Crime in Japan – Part 1
The Economics of Elderly Crime

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Geriatric Jailbirds – Breaking into Prison

While retirement for many of us is some way into the future, common sense would dictate that once we reach it, committing crime is probably furthest from our minds. Hugging one’s grandchildren is surely a better option than talking to them through a glass window. If you are in prison you are supposed to be old when you leave not when you enter it. Not so in Japan.

The incidence of crime committed by the elderly is soaring. 35% of all arrests for shop-lifting involve the retiree demographic, up from 20% (2001). Since 2001, their representative percentage of the prison population has doubled and 40% of repeat offenders among the elderly have committed crimes six times or more in order to return as a guest of His Excellency. While much of it is petty crime, there seems a deliberate attempt to ‘break into prison’ as a way to survive. A roof over their head, three square meals a day, no utility bills and unlimited free health care. The only real negative being the harsh prison rules about when one can talk to fellow inmates. To the state, one inmate costs ¥3.8mn to incarcerate and we estimate around ¥300,000 in court and administration fees per incarceration. Furthermore supplemental healthcare to the prison system has doubled in the last 7 years. We study the economics of what might drive someone to make the choice to commit crime and look at the government’s current funding for income support. Is it being spent wisely?

Fig. 1: Criminals arrested by Age Group in Japan

Source: Japan National Police Agency (JNPA)
Prison capacity +50%  

Such has been the overpopulation in prisons, the government has had to increase capacity by 50% in the last decade and boost the incidence of early release and parole to create space for what one can only guess is a way of developing state sponsored retirement villages. Female prisons are already full but the MoJ wants to increase the number of female prison guards to prepare for the anticipated increase in elderly crime.

The growth in elderly inmates  

At the last (average) count in 2010, there were 4,069 elderly inmates. While that is only 14 people per 100,000 aged over 65 that rate has been climbing from 12 in 2004 and around 8 in 2000. We estimate at the 5.4% compound growth rates experienced to date, that 31 people per 100,000 is possible by 2036. At that rate, 11,636 elderly citizens would be in jail at a cost to the government of ¥42bn per annum as health cost related budgets have been appropriated at around ¥120,000 per elderly inmate.

Extra Welfare  

‘Supplemental welfare’ or income support paid by the Japanese government is approximately ¥3.6 trillion per annum and spread across 5.9mn people (an average of ¥605,000 per person). ¥1.7 trillion of that total is for medical and nursing care (c.¥1.2mn per person). Note this portion of healthcare is separate from the ¥36 trillion annual healthcare budget.

Basic pensions  

What are the economic sums that drive a pensioner to consider committing crime? We surmise that a measly base pension of ¥780,000 (US$7,000) per annum won’t get one very far. When throwing on top of that healthcare, rent, utilities and food it is not hard to get someone into net-negative income territory. Sure, supplemental income through part time work may close the gap but perhaps that some are resigned to their fate to consider jail as an option.

Suicides among the elderly  

There is another elephant in the room. Suicides among pensioners are now 40% of the total, up from 27% in 1983. One gets the feeling that all of the things that retirees had come to expect from a society is in reality against their long-entrenched cultural thinking. Wives of retirees now make up 6% of all reported suicides. They are obviously not adjusting to having the bread winner at home every day. We break down suicides by prefecture and show the clear link to elderly populations, low population growth and relatively smaller GDP compared to national averages. The economic malaise in the regions contradicts a vibrant Tokyo and much of what is going on does not get reported. Domestic violence committed by the elderly has surged 2.4x in the last 5 years. The number of murders committed are even higher.

Solutions?  

Solutions are hard to fathom. By 2060, 40% of the population will be above 65 years of age. Would Japan be better off building large scale dormitories that would include medical facilities in return for pension sacrifice? This way these pensioners could trade off prison life for state sponsored shelters at one would expect a fraction of the cost of adding to prison population. Surely if the government met potential pickpocketing pensioners half way then it would be preferable to both parties on cost and shame grounds. Would a Benesse (9783) be interested in running a public-private initiative (PPI) to help the government build such centres given they are already investing in old age care facilities? Benesse wants to expand its elderly care business to 20% of the group total by 2020. The government has taken this approach of PPI with building day-care centres as JP Holdings (2749) has benefitted greatly from. The government needs to think of how to revitalise the regional areas. With slowing economic growth, working age employees flock to the cities where jobs are more likely. It exacerbates the pressure on the regions to survive and poses longer term risks for the companies in the region to sustain employment. PPI projects in the regions makes sense from a variety of perspectives which we discuss might alleviate the pressure.

Let’s jump in.
The elderly – 40% of the total population by 2060

The elderly population currently stands at 26.7% of the 127mn total. By 2060 the elderly will comprise over 40% (some 37.7mn). As it becomes a larger percentage of the population understandably the cost burden on the government will balloon, something Japan’s crippled fiscal situation can ill afford.

Companies such as Zuiko (6279) have already been capitalising on the aging population supplying its diaper production equipment to its many customers including Unicharm (8113). In Japan more adult diapers are sold each year than those for infants.

Japan’s largest listed funeral director San Holdings (9628) one would think is relishing the average 1.6mn deaths per annum in Japan. Sadly the company states two factors as problems. First, economic conditions have seen families select cheaper funerals and the agricultural co-ops in the regional areas have sewn up the funeral market by offering pre-payment options to elderly customers. San expects a 19% drop in operating income in FY3/16.

Before we delve into senior crime we need to investigate other factors what other behaviours may be at play. Suicide rates are soaring for the elderly and the economic backdrop especially in the regions seems to confirm the trend.

Suicides in Japan

To get a semblance of why Japanese retirees are viewing prison as a safety valve, suicide rates for those aged over 60 has surged from 27% in the early 1980s to over 40% today. While overall suicide rates have tapered to 1997 levels, 25,000 people took their lives in 2014, Fig. 3.
Suicides by prefecture (Fig. 4) reveal another shocking statistic. Every prefecture (except Toyama) which has suicide rates higher than the national average generate GDP per capita lower than the national average, Fig. 5. We have denoted these prefectures in yellow over the next five charts.

This also has implications for employment prospects in these prefectures. The yellow columns in Fig. 6 denote those prefectures which have suicides above the national average and 65yo+ populations above the national average. Miyagi (Sendai) is the exception. With the rapid aging of these prefectures it is clear that these regions do not offer long term sustainable job opportunities for the younger generations to want to stay versus those in the bigger cities. Completely rational.
Population growth by prefecture, Fig. 7, shows this clearly. Working age (15-64yo) population by prefecture heavily favours the larger cities at the expense of the regions, Fig. 8. Suicide rates are lower in the larger prefectures too.

**Fig. 7 : Population Growth by prefecture 2010 vs. 1920**

Kanagawa Pref: +583%
Shimane Pref: +0%

**Fig. 8 : Population 15-64yo as % total by prefecture**

The JNPA reports in its 2014 yearbook that 63% of suicides come from those classified as not working (which includes retirees), Fig. 9.

**Fig. 9 : Causes of Suicide by Work Status (2014)**

- Self-Employed 7.4%
- Company/Corporation 28.6%
- Unemployed/Not Working/Retired 64.0%

Source: JNPA
Pensioner vs homeless. Which is higher?

Fig. 10 shows which type of industry or status are behind suicides. Pensioners were the highest rate of suicides in 2014 probably borne out by the fear of losing what they have rather than homeless who no longer have anything left to lose.

Fig. 10: % of reported Suicides by Industry/Status (2014)

Police statistics claim 40% of all suicides are those aged over 60 years old. More than depression, perhaps economic hardship is a driving factor.

However if one is not willing to take their own life, does prison make rational sense?
Crimes Committed by Age Group

Crimes committed by age group reveal interesting trends, especially among the elderly. As we can see in Fig. 11, those aged 60 years and above are the highest category. As a percentage, those 60 and above are almost one quarter of all arrests in 2012 up from 3.6% in 1990. The reverse is seen in those aged 14 or 15 years old. Their figures have dropped as a percentage from 23% to just under 10% between the same periods. We note that those aged 40-59 who will be 60 within the next 20 years have a rising rate of crime in their current cohorts.

If we roll those 14-15 year olds from 1990 to 2012 we can see that arrests for 30-39 year olds has grown from 8.6% to 13%. If we turn to Fig. 12 we can see that larceny by age group is most prevalent among age groups outside of the 20-49 year old category. That supports the statistics pointing to an uptick in crimes related to drugs, child abuse and domestic violence which we cover in Crime in Japan – Part 2.

Source: Statistics Bureau
Understandably larceny among children accounts for most (70-80%) of the arrests. Once again larceny committed by the 60yo+ group has the highest proportion of almost 30%.

Justification for crime?

The statistics that point to rising rates of elderly crime are certainly alarming and must be concerning for authorities. However what is the justification? We do the sums in a later section.

Shoplifting by the Elderly

One disturbing trend has been the sharp rise in shoplifting by those aged 60 and above, Fig. 14. The crime carries relatively small jail sentences (more often than not probation) but the incidence of repeat offence is high.

Since 2002 there has been a 48 fold increase in the number of offenders who have been jailed more than 6x for shoplifting, Fig. 15.
Elderly the only growing prisoner cohort

There is good reason to suspect the elderly actions of shoplifting are an attempt to get into prison where they will be assured of 3 square meals, free healthcare and accommodation. Fig. 16 shows the rise in the prison population aged over 60yo. The reason for the decline in younger age groups is driven more by the relatively short term nature of sentencing (<5 years), although longer sentences are growing, Fig. 17.

Aging population

As the population over 65 years old (Fig. 2) is currently 27% of the population and projected to rise to 40% by 2065 there could be a conundrum for the government to be able to provide for all of these pensioners if prison is seen as a simpler way around seeing out one’s days.
Deaths in prison

The MoJ publishes deaths in prison too (Fig. 18), with a sharp rise in those aged over 60. Some is due to old age and medical related conditions but ‘suicide’ or being ‘murdered’ is not listed in the official published statistics.
Prisons in Japan

According to the Ministry of Justice, as of April 1, 2014, there were 77 main penal institutions (62 prisons that include four rehabilitation program centres, seven juvenile prisons, and eight detention houses) and 111 branch penal institutions (eight branch prisons and 103 branch detention houses).

Japan has budgeted approximately ¥232 billion to run its jails in 2016, Fig. 19. The cost of incarceration for the elderly runs to around ¥4.2 mn which is much more than could be got through the welfare system. The theft of a ¥200 sandwich could lead to a ¥8.4 mn tax bill to provide for a 2 year sentence.

Fig. 19: Prison Costs as % of MoJ Budget (¥mn)

Source: Ministry of Justice (MoJ)

Health related issues with an aging jail population (6% above 60 years old, double the 2002 rate) is pushing up costs. In the last decade, health related costs to prison have virtually doubled, Fig. 20.

Fig. 20: Japanese Prison Health related costs (¥’000s)

Source: Ministry of Justice (MoJ)
The MoJ has generally released or paroled around 25-30,000 prisoners per annum and since 2007 new inmates fell below those released, Fig. 21. Prison capacity has been raised 50% since 2001 in part to take into account the overpopulation. Prison utilisation rates are around 70% at present but is this in part to make way for the expected rise in elderly inmates?

In 2013 sentencing for stimulants, fraud and theft (including shoplifting and pickpocketing) making up around 70% of the total. Note that re-incarceration rates inside of 6 years of release are 37% higher as of 2008 vs 1999, Fig. 24.

Fig. 25 shows that senior prisoners at year end count shows a 140% increase over 1997 levels. For those 70 and above the rate is a more alarming 514%. That 1,075 people aged above 70 have committed such crimes.

So what are the economics for a pensioner to consider shoplifting? What is the tipping point?
To be a pensioner or a jail bird that is the question?

What are the sums that a pensioner does in his or her head to debate whether trying to break into prison makes rational sense? Poverty is a growing problem in Japan and the statistics on pensioners we’ve discussed so far points to it.

When all is said and told, the ‘Old-age Basic Pension’ nets an individual ¥780,000 annually from age 65. If one’s spouse dies, that gets boosted to ¥1,004,600 per annum. There are many types of conditions that slide the pension scale up and down but the point is it is hardly a lot to live on. To be eligible, one has had to pay National Pension contributions for at least 25 years. We look at the example of a single person that has hit retirement age and is receiving the bare minimum of ¥780,000 with minimal savings.

The MHLW states that the average cost per citizen for healthcare is around ¥300,000. For the aged (65+) it is approximately 7x that of a younger person. To put the elderly in context, the average cost of healthcare for those over 70 comes in at around ¥980,000 per person (around 7-8x that of someone under 20). Pensioners pay 10% of their health bill versus 30% for the population.

If a pensioner ate frugally on ¥1,000/day that cost would be around ¥365,000. If he was forced to rent a small place with government support for ¥30,000/mth then a roof over their head will set him back ¥360,000. Some may choose to live with their children to reduce this cost.

Electricity, gas, water and a phone may set them back ¥15,000/mth meaning utilities cost ¥180,000 per annum. Clothes and other items can be economised on but even without them, a pensioner who worked as a janitor all their lives may end up only having an income of ¥780,000, costs of healthcare of 10%, (¥98,000), rent, food and utilities costing ¥1,003,000, a single pensioner will be out of pocket ¥223,000 per annum. He or she might want to supplement that income via working at a convenience store but it is hardly a way to see out a retirement.

Fig. 26: A Pensioner in Poverty

<table>
<thead>
<tr>
<th>Annual (¥)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
</tr>
<tr>
<td>State Pension</td>
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<tr>
<td><strong>Costs</strong></td>
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<tr>
<td>Rent (¥30k/mth)</td>
</tr>
<tr>
<td>Food (¥1,000/day)</td>
</tr>
<tr>
<td>Healthcare (10%)</td>
</tr>
<tr>
<td>Utilities (¥15k/mth)</td>
</tr>
<tr>
<td>Total Costs</td>
</tr>
<tr>
<td><strong>Net</strong></td>
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</tbody>
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Source: Custom Products Research

Based on the allocated budget for prisons (¥232bn) looking after c.63,000 total inmates comes to around ¥3.7mn per head. While the current capacity is 91,000 inmates it is likely that overall cost per inmate of all age groups would drop to around ¥3.5mn if the jails were filled. Variables such as higher health costs for aging inmates would distort these figures.
At the last count in 2010 the average number of elderly prisoners was 4,069. While that is only 14 people per 100,000 aged over 60 that rate has been climbing from 12 in 2004 and around 8 in 2000. We estimate at the 5.4% compound growth rates experienced to date, that 31 people per 100,000 is possible by 2036, translating to 11,636 elderly inmates.

For reference sake using a weighted average ¥3.8mn unit cost of a prisoner and 11,636 pensioners who broke ‘into’ prison the cost would be ¥44.2bn per annum. Added to this is a ¥300,000 processing fee (court costs, police time and transport) in that. So that is a total cost of ¥47.8bn per annum. If a prisoner has repeated the same crime 6x the government is on the hook for ¥1.8mn in administration costs alone.

If the government provided income support (¥223,000) to take these people to net zero financial position to offset the cost of a prisoner, it would cover 214,350 people.

As it stands the current level of 4,000 elderly prisoners would equate to the cost of supplementing the ¥223,000 among 73,891 people but what is not quite understood is what their threshold of choosing to take to crime is? Whatever the results the cost to the government is more expensive if these pensioners are incarcerated.

**Supplemental Welfare (Income Support) in Japan**

‘Supplemental welfare’ or income support paid by the Japanese government is approximately ¥3.6 trillion per annum and spread across 5.9mn people (an average of ¥605,000 per person). ¥1.7 trillion of that total is for medical and nursing care (¥1.2mn per person). Note this portion of healthcare is separate from the ¥36 trillion annual healthcare budget.

If 1.7mn pensioners are receiving some form of government assistance (housing, health care and nursing support) averaging ¥1.2mn beyond just the base pension, giving the 4,069 seniors currently incarcerated half that amount in extra benefits (i.e. ¥600,000) that would equate to ¥4.88bn or 30% of the cost to incarcerate them per annum. If our assumption of 11,636 elderly prisoners proved correct the saving (provided that 75% of potential inmates were dissuaded from committing crimes) would save the government ¥30.5bn per annum.
Means testing tricky

The complication is of course the means testing procedures and deciding what level to set income support levels to. We do not have the statistics on the ‘economic’ border line that caused these crimes to be committed but the MoJ does and if the government could use a fraction of the ¥30.5bn per annum it may be forced to pay to keep seniors from being locked up then surely there is scope.

Are there other solutions?

Is it worth building massive means-tested retirement dormitories with built in medical facilities to house these people, where prison guards aren’t required and offer it in return for partial pension sacrifice? This way these pensioners could trade off prison life for state sponsored shelters at one would expect a fraction of the cost of adding to prison population. It is worth noting in Japanese prisons that ‘talking’ with other inmates is strictly forbidden outside designated time periods. Surely if the government met potential pickpocketing pensioners half way then it would be preferable to both parties on cost and shame grounds.

Are Public Private Initiatives (PPI) an option?

PPI?
Companies such as Benesse (9783) are actively running retirement villages. The company wants this business to be 20% of revenue by 2020. Much of this segment is built around ‘silver or golden homes’ which cater to a slightly more affluent clientele. These retirement villages have self-contained medical facilities.

PPI already in Day-care centres
Please note that public-private initiatives in the day-care industry are flourishing. JP Holdings (2749) is the largest listed day-care provider in Japan with almost 200 centres. The national government is providing 7/8th of the construction cost of these centres to make sure it can hit its 400,000 target by 2018. The government pays the school a stipend based on occupancy levels.

20,000 person dorm
If the government figured 20,000 people would fall into this category, surely economies of scale and very cheap land in a prefecture like Shimane would create jobs in the region and save a fortune? Very simple accommodation, low cost food halls, a large screen TV and a karaoke hall could provide a viable solution.

Government spends ¥565bn p.a. on housing support
The government spent ¥565bn per annum (2012) on housing assistance up 180% since 2000. Surely some of those on cheap housing subsidies are elderly people struggling to get by. Were they moved to somewhere more affordable and the expensive land in the expensive inner Tokyo suburbs such as Hiroo and Jingumae (Omotesando) where public housing sits was sold it could even be self-funding. Putting people under welfare stress in expensive neighbourhoods does not exactly give access to cheap amenities. Hiroo is home to National Azabu and Meidi-ya supermarkets, which have prices 2-3x what one might find in regular stores. The shortage of premium property in Shibuya wards could easily be covered by private sector owners The Tokyo Metropolitan Government (TMG) could remain part asset owners if they wanted should they see more upside in the land value.

Massive undervalued assets
Taking Hiroo 5-chome (Fig.29) as an example. A 1LDK apartment in a new block in these areas sells for ¥100mn upwards. This government housing block (696 2K-3K sized units) is 1 minute walk from Hiroo subway (proximity to transport is a big plus in Japan for rental and sale). TMG could adjust the zoning laws to increase density to maximise returns. If TMG sold the land to a developer surely they could extract far more value than at present. To put some perspective, similar apartments around Hiroo would rent for between 3-10x higher than the rates set by TMG, Fig.30.
The short term bottleneck is that the wards and prefectures are responsible for their own housing. Which is exactly why PPI makes sense. Outsource to the private sector and fund it in another area. Are 70 year olds going to feel upset? Will Shimane Prefecture care if TMG sponsors a private company to support jobs in its back yard? Is it making sense? Does to me. Just because it has not happened before does not mean it shouldn’t. There are thousands of similar rooms to rent around prime locations in Tokyo. It is a serious misallocation of resources.

Surely a better solution than hiring more guards?

It seems a better solution than hiring more prison guards ([MoJ actively hiring](#)) and wasting the courts time on petty crime to look after the elderly. It should be noted that the MoJ is putting emphasis on hiring female prison guards to counter the growing rise in female inmates over 60 years old which make up 25% of the total in 2013 up from 15% in 2010. Police statistics show that this cohort is arrested 90% of the time for theft and 80% of that being shoplifting. The Sankei reports that the MoJ has plans to hire 200 female prison guards over the coming three years. Prison capacity utilisation
Female prisons 100% capacity

in female prisons is running at 98.7% the first time it has slipped below 100% since 2001. There are presently 4,370 places for female prisoners.

Japan has approximately 17,500 prison guards (a ratio of around 3.6 prisoners per guard). In the US, the prison to guard ratio is approximately 4.91:1 according to the American Correctional Association which is down from the 3.68:1 seen in 1988.

Prisoner : guard ratios

If the MoJ wishes to keep that ratio and fills its 91,000 capacity then 25,000 prison guards will be required, an extra 7,500 (+47%) which does not take into account retirements, resignations and the ability to hire new recruits who must pass exams. These extra guards will cost ¥17.25bn if we assume they start on the base salary of ¥2.3mn. More savings to be had here.

¥30bn of savings easy

In short, by keeping the elderly out of prison there are savings of over ¥30bn to be had if the welfare gap is raised to a level which keeps pensioners from pickpocketing. A 50% hike in prison cell capacity when at the same time the police tell us crime rates are falling do not add up. This is tacit admission that the government is at its wits end how to solve the epidemic.

Summary

The statistics of elderly crime in Japan make for grim reading. As our other series will show, these problems are unlikely to go away. They are the sad reality of an economy stuck at stall speed. Diminished global competitiveness and corporations which are no longer able to afford bloated workforces are pushing the boundaries of rusted on national duty.

What Japan is sitting on is a cultural time bomb. Decades if not centuries of order, rank and tradition are giving way to self-interest because of the harsh realities of the underlying economy are being experienced at the coal face. The adjustment phase is painful. The heart says to obey these social institutions but the head knows there are bills to pay and a family to feed. Headline unemployment rates may have declined over the last 10 years but the ‘quality’ of employment is falling with the surge in part-time workers.
Pressure to prevent losing one’s job seems to be a factor in the steady increase in labour disputes. In the period 2002 to 2013, labour disputes almost trebled. Bullying/harassment (which are obviously less palatable for companies to have in the public domain) as a percent of total disputes has ballooned from 5.8% to almost 20%. There is a lot of stress for employers which try to manage out unproductive high-salaried employees who see their divine right to stay in their company till retirement. Companies maybe well justified to want to remove these corporate couch potatoes but the labour laws are overwhelmingly in favour of the employee and when it comes to self-preservation then employees can exploit this weakness.

What is inescapable is that Japan’s crime is unlikely to peak anytime soon. The trends show that Japan is no different to Greece. When economic conditions reach certain limits, people do what they must do to survive. That the elderly are considering ways to break into prison to seek a better life tells us all we need to know. How bad does a society have to get in order for this to be a viable choice? Mr & Mrs Watanabe are sending a very important warning. Government and investors should take heed.

We think the PPI solution could become very real if the government comes to its sense on more effective ways to tackle the embarrassment that is being witnessed among its senior citizens.
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