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Millennials and Boomers

How Utah's Generations Compare to Each Other and the Nation
Part III: Housing Preferences



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The mission of Utah Foundation is to promote a thriving economy, a well-prepared workforce, and a high quality of life for Utahns by performing thorough, well-supported research that helps policymakers, business and community leaders, and citizens better understand complex issues and providing practical, well-reasoned recommendations for policy change.

Millennials and Boomers

How Utah's Generations Compare to Each Other and the Nation

Part III: Housing Preferences

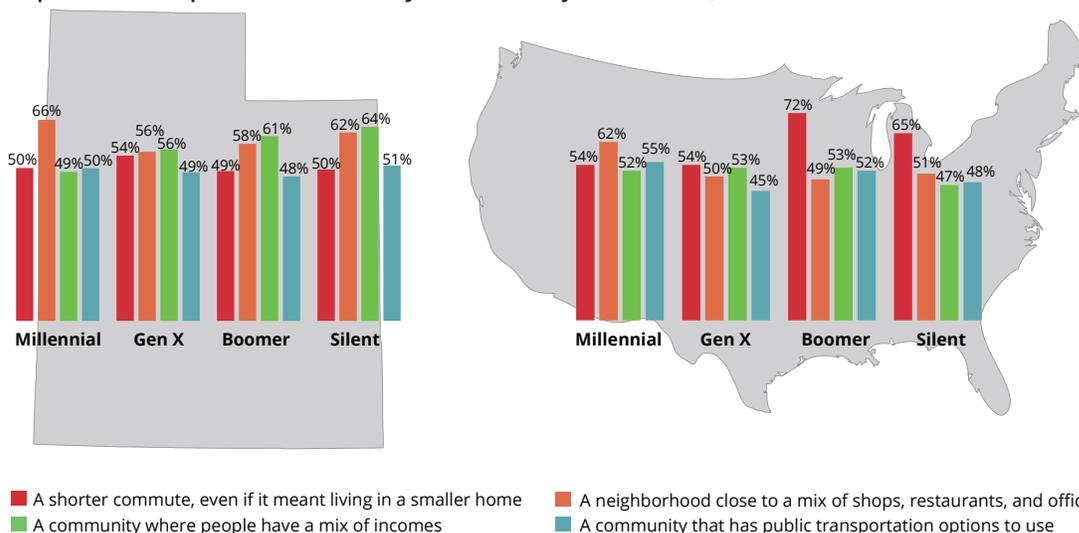
Many headlines and reports in the past several years have highlighted housing and location preferences of Millennials. While Millennial home purchases stalled during the recession and subsequent years, Millennials were the largest share of home buyers in 2014. Since the economy is improving and more Millennials are getting older and forming new households, this trend is projected to continue.

Part III investigates how Utah's generations compare to the nation regarding homeownership, hurdles to homeownership, and desirable community attributes. The comparison of Utah to the nation was conducted through a survey of 1,300 Utahns in four generations using questions from recent national surveys.

FINDINGS

- Utah has the second highest percentage of homeownership among Millennial households – in part due to more of them being married with children. (see page 2)
- The percentage of Millennials who live with their parents is near (within 2%) of the national average. (see page 3)
- For Utahns currently interested in homeownership, factors such as income, high debt other than student debt, and bad credit were the three most common hurdles preventing homeownership. (see page 5)
- In Utah, both urban Millennials and Millennials who would like to live in big or medium-sized cities placed high importance on community attributes such as shorter commutes, access to transit, and neighborhoods with a mix of shops and services. (see pages 7 to 9)
- Utah Boomers and members of the Silent Generation were more likely than younger generations to want to live in small towns and to put high importance on communities with a mix of incomes. (see pages 6 and 8)

Comparison of Important Community Attributes by Generation, Utah and U.S.



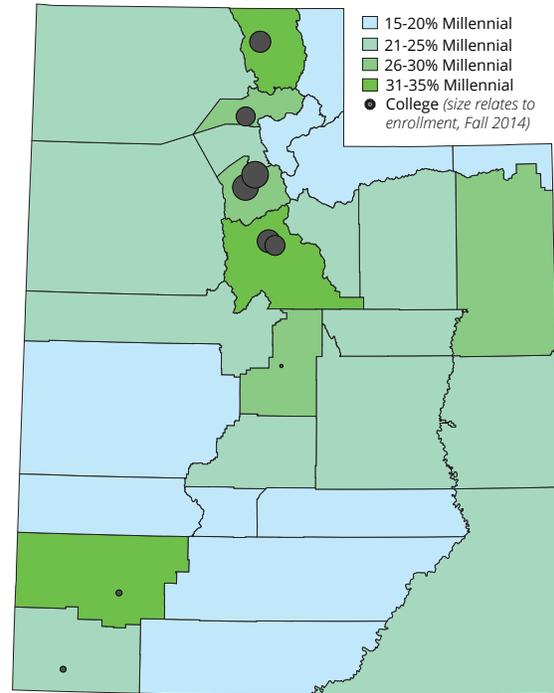
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INTRODUCTION

Utah has the second highest proportion of Millennials in the nation. Data indicate that a large upswing in formations of Millennial-headed households is starting to occur across the United States.³⁹ Nationally, this generation has postponed major life decisions such as marriage and home buying, in part as a result of the Great Recession.

Part III examines the attitudes of Utah’s generations about their current housing situations and their feelings about homeownership. Nationally, research tends to show Millennials as being highly urban, wanting to live in cities and preferring locations that have a mix of retail shops, entertainment, office buildings, and housing. In Utah, the desire for these attributes would be greatest along the Wasatch Front, where the highest proportion of Millennials currently live (see Figure 25). The high proportion of Millennials along the Wasatch Front is due in part to the large colleges between Orem and Logan.

Figure 25: Where Millennials Live



Sources: Utah AGRC, Utah GOMB.

Characteristics of Utah’s Owners and Renters

Utah has high rates of homeownership. In 2013, the homeownership rate for the U.S. was 65%, while Utah’s homeownership rate was 70% – 9th highest in the nation. This rate varies between generations both in Utah and the U.S., with older generations being more likely than younger generations to own their homes. Despite slower rates of first-time homeownership by older Millennials in the years immediately following the Great Recession, the National Association of Realtors found that in 2014 Millennials were the largest proportion of homebuyers at 32%, up from 31% the year prior.⁴⁰ Market analysts and researchers alike have predicted an upswing of younger home buyers, based on the older segment of Millennials (25-34) reaching ages where home purchases, marriage, and family formation become more prominent.⁴¹ Millennials in Utah are particularly interested in homeownership. Approximately 41% of Millennial households own their own homes, as opposed to 30% of Millennial households nationally. Utah has the second highest percentage of homeownership in the nation among Millennial-headed households. This is likely due in large part to Utahns beginning families at younger ages and a cultural importance on homeownership.

Nationally, approximately 68% of Millennials are renters. For now, Utah Millennials are still predominantly renters (59%). However, splitting Millennial respondents into two groups – older (25-34) and younger (18-24) – shows a clear difference between the two. Of Utah Foundation survey respondents, 82% of the “younger”

For analysis of Utah Foundation survey findings, each part of this report utilizes the Pew Research Center’s definitions of generations.

Figure 26: Definition of Generations

	Born Between	Age in 2015
Millennial	1981 – early 2000s	18 to 34*
Gen X	1965 – 1980	35 to 50
Boomer	1946 – 1964	51 to 69
Silent	1928 – 1945	70 to 87
Greatest	Before 1928	88 and up

*No chronological end point has been set for this group; this report uses a cut point of age 18 in 2015.
Source: Pew Research Center.

Millennials rent, while only 48% of the older group do.

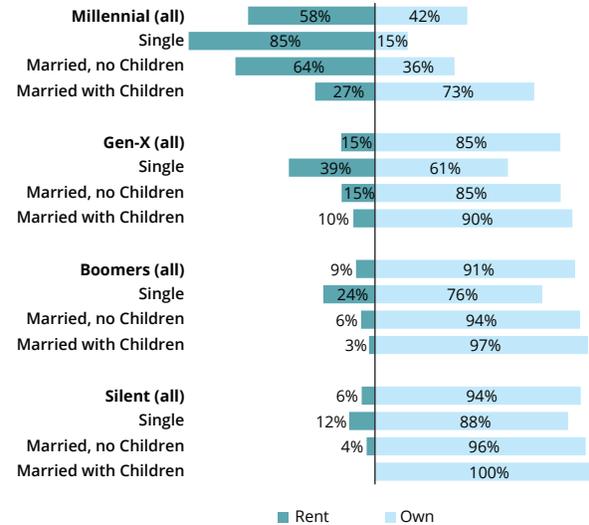
Of Utah’s Millennial population, 19% live with their parents. This is in line with national trends of 21% of Millennials living at home.⁴² While removing or reducing rent is a large financial benefit, an additional 6% of Utah Millennials indicated they were receiving some type of other financial assistance from their parents or family.

For the remaining generations, owning is far more dominant, ranging from 85-94%. As suggested by national literature, marriage and children influence homeownership. Married Utahns were 8% more likely to own, while each additional child bumped up the likelihood of respondents to be homeowners by 2%. Additionally, each subsequent level of income and educational attainment increased the likelihood of all survey respondents to be homeowners by almost 4%.

While nationally Millennials are postponing major life decisions, Utah Millennials seem to be taking them on all at once. Married Millennials in Utah are more than twice as likely to own their homes than their single peers; those who were married with children were almost five times as likely (see Figure 27). While similar trends can be seen in all the other generations, these differences are most pronounced for Millennials.

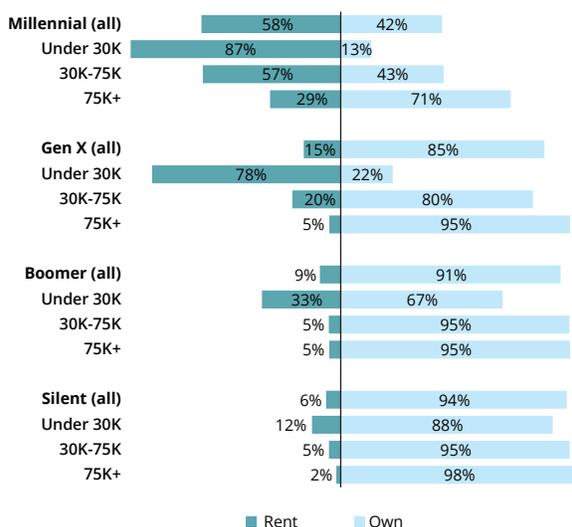
As might be obvious, income appears to play a critical role (especially for younger respondents) in the decision whether to own or rent. For Millennials with incomes less than \$75,000, renting dominates. For Gen Xers, this tipping point occurs at \$30,000 (see Figure 28). Projections show an increase of 2.3% in the 20-34 year old population over the next five years, which could result in 70,000 additional renters in the Wasatch Front.⁴³ This growth, combined with a better economic environment than past years, has likely been a factor in increased development of rental properties in recent years.

Figure 27: Tenure by Marital and Parental Status by Generation in Utah



Note: The sample size for several of these categories is small. Source: Utah Foundation Survey.

Figure 28: Breakdown of Renters and Owners by Generation and Income, Utah



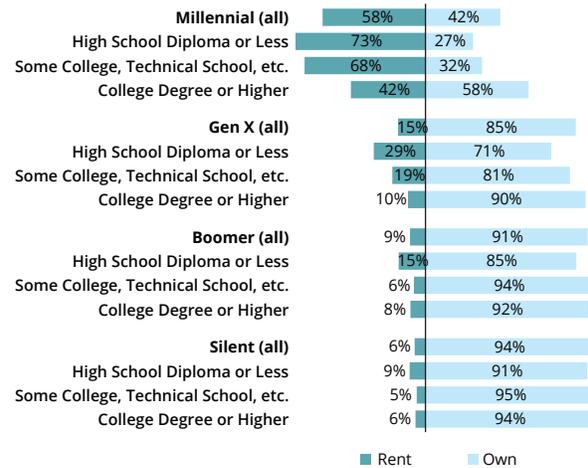
Note: The sample size for several of these categories is small. Source: Utah Foundation Survey.

However, the price points for these audiences should also be considered in the development of new rental properties. New two-bedroom apartments in Salt Lake County had rental rates at around \$1,400 – making rental payments higher than mortgage payments on median priced homes.⁴⁴ Data from the U.S. Census Bureau show that on average, Utah renters are putting about 35% of their monthly income toward rent. While Utah’s rent to income ratios are below the U.S. average for every generation, the Department of Housing and Urban

Development suggests anyone paying more than 30% of monthly income toward rent is cost burdened.⁴⁵ The picture for owners is slightly different. Utahns who own their home put about 23% of monthly income toward mortgages or other housing costs.

Educational attainment also seems to have an effect on younger Utahns. Similar to marriage, parental status, and income, those with less education were more likely to be renters than their peers. For those Millennials with high school diplomas or less, 73% were renters. Those with high school diplomas or less in older generations also had the largest proportion of renters, although much smaller than Millennials (see Figure 29). While older generations might have been able to obtain jobs that would provide sufficient incomes to build savings for down payments and make mortgage payments with lower levels of education, younger generations might not be able to afford the same type of living.

Figure 29: Breakdown of Owners and Renters by Educational Attainment and Generation

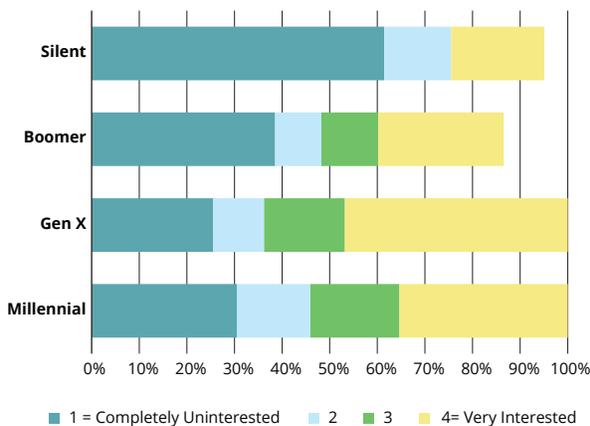


Note: The sample size for several of these categories is small. Source: Utah Foundation Survey.

Desirability of Homeownership

Utah Foundation asked survey respondents who were currently renting to gauge their interest in homeownership. While national surveys show varying levels of interest in homeownership among Millennials, the Utah Foundation survey indicated 30% of Millennial renters were “completely uninterested” in homeownership. However, about 55% of Millennials showed some level of interest overall. Gen X respondents showed the highest percentage of any generation who were “very interested” in homeownership (see Figure 30).

Figure 30: Interest in Homeownership, Adult Renters



Question: On a scale of one to four, with one being “completely uninterested,” and four being “very interested,” how interested are you in home ownership?
 Note: May not sum 100% because of non-response.
 Source: Utah Foundation Survey.

Life stage seems to have played a role in responses of older Utahns. For the Silent Generation, the proportion of respondents who were “completely uninterested” in homeownership was 50% higher than Boomers and more than double that of Millennials and Gen Xers. This could be due to numerous factors. The sample of Silent Generation renters who participated in the Utah Foundation survey was small and the majority of these respondents had incomes lower than \$30,000. This lower income for Silent Generation renters could make them less likely to want to take on large financial burdens (see Figure 28). Additionally, these respondents might be former homeowners who have changed their housing situation as their personal needs have changed.

Responses to this Utah Foundation survey question produced additional interesting findings. Female respondents were 13% less likely than male

respondents to be interested in homeownership. Outside of this difference, finances played interesting roles in responses. Student debt did not detract from level of interest in homeownership – those with student debt were almost 16% more likely to be interested than those without. This could be due to the economic returns anticipated for those who reach higher educational attainment, which is discussed in Part II of this report (see Figure 18). However, unemployed individuals were 34% less likely to be interested in homeownership than full-time workers.

Hurdles to Homeownership

While interest will definitely influence whether people pursue homeownership, additional issues can get in the way of accomplishing this goal. Lending Tree performed a survey on Millennials which found that inadequate income, not wanting to live permanently in their current locations, and student debt were the greatest hurdles.

Utah Foundation only asked respondents who were renting and expressed interest in homeownership what was keeping them from pursuing homeownership. For Utah Millennial respondents, the first two hurdles were the same as Lending Tree findings (income was 51% and not wanting to permanently stay in their current location was 12%). Other big hurdles were owing too much non-student loan debt (11%) and owing too much in student loans (4%).

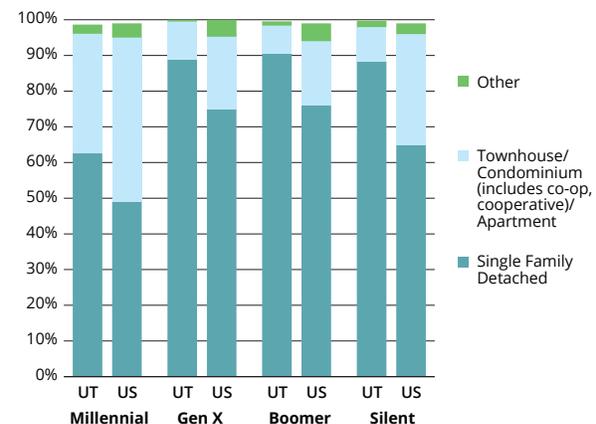
Inadequate income was by far the biggest issue for all Utah Foundation survey respondents (48%). High debt other than student loans and bad credit were the second and third place issues across Utah renters in all generations interested in home ownership. These issues reflect findings of the National Association of Realtor's 2015 Home Buyers and Sellers survey, which showed that for people who purchased homes in 2015, 12% said saving for a down payment was difficult due to student loans or credit card debt.⁴⁶ While credit card debt was more prevalent for Gen Xers, the educational attainment of Utah Millennials might lend itself to higher credit card debt rather than student debt. Bad credit was also a hurdle for renters of other generations – 20% of Gen Xers and 12% of Boomers – who indicated interest in homeownership.

Housing Characteristics

While the U.S. Census Bureau ranked Utah as the 9th most urbanized state in the U.S. as a result of the 2010 Census, urbanization in Utah looks different than in California or New York. The dominant market share of residential development in Utah is controlled by single-family homes.⁴⁷ If Utah Millennials follow trends described in national surveys, including a desire for urban landscapes with amenities nearby, smaller homes, and easy transit use, market demands may require a change in the status quo of residential development.

Utah has more single family homes than the national average, although this proportion has been decreasing over the past 50 years.⁴⁸ As it stands, a higher percentage of all generations are living in single-family homes rather than higher density developments. This was mirrored in survey responses. The majority of all Utahns across generations live in

Figure 31: Types of Housing by Generation, Utah and U.S.



Survey question: Is your primary residence a single-family detached home or some other kind of dwelling?

Note: Some columns do not add to 100% because of survey respondents who chose to not answer.

Source: Urban Land Institute (2012) and Utah Foundation survey (2015).

single-family, detached homes, although the percentage of Millennials in single-family homes is about 20% lower than any other generation (see Figure 31).

WHAT PEOPLE WANT

In order to assess whether there is a disconnect between desire and existing housing stock, the Utah Foundation survey included questions found in recent Pew Research Center and Urban Land Institute surveys. The questions asked respondents about their preferences for location, commute, community amenities, diversity, and transit.

Location

More Utah Millennials and Gen Xers prefer to live in medium-sized cities and suburbs than in big cities, small towns, and rural areas. This disposition toward suburbs was also seen in research focused only on residents of all generations in Salt Lake County. The survey indicated that about 37% of respondents would prefer to live in a suburban environment, though with a mix of houses, shops, and businesses.⁴⁹

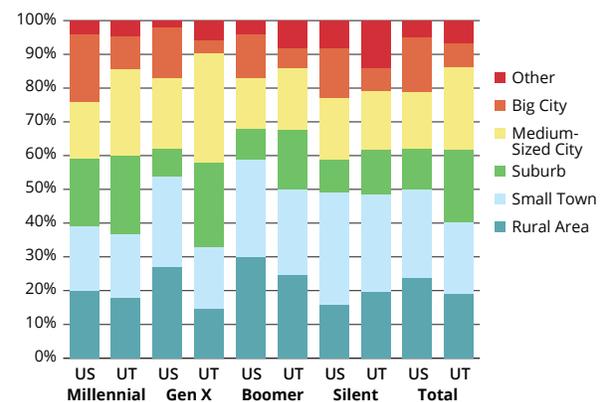
Nationally, Millennials were spread fairly evenly between the five location options and Gen Xers were more interested in rural areas and small towns than medium-sized or big cities. Dividing Utah Millennials into older (25-34) and younger (18-24) groups reveals that the younger group has a greater desire to live in medium-sized or big cities than the older group. Conversely, Boomers and the Silent Generation in Utah seemed to prefer small towns above all other options (see Figure 32). This preference for small towns could be due to life stage or to the accessibility of community services and amenities in small towns which may not be present in more suburban communities.

Interestingly, current location seemed to influence where people would like to live in the future. For Millennials currently living along the Wasatch Front (Salt Lake, Davis, Weber and Utah counties), 39% chose medium-sized or big cities compared to 36% of respondents statewide. When that selection was narrowed to residents of Salt Lake County, the percentage jumped to 42%.

Community Characteristics

While headlines of the past few years regarding Millennials discuss their proclivity for typical “big city” urban living, recent research has begun to challenge this assumption.⁵⁰ Instead, Millennials may be more interested in the broader benefits of urban communities – such as transit access, living in areas close to shops, restaurants, and work, diverse communities, and smaller homes – not the cities themselves.⁵¹ This may also be true of older generations, as Boomers and younger retirees from the Silent Generation are frequently cited as wanting to age in place, but at the same time be near medical facilities, community amenities, friends, and family.⁵²

Figure 32: Ideal Location to Live by Generation, Utah and U.S.



Survey question: If you could live any place in the next five years, would it be a rural area, a small town, a medium-sized city, a big city, a suburb near a city, or something else?
Source: Urban Land Institute and Utah Foundation Survey.

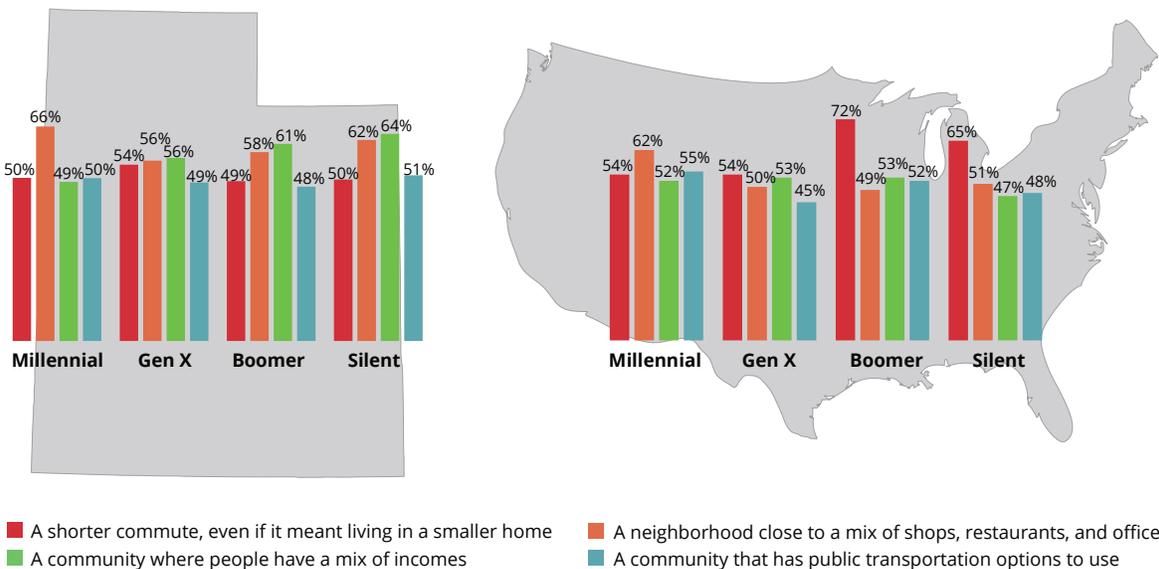
In order to assess survey respondents' ideal communities, they were asked to make value judgments on four of the community attributes frequently cited in national surveys:

- A shorter commute, even if it meant living in a smaller home
- A neighborhood close to a mix of shops, restaurants, and offices
- A community where people have a mix of incomes
- A community that has public transportation options to use

Analysis of the survey findings indicates that Utahns are less willing to sacrifice square footage for a shorter commute. However, Utahns place a higher value on proximity to amenities than their national peers. Utah's auto-oriented nature – Utah is 5th in the nation in terms of auto ownership – may lend itself as an explanation for responses on three of the four questions which are discussed below.⁵³ These questions, related to issues of proximity to community assets, commute, and alternative transportation, are all affected by the ubiquity of car ownership in the state. Figure 33 highlights the comparisons of these attributes across generations.

In addition to analyzing responses by generation, the following provides a further breakdown within generations. Responses from each generation were also broken down further, analyzing the influence of where respondents currently live and their choice of ideal location on the importance of the four community attributes. In the following analysis, the phrase “ideal community” refers to responses to the ideal location question broken into four groups – big or medium-sized city, suburb, small town, and rural area.

Figure 33: Comparison of Important Community Attributes by Generation, Utah, and U.S.



Sources: Pew, Utah Foundation Survey, Utah AGRC, US Census Bureau.

A Shorter Commute, Even If It Meant Living in a Smaller Home

Approximately 91% of U.S. households have at least one car, compared to 95% of Utah households. Of these households, three-quarters of Americans and Utahns drive alone to get to their place of employment. The average Utahn spends 21 minutes commuting every day, compared to 25 minutes nationally.⁵⁴ Utah, like much of the West, was developed in a way that accommodated auto use more than other modes of

transportation. Studies have shown that travel choices are highly related to the availability and accessibility of those modes.⁵⁵

Perhaps speaking to the auto-oriented nature of Utah and the high value Utahns put on home ownership, fewer Utah Foundation survey respondents across generations than their national peers indicated that a shorter commute, even if it meant living in a smaller home, was important. Nationally, the majority of all respondents, regardless of age, indicated that a shorter commute at the expense of a smaller home as important. Wasatch Front respondents gave this attribute more importance than Utahns as a whole, which is interesting considering that the percentage of income put toward housing and transportation for the average home in the Wasatch Front is lower than other urbanized areas in the state.⁵⁶ Renters of all generations were nearly 17% more likely than their home owning peers to indicate that a shorter commute was important.

While statewide Utah Millennials might look different from their national counterparts, responses were more aligned with national trends when Millennials were classified by their ideal community. Of Millennials who indicated they would like to live in a medium-sized or big city, 64% viewed a shorter commute at the expense of square footage as important compared to 27% of those who wanted to live in a rural community. Similar trends were seen in Gen X, although less pronounced. For Boomers and members of the Silent Generation, those who chose a small town identified a shorter commute as more important than respondents who chose a different type of ideal community.

A Neighborhood Close to a Mix of Shops, Restaurants, and Offices

The question regarding living in neighborhoods close to a mix of amenities resulted in differences between generations that although small, were significant. Millennial respondents were the most likely to rank this as important (66%) and Boomers gave it the least importance (58%). The higher likelihood of younger generations to give this importance could be due to two overarching factors: home style and student debt. Respondents who lived in housing other than single-family, detached homes were almost 11% more likely than single-family home dwellers to rate living in proximity to entertainment and necessities as important. Those with outstanding student debt were nearly 13% more likely to rank being near a mix of amenities as important than respondents with no student debt. Since a larger proportion of the Millennial population falls into these two categories, they could provide an explanation for the 10% gap between Millennial ranking and Gen X ranking.

Similar to responses regarding a shorter commute, significant differences were seen between generations who chose more urban settings as their ideal communities compared to those who preferred small towns or rural areas. Of Millennial respondents who indicated they would like to live in a city, 84% identified this attribute as important. For respondents in all generations who chose the suburbs as their ideal communities, percentages ranged from 72 to 79%. For those who indicated they preferred small towns or rural areas, only members of the Silent Generation had over 50% of respondents indicate that a neighborhood near a mix of shops and amenities was important to them.

A Community Where People Have a Mix of Incomes

Older Utahns were more likely than younger ones to rank living in communities with a mix of incomes as important. Additionally, Utah Boomers and members of the Silent Generation ranked this more highly than their national peers. These differences were significant, with each older generation being 7% more likely than the previous to rank this as important. This could be due to Utahns placing a high value on the ability to be near family members, although past Utah Foundation research regarding Quality of Life does not show significant differences on the importance of this proximity to family between age groups.⁵⁷

A mix of incomes also lends itself to diversity – whether in age, familial structure, or race and ethnicity. In the Utah Foundation survey, Hispanic and Latino respondents were 29% more likely, and non-Hispanic, non-white respondents were 31% more likely to indicate this was important to them than their white peers.

A Community That Has Public Transportation Options to Use

Utahns were fairly similar to their national counterparts in regards to public transportation options. On average, about half of respondents for both the national survey and the Utah Foundation survey indicated that options for public transportation were important to them. Considering that only about 5% of Americans and 2% of Utahns use public transit to get to work on a daily basis, the fact that 50% of respondents indicated public transit as important seems to reveal a disconnect between what people have access to and what they wish they had. This percentage increased when looking only at Utah Foundation respondents along the Wasatch Front – between 2% for Gen Xers and 7% for Millennials.

Nationally, 10% of Millennial households do not have a car. This is more than double the proportion of Utah Millennial households without a car (4%). However, Utah's auto-oriented nature does not preclude it from having active transit systems throughout the state. Although the most recent data (2013) indicate that a very small portion of Utah residents utilize public transportation in their commute, this has likely increased due to transit expansion that has occurred in the past several years.⁵⁸ Public transit along the Wasatch Front has expanded since the end of 2013, reaching more of the region via light rail and commuter rail. As more data become available, further study can examine how the growth of the system has had an impact on commuting in Utah.

CONCLUSION

On a statewide level, Utah's Millennials may not reflect national trends. However, when analyzed by where they live now or where they want to live in the future, some Utah Millennials do seem to identify more strongly with urban living. On the whole, attributes of urban communities seem to be favored by all Utah generations – especially proximity to shops, offices, and restaurants. This could explain a higher proportion of respondents wanting to live in suburban areas near cities – they get to maintain their home and car, while still having the convenience of proximity to urban amenities.

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