

Salt Lake County’s Historic Apartment Boom: Past, Present, and Future

By: James A. Wood, Ivory-Boyer Senior Fellow

Salt Lake County’s housing shortage and high home prices have led to the “tightest” apartment market in the county’s history. In 2021, the vacancy rate dropped below 2%, and rental rates increased by double-digits. Builders and developers responded with a record number of rental units under construction and proposed. This report provides a close look at the development trends and conditions leading up to the boom and what the level of new construction and proposed units means for the rental market. Following the narrative, a statistical appendix is provided with more detailed market trends.

Profile of the Salt Lake County Apartment Market, 2021

The Salt Lake County rental market has approximately 148,500 rental units. Ninety-eight percent of these units are occupied, and only 3,000 units are vacant (see Table 1).

Supply Trend, 2000–2021

Unprecedented Apartment Boom

From 2000 to 2010, the number of permits issued for apartment units in Salt Lake County totaled 11,600 units, an average of about 1,100 units annually. This relatively modest level of apartment construction preceded the shift in demand to rental housing and the boom in apartment construction following the Great Recession. From 2011 to 2021, 34,500 apartment units received building permits, triple the level of activity during the 2000–2010 period. Nearly 90% of these units have received permits since 2014. An all-time record number of apartment units received building permits in 2021, 6,672 units (Figure 1).

Apartment Boom Concentrated in Salt Lake City and the Downtown Market

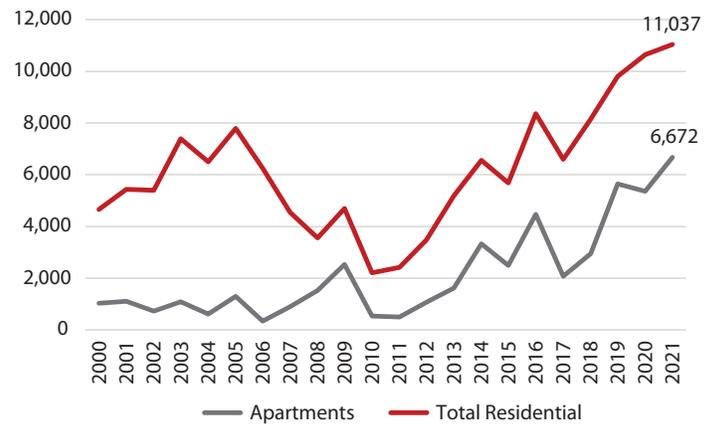
Since 2014, 43% of the apartment units receiving building permits have been located in Salt Lake City (13,400 units), and 24% have been located in Salt Lake City’s downtown (7,500 units).¹ Of the 18 cities in Salt Lake County, only one other accounted for more than 10% of new apartment construction, Sandy City, with an 11% share (3,300 units).

Table 1: Salt Lake County Rental Inventory, 2021

| Metric | Units |
|--------------------|---------|
| Total Rental Units | 148,500 |
| Renter Households | 145,500 |
| Vacant Units | 3,000 |
| Vacancy Rate | 2.0% |

Source: Kem C. Gardner Policy Institute and Cushman & Wakefield

Figure 1: Permits Issued for Apartment Units in Salt Lake County, 2000–2021



Source: Kem C. Gardner Policy Institute

Despite High Levels of Construction, Vacancy Rates Fall and Rental Rates Climb

Since 2002, Cushman & Wakefield has published a local rental and vacancy rate report for Salt Lake County. The 2021 (August) report shows a vacancy rate of less than 2% for all types of rental units, from studios to three-bedroom units. This is the lowest vacancy rate in the 20-year history of the report. In 2021, rental rates increased by 10.1%, the second-highest yearly increase in the history of the report. The average rental rates for each type of unit are: studio, \$980; one-bedroom unit, \$1,190; two-bedroom, one bath unit, \$1,157; two-bedroom, two-bath unit, \$1,471; and three-bedroom unit, \$1,628. The composite rate for all types of units is \$1,301.

Table 2: Under-construction and Proposed Apartment Units in Salt Lake County, 2021

| Location | Units | Share |
|---------------------------------|--------|--------|
| Under-construction Units | | |
| Suburban Salt Lake County | 4,399 | 35.6% |
| Salt Lake City | 7,968 | 64.4% |
| Downtown | 3,974 | 32.1% |
| Total | 12,367 | 100% |
| Proposed Units | | |
| Suburban Salt Lake County | 3,631 | 37.6% |
| Salt Lake City | 6,034 | 62.4% |
| Downtown | 4,405 | 45.6% |
| Total | 9,665 | 100.0% |

Source: Kem C. Gardner Policy Institute

Pipeline of Under-construction and Proposed Projects Indicates Boom to Continue

The pipeline of under-construction and proposed projects shows 12,367 units under construction and 9,665 proposed units. Slightly more than 60% of the under-construction and proposed units are in Salt Lake City, with a high concentration in the downtown market (see Table 2).

Demand Analysis 2010–2020

Annual Growth in Renter Households at 2.6%

The number of renter households in Salt Lake County increased from 109,500 in 2010 to 145,500 in 2021, an average annual increase of 2.6% over the 11-year period. At this rate of growth, the number of renter households in Salt Lake County will increase by 3,800 in 2022.

Demand for Rental Housing Increases as Housing Prices Rise

The Federal Housing Finance Agency tracks housing price increases for the 100 largest metropolitan areas in the country. The Salt Lake Metropolitan Area’s increase in housing prices over the past five years ranks third among the 100 metropolitan areas. Only Boise and Tacoma have had more rapid increases in prices. From the second quarter of 2016 to the second quarter of 2021, housing prices in the Salt Lake Metropolitan Area increased by 79%, an annual rate of increase of 12.3%. In contrast, over the same period, rental rates increased by 37%, a 6.5% annual rate.

In terms of the dollar value of a home, the Salt Lake Metropolitan Area ranks 24th out of 183 metro areas surveyed by the National Association of Realtors. In other words, the Salt Lake Metropolitan Area, with a median sales price of \$500,000 (3rd Qtr 2021), has higher housing prices than 86% of all large

metro areas in the U.S. The high cost and rapid increase in housing prices leave a growing number of households with only one housing option, renting, thereby pushing up demand for apartment living.

Strong Demand and Higher Rents Create Greater Cost Burdens for Renters

According to HUD’s Comprehensive Housing Affordability Strategy (CHAS), the share of renters with housing cost burdens doubled from 2009 to 2018 (the most recent data available). In 2009, 20% of renter households in Salt Lake County (19,760 households) faced a housing cost burden (paying 30% or more of their income for housing and utilities). By 2018, the share had increased to 41%, nearly 60,000 renter households.

Employment and Demographic Trends Generate Housing Demand

From 2010 to 2020, Utah has led the country in the rate of demographic and employment growth, and as the state’s largest county, Salt Lake County has participated in this rapid growth. For example, the economic recovery from COVID-19 has been surprisingly strong. Employment in Salt Lake County grew by more than 25,000 jobs, an increase of 3.5% in 2021. This employment growth is reflected in the county’s all-time-low unemployment rate of 1.7% in December of 2021.² In addition, the age structure of Utah’s population also indicates strong demographic support for rental housing. According to the U.S. Census Bureau’s 2019 population estimates, Utah has a much larger share of the population in the 20 to 28-year-old age group, the prime age for renters, than the U.S. As this group ages over the next few years, it will help support relatively high levels of demand for rental housing.

Forecast of Market Conditions 2022–2024

Year-End 2021 Market Snapshot Shows Historically Tight Rental Market

In 2021, the Salt Lake County vacancy rate dropped below 2%, the lowest rate on record, and the tenth consecutive year, the rate has been below 4%. All types of units, all types of apartment communities (size and age), and all submarkets throughout the county are experiencing full occupancy. And due to the limited number of vacant units, rental rates are rising by double digits. In addition, strong economic and demographic conditions will boost demand for rental units over the next three years. These historically tight conditions, however, will ease some over the next few years as those units currently under construction and proposed reach the market.

Table 3: Projected Increase in Supply and Demand of Rental Units, Salt Lake County

| Category | Column 1 | Column 2 | Column 3 | Column 4 | Column 5 |
|---------------------|-------------|--------------------------------------|-----------------------|-------------------------------------|---|
| Supply | 2021 | Under-Construction Units 2021 | Proposed Units | Increase in Supply (Col 2+3) | Total Rental Units, 2024 (Col. 1+4) |
| Rental Units | 148,500 | 12,367 | 5,800* | 18,167 | 166,667 |
| Demand | 2021 | Annual Increase @ 2.6% | | Increase in Demand 2021-2024 | Total Rental Demand, 2024 (Col. 1+4) |
| Renter Households | 145,500 | 3,900 | | 11,700 | 157,200 |
| Vacant Units | 2021 | | | | Vacant Units, 2024 |
| Vacant Units | 3,000 | | | | 9,467 |
| Vacancy Rate | 2.0% | | | | 5.7% |

*The number of proposed units likely to reach the market by 2024 represents 60% of the 9,665 proposed units (see pipeline section). Due to financing, labor shortages, material shortages, and local opposition, many of the proposed projects will be delayed or scrapped over the next three years. The 60% assumption is accepted by HUD for apartment market studies.

Countywide Vacancy Rate Expected to Increase to 5.7% by 2024

Given the number of units under construction and proposed, the Salt Lake County rental inventory will increase by 18,167 units over the next three years. Assuming annual renter household growth continues at 2.6% (2010–2021 average), the number of renter households will increase by 11,700 in three years. As sky-high home prices disqualify more households from homeownership, it’s doubtful, barring a severe recession, that the annual growth rate will fall below the 11-year average of 2.6%. Demographic and economic growth along with high housing prices ensure continued strong demand for rental units. In the next few years, excess supply rather than a drop in demand is a more likely threat to the rental market. By 2024 the rental inventory will be 166,667 units, and the number of renter households will be 157,200, resulting in nearly 9,800 vacant units. The increase in vacant units from 3,000 to 9,800 produces a vacancy rate of 5.7% in 2024 (see Table 3).

Suburban Market Will Remain Tight, Salt Lake City Market Will Experience Oversupply Over Next Three Years

The countywide rental market will continue to favor landlords, although the vacancy rate will see an increase to 5.7%, giving renters some relief by 2024. The Salt Lake City market will likely experience higher vacancy rates as the nearly 8,000 units under construction reach the market. The under-construction units represent a 15% increase in the Salt Lake City rental inventory. The Salt Lake City market is not a substitute for the county market; that is, suburban renters, in most cases, can not or will not move to a vacant unit in the city due to the much higher rental rates in the city. The 3,974 units under construction in Salt Lake City’s downtown market will have rental rates at least 30% higher than rents in the county, creating slower absorption rates of new units and higher overall vacancy rates.

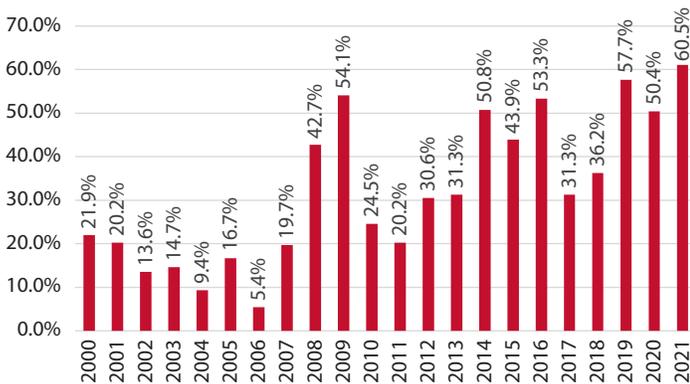
The statistical appendix below provides more detailed data for several of the market indicators and gives the share of under-construction and proposed units by city, along with maps showing the spatial distribution of the new and proposed units. The data highlight activity in Salt Lake City and the city’s downtown market.

Statistical Appendix

I. Residential Construction Trends in Salt Lake County and Salt Lake City, 2010-2021 (Figures 2-3 and Table 1)

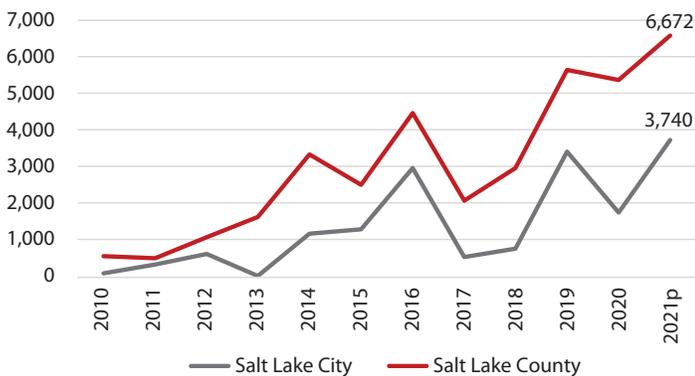
Building permits were issued for 11,072 residential units in Salt Lake County in 2021. This record level of activity was driven by apartment construction, totaling 6,672 units representing 60.5% of residential construction countywide (Figure 2). Salt Lake City accounted for 3,740 of the county's 6,672 apartment units in 2021 (Figure 3).

Figure 2: Apartments Units as Share of New Residential Units In Salt Lake County



Source: Kem C. Gardner Policy Institute

Figure 3: Apartment Units Receiving Building Permits in Salt Lake County and Salt Lake City



Source: Kem C. Gardner Policy Institute

II. Apartment Market Indicators for Salt Lake County (Tables 5-7)

Salt Lake County's apartment vacancy rate, at less than 2% for all types of bedroom units, is the lowest rate on record (2002-2021) and signals a severe shortage of rental units. Vacancy rates have been below 4% for ten consecutive years. Evidence of the shortage is confirmed by the largest single-year increase in rental rates. The average rental rate for all types of units in 2021 was \$1,301, 10.1% higher than in 2020. Over the next

Table 4: Apartment Units Receiving Building Permits by City, 2010-2021

| City | Units | % Share |
|------------------|--------|---------|
| Salt Lake City | 16,200 | 46.9% |
| Sandy | 3,319 | 9.6% |
| West Jordan | 2,106 | 6.1% |
| Murray | 2,076 | 6.0% |
| South Jordan | 1,992 | 5.8% |
| West Valley City | 1,869 | 5.4% |
| Draper | 1,650 | 4.8% |
| Herriman | 1,621 | 4.7% |
| Midvale | 1,080 | 3.1% |
| Unincorporated | 726 | 2.1% |
| Taylorsville | 613 | 1.8% |
| South Salt Lake | 610 | 1.8% |
| Bluffdale | 493 | 1.4% |
| Riverton | 179 | 0.5% |
| Holladay | 10 | 0.0% |
| Total | 34,544 | 100.0% |

Source: Kem C. Gardner Policy Institute

three years, as the record number of under construction (6,672) and proposed apartment units (5,800) are completed, rental rate increases will slow. However, due to the record low vacancy rates last year, the market will remain "tight" in 2022, and rental rates will likely see double-digit increases. But with improving supply conditions by 2024, rate increases should fall to near the 11-year average of 5.5%.

Table 5: Apartment Vacancy Rates by Type of Unit Salt Lake County

| Year | Studio | One Bedroom One Bath | Two Bedroom One Bath | Two Bedroom Two Bath | Three Bedroom Two Bath | Average for All Types |
|------|--------|----------------------|----------------------|----------------------|------------------------|-----------------------|
| 2010 | 6.6% | 5.2% | 6.5% | 5.5% | 6.3% | 5.7% |
| 2011 | 7.2% | 5.1% | 6.2% | 4.4% | 3.6% | 5.2% |
| 2012 | 3.4% | 3.8% | 4.0% | 3.6% | 3.7% | 3.8% |
| 2013 | 2.0% | 3.2% | 3.7% | 5.1% | 4.1% | 3.9% |
| 2014 | <2.0% | 2.5% | 2.8% | 3.9% | 2.8% | 3.0% |
| 2015 | <2.0% | 2.5% | 3.8% | 2.5% | 2.0% | 2.7% |
| 2016 | <2.0% | 3.4% | 2.2% | 2.4% | 2.4% | 2.9% |
| 2017 | 4.9% | 2.5% | 2.8% | 2.6% | 2.1% | 2.6% |
| 2018 | 2.0% | 2.6% | 2.7% | 2.9% | 3.4% | 2.7% |
| 2019 | 1.1% | 3.1% | 3.1% | 3.8% | 3.9% | 3.4% |
| 2020 | 2.5% | 3.9% | 3.8% | 4.5% | 2.7% | 3.9% |
| 2021 | <2.0% | <2% | <2% | <2% | <2% | <2% |

Source: Cushman & Wakefield.

Table 6: Rental Rates by Type of Unit, Salt Lake County

| Year | Studio | One Bedroom One Bath | Two Bedroom One Bath | Two Bedroom Two Bath | Three Bedroom Two Bath | Average for All Types |
|------------------|--------|----------------------|----------------------|----------------------|------------------------|-----------------------|
| 2010 | \$480 | \$629 | \$706 | \$816 | \$956 | \$720 |
| 2011 | \$515 | \$659 | \$725 | \$862 | \$1,025 | \$754 |
| 2012 | \$538 | \$709 | \$759 | \$943 | \$1,051 | \$814 |
| 2013 | \$586 | \$745 | \$792 | \$969 | \$1,075 | \$850 |
| 2014 | \$603 | \$757 | \$809 | \$983 | \$1,085 | \$865 |
| 2015 | \$638 | \$804 | \$833 | \$1,050 | \$1,132 | \$907 |
| 2016 | \$705 | \$833 | \$879 | \$1,085 | \$1,244 | \$949 |
| 2017 | \$745 | \$906 | \$932 | \$1,158 | \$1,278 | \$1,011 |
| 2018 | \$794 | \$964 | \$983 | \$1,227 | \$1,311 | \$1,072 |
| 2019 | \$887 | \$1,030 | \$1,050 | \$1,310 | \$1,393 | \$1,145 |
| 2020 | \$859 | \$1,042 | \$1,075 | \$1,383 | \$1,490 | \$1,182 |
| 2021 | \$980 | \$1,190 | \$1,157 | \$1,471 | \$1,628 | \$1,301 |
| AARC 2010–2021* | 6.7% | 6.0% | 4.6% | 5.5% | 5.0% | 5.5% |
| % Chg. 2020–2021 | 14.1% | 14.2% | 7.6% | 6.4% | 9.3% | 10.1% |

*AARC = average annual rate of change.
Source: Cushman & Wakefield.

Table 7: Annual Percent Change in Rental Rates, Salt Lake County

| Year | % Increase |
|------|------------|
| 2011 | 4.7% |
| 2012 | 8.0% |
| 2013 | 4.4% |
| 2014 | 1.8% |
| 2015 | 4.9% |
| 2016 | 4.6% |
| 2017 | 6.5% |
| 2018 | 6.0% |
| 2019 | 6.8% |
| 2020 | 3.2% |
| 2021 | 10.1% |

Source: Cushman & Wakefield.

III. Pipeline of Under-construction and Proposed Projects (Tables 8–9, Maps 1–4)

The low vacancy rates and rising rental rates have attractive record levels of apartment development. Countywide there are 12,367 apartment units under construction. Almost 8,000 of these units are located in Salt Lake City. Millcreek ranks a distant second, with 832 units under construction. In addition to the under-construction units, another 9,665 units are proposed. Sixty-two percent (6,034 units) of the proposed units are located in Salt Lake City. Maps 1–4 show locations of under-construction and proposed units.

IV. Increase in Salt Lake County Renter Households, 2000, 2010, 2020, 2021 (Table 10)

Since 2010 the number of renter households in Salt Lake County has increased annually at a rate of 2.6%. Over the long term (2000-2021), the rate of growth has been 2.2%; however, given high homes costs and changing housing preferences; it's unlikely that the growth in renter households will drop below the 2.6% rate. At this rate of growth, the demand for rental housing will increase by 11,400 units over the next three years.

Table 8: Apartment Units Under Construction in Salt Lake County, 2021

| City | Units | % Share |
|------------------|--------|---------|
| Salt Lake City | 7,968 | 64.4% |
| Millcreek | 832 | 6.7% |
| Draper | 522 | 4.2% |
| Herriman | 456 | 3.7% |
| West Valley City | 449 | 3.6% |
| Murray | 443 | 3.6% |
| West Jordan | 373 | 3.0% |
| South Salt Lake | 349 | 2.8% |
| Sandy | 304 | 2.5% |
| Riverton | 266 | 2.2% |
| Midvale | 256 | 2.1% |
| South Jordan | 149 | 1.2% |
| Total | 12,367 | 100.0% |

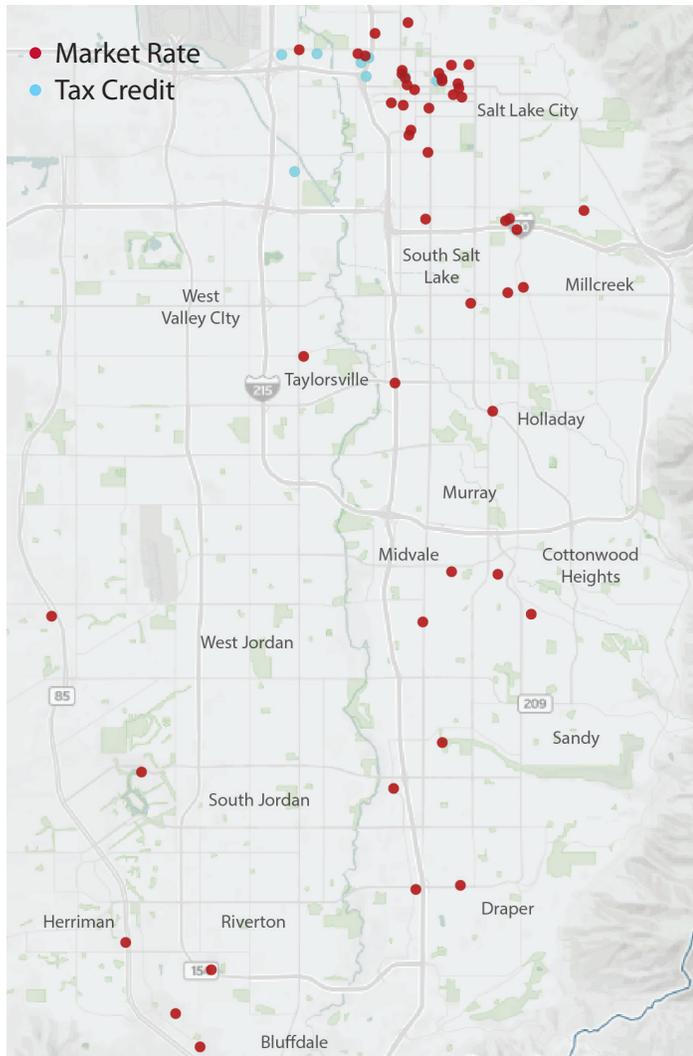
Source: Kem C. Gardner Policy Institute

Table 9: Apartment Units Proposed in Salt Lake County, 2021

| City | Units | % Share |
|--------------------|-------|---------|
| Salt Lake City | 6,034 | 62.4% |
| Herriman | 635 | 6.6% |
| Cottonwood Heights | 530 | 5.5% |
| West Valley | 482 | 5.0% |
| Draper | 417 | 4.3% |
| West Jordan | 357 | 3.7% |
| Murray | 285 | 2.9% |
| Magna Township | 260 | 2.7% |
| Sandy | 250 | 2.6% |
| South Jordan | 230 | 2.4% |
| South Salt Lake | 98 | 1.0% |
| Bluffdale | 87 | 0.9% |
| Total | 9,665 | 100.0% |

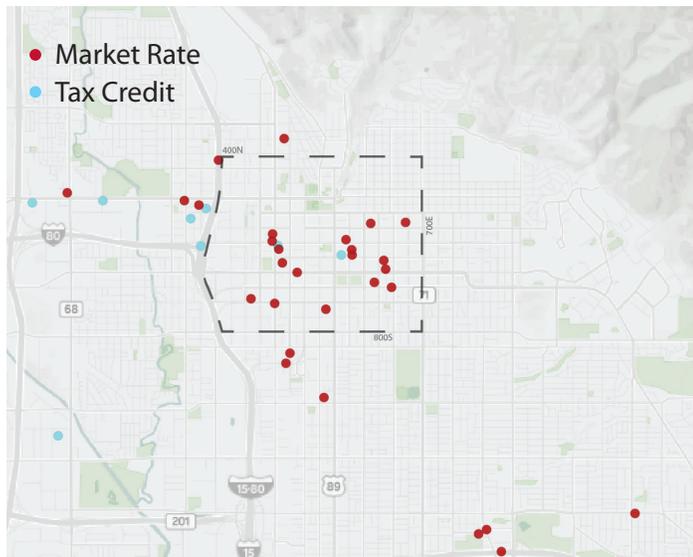
Source: Kem C. Gardner Policy Institute

Map 1: Apartment Project Under Construction in Salt Lake County, 2021



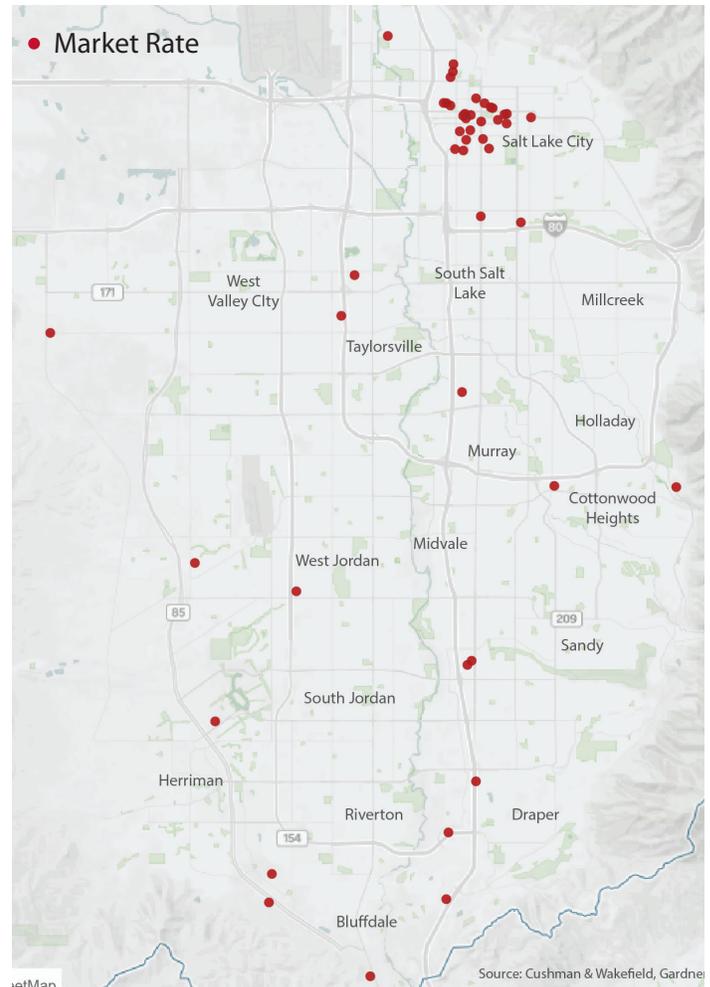
Source: Cushman & Wakefield and Utah Housing Corporation

Map 2: Projects Under Construction in Downtown Salt Lake City, 2021



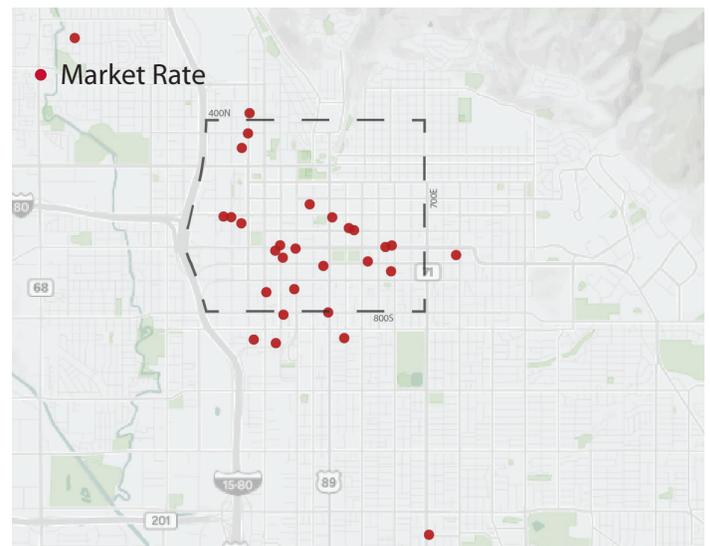
Source: Cushman & Wakefield and Utah Housing Corporation

Map 3: Proposed Apartment Projects in Salt Lake County, 2021



Source: Cushman & Wakefield and Utah Housing Corporation

Map 4: Proposed Apartment Projects in Downtown Salt Lake City, 2021



Source: Cushman & Wakefield and Utah Housing Corporation

**Table 10: Renter Households and Vacancy Rates
Salt Lake County, 2000, 2010, 2021**

| Category | Total |
|--------------------------------------|---------|
| 2000 | |
| Total Rental Units | 97,704 |
| Renter Households | 91,451 |
| Vacant Units | 6,253 |
| Vacancy Rate | 6.40% |
| 2010 | |
| Total Rental Units | 118,435 |
| Renter Households | 109,486 |
| Vacant Units | 8,949 |
| Vacancy Rate | 8.20% |
| 2021 | |
| Total Rental Units | 148,465 |
| Renter Households | 145,496 |
| Vacant Units | 2,969 |
| Vacancy Rate | 2.00% |
| Average Annual Rate of Change | |
| Renter Households 2000-2021 | 2.2% |
| Renter Households 2010-2021 | 2.6% |

Note: Estimates for 2020.

Source: U.S. Census Bureau and Kem C. Gardner Policy Institute

**V. Change in Percent Share of Occupied Dwelling Units
(Table 11)**

Due to the unprecedented apartment boom, the share of renter-occupied housing units increased from 32.3% in 2010 to 34.3% in 2021, the highest share since the 1950s when the renter's share reached 37.5%. Renter-occupied units totaled 145,496 units in 2021.

VI. Housing Affordability: Housing Prices, Rental Rates, and Renter Cost Burden (Figure 4 and Table 12)

The increase in the housing prices for both single-family homes and condominiums/townhomes have been a major source of the rising demand for rental housing. For many households, the only housing option is renting. High housing prices have excluded them from homeownership. Although rental rates have experienced a substantial increase since 2010, rising from \$720 in 2010 to \$1,301 in 2021, the rate of increase has been slower than housing price increases. Since 2010, the annual increase in rental rates has been 5.5% compared to a 7.9% annual increase in the median sales price of a condominium/townhome and an 8.5% annual increase for single-family homes. The rise in rental rates

means higher housing cost burdens for renters. The most recent HUD data show that 41% of renters in Salt Lake County must spend more than 30% of their income on housing and utilities, and nearly 19% of all renters spend more than 50%. These 27,500 households spending more than 50% of their income on housing and utilities face, what is known as, a severe housing cost burden.

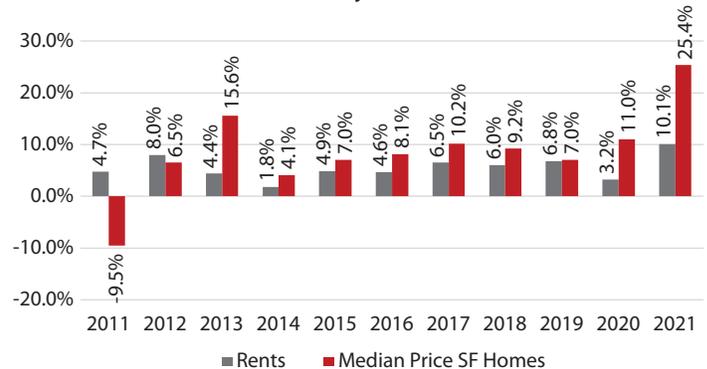
Table 11: Owner and Renter Occupied Units in Salt Lake County, 2000, 2010, 2021

| Category | 2000 | 2010 | 2021 |
|-------------------------------|---------|---------|---------|
| Total Housing Units | 310,988 | 364,935 | 433,279 |
| Total Occupied | 295,141 | 338,931 | 424,613 |
| Owner Occupied | 203,597 | 229,445 | 279,117 |
| Percent Share Owner Occupied | 69.0% | 67.7% | 65.7% |
| Renter Occupied | 91,544 | 109,486 | 145,496 |
| Percent Share Renter Occupied | 31.0% | 32.3% | 34.3% |

Note: Estimates for 2020.

Source: U.S. Census Bureau and Kem C. Gardner Policy Institute

Figure 4: Annual Percent Increase in Housing Prices and Rental Rates, Salt Lake County



Source: Cushman & Wakefield and UtahRealEstate.com.

**Table 12: Renter Households with Housing Cost Burdens
Salt Lake County**

| Category | Cost Burden ≥ 30% | % Renters | Cost Burden ≥ 50% | % of Renters |
|---------------|-------------------|-----------|-------------------|--------------|
| ≤30% AMI | 21,103 | 14.5% | 17,683 | 12.2% |
| >30% to ≤50% | 20,671 | 14.2% | 7,993 | 5.5% |
| >50% to ≤80% | 14,305 | 9.8% | 1,580 | 1.1% |
| >80% to ≤100% | 2,443 | 1.7% | 124 | 0.1% |
| >100% | 1,083 | 0.7% | 124 | 0.1% |
| Total | 59,604 | 41.0% | 27,504 | 18.9% |

Source: Derived from HUD CHAS 2014-2018 by Kem C. Gardner Policy Institute

Endnote

- 1 The Salt Lake City downtown is defined roughly as that area bounded by 600 West and 600 East and 600 North and 600 South.
- 2 U.S. Census Bureau and Kem C. Gardner Policy Institute.

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