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The COVID-19 Economic Risk Index

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Introduction

Notwithstanding having one of the lowest unemployment rates in the country under COVID-19, unemployment in Utah since the beginning of the pandemic has been stark. In only six weeks, Utah's unemployment rate jumped from a historic low of 2.5% to a historic high of 10.4%,¹ with Utah residents filing over 130,000 unemployment insurance claims from mid-March through April. By way of comparison, in the depths of the Great Recession, Utah's highest unemployment rate was 8.0%.² Looking closer at the initial spike in unemployment insurance claims following the onset of COVID-19 reveals uneven employment losses across the state. Only half of all census tracts experienced new unemployment claims rates of 8% or more of the workforce, but some of those experienced much higher rates—20%, 30%, or more—as entire sectors of local economies were shut down.

Utah largely reopened its economy following COVID-19's initial spread across the United States. Many jobs returned over the summer as nonessential services reopened and demand reemerged. As of October, unemployment in Utah had moderated to 4.1%.³ However, with infection rates currently reaching new highs across the country, additional economic disruptions loom across our state. In this climate of uncertainty, economists, business owners, and workers and their families may wonder if, by the time the health crisis ends, the effects of the economic crisis will be much more lasting. During these unprecedented times in which uncertainty causes almost as much fear as the disease, ongoing health and economic risk assessments will help our state and communities predict and prepare for recovery and a return to prosperity.

This report identifies geographic areas that are most economically vulnerable to the pandemic. It utilizes early COVID-19–era unemployment data, along with other key indicators predictive of financial security, to assign an overall economic risk score to each census tract in the state. This report will provide useful insights and direction to state and local leaders as they prepare to face the possibility of ongoing economic setbacks until a COVID-19 vaccine is widely available.

The Economic Risk Index

The economic risk index in this report assigns an overall score to each census tract by taking the composite of ranked scores of five variables: (1) share of the population living at or beneath the poverty line, (2) share of the population considered housing burdened (those paying more than 30% of their income towards monthly rent/mortgage and utilities), (3) share of the employed workforce that filed unemployment insurance claims between March 15th and May 2nd, (4) median household income, and (5) share of the population that holds a bachelor's degree or above. These variables function as indicators of economic opportunity, risk, and resilience. A series of maps indicates each census tract's composite risk score, relative to other tracts, on a scale of 0 to 100.4 For those census tracts in the top quintile of initial COVID-19 new unemployment insurance claims (11% or greater share of the employed workforce), the accompanying tables give individual variable scores to provide additional insight into the economic setting of the hardest hit areas.

The Gardner Institute used newly filed unemployment insurance claims between March 15th and May 2nd to capture the uniquely broad economic impacts of the response to the pandemic. Under normal economic circumstances, unemployment is usually linked to low socioeconomic status,⁵ but that is not necessarily the case in this analysis, at least not geographically. Correlation and regression analyses of all indicators used in the index showed no statistical correlation between early COVID-19 unemployment claims rates and median income, poverty, or educational attainment. This speaks to the broad implications of COVID-19 and indicates that the economic impacts of the response to COVID-19 have and will continue to affect diverse communities. Figure 1 below visualizes COVID-19 unemployment claims rates by quintile in Salt Lake County in the initial period of the shutdown. The lack of correlation with economic risk becomes evident when comparing the relatively random distribution of unemployment claims with the concentration of high economic risk in the northwestern portion of the county shown in Figure 2. Employment cuts have not been uniform across the state.

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Figure 1: Salt Lake County Unemployment Insurance Claims from March 15 to May 2, 2020 as a Share of the Employed Workforce, by Census Tract



Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services and U.S. Census Bureau 2014–2018 American Community Survey data; Esri, Utah Automated Geographic Reference Center, SGID

County	Average Economic Risk Score	County	Average Economic Risk Score
Morgan	28.00	Piute	55.34
Davis	39.06	Uintah	57.12
Daggett	41.85	Sevier	57.76
Summit	43.00	Weber	58.45
Utah	43.87	Carbon	58.79
Cache	44.79	Kane	58.90
Juab	46.82	Duchesne	59.92
Rich	50.17	San Juan	62.36
Emery	50.63	Millard	62.65
Wasatch	50.87	Washington	64.32
Sanpete	51.45	Iron	65.49
Salt Lake	52.24	Grand	69.83
Tooele	53.66	Beaver	70.38
Wayne	55.10	Garfield	70.87
Box Elder	55.13		

Table 1: COVID-19 Economic Risk Score County Averages

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data While COVID-19 unemployment may affect some unexpected communities, housing cost burden, poverty prevalence, income, and educational attainment will impact communities' abilities to weather the storm. The five indicators in the index capture the economic opportunities and challenges facing areas going into this crisis. The poverty rate indicates the share of the population that often lacks basic resources, stable employment, housing, and sufficient income to save for periods of unemployment. The distribution of wealth reflected in median household income provides a more nuanced indicator of existing need across the whole community. Those with higher incomes are often better able to utilize liquid personal savings to smooth financial impacts and are more likely to receive more generous severance packages when they do lose their jobs.

Additionally, the share of the population housing burdened gauges the risk of losing shelter, a fundamental resource. National and local policies mitigated the threat of evictions early on in the crisis, creating emergency rental assistance programs and imposing restrictions on evictions.⁶ However, if the response to COVID-19 continues to curtail the economy, the resources providing these protections may not be available in the long term. Individuals and families already burdened with high housing costs will be at additional risk.

Educational attainment acts as a measure of economic opportunity. Individuals with a bachelor's degree or above experience the lowest unemployment rates.⁷ In a competitive job market with high unemployment, those with degrees will likely have an advantage for reentering the workforce as the economy rebounds.

Findings

While most large counties have some tracts at both the highest and lowest risk, Salt Lake County has the greatest diversity in risk, with scores ranging from 12.1 to 92.8 and an average of 52.2. Davis County and Morgan County exhibit lower risk overall, with average scores at 39.1 and 28.0, respectively. Washington and Weber are more at risk among larger counties, with average scores of 64.3 and 58.5, respectively. Most rural counties and census tracts exhibit medium to high risk. Table 1 indicates average risk scores by county.

The composite risk scores are highly correlated with median income (-.749), the housing burden rate (.688), and the poverty rate (.671), indicating areas of lower socioeconomic status are at particular economic risk (see Table 2).⁸ The divide of economic risk is most clearly exhibited in Salt Lake County, where the wealthier east benches and southern part of Salt Lake Valley appear most resilient in an economic crisis.

Methodology

The Utah Department of Workforce Services provided unemployment insurance claims data for March 15th through May 2nd. These data included 141,352 new, anonymized claimants with residence county, city, zip code, and census tract. Claimants who filed from out of state or who had incomplete data were removed from the analysis. The final total of claimants analyzed was 136,663, who were then tallied by census tract. The 2014–2018 five-year American Community Survey provided tract-level estimates of the employed labor force (used to calculate the share of the workforce that filed for unemployment insurance), median household income, the share of the population aged 25 and older with a bachelor's degree or above, and the share in poverty. U.S. Department of Housing and Urban Development 2012-2016 Comprehensive Housing Affordability Strategy data provided the number of burdened households (those paying more than 30% of their monthly income towards housing) and total households (used to calculate share of households considered housing burdened).

To calculate the economic risk index score, we first ranked the tracts on each variable from lowest risk to highest risk. For the share of the population living at or below the federal poverty line, the share of households considered housing burdened, and the COVID-19 unemployment claims rate, census tracts were ranked in ascending order (where those with the lowest values received the lowest risk ranking). For median household income and the share of the population with a bachelor's degree or above, tracts were ranked in descending order (where those with the highest values received the lowest risk ranking). We then calculated the average rank for each tract and normalized the scores on a range of 1 to 100 to establish the final economic risk index.⁹ Final scores ranged from 7.70 to 96.47. We grouped them into quintiles for mapping purposes.

We also conducted correlation and regression analyses to assess the association, if any, between COVID-19 unemployment claims rates and the variables used in the economic risk index, to gauge the additive value of the unemployment claims to the index. Correlation results have been discussed above and are shown in Table 2. The linear regression model utilized the COVID-19 unemployment claims rate as the outcome (or dependent) variable, and the poverty rate, median household income, housing burden rate, and share of the population with a bachelor's degree or above as the predictor (or independent) variables. Neither analysis yielded a statistically significant association, with the housing burden rate as the exception. The correlation with housing burden was a meager .153 (1.0 indicates perfect correlation). Additionally, the R² on the regression analysis was exceptionally low (.0236), emphasizing the minimal relationship between the unemployment claims rate and the other variables in the risk index. This negligible relationship speaks to the importance of the unemployment claims rate as an input, because it is capturing information in addition to that which the other variables provide.

Limitations

This research assessing economic risk is not entirely comprehensive and comes with some drawbacks in the analysis and scoring. In regards to the methodology, all of the variables in the index are weighted equally, as if they equally contribute to a community's ability to contend with an economic crisis. However, we know that many factors influence economic resilience at various levels of impact. Employment by industry would be interesting data to include, as one would expect more economically diverse regions to be more resilient to crises. Assessment of specific industry impacts and industry area employment could provide a more comprehensive view of economic sensitivity to shifts in demand in the economy as the pandemic continues. Because of the large scope of the project, unemployment claims also served as a proxy for this industry impact.

There were also some limitations with the data because of a lag in available data and margins of error associated with estimates. For the data from the American Community Survey, which included estimates of the employed labor force, educational attainment, poverty rate, and median household income, only 2014–2018 data were available. This may have

Table 2: Correlation Matrix Table of Economic Risk Index Indicators and Composite Risk Sco	ore
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	Composite Risk Index Score	Poverty Rate	Median Income	Share of Burdened Households	Early COVID-19 Unemployment Claims Rate	Share of Population with a Bachelor's Degree or above
Composite Risk Index Score	1					
Poverty Rate	0.671**	1				
Median Income	-0.749**	623**	1			
Share of Burdened Households	0.688**	.666**	473**	1		
Early COVID-19 Unemployment Claims Rate	0.307**	0.045	0534	.153**	1	
Share of Population with a Bachelor's Degree or above	-0.548**	196**	.599**	098*	0.005	1

*Association was significant with 95% confidence that it was not due to chance (or .05 p-value). **Association was significant with 99% confidence that it was not due to chance or (.01 p-value). skewed the results of these scores in at least two ways. First, by using a 2014–2018 average count of the employed labor force as the divisor for calculating COVID unemployment claims rates, there is a risk that the actual size of the employed labor force in March to May 2020 was significantly different, leading to overestimates or underestimates of the unemployment claims rate. Another overall concern with lagged data is that they may not represent the current conditions which we are trying to measure. These limitations also apply to the data indicating housing burden. Data provided by HUD were based on the 2012–2016 American Community Survey.

COVID-19 ECONOMIC RISK INDEX MAPS

			Median	Housing	25+ Population	Early COVID-19	Early COVID-19	
Census		Poverty	Household	Burdened	with a Bachelor's	Unemployment	Unemployment	Economic
Tract	Cities and Towns within Tract	Rate	Income	Households	Degree or above	Claims Count	Claims Rate	Risk Score
1001	Salt Lake City – Marmalade	18.9%	\$50,129	29.8%	38.9%	161	14.5%	72.4
1003.06	West Salt Lake City	28.8%	\$39,938	44.4%	16.3%	280	12.0%	90.5
1003.07	West Salt Lake City	24.9%	\$59,808	44.3%	16.3%	269	11.6%	83.9
1005	Salt Lake City – Rose Park	28.6%	\$46,073	30.2%	19.9%	706	21.7%	85.3
1010	Salt Lake City – North Avenues	8.2%	\$88,164	18.7%	65.2%	589	31.8%	37.9
1018	Salt Lake City	32.1%	\$45,000	29.9%	55.2%	763	36.4%	73.4
1020	Salt Lake City	19.7%	\$42,608	35.1%	48.1%	197	11.1%	72.2
1023	Salt Lake City	23.6%	\$24,396	40.4%	32.6%	487	36.2%	85.9
1025	Salt Lake City – Downtown	28.1%	\$41,265	29.5%	51.8%	620	26.9%	73.6
1026	Salt Lake City	25.8%	\$44,643	41.7%	22.7%	249	13.1%	86.4
1027.01	Salt Lake City	20.2%	\$41,522	49.4%	14.4%	471	20.2%	91.8
1029	Salt Lake City	30.7%	\$30,414	44.6%	15.1%	317	12.8%	92.8
1031	Salt Lake City – Liberty Wells	14.2%	\$57,419	35.4%	38.5%	312	11.7%	69.5
1034	Salt Lake City	13.3%	\$71,597	27.8%	62.3%	488	16.8%	55.4
1035	Salt Lake City	11.4%	\$80,921	21.6%	56.1%	276	11.5%	43.7
1049	South Salt Lake City	13.4%	\$62,721	23.2%	41.3%	232	12.2%	57.2
1102	Millcreek	4.0%	\$101,089	19.1%	59.7%	425	14.4%	30.0
1106	Holladay	5.5%	\$102,558	15.3%	60.1%	349	12.0%	28.3
1111.02	Holladay	6.4%	\$65,048	23.6%	48.2%	544	15.5%	48.7
1113.05	Cottonwood Heights	3.6%	\$85,854	17.5%	59.2%	499	23.8%	32.5
1114	South Salt Lake City	22.5%	\$47,294	50.6%	24.2%	1,062	27.7%	87.4
1115	South Salt Lake City	22.7%	\$35,568	35.3%	16.8%	124	11.9%	87.7
1116	South Salt Lake City	25.4%	\$40,349	43.9%	29.4%	397	11.1%	82.8
1118.02	Millcreek, Salt Lake City	27.8%	\$45,203	41.3%	37.0%	575	51.1%	82.5
1120.02	Murray	7.4%	\$61,422	33.6%	34.8%	997	34.8%	65.9
1122.02	Murray	5.8%	\$55,492	25.4%	25.0%	266	12.0%	61.5
1125.03	Midvale, Sandy	10.5%	\$62,735	28.0%	30.7%	950	39.4%	66.5
1126.04	Sandy	2.6%	\$71,480	17.0%	30.8%	397	16.5%	42.3
1126.05	Sandy	8.0%	\$75,746	15.9%	25.8%	725	15.9%	49.4
1126.15	Sandy	2.2%	\$113,798	16.0%	59.6%	132	12.1%	23.1
1126.17	Sandy	5.6%	\$128,088	16.5%	57.5%	261	13.3%	28.9
1128.19	Draper	4.8%	\$111,711	20.8%	50.5%	642	15.8%	34.2
1129.05	Taylorsville, West Jordan	6.2%	\$103,676	18.8%	33.2%	419	15.1%	40.5
1129.21	West Jordan	4.8%	\$70,678	17.4%	24.7%	368	17.6%	48.9
1130.17	Riverton	2.9%	\$84,792	28.5%	30.0%	501	14.8%	50.2
1130.19	South Jordan	2.5%	\$111,450	25.2%	45.0%	606	11.9%	35.1
1131.07	Herriman, Riverton	2.9%	\$94,070	29.5%	31.4%	1,970	14.5%	48.2
1133.06	West Valley City, Taylorsville	17.8%	\$43,143	35.9%	15.9%	776	24.3%	88.4
1134.08	West Valley City	14.8%	\$66,031	30.2%	11.6%	436	16.1%	77.7
1134.10	West Valley City	11.4%	\$62,109	34.4%	11.6%	553	18.3%	79.5
1134.13	West Valley City	13.1%	\$70,559	23.5%	12.6%	287	11.2%	66.3
1135.10	Taylorsville	16.3%	\$64,554	24.1%	23.9%	195	11.9%	66.2
1135.15	Taylorsville, Murray	4.4%	\$63,667	25.8%	35.0%	733	22.6%	54.8
1135.35	West Jordan	4.1%	\$102,708	21.9%	31.6%	684	16.5%	41.8
1136	Kearns	11.9%	\$49,141	34.2%	9.4%	395	14.9%	84.0
1139.05	Magna	6.8%	\$65,089	26.9%	7.8%	424	11.3%	66.5
1140	Salt Lake City – Downtown	15.7%	\$55,938	28.8%	50.5%	512	36.7%	66.9

Figure 2: Salt Lake County Economic Risk Scores, by Census Tract



Table 4: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Utah County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
1.02	Lehi City	11.5%	\$77,841	22.6%	24.4%	711	34.5%	60.3
2.05	American Fork, Lehi, Highland	4.5%	\$97,938	17.4%	53.2%	432	26.0%	32.5
9.04	Orem City	5.1%	\$78,875	21.3%	49.2%	194	15.3%	40.7
11.03	Orem City	20.5%	\$61,205	26.8%	40.6%	391	32.2%	67.5
11.07	Orem City	3.6%	\$59,042	46.3%	40.2%	474	24.6%	62.1
15.04	Pleasant View, Provo City	20.2%	\$79,101	29.0%	62.3%	345	14.7%	56.7
23	Provo City	17.5%	\$46,346	37.4%	35.3%	329	14.9%	78.5
25	Provo City	24.8%	\$31,705	50.7%	42.9%	398	15.6%	81.4
31.05	Springville	8.1%	\$49,136	31.3%	32.4%	321	14.7%	69.0
32.03	Spanish Fork	4.6%	\$92,232	14.8%	35.4%	288	15.2%	36.7
101.04	Eagle Mountain	8.1%	\$77,794	24.6%	36.9%	707	18.0%	53.1
101.09	Saratoga Springs, Lehi	1.9%	\$86,165	21.7%	51.1%	631	13.1%	33.3
102.15	Pleasant Grove	6.2%	\$90,189	24.6%	44.2%	452	13.3%	43.9

Figure 3: Northern Utah County Economic Risk Scores, by Census Tract



Table 5: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Davis County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
1255.01	Syracuse, West Point, Clearfield	6.2%	\$61,966	24.0%	24.3%	652	22.8%	60.6
1259.07	North East Layton	9.6%	\$83,583	13.9%	38.9%	160	16.8%	43.0
1260.01	Layton City	8.4%	\$57,786	28.4%	19.8%	706	23.9%	71.3
1264.06	North Salt Lake, Bountiful	11.5%	\$58,528	28.8%	30.2%	370	17.2%	69.0
1267	Bountiful City	18.3%	\$49,100	23.1%	41.5%	215	11.0%	63.3
1269.01	Bountiful City	9.3%	\$54,063	30.0%	42.3%	433	14.0%	63.5
1271	Kaysville, Fruit Heights	4.0%	\$79,000	22.4%	48.3%	391	11.2%	38.4

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 4: Davis County Economic Risk Scores, by Census Tract



Table 6: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Weber County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
2003	Ogden	21.2%	\$53,094	27.6%	8.6%	801	20.9%	83.5
2004	Ogden	19.8%	\$31,406	40.0%	6.7%	133	14.5%	92.7
2012	Ogden	43.8%	\$28,269	47.6%	2.5%	109	12.6%	96.0
2013.01	Ogden	12.0%	\$37,580	41.4%	13.5%	127	11.4%	85.6
2013.02	Ogden	29.7%	\$40,357	42.0%	15.5%	191	14.9%	91.9
2016	Ogden	16.0%	\$51,587	28.7%	32.2%	401	16.8%	73.3
2018	Ogden	38.9%	\$33,953	36.7%	5.6%	105	11.4%	92.7
2019	Ogden	22.8%	\$35,294	52.2%	6.9%	591	122.4%	96.5
2103.04	Pleasant View, North Ogden	15.2%	\$74,125	23.2%	31.6%	252	12.2%	58.6
2107.03	Roy	10.3%	\$65,815	21.6%	13.5%	292	21.7%	65.6
2111	Washington Terrace	10.2%	\$48,176	34.2%	25.7%	394	15.7%	76.0

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 5: Weber County Economic Risk Scores, by Census Tract



Table 7: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Washington County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
2701	Rockville, Springdale, Hildale, Toquerville, Leeds, New Harmony	18.1%	\$60,208	21.8%	25.6%	429	13.7%	65.9
2703	Paiute Reservation, St. George	20.4%	\$51,214	33.3%	28.3%	409	12.0%	77.4
2708.01	Washington	10.1%	\$61,653	28.3%	33.5%	842	11.7%	62.3
2709.02	Washington, Hurricane	10.5%	\$51,916	25.9%	18.8%	699	14.2%	72.2
2710	La Verkin, Virgin	14.3%	\$51,810	36.8%	14.0%	237	13.1%	83.8
2714	St. George	14.9%	\$39,466	36.4%	21.9%	145	11.0%	82.0
2715	St. George	11.2%	\$58,132	36.3%	30.3%	768	31.1%	73.3
2717.01	St. George	4.9%	\$78,140	25.7%	39.0%	937	24.2%	49.8

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID





Table 8: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims inBox Elder County and Cache County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
9603, Box Elder County	Tremonton, Elwood, Crossroads	16.1%	\$49,552	29.5%	20.2%	391	12.1%	78.7
9604, Box Elder County	Corinne, Elwood, Bear River City	2.9%	\$64,648	14.1%	19.3%	274	12.4%	47.1
9606.01, Box Elder County	Brigham City	10.5%	\$52,500	28.5%	20.9%	183	11.1%	71.8
9606.02, Box Elder County	Brigham City, Mantua	7.3%	\$66,094	14.6%	37.5%	119	11.5%	43.8
9607.01, Box Elder County	Brigham City	5.5%	\$52,634	21.4%	21.7%	422	19.9%	61.2
4.01, Cache County	North Logan	18.4%	\$55,778	32.6%	44.2%	276	12.7%	69.6
10.02, Cache County	Downtown Logan City	23.1%	\$41,551	29.9%	27.8%	387	13.3%	79.7

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 7: Box Elder County and Cache County Economic Risk Scores, by Census Tract



Table 9: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Tooele County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
1307.02	Erda, Stansbury Park	2.7%	\$89,473	19.3%	34.6%	878	11.4%	36.3
1308	Grantsville	8.4%	\$70,132	23.2%	24.4%	331	13.7%	57.6

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 8: Tooele County Economic Risk Score, by Census Tract



Table 10: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Beaver County, Iron County, Juab County, and Millard County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
1107.01, Iron County	Cedar City	21.7%	\$58,962	29.3%	53.4%	411	12.5%	64.4
1107.02, Iron County	Kanarraville	9.7%	\$60,842	30.0%	29.2%	262	11.3%	65.5

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 9: Beaver County, Iron County, Juab County and Millard County Economic Risk Scores, by Census Tract



Table 11: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Morgan County, Rich County, Summit County, and Wasatch County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
9641.02, Summit County	Quinn's Junction, Atkinson	5.0%	\$87,273	32.6%	30.3%	194	11.8%	54.3
9642.01, Summit County	Kamas, Francis	8.5%	\$76,313	25.9%	32.8%	433	21.3%	56.8
9643.03, Summit County	Summit Park, Gorgosa	1.7%	\$175,341	26.4%	78.0%	187	11.1%	28.5
9643.04, Summit County	Summit Park, Gorgosa	7.9%	\$108,938	29.4%	63.4%	408	14.0%	43.3
9643.05, Summit County	Snyderville	11.4%	\$75,595	36.4%	65.9%	613	48.1%	58.3
9643.07, Summit County	Snyderville	4.0%	\$158,984	27.7%	73.8%	389	14.6%	34.9
9643.08, Summit County	Park City	4.3%	\$147,375	25.9%	76.4%	547	31.4%	35.3
9644.02, Summit County	Park City	14.9%	\$87,598	27.2%	45.3%	742	31.9%	56.6
9601, Wasatch County	Heber City	10.7%	\$64,576	30.9%	25.1%	379	15.7%	69.3
9602, Wasatch County	Heber City	3.6%	\$77,070	23.3%	36.9%	954	24.7%	46.3

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 10: Morgan County, Rich County, Summit County, Wasatch County Economic Risk Scores, by Census Tract



Table 12: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Carbon County, Daggett County, Duchesne County, and Uintah County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
9405, Duchesne County	Roosevelt	12.8%	\$66,295	24.4%	18.2%	450	13.0%	67.3
9684.02, Uintah County	Vernal, Naples	20.9%	\$65,030	18.4%	16.2%	512	16.9%	67.4

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Table 13: Economic Indicators for Census Tracts with Greater than 11% Unemployment Claims in Emery County, Garfield County, Grand County, Kane County, Piute County, San Juan County, Sanpete County, Sevier County, and Wayne County

Census Tract	Cities and Towns within Tract	Poverty Rate	Median Household Income	Housing Burdened Households	25+ Population with a Bachelor's Degree or above	Early COVID-19 Unemployment Claims Count	Early COVID-19 Unemployment Claims Rate	Economic Risk Score
3, Garfield County	Panguitch	23.0%	\$50,833	23.4%	21.9%	105	12.5%	73.6
4, Garfield County	Garfield County	13.6%	\$52,566	23.0%	26.4%	284	20.7%	68.2
2, Grand County	Moab	8.1%	\$48,138	24.8%	31.0%	747	32.8%	66.4
3, Grand County	Grand County	8.6%	\$49,209	32.3%	24.9%	403	14.4%	73.2
1302, Kane County	Kane County	13.7%	\$48,143	21.7%	31.9%	277	12.1%	64.5

Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID

Figure 11: Carbon County, Daggett County, Duchesne County, Uintah County Economic Risk Scores, by Census Tract



Source: Kem C. Gardner Policy Institute analysis of Utah Department of Workforce Services, U.S. Census Bureau 2014–2018 American Community Survey, and U.S. Department of Housing and Urban Development 2012–2016 Comprehensive Housing Affordability Strategy data; Esri, Utah Automated Geographic Reference Center, SGID Figure 12: Emery County, Garfield County, Grand County, Kane County, Piute County, San Juan County, Sanpete County, Sevier County, and Wayne County Economic Risk Scores, by Census Tract



Endnotes

- 1 U.S. Bureau of Labor Statistics. (2020). Local Area Unemployment Statistics, Utah, 2010–2020.
- 2 Ibid.
- 3 Ibid.
- 4. Four of the total 588 census tracts in the state of Utah, which were largely in commercial or otherwise unpopulated areas, had missing data and were not analyzed.
- Doku, David Teye; Acacio-Claro, Paulyn Jean; Koivusilta, Leena; & Rimpelä, Arja. (2018). "Health and Socioeconomic Circumstances Over Three Generations as Predictors of Youth Unemployment Trajectories." European Journal of Public Health, 29(3), 517–523. Retrieved from https://academic.oup.com/eurpub/ article/29/3/517/5199390.
- 6. National Conference of State Legislatures. (2020). State Action on Coronavirus (COVID-19). Retrieved from https://www.ncsl.org/research/health/state-actionon-coronavirus-covid-19.aspx on September 18, 2020.
- 7. U.S. Bureau of Labor Statistics. (2019). Unemployment rates and earnings by educational attainment. Retrieved from https://www.bls.gov/emp/chartunemployment-earnings-education.htm on September 18, 2020.
- 8. Correlation is measured from -1.00 (perfectly negatively correlated) to +1.00 (perfectly positively correlated), with 0.00 indicating no correlation.
- 9. Census tracts were ranked from 1 to 584 on each variable. We divided the average ranks by 5.84 to constrain the risk scores to between 1 and 100.



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