal government will pay the remaining 90 percent of necessary funding. As with all estimates “costs could outpace new revenue depending on actual cost and revenue trajectories.” That said, research from other states has shown Medicaid expansion improves state budget balances and that the savings and revenue exceed cost increases.
- As currently written, Proposition 3 would restrict the state’s ability to change eligibility, benefit, or enrollment levels in the future. However, any enacted ballot initiative can be amended by the Utah State Legislature during any legislative session.

According to current federal law, persons above 100% of the FPL ($12,140 for an individual and $25,100 for a family of four) qualify for premium tax credits to offset the costs of insurance purchased on HealthCare.gov. The tax credit is offered on a sliding scale (with higher credits available to those with lower incomes) to individuals with income from 100 to 400 percent FPL.

Policy Expert Roundtable and Voter Focus Group Feedback

Policy experts noted that access to health care has become a personal and humanized issue rather than a political one, and therefore Proposition 3 is likely to pass. In the same vein, Utahns under age 40 are seen as being more willing to pay for and support policies that help those who are less fortunate.

That said, both policy expert groups expressed concerns regarding whether the tax increase will be enough to fund Medicaid long term due to the shrinking sales tax base and the potential for a larger than projected number of new Medicaid enrollees, noting:

“Sales tax is growing slower than the economy,” and

“What we have relied on with the sales tax may be going away unless we change the nature of our sales tax. Given where we are now, we’re on a trajectory where it doesn’t pace with the economy [and growth in the economy] isn’t pacing with the growth in health care costs.”

On the other hand, policy expert participants noted providing more citizens with access to health care could result in better health and boost the economy in other ways.

Concern was also expressed with how Proposition 3 would lock in Medicaid eligibility, benefits, and provider rate increases, and limit policymakers’ options to address increased spending during periods of economic decline. To address this, one policy expert suggested placing surplus money from tax revenue in a rainy day fund to prepare for economic downturns.

If Proposition 3 does pass, some were concerned rural Utah could face the unique challenge of not having sufficient facilities to serve the new enrollees, many of whom will be rural Utahns.

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Medicaid Coverage Changes with Passage of Proposition 3

Only certain low income groups currently qualify for Medicaid in Utah. The income cut off differs by group. Under Proposition 3, all people below 138% of the poverty level would be eligible for Medicaid. Pregnant women, children under 5, and some other targeted groups would continue to be eligible for Medicaid above 138% of the poverty level.

Note: Includes five percent income disregards where applicable. Not all Medicaid populations are included in the chart. Eligibility for programs not included in this chart are based on having qualifying conditions, such as breast cancer or tuberculosis, are offered for a limited time, require spending down income and assets, or provide limited benefits or payment support.

*The population newly covered by the ballot proposition would be funded by a 90% federal matching rate rather than the 70% federal matching rate for current beneficiaries.

**The Targeted Adults program provides Medicaid coverage to a capped number of adults without dependent children who are: 1) chronically homeless; 2) involved in the justice system through probation, parole, or court ordered treatment needing substance abuse or mental health treatment; 3) needing substance abuse treatment or mental health treatment.

Policy experts mentioned the positive impact Medicaid expansion and housing affordability solutions would have for those experiencing homelessness. They also wondered whether ballot initiatives were an effective policy process to address these complicated problems. One stated, “It's an indication that the pressure has built so much; the legislature has not taken significant action the public feels should happen.” Another countered, wondering if this is the outcome of mixed signals given to elected officials that the public wants changes they aren't willing to pay for. There was concern voters might experience “tax fatigue” due to the amount of tax increases on the 2018 ballot.

Some voter focus group participants said their support for Medicaid expansion was dependent on the Medicaid program being closely monitored and audited to prevent individuals and families from taking advantage of the program. However, voter participants also noted that if the proposition did not pass, the insured would still indirectly pay the medical costs of the uninsured. Given that context, they believed the small increase in sales tax appeared to be fair. Some voter focus group participants noted:

“It would be easy to vote ‘yes’ on this if there wasn't the possibility of people taking advantage of the system. It's hard for those of us that work hard. If I knew it would be regulated very well, I would be okay with it. If people are doing their best, I'd be okay with it,” and

“This is people's health we're talking about. Health care is essential and important; we're talking about only a 0.15 percentage increase. I think I can handle that.”
Policy experts noted an important aspect of the ballot funding mechanism – by raising gas tax revenue, sales tax revenue currently being used for roads and infrastructure is freed up for education. As one participant described:

“Currently, gas money does not go to education, but [sales tax] money that should be going to education is going to transportation.”

Another reframed the problem Ballot Question 1 tries to address:

“It’s not complex, but it is not intuitive. “[It’s more attractive] if you say instead, ‘not only do you get education funding, but you get some road funding and fix some of the problems with our tax system.”

Some policy experts lamented that this and other ballot initiatives represent areas where the Legislature has not taken sufficient action to address public sentiment. Low education funding, low pay for teachers and high student to teacher ratios are a concern for parents and for people concerned about a strong economy. Participants mentioned the importance of tying funding to measureable outcomes. One noted:

“If the public supports Ballot Question 1, the Legislature has agreed to enact the Teacher and Student Success Act, which specifies the goal of the revenue:

- 30% of the revenues raised would go towards local roads
- 56% would go towards K-12 schools and
- 14% would go towards higher education funding

The Teacher and Student Success Act also specifies areas where education funding would be allowed, such as professional learning, additional employees, technology, before school/after school/summer programs, and early childhood education. Finally, it stipulates areas where additional education funding could not be used, including district administration costs and capital expenditures such as buildings.

Policy Expert Roundtable and Voter Focus Group Feedback

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“There are a lot of obstacles within the existing education funding process that make it really hard for the average parent, let alone policy makers, to understand where the money will end up going.”

Additionally, one participant noted the regressive nature of a gas tax in rural areas:

“The poorer you are, the harder it hits. In rural areas, driving is a necessity. You have to drive long distances to go to the doctor, to get to a lot of things.”
Given these complexities, some policy experts were concerned the public verdict regarding Ballot Question 1 could be based on any number of factors, including the public’s trust in government to fund education, its view of current gas tax rates, or its view of the adequacy of education funding.

Both policy experts and voter focus group participants wondered why the ballot question didn’t specify how the money would be used. Voter participants were worried that gas tax funding would be funneled to lawmakers and school administration rather than classrooms. They discussed the need for transparency and specificity of spending, with many stating if the public could see their tax dollars spent on what was promised, they would be more apt to support these tax raises. Both policy experts and voter focus group participants wondered why the ballot question didn’t specify how the money would be used. These details are provided in a working draft of the Teacher and Student Success Act, which was not available at the time of the discussions, and is not provided in the voter information pamphlet given the ballot question is non-binding.

Voter participants also expressed concerns regarding being unsure of how previous gas tax and education increases have been spent and whether they have made a difference in addressing problems, with comments such as:

“Every time there’s a gas tax increase, I never know what it does. Gas tax has been raised before, but the roads are still terrible,” and

“They always use education to raise money, and yet problems with education still exist.”

---

$180 Million in new funding

### Education

$126 Million

80% to Public Ed. | 20% to Higher Ed.

- Controlled by local boards and schools
- Must be used inside classroom, not administration or building
- Transparent spending
- Higher Ed. money into restricted account focused on performance funding

**Funding for education (all figures in millions):**

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Ballot Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Tax</td>
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<td>$4,150</td>
</tr>
<tr>
<td>Sales Tax</td>
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<td>$466</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$4,490</strong></td>
<td><strong>$4,616</strong></td>
</tr>
</tbody>
</table>

By raising the gas tax, $126 million is made available for education from sales tax funds that previously went to fund roads. Sales taxes are not being increased.

### Roads

$54 Million

To improve local roads only

**Funding for roads (all figures in millions):**

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Ballot Q1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas Tax</td>
<td>$574</td>
<td>$754</td>
</tr>
<tr>
<td>Sales Tax</td>
<td>$585</td>
<td>$459</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,159</strong></td>
<td><strong>$1,213</strong></td>
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</tbody>
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The money no longer used for roads from the sales tax is now made available for education.
Overview

Rising housing prices, in one way or another, affect every household in Utah. For many, higher prices create wealth and improve economic well-being while for others higher prices threaten housing affordability and housing stability. Given the widespread impact of housing prices on households it is important to understand the pace of housing price increases in Utah and the key factors driving-up prices.

Housing price appreciation trends

It is best to look at changes in housing prices over the long-term. For instance, how have prices changed for the past generation. A generation is considered by demographers to be 26 years. Over the past generation (1991-2017) the average annual increase in housing prices in Utah has been 4.0 percent.\(^6\) If that rate of increase continues for the next 26 years, the median price of a home in the Salt Lake and Provo-Orem metropolitan areas would be over a million dollars.

A price increase of that magnitude, however, is extremely unlikely as higher interest rates and modest growth in household income will work to constrain price increases. Nevertheless, it is quite likely that housing prices in Utah over the next generation could approach current housing prices in Seattle. In today’s dollars that would be a median sales price for a home in Utah of nearly $500,000.

A comparison of prices increases to other states and metropolitan areas shows the rapid pace of price increases. Since 1991 only Colorado, Oregon, and Montana have higher rates of price increase than Utah. And at the metropolitan area level Salt Lake ranks near the top in price increases.

Ten years ago, the median sales price of a home in the Salt Lake Metropolitan Area was $229,100, which then gave the metropolitan area a ranking, in terms of home value, of 44th out of 156 metropolitan areas. But in just ten years Salt Lake has moved up 20 spots to 24th and is currently in the top 15 percent of metropolitan areas in the National Association of Realtors Survey of home prices. Housing prices in Utah increased 9.2 percent in 2017, ranking fifth among all states in the rate of price increase (See map).

Rising Prices Threaten Housing Affordability

In Utah, housing prices have historically increased much faster than incomes. Consequently, homeownership opportunities fade as housing prices rise and incomes lag. The annual increase in housing prices has been near four percent while incomes have been increasing at 0.36 percent (inflation adjusted). This trend has hurt housing affordability particularly for Utah households below the median income ($68,358 in 2018). Currently, the affordable housing crisis in Utah is concentrated in households with incomes below the median. A household with income below the median has a one in five chance of a severe housing cost burden, paying at least 50 percent of their income toward housing, while a household with income above the median has a one in 130 chance. By another measure a household with income below the median is 32 times as likely to have a severe housing cost burden as a household with income above the median. Many households below the median income are simply priced out of the housing market.

Policy Expert Roundtable and Voter Focus Group Feedback

Policy experts acknowledge that what started out as an issue affecting mostly low-income Utahns has now reached the middle class, and there doesn’t seem to be any promising proposed solutions to address the housing affordability crisis felt by many Utahns.

“Sixty percent of the 40,000 people living in poverty who don’t have housing or access to affordable housing are paying more than 50% of their income on housing. This makes affording necessities such as food, health care, and education even more challenging.”

“Across the board, we’re stretched thin no matter what our income bracket is.”

“Our service population, our teachers, firemen, police officers, really don’t have a market for housing.”

Many wondered how this will affect Utah’s economic growth and prosperity; whether prospective employees and businesses will begin to look elsewhere because of this issue, and whether wage stagnation will continue to exacerbate the issue. One participant mentioned the high price of housing in Utah where the wages are low is in contrast to other cities where housing costs are high, but the wages are higher as well. Others chimed in:

“We are a highly educated but low cost workforce. If cost of housing continues to rise, individuals and businesses that are coming to the state won’t be able to keep coming here if they can’t afford housing.”

“It’s a housing crisis because we don’t have income; income is not keeping up with anything... If you don’t pay people well, they can’t afford health care, food, or anything for their household let alone housing.”
“We have tons of tech and medical jobs that we didn’t used to have. So, we have a heavy demand for housing, and those people are driving up prices. But for everybody that didn’t have one of those jobs, you’re stuck at the wage you had back in 1995.”

The tension between the need for high-density housing and the push back from neighbors near proposed developments was acknowledged. However, restrictive zoning laws and regulations were also brought up as barriers, that, if addressed, could result in more townhomes and accessory dwelling units rather than high-rises.

Other culprits mentioned include tech industry professionals from high-income areas whose money can go far in buying up available land, university students flooding the low-income housing market due to the lack of student housing on campus, Airbnb properties eating up the housing stock, and the lack of cooperation between counties and cities.

Policy experts saw a need for tough decisions, and the willingness to compromise is needed from all Utahns. Additionally, they thought lawmakers and public officials needed to revisit zoning laws and regulations. One participant noted:

“Personally, I think it’s an unsustainable way to build a society. we have subsidized single-family zoning already in this state.”

Finally, policy experts discussed the need for innovative solutions to create housing opportunities for low income Utahns as well as the middle class.

Voter focus group participants cited multiple reasons why they believe housing has become less affordable, including in-migration and rising interest rates. The majority said they haven’t personally been substantially affected by housing affordability, and some were not convinced that an affordability problem exists.
What’s Driving-Up Housing Prices in Utah?

The causes for the rapid increase in housing prices can be divided into two categories. The first category includes the broad overall market conditions—strong demographic and economic growth—that have created a housing shortage, thus putting upward pressure on prices. No other single factor has contributed more to higher prices and declining affordability than Utah’s exceptional economic and demographic growth. Since 2010, Utah ranks first among all states in the rate of demographic and economic growth. Rapidly rising housing prices are an inevitable consequence of Utah’s high rates of population and job growth.

The second category of causes includes a number of factors that have a direct impact on the price of an individual home or rental unit. These include the cost of material, labor, land, and development, plus impact and permit fees, the topography of the Wasatch Front, and not insignificantly local zoning ordinances and resident opposition to development.

What to Expect

Housing prices in Utah will continue to increase at rates well above the national average due to the state’s high rate of demographic and economic growth and the current housing shortage. The best possibility of relieving some of the upward pressure on prices is through coordinated policies by local and state government that take a regional approach to addressing the impediments to affordable housing. There is more support than ever before by civic and political leaders to find new strategies to ease the threat that rising home prices pose for Utah families and the state’s economic future.

In fact, when asked to share issues they are paying attention to this election season, no participant identified housing affordability. Some participants believe individuals and families facing a high housing burden are prioritizing other needs or wants in their budgets. One participant noted:

“The cost of living is so low here. I wonder why people can’t afford a house but they have the latest cell phone and get their nails done every month, and the guys are buying boats and cars.”

Others noted housing is one of many increased expenses:

“Millennials and those just starting out in their lives are having a hard time affording living on their own, even with roommates.”

“Everything else is so expensive, even public schooling. I spent $1,000 on my three kids for school last year.”
In August and September 2018, the Kem C. Gardner Policy Institute facilitated a focus group of ten voters to better understand their concerns regarding Utah’s most pressing issues, and two policy expert roundtable discussions to better understand the context behind these issues. These groups explored Medicaid expansion, education funding, and the housing affordability crisis.

Given the nature of qualitative research, such as guided discussions and focus groups, these findings are not meant to be representative of the population, but to provide more in-depth understanding of different perspectives and experiences behind an issue.

Focus group participants were all registered voters from the Wasatch Front that varied demographically. Rural Utah was not represented in this focus group. Participants in the policy expert roundtable came from a variety of governmental, non-profit, and business backgrounds.

Policy Expert Roundtable Participants

Jon Ball  
Eddy Berry  
Nate Checketts  
Ed Clark, M.D  
Wes Curtis  
Phil Dean  
Theresa Foxley  
Dan Griffths  
Roger Hendrix  
June Hiatt  
Chris Parker  
Tami Pyfer  
Chris Redgrave  
Kate Rubalcava  
Matt Slonaker  
Wes Smith  
Stephen Walston  
Chad Westover  
Grant Whitaker

Endnotes:
1 Governor’s Office of Management and Budget December 2017 estimate for Utah Decides Healthcare Act of 2018
4 https://ourschoollmow.com/ballot/
5 A working draft of the Teacher and Student Success Act, including prohibitions on using funds for district administrative costs, was not available at the time of the focus group.
6 Federal Housing Finance Agency, Housing Price Index.
Ballot Question Forums

**Proposition 2: Medical Marijuana**
September 19, 2018
12:00-1:00 PM
*In partnership with the Bennion Center*

**Nonbinding Question 1: Our Schools Now**
Monday, September 24, 2018
12:00 PM - 1:00 PM

**Proposition 3: Medicaid Expansion**
Tuesday, October 2, 2018
7:00 – 8:30 PM
*Cosponsored by the ABU Education Fund, John R. Park Debate Society, and the Scholars Strategy Network*

**Proposition 4: Better Boundaries**
Wednesday, October 24, 2018
12:00 – 1:00 PM
*In partnership with the Bennion Center*

Candidate Debate Watch Parties

**2nd Congressional District Debate**
Monday, September 17, 2018
6:00-7:00 PM
Shireen Ghorbani (D)
Chris Stewart (R)

**4th Congressional District Debate**
Monday, October 15, 2018
6:00 - 7:00 PM
Mia Love (R)
Ben McAdams (D)

**Election Night Watch Party**
Tuesday, November 6, 2018
6:00 - 9:00 PM

**Election Debrief**
Wednesday, November 7, 2018
10:00 – 11:00 AM
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Ted Wilson
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