



**BUILD A BETTER  
GRINNELL**

**Priority Need Report  
Higher Wages or  
Lower Prices**

**Research Director: Monty Roper  
Project Coordinator: Bell Kugel**

# Table of Contents

## Executive Summary

### Background, Purpose, and Scope

- Build a Better Grinnell 2030 Project
- The Prioritized Issue Reports
- What this Report Is, and What it Is Not
- Who is this Report for?
- How to Use the Data

### Methods

- Phase I: The Community Visioning Survey
- Phase II: Prioritization Phase
- Phase III: Community Sessions (Listening Sessions, Focus Groups, and Community Hosted Discussions)
- Interviews with Local Experts and Key Stakeholder
- Review of Archives (web and paper)
- Review of the Visioning Survey and Prioritization Survey

### Wages and Prices in Grinnell, Iowa

- Grinnell's Economic Profile and Wages
- Poverty Rates and Cost of Living
- How does Grinnell's Economy and Cost of Living Compare to its Peers?
- Supports for those Struggling with Cost of Living

### Community Input: Perspectives on Wages and Prices

- The Concern for Wages, Prices, and Economic Insecurity
- What Is the Nature of the Problem
- What Are the Impacts or Consequences?
- Who is Most Impacted?
- Is the Problem Getting Better or Worse?
- Causes: Why Do these Problems Exist? What Obstacles do You See to Addressing Them?
- Solutions: Solutions: What Could be Done to Resolve the Problems or Alleviate Their Impacts?
- Who Should Be Involved?

### What Are Grinnell's Strengths and Assets?

#### Summary and Discussion

**Appendix 1:** List of Assets Identified as Relevant to Higher Wages, Lower Prices, or Adapting to their Absence

**Appendix 2:** Policy Options and Strategies from Other Communities

- Online Sources
- What Strategies Have Rural Communities Used to Improve Access to Healthy and Affordable Food?
- Other Strategies for Decreasing Costs
- Economic Development Options - Attract Higher Paying Wages

**Appendix 3:** Questionnaire Guide for Community Discussion Hosts

# Executive Summary

- *Higher wages or lower prices* was selected as the #7 priority in the community needs prioritization survey.
- While some in Grinnell see the town as very affordable, many others are struggling, particularly with recent price increases that have outpaced wages.
- Based on annual income, 16% of households in Grinnell are living below the poverty line, and another 28% are economically struggling, earning less than what it takes to make ends meet according to ALICE (Asset, Limited, Income Constrained, Employed) measures. Thus, 44% of all households live below the ALICE threshold accounting for household size and composition.
- Research participants identify their top areas of concern as food/groceries, housing, daycare/childcare, gasoline, property taxes, and utilities.
- Families report having to cut back on expenses, search for additional work, and make greater use of the community's support systems, which is affecting family wellbeing, as well as physical and mental health. Research participants also believe the economy of the town is affected.
- While Grinnell is comparable to its peer communities on most cost-of-living features (food, utilities, transportation, housing), childcare is more expensive, meaning that families with children are particularly impacted. Many residents look to nearby Newton and Marshalltown for cost comparisons, perceiving them to be less expensive, though this is not clearly the case.
- Participants felt that those most affected by higher prices include families with children, particularly single parents, those on a fixed income (e.g., elderly), young people with starter jobs, and those who fall between the cracks of state and federal support systems and a living wage.
- Many point out that Grinnell has a strong set of social services, foundations and support networks and that there are many ongoing collaborative efforts, including housing and food security that involve key stakeholders in the city, the non-profit sector, the business community, churches, and the school district.
- Participants suggest that Grinnell should grow the economy by looking for ways to attract more well-paying jobs, as well as expand affordable housing and daycare.
- Those who are currently struggling could use more assistance, particularly ALICE families, who do not qualify for most state and federal programs. Participants suggested that this should include more education on available programs, as well as on managing finances and stretching funds, and more resources train the current workforce and prepare the future for better paying jobs.
- Strategies provided represent suggestions by research participants and a handful of policies tried in other rural communities. This information is intended to be helpful in reaching conclusions on what strategies make sense for Grinnell.

# Background, Purpose & Scope

## Build a Better Grinnell 2030 Project

This Prioritized Issue Report represents one product of the non-partisan Build a Better Grinnell 2030 Community Visioning project (or BABG 2030). The broader project has involved an assessment of Grinnell's strengths, needs and visions for people who live and work in the community, or rely on resources within Grinnell, through a collaborative approach focusing on community input and engagement. The project's ultimate goals include:

- Building community pride and facilitating positive branding by identifying community strengths
- Enhancing organizational connections and community cohesion and building a commitment to action around a set of priorities through a collaborative and broadly participatory process
- Facilitating community growth and development for the next decade by identifying and illuminating the local context of a prioritized set of needs, together with community assets and policy options that are actionable, impactful, and easy to understand.

BABG 2030 is funded by the U.S. Department of Agriculture Rural Placemaking Innovation Challenge program. Co-funding is provided by the City of Grinnell, Grinnell Mutual, Grinnell College, and the Claude & Dolly Ahrens Foundation. The project is guided by a 20+ person steering committee representing a broad range of local constituents and community members.

The BABG research has taken place in three main phases, all involving significant community input: 1) an identification of the range of assets, strengths, and needs in the community; 2) selection of seven priority needs; and 3) a deeper assessment of each of the prioritized needs. The methodology is discussed in greater detail under the methodology section. The main products of this research will include:

- A broad-based assessment of Grinnell. This document will cover a broad range of themes and community services (e.g., healthcare, childcare, aging, food, housing, recreation, education, etc.), providing an overview of community strengths, assets, and needs.
- A community-based identification and prioritization of needs.
- Detailed assessments of each of seven top prioritized issues.

## The Prioritized Issue Reports

The seven needs prioritized by the community were, in order:

1. More variety of restaurants.
2. Improve quality of drinking water.
3. Improve k-12 buildings and infrastructure.
4. Improve or expand mental health care services.
5. Improve roads & road maintenance.
6. Less racism.
7. Higher wages or lower prices.

This document represents the detailed assessment for *higher wages or lower prices*.

### What this Report Is, and What it Is Not

Our primary goal with this report is to provide the community with information to help stakeholders make informed choices and address the prioritized need. At its core, this is a participatory community-based needs assessment. It is an effort to bring in diverse voices of persons who live, work, or rely on Grinnell for resources, together with input from individuals who have worked in the community to service the needs in question or otherwise might be considered experts. Our goal in seeking community-wide input is both to empower community members to participate in community development, as well as to better understand the experiences surrounding each identified need, how the need affects members of the community, what underlying causes people see leading to the issue, the obstacles they personally face and that the broader community may face in resolving the issue or ameliorating its impacts, ideas they have for what can and should be done, and what they see as strengths and assets in the community that may contribute to solutions.

The goal of this report is not to answer each of these questions definitively. In some ways the core of this report reflects the results of a community-wide brainstorming session (e.g., where everyone in a room shares ideas on post-it notes that all go on a board and are then organized by themes). The review of problems, impacts, causes, and solutions are provided from the perspective of members of the community, not the research team nor the project steering community. We have sought to gather input broadly from the community, particularly from those who may not frequently have a voice in decision making, and to share that input here. We believe that listening to and giving voice to such community members is valuable in itself and can be a means to solve problems. To highlight this value, we share the following vignette. At the end of one focus group hosted by a low-income community member in her home, she used our provided script to ask if there was anything else the participants wanted to add. One responded, “I’m just grateful to be able to, to be allowed to participate, that maybe my opinion matters.”

As is good practice in brainstorming sessions, we have not attempted to edit or filter input, nor are we trying to be arbiters of whose ideas are correct or not. Rather, we have gathered lots of ideas and sorted them into themes. We do attempt to make note when there are contradictory views, or when there are clear factual inaccuracies. However, we believe it is valuable to represent all the voices who shared their ideas with us. Experiences differ, perspectives differ, even experts can disagree on underlying causes, and there are usually multiple viable solutions to any problem. Additionally, people make decisions on how they understand a situation, so even if all experts agree that some perspective represents a misunderstanding, knowing what the misunderstandings are and how common they are can be valuable to decision makers. Also, we expect that those who take on these issues will have expertise at the table.

While the experiences and ideas shared by members of the community is the core of the report, we also share additional information to help decision makers reach their own conclusions about what part of the problem might be addressed and how. This includes an overview of the current Grinnell context related to the prioritized issue in terms of relevant infrastructure and resources, key measures, historical information, key inflection points, and ongoing efforts, as well as comparisons to a selected group of peer communities. In most cases we have also sought to provide our own input (making it clear when this is the case) to the community asset list when we have identified relevant organizations or other assets that did not come up in interviews, surveys, or community sessions. Finally, we provide some information on policy options pursued in other communities, and assets available outside of the community (e.g., funding resources or resource hubs), though we do not intend these as endorsements.

### Who is this Report for?

Each issue report is intended for those organizations and individuals interested in addressing some aspect of the issue or well positioned to do so. The Build a Better Grinnell Steering Committee plans to help as necessary to bring such persons together to discuss the findings and consider next steps, though any group is welcome and encouraged to make use of the findings of this report.


In most cases, multiple action priorities can be identified with a diverse range of viable solutions for each issue. It is possible that a single well-positioned group or organization will elect to take on all priorities related to a single issue. It is also possible that distinct groups will tackle different action priorities and possible solutions. It is possible that only one or a limited number of action priorities will be taken on. It is possible that new coalitions or interest groups will form to take on issues with no other “home,” or alternatively with many homes. In the spirit of community-based development, we hope that members of the community most impacted by these issues will continue to be included in decision making in ways that positively inform the details of action plans. While we provide a review of community input below, we mostly review the challenges or concerns that exist under current systems, not potential ones. Users of the services in question can provide valuable insight.

### How to Use the Data


The experiences on the nature of the problem and its impacts or consequences should help to understand where some of the key areas of concern are within each of the broader issues. Those sections of the report address who is affected and how. Causes or obstacles that people have identified can be looked at as possible intervention points suggesting areas for solutions. These, together with community members’ specific suggestions for solutions as well as policy options tried elsewhere, provide a range of ideas.

In considering what ideas to pursue, one might start by considering which of the impacts or problem areas should be prioritized, and what causes or solutions relate most closely to those. A policy analysis approach is to start with a specific problem or part of the problem, identify a number of possible solutions (evidence-based or community generated), and then compare the options in terms of key criteria such as cost, feasibility (could this approach be used in Grinnell given things like available infrastructure and the political or cultural climate), and efficacy (if the solution could be implemented, how much of the problem is it likely to solve). This weighing of options can benefit from considering the resources and strengths available in the community or those that could be brought to the community that might support different solutions. Those making use of the document should also apply their own understanding and experience of the community. Another strategy is to apply force-field analysis, which considers what the forces are both in favor and against a particular solution, and considering how forces in favor might be strengthened and forces against diminished to enable action.

In each section where we report on community input, we provide data on the number of community sessions, interviews, and surveys in which an idea was identified. Such counts can be useful for getting a sense of where there is consensus on who is affected and how and may indicate good areas for intervention. Relatively high counts may also indicate areas where there is consensus on obstacles and possible solutions.



We suggest thoughtful caution on how much weight is given to the “counts.” Much of the detail in this report is gained from the listening sessions and focus groups. These are very useful for gaining a sense of the diversity of concerns, experiences, and ideas. They are also useful in getting people to talk to one another. They do not serve, however, as a random or representative survey. Not everyone participates equally, and just because an issue isn’t raised in a session doesn’t mean that no one agrees with it or is thinking about it. The potential of bias decreases the more sessions that are held. Still, something raised in 10 sessions is not necessarily more common or important than something raised in 8. Additionally, just because something was raised in many sessions doesn’t mean that it was more impactful than something raised only by a few persons. Also, minority opinions are not necessarily less valuable in considering solutions. Innovation often reflects a change from the consensus view on how to do something. This is not to suggest that the counts are not useful, just that they should not be used to apply too much nuance and should be considered with other factors in mind. It is up to those who organize to take action to review the data provided and decide what solutions seem most important and probable given the totality of evidence.



# Methods

Research was conducted through three primary phases, though some of the data collection (particularly gathering archival materials and key stakeholder interviews) has continued over the entire research period.

## Phase I: The Community Visioning Survey

A community-wide visioning survey ran from December '22 through March '23 and asked individuals who live or work in Grinnell, or rely on Grinnell for key resources, twelve open-ended questions concerning what they felt were the strengths and needs in the community. In total, 603 surveys were completed, and 120 additional individuals provided a response to a single question posed on Facebook or in person. Since many surveys were taken by groups (as large as 15-20 people), it is impossible to know precisely how many participated in total, but the research team feels confident that it was over 10% of the Grinnell population.

To process the data from the open-ended surveys, the research teams sorted responses into general categories (e.g., healthcare, or things to do) and then identified and organized data into sub-categories (e.g., more mental healthcare services, more community events). There were many cases in which the same distinct response was only provided by a few people. Rather than creating hundreds of sub-categories, we looked for ways to group many of these responses together under a shared theme. For example, individuals asking for Indian, Thai, Vegetarian, or a wide range of restaurants were all grouped together under “greater variety of restaurants.”

Subcategories that reflected more than 1% of all responses or had a high number of specific responses (e.g., events for teens or teen hangout spaces) were selected to move forward to a prioritization phase. Forty-six issues were identified in the open-ended survey. The data from phase one is available at [www.buildabettergrinnell.org](http://www.buildabettergrinnell.org).

## Phase II: Prioritization Phase

Our next step was to determine which of the forty-six issues were most important for those who live, work, or rely on Grinnell for resources. The follow-up *Needs Prioritization Survey* asked individuals to select and rank up to seven issues. The survey also asked for demographic data so we could better determine who was most affected by the range of issues, and we invited individuals to provide their contact information if they were willing to participate in follow-up focus group on the prioritized issues. It was launched on May 9, 2023, and closed on July 16. We distributed the survey widely, promoted it frequently over ten weeks, and received 1270 complete surveys from individuals.

We identified the top choices for a range of demographic groupings using a rank-order voting method. This data, as well as additional details on the methodology is available on [www.buildabettergrinnell.org](http://www.buildabettergrinnell.org). The top five issues to follow through to phase three were determined by taking the top two issues identified by lower-income respondents and the next three issues from all respondents.<sup>1</sup> The method and the selection process were determined and publicized prior to distributing the survey. Our definition of lower-income corresponded roughly to Iowa's definition for use with Medicaid eligibility (varying by household size).

---

<sup>1</sup> Grinnell College student responses were multiplied by .3 to weight their responses relative to their population as a proportion of Poweshiek County.



The top five issues identified through the prioritization survey are:

1. Improve Quality of Drinking Water
2. More Variety of Restaurants
3. Improve K-12 Buildings and Infrastructure
4. Improve or Expand Mental Health Care Services
5. Improve Roads and Road Maintenance

The steering committee selected the final two issues to move to the next stages from among those highly ranked needs that did not make the top five through the prioritization survey. The committee took into consideration issues of equity and the overall welfare of the community, as well as what other initiatives are already underway in the community. The two issues selected were:

6. Less Racism
7. Higher Wages or Lower Prices

There were other issues that steering committee members discussed as important concerns for the community, particularly those affecting lower-income families, such as affordable housing and childcare. *Higher wages or lower prices* was seen by many as a good final pick both because it was ranked third by lower-income individuals and seventh by all respondents. It was also seen as a potentially good way to hear more from those members of the community with financial challenges about what issues were most important.

### **Phase III: Community Sessions (Listening Sessions, Focus Groups, and Community Hosted Discussions)**

The final research phase focused on gaining more detailed information from the community to better understand the prioritized issue. This was done primarily through community listening sessions, focus groups, and community hosted discussions.

We scheduled one listening session and three focus groups each month between late September and mid-December 2023, for twelve sessions total. We frequently advertised these throughout the community, and specifically reached out to individuals who provided contact information and indicated an interest in participating in this stage in the prioritization survey. Listening sessions were all held in public spaces in the Grinnell's Drake Community Library and open to the public on a walk-in basis. Focus groups were also primarily scheduled for the library,<sup>2</sup> were limited to 6 participants, and required signing up. Attendees at these were paid. We also hired six individuals from lower-income households to conduct up to seven focus groups each (one on each issue) with their friends and family. We provided funding for a meal for the group and left it up to them how many and which issues they elected to address.

For wages and prices, we had 10 community sessions in total. This included one listening session,<sup>3</sup> five focus groups, and four sessions hosted by low-income households. There was no attendance at two of the listening sessions, and we were unable to recruit a group for four of the scheduled focus groups. On average the sessions had 4-5 attendees each.

---

<sup>2</sup> Some other arrangements were made when in the interest of scheduled participants for some issues.

At all sessions, participants were asked to share their experiences and identify what they saw as the nature of the problem, its impacts on their lives, their thoughts on why it exists, what obstacles are faced in addressing it (for them and the community more broadly), their ideas for possible solutions, and strengths and resources in the community that might be helpful. A full list of questions used to guide these is provided in Appendix 3.

In listening sessions, all participants were given an opportunity to respond to each question. The goal was to give everyone a chance to contribute what they would like, but it is not required that they respond at all. Focus groups are generally intended to be more dynamic. A list of questions served as a guide, but participants were also encouraged to have a conversation, and the sessions were given more flexibility to explore directions that might not have been foreseen by the facilitator. Because attendance was typically not too large at the listening sessions (under a dozen for each), these often had more of a character of a focus group with discussion amongst members.

Focus groups have weaknesses and strengths as a research tool. They are not intended to get every participant to respond in detail to every question. They cannot be used in the same way as a detailed questionnaire where we can generate a random sample and have statistically valid conclusions about a population. They are very useful for fleshing out a range of experiences and ideas on a topic, somewhat like a brainstorming session, particularly taken in their totality (i.e., across a handful of sessions, lots of ideas get raised). Thus, after a set of focus groups, a researcher usually will have a good sense of the right questions to ask for a questionnaire and the range of possible responses, but they would not necessarily be accurate in determining whether there might be a statistically significant difference in how a population responds to the questions. Focus groups can help to understand when there is a broader cultural understanding of an issue (e.g., shared ideas about it), and what the cultural norms or shared ideas are. This is in part because they are useful in getting people to talk to one another about an issue, creating a context for group analysis where an idea can be more fully explored and where new ideas or understandings may be generated.

Sessions were recorded, transcribed, and then individually coded using the overarching questions to sort responses and identify recurring themes and unique perspectives.

### **Interviews with Local Experts and Key Stakeholders**

Early in the research process, before identifying the prioritized issues, we held over seventy interviews with individuals involved in a range of community services and community development. The goal was to gain input from a broad mix of community leaders and experts from a range of content areas (e.g., arts and entertainment, business, health, education). Each interview primarily focused on understanding the community needs, ongoing efforts, and assets related to that area. These were largely intended to inform the project's broader, but less detailed, community assessment. During each interview, individuals were also asked more generally to comment on what they saw as key needs in the community and recent successful or promising community development efforts. Detailed notes or transcriptions were generated from every interview.

After identifying the community priorities, the interviews were reviewed for any mention concerning each prioritized issue by using a range of search terms (including word bases) associated with the issue (e.g., wage, income, earning, cost, expens, bill, rent, pay, job, price, cheap, afford, salar, money). All relevant information was extracted and coded into themes similarly to the community session data. The

list of all organizations interviewed is provided below. Those that had significant content focused on issues related to wages, prices, economic insecurity, or resources for lower-income persons are bolded.

- Bayer Crop Science
- Capstone Behavioral Health (multiple)
- **Central Iowa Community Services (CICS)**  
**Grinnell Iowa**
- **City of Grinnell (Multiple)**
- **Claude W. and Dolly Ahrens Foundation**  
**(multiple)**
- Community Support for Immigrants  
(CoSi)
- Davis Elementary
- Door of Hope
- Drake Community Library
- **First Presbyterian Church**
- **Greater Poweshiek Community**  
**Foundation (multiple)**
- Grinnell Area Arts Council
- **Grinnell Area Chamber of Commerce**
- Grinnell Area Mental Health Consortium-  
JPK Fund
- Grinnell City Council
- Grinnell Community Early Learning  
Center
- Grinnell Counseling
- Grinnell College (multiple)
- Grinnell Christian Church
- **Grinnell Fire Department**
- Grinnell Mutual Reinsurance
- Grinnell-Newburg School District  
(multiple)
- Grinnell Parks and Recreation
- Grinnell Police Department
- Grinnell School of Music/Studio E
- Grinnell State Bank
- Healthy Homes Family Services, Int.  
Mental Health Counseling
- Hey Grinnell Did You Know (Facebook)
- Imagine Grinnell
- KGRN Radio
- **Iowa Kitchen**
- Link Grinnell
- Mayflower Community
- **Mid Iowa Community Action (MICA)**
- Poweshiek County Emergency  
Management
- Prairie Lakes Church
- **Region 6/People Rides**
- Rotary Club
- SeaJae Properties
- Total Choice Shipping and Printing
- United Way Grinnell College
- UnityPoint Health
- Welcoming Communities

### Review of Archives (Web and Paper)

Throughout the research process, we gathered and reviewed all nature of documents we could find associated with community development and assessments in general and a range of content areas common to comprehensive community assessments, and specifically related to the prioritized issues (once identified), through literature searches and requests to key stakeholders in the community. These materials were primarily used to produce the *Wages and Prices in Grinnell* section below. They were also reviewed for mentions of concerns and needs, as well as assets.

To the extent possible, we also gathered data from four peer communities selected by the steering community (Decorah, Fairfield, Pella, and Waverly) to better understand Grinnell's relative strengths and weaknesses as well as to look at how those communities may have addressed similar issues (Decorah, Fairfield, Pella, and Waverly). Once gaining a clearer sense of the nature of the issue from focus groups, we also looked for ideas for possible solutions from communities around the country, focusing on ones like Grinnell, as well as other non-local potential assets and resources (e.g., organizations and funding).

### **Review of the Visioning Survey and Prioritization Survey**

Once the prioritized issues were identified, we returned to both earlier surveys. The open-ended visioning survey was reviewed to extract any data relating to the prioritized issue. For example, in the case of wages and prices, we went back to look in detail at every mention (using the handful of key words noted above in relation to the review of interviews) to identify what, beyond “higher wages” or “everything costs too much” was said. All responses were extracted and coded similarly to community session data. Finally, we pulled information from the prioritization survey to show how different demographic groups ranked the issue.

# Wages and Prices in Grinnell, Iowa

## Grinnell's Economic Profile and Wages

As of 2022, the economy of Grinnell employed 4,566 people<sup>4</sup> across approximately 264 employer firms.<sup>5</sup> The top employers in Grinnell include JELD-WEN, Grinnell College, Grinnell Mutual Reinsurance, Grinnell Regional Medical Center/UnityPoint, Grinnell Newburg Public Schools, and Brownells. The largest employment sectors are educational services, at 32.4% of the working population, healthcare and social assistance at 12.2%, manufacturing at 11.4%, retail trade at 11.2%, and accommodation & food services at 9.6%.<sup>6</sup>

Table 1 shows the estimated percent of Grinnell's workforce employed in different sectors of the economy for 2013 and 2022, including only those occupations with over 3% of the workforce in either of those years.<sup>7</sup>

**Table 1: Distribution of Grinnell's Workforce by Employment Sector (2013/2022)**

Occupation Group	Share of Workforce Employed	
	2013	2022
Office and Administrative Support	14.9%	9.46%
Food Preparation & Serving	13.4%	11.5%
Education Instruction & Library	11%	15.8%
Sales & Related	7.63%	8.83%
Management	7.25%	6.66%
Production	6.89%	5.65%
Building & Grounds Cleaning & Maintenance	5.6%	3.77%
Business & Financial Operations	4.34%	3.59%
Computer and Mathematical	3.85%	2.39%
Healthcare Support Occupations	3.83%	1.91%
Community & Social Service	2.69%	4.56%
Construction & Extraction	2.12%	4.25%
Health Diagnosing & Treating Practitioners & Other Technical	1.67%	3.29%
Arts, Design, Entertainment, Sports, & Media	1.63%	3.48%

The median household income in 2022 was \$57,813.<sup>8</sup> Figure 1 shows the share of households earning by different income buckets. (Note that the income buckets are not evenly distributed.) The top 30% of Grinnell's household earn over \$100,000 per year, while the bottom 30% earn under \$35,000.

<sup>4</sup> "Grinnell, IA," DATA USA, Accessed July 15, 2024, <https://datausa.io/profile/geo/grinnell-ia?measureOccupations=workforce>.

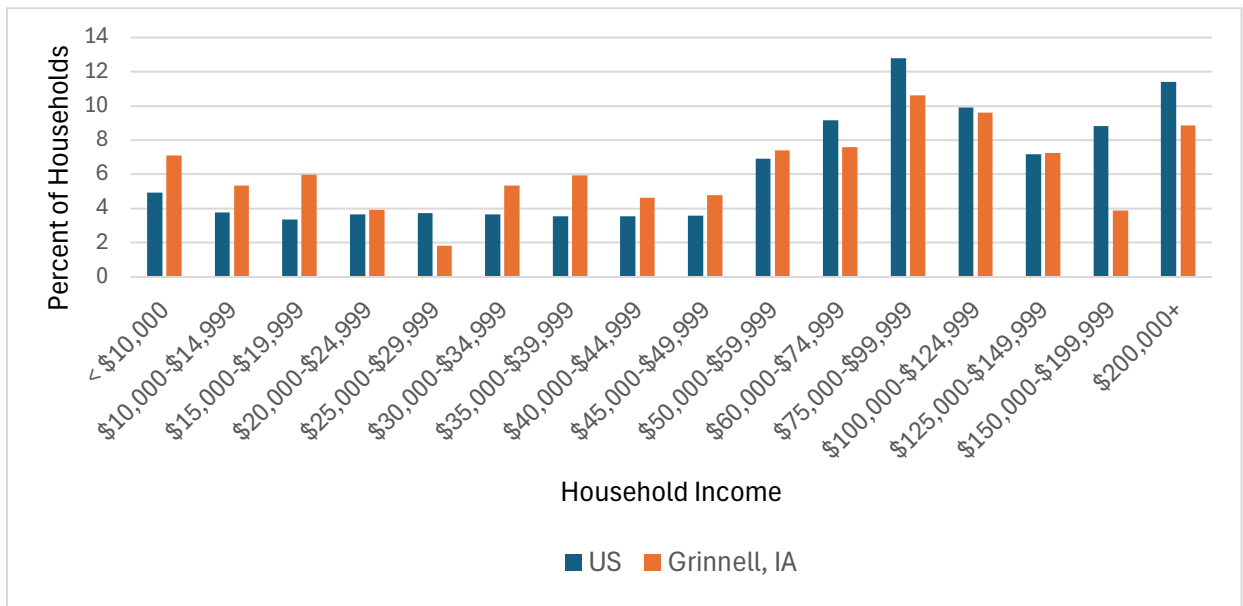
<sup>5</sup> "QuickFacts, Grinnell city, Iowa," US Census Bureau, Accessed May 21, 2024, <https://www.census.gov/quickfacts/fact/table/grinnellcityiowa/DISO10220>.

<sup>6</sup> "Grinnell, IA," DATA USA.

<sup>7</sup> "Grinnell, IA," DATA USA.

<sup>8</sup> "Grinnell, IA," DATA USA.

**Figure 1: Share of Households at Different Income Groups for US and Grinnell Iowa (2022 Data)<sup>9</sup>**



### Poverty Rates and Cost of Living

People’s ability to afford basic goods and services are not simply a factor of their wages, but also of prices, or the cost of living. While wages increased steadily between 2021 and 2024, in 2022 it was outpaced by inflation leaving many playing catch up with less spending power in 2023.<sup>10</sup>

In 2022, the federal poverty line for a single person household was \$13,590 and for a household of four, it was \$34,688.<sup>11</sup> In Grinnell, 10.2% of the population were living below the federal poverty line, lower than the national average of 12.5%. The largest demographic included women over the age of 55, who accounted for 55.6% of those in poverty.<sup>12</sup> In 2024, the federal poverty level for an individual was \$15,060, and \$31,200 for a family of four.

Many question whether this measure, developed in 1963, remains an adequate means of assessing poverty. Another strategy is to look at cost of living. One commonly used measure is ALICE (Asset Limited, Income Constrained, Employed). This measure captures households that earn above the federal poverty level but cannot afford basic costs of living. It considers the bare minimum cost of household necessities (housing, childcare, food, transportation, health care, and a basic smartphone plan), plus taxes and a contingency fund equal to 10% of the budget. ALICE figures from 2022 for Grinnell, Poweshiek County, Iowa, and the United States are shown in Table 2. For Grinnell, 28% of households

<sup>9</sup> Based on data available at “Grinnell, Iowa,” Data USA.

<sup>10</sup> Sean Finn and Samantha Tamborski, “Cost of Living in Iowa: Working families lost ground in pandemic economy, Common Good Iowa, March 2024, <https://www.commongoodiowa.org/data/cost-of-living-in-iowa>.

<sup>11</sup> “2022 Poverty Guidelines: 48 Contiguous States,” U.S. Department of Health and Human Services, <https://aspe.hhs.gov/sites/default/files/documents/4b515876c4674466423975826ac57583/Guidelines-2022.pdf>.

<sup>12</sup> “Grinnell Iowa,” DATA USA.

were ALICE. When combined with those households that live below the poverty rate, 44% of Grinnell households live below the ALICE threshold, which is more than Poweshiek County, Iowa, or the United States as a whole.

**Table 2: ALICE and Household-Level Poverty Data for Grinnell, Poweshiek County, Iowa, and the US 2022<sup>13</sup>**

	Grinnell	Poweshiek County	Iowa	United States
<b>Total Households (HH)</b>	3,718	7,761	1,307,751	127,000,000
<b>Households Living Below the Poverty Line</b>	578	1029	146,833	16,200,200
<b>Household Poverty Rates</b>	16%	13%	11%	13%
<b>ALICE Households</b>	1,059	2,098	336,891	33,300,000
<b>ALICE Households Rate</b>	28%	27%	26%	29%
<b>Percent of All Households Living Below ALICE Threshold</b>	44%	40%	37%	42%

Table 3 provides an estimated household survival budget based on ALICE criteria for several household compositions for Poweshiek County based on 2022 data. The ALICE wage threshold for Poweshiek County is \$25,764 for a single adult and \$64,164 for a household with two adults and two children. ALICE data help to highlight the increased costs and significant economic struggle of single parenthood. A single adult with a child needs to earn 54% more than a single adult alone to make ends meet and 68% more if that child is in childcare. In Poweshiek County, 70% of both single male and female-headed households with children are living below the ALICE threshold. Younger and older households also face more economic struggle, as 66% of householders under 25, and 49% of householders over 65 are below the ALICE threshold.<sup>14</sup> Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.<sup>15</sup>

<sup>13</sup> “Research Center – Iowa,” United for Alice, Accessed July 16, 2024, <https://www.unitedforalice.org/state-overview/iowa>.

<sup>14</sup> “Research Center – Iowa, County Reports 2022,” United for Alice, Accessed July 16, 2024, <https://www.unitedforalice.org/county-reports/iowa>.

<sup>15</sup> “ALICE in the Crosscurrents: Covid and financial hardship in Iowa,” United for Alice.org and United Ways of Iowa, 2023, [https://www.unitedforalice.org/Attachments/AllReports/23UFA\\_Report\\_Iowa\\_4.11.23\\_FINAL.pdf](https://www.unitedforalice.org/Attachments/AllReports/23UFA_Report_Iowa_4.11.23_FINAL.pdf).

**Table 3: ALICE Household Survival Budget Estimates for Poweshiek County<sup>16</sup>**

Monthly Costs and Credits	Single Adult	One Adult with One Child	One Adult with Child in Daycare	Two Adults with no Children	Two Adults with Two Children	Single Senior
Housing - Rent	\$414	\$380	\$380	\$380	\$488	\$414
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$163
Childcare	\$0	\$180	\$479	\$0	\$359	\$0
Food	\$450	\$764	\$685	\$826	\$1,389	\$416
Transportation	\$386	\$520	\$520	\$626	\$1,036	\$322
Health Care	\$196	\$429	\$429	\$429	\$715	\$488
Technology	\$86	\$86	\$86	\$116	\$116	\$86
Miscellaneous	\$170	\$262	\$284	\$264	\$441	\$189
Tax Payments	\$282	\$638	\$699	\$405	\$898	\$334
Tax Credits	\$0	(\$203)	(\$217)	\$0	(\$405)	\$0
Monthly Total	\$2,147	\$3,314	\$3,603	\$3,304	\$5,347	\$2,412
<b>ANNUAL TOTAL</b>	<b>\$25,764</b>	<b>\$39,768</b>	<b>\$43,236</b>	<b>\$39,648</b>	<b>\$64,164</b>	<b>\$28,944</b>
Hourly Wage	\$12.88	\$19.88	\$21.62	\$19.82	\$32.08	\$14.47

**How does Grinnell’s Economy and Cost of Living Compare to its Peers?**

Table 4 shows how Grinnell compares to its selected peer communities in relation to various measures of the local economy and wages. On most bases (occupations per capita, median income, poverty rate, and unemployment rate) Grinnell’s measures are less favorable than Decorah, Pella, and Waverly, but better than Fairfield.

<sup>16</sup> “Research Center...” Accessed July 16, 2024, <https://www.unitedforalice.org/county-reports/iowa>.



**Table 4: Grinnell and Peer Communities Basic Economic Comparison (Data from 2022 except where noted)<sup>17</sup>**

	Grinnell	Decorah	Fairfield	Pella	Waverly
<b>Population<sup>18</sup></b>	9,473	7,578	9,300	10,820	10,561
<b>Employment (jobs)<sup>19</sup></b>	4.57k	4.04k	4.41k	5.57k	5.42k
<b>Jobs per capita (calculated)</b>	.48 jobs/capita	.53 jobs/capita	.47 jobs/capita	.51 jobs/capita	.51 jobs/capita
<b>All employer firms (2017)<sup>20</sup></b>	264	332	571	321	321
<b>Total retail sales per capita (2017)<sup>21</sup></b>	\$20,615	\$31,791	\$14,052	\$20,280	\$19,963
<b>Median Household Income<sup>22</sup></b>	\$57,813	\$57,939	\$44,277	\$86,025	\$78,278
<b>Proportion of Population Under the Federal Poverty Line<sup>23</sup></b>	10.2%	9.8%	17.1%	4.2%	9.7%
<b>ALICE Households<sup>24</sup></b>	28%	32%	32%	22%	22%
<b>Unemployment Rate (5yr est.) 2018-2022<sup>25</sup></b>	4.0%	3.3%	6.5%	1.7%	2.7%

Table 5 compares Grinnell to its peer communities based on prices of various key needs, focusing on those raised by Grinnell’s community members during our research. Home values in Grinnell are less expensive than three of four peers. While five-year median gross rents appear average compared to peers, the thirty-day median price in July 2024 show Grinnell’s average rents below all peers by an average of \$350/month, and 58% lower than the national median.<sup>26</sup> Gasoline prices are lower than all peers but Fairfield, and property taxes are average compared to peers. The only significantly greater expense is childcare, for which Grinnell is around \$150/month more expensive than the peers’ average.

<sup>17</sup> In all cases, we have used the most recent data available from the US Census Bureau.

<sup>18</sup> “Quick Facts Grinnell city, Iowa; Fairfield city, Iowa; Decorah city, Iowa; Pella city, Iowa; Waverly city, Iowa,” United States Census Bureau, Accessed July 16, 2024, <https://www.census.gov/quickfacts/fact/table/grinnellcityiowa,fairfieldcityiowa,decorahcityiowa,pellacityiowa,waverlycityiowa/PST045223>.

<sup>19</sup> “Economy,” Data USA, Accessed July 16, 2024, <https://datausa.io/profile/geo/grinnell-ia#economy>; <https://datausa.io/profile/geo/decorah-ia#economy>; <https://datausa.io/profile/geo/fairfield-ia?redirect=true#economy>; <https://datausa.io/profile/geo/pella-ia#economy>; <https://datausa.io/profile/geo/waverly-ia#economy>.

<sup>20</sup> “Quick Facts Grinnell city, Iowa; Fairfield...,” United States Census Bureau.

<sup>21</sup> “Quick Facts Grinnell city, Iowa; Fairfield...,” United States Census Bureau.

<sup>22</sup> “Economy,” Data USA...

<sup>23</sup> “Quick Facts Grinnell city, Iowa; Fairfield...,” United States Census Bureau.

<sup>24</sup> “Research Center – Iowa, County Reports 2022,” United for Alice, accessed July 16, 2024, <https://www.unitedforalice.org/county-reports/iowa>.

<sup>25</sup> “Unemployment rates (5yr period estimates),” Iowa Data Center, December 19, 2023, <https://www.iowadatacenter.org/index.php/data-by-source/american-community-survey/unemployment-rates>.

<sup>26</sup> “Rental Market Trends,” Zumper, Accessed July 17, 2024, <https://www.zumper.com/rent-research/grinnell-ia>.

**Table 5: Key Price Comparisons between Grinnell and its Peer Communities**

	<b>Grinnell</b>	<b>Decorah</b>	<b>Fairfield</b>	<b>Pella</b>	<b>Waverly</b>
<b>Median Home Value 2018-2022 (city)<sup>27</sup></b>	\$177,600	\$228,800	\$134,700	\$240,100	\$211,000
<b>Median Gross Rent 2018-2022 (city)<sup>28</sup></b>	\$852	\$746	\$835	\$1025	\$861
<b>Median Rental Prices July 2024 (city)<sup>29</sup></b>	\$825 (based on 14 rentals)	\$1300 <sup>30</sup> (based on 15 rentals)	\$949 (based on 9 rentals)	\$1,030 (based on 11 rentals)	\$1,450 (based on 11 rentals)
<b>Availability and Average Rent for 2-Bedroom Apt. July 17, 2024 (city)<sup>31</sup></b>	\$810 (1 available)	\$1700 (2 available)	\$775 (1 available)	\$1,100 (1 available)	\$1,207 (9 available)
<b>Average County Property Tax Rate<sup>32</sup></b>	1.41%	1.25%	1.74%	1.5%	1.47%
<b>Monthly Childcare Cost for 2 Children with 2 Working Parents (county)<sup>33</sup></b>	\$1234	\$1055	\$1078	\$1044	\$1084
<b>Reg. Gas Avg. Price Per Gallon on July 17, 2024 (city) (IA avg \$3.28)<sup>34</sup></b>	\$3.27	\$3.39	\$3.19	\$3.36	\$3.40

While Grinnell’s expenses and prices appear mostly lower than or equivalent to the peer communities selected for the purposes of this study (apart from childcare), these may not be the communities that individuals in Grinnell consider when they make price comparisons. In our survey and community sessions, individuals frequently compared Grinnell to neighboring communities – places they are more likely to visit or where they could live while working in Grinnell. Most identified were Newton and Marshalltown, both of which are considerably larger than Grinnell. Table 6 compares Grinnell’s economic data to those two communities. While five-year rent averages are comparable, in July of 2024, the average cost of an available rental (all property types) was \$75 more in Newton and \$240 more in

<sup>27</sup> “Median value of owner-occupied housing units,” Iowa State Data Center, January 25, 2024, <https://www.iowadatecenter.org/index.php/data-by-source/american-community-survey/median-value-owner-occupied-housing-units>.

<sup>28</sup> “Quick Facts Grinnell city, Iowa; Fairfield...,” US Census Bureau.

<sup>29</sup> Based on all bedrooms and all property types from inventory in the last 30 days. “Rental Market Trends,” Zumper, Accessed July 17, 2024, <https://www.zumper.com/rent-research>.

<sup>30</sup> Decorah data not available on Zumper. Data from Apartmentadvisor.com, Accessed July 17, 2024, <https://www.apartmentadvisor.com/apartments/decorah-ia>.

<sup>31</sup> Limited to apartments and condos. Based on search on [www.Zillow.com/rental-manager/](http://www.Zillow.com/rental-manager/).

<sup>32</sup> “Iowa Property Tax Calculator,” Smartasset, Accessed July 17, 2024, <https://smartasset.com/taxes/iowa-property-tax-calculator>.

<sup>33</sup> “The Cost of Living in Iowa, County Tables,” Common Good Iowa, 2023, <https://www.commongoodiowa.org/data/cost-of-living-in-iowa/col-county-data-sheets>.

<sup>34</sup> “iExit Guides by State,” iExit Interstate Exit Guide, Accessed July 17, 2024, <https://www.iexitapp.com/states>.

Marshalltown. The average cost of an available two-bedroom apartment on July 17, 2024, was nearly \$200 less in Marshalltown, and \$200 more in Newton. Childcare costs were less expensive in both Marshalltown and Newton, while gas was more expensive in Marshalltown and less in Newton.

**Table 6: Economic Comparisons, Grinnell, Marshalltown, and Newton**  
(All data refers to city unless specifically noted otherwise)

	<b>Grinnell (Poweshiek County)</b>	<b>Marshalltown (Marshall County)</b>	<b>Newton (Jasper County)</b>
<b>Population</b> <sup>35</sup>	9,473	27,574	15,645
<b>Employment (Jobs)</b> <sup>36</sup>	4.57k	12.9k	7.22k
<b>Jobs Per Capita (calculated)</b>	.48 jobs/capita	47 jobs/capita	.46 jobs/capita
<b>All Employer Firms (2017)</b> <sup>37</sup>	264	564	247
<b>Total Retail Sales Per Capita (2017)</b> <sup>38</sup>	\$20,615	\$15,124	\$16,909
<b>Median Household Income</b> <sup>39</sup>	\$57,813	\$65,000	\$53,873
<b>Persons in Poverty</b> <sup>40</sup>	10.2%	14.3%	12.4%
<b>ALICE Households</b> <sup>41</sup>	28%	25%	28%
<b>Unemployment Rate (5yr est.) 2018-2022</b> <sup>42</sup>	4.0%	6.8%	6.1%
<b>Median Home Value 2018-2022</b> <sup>43</sup>	\$177,600	\$109,800	\$140,100
<b>Median Gross Rent 2018-2022</b> <sup>44</sup>	\$852	\$832	\$826
<b>Median Rental Prices July 2024</b> <sup>45</sup>	\$825 (based on 14 rentals)	\$1065 (based on 11 rentals) <sup>46</sup>	\$900 (based on 12 rentals)

<sup>35</sup> “Quick Facts Grinnell city, Marshalltown city, Newton city,” United States Census Bureau, Accessed July 17, 2024, <https://www.census.gov/quickfacts/fact/table/marshalltowncityiowa,newtoncityiowa/PST045223>.

<sup>36</sup> “Economy,” Data USA, Accessed July 16, 2024, <https://datausa.io/profile/geo/grinnell-ia#economy>; <https://datausa.io/profile/geo/marshalltown-ia#economy>; <https://datausa.io/profile/geo/newton-ia#economy>.

<sup>37</sup> “Quick Facts Grinnell city, Iowa; Marshalltown...,” United States Census Bureau.

<sup>38</sup> “Quick Facts Grinnell city, Iowa; Marshalltown...,” United States Census Bureau.

<sup>39</sup> “Economy,” Data USA...

<sup>40</sup> “Quick Facts Grinnell city, Iowa; Marshalltown...,” United States Census Bureau.

<sup>41</sup> “Research Center – Iowa, County Reports 2022,” United for Alice, accessed July 16, 2024, <https://www.unitedforalice.org/county-reports/iowa>.

<sup>42</sup> “Unemployment rates (5yr period estimates),” Iowa Data Center, December 19, 2023, <https://www.iowadatacenter.org/index.php/data-by-source/american-community-survey/unemployment-rates>.

<sup>43</sup> “Median value of owner-occupied housing units,” Iowa State Data Center, January 25, 2024, <https://www.iowadatacenter.org/index.php/data-by-source/american-community-survey/median-value-owner-occupied-housing-units>.

<sup>44</sup> “Quick Facts Grinnell city, Iowa; Fairfield...,” US Census Bureau.

<sup>45</sup> Based on all bedrooms and property types from inventory in the last 30 days. “Rental Market Trends,” Zumper, Accessed July 17, 2024, <https://www.zumper.com/rent-research>.

<sup>46</sup> Not available on Zumper. Data based on current availability from “Marshalltown, IA Rental Market,” Zillow Rental Manager, Accessed July 17, 2024, <https://www.zillow.com/rental-manager/market-trends/marshalltown-ia/>.

	<b>Grinnell (Poweshiek County)</b>	<b>Marshalltown (Marshall County)</b>	<b>Newton (Jasper County)</b>
<b>Availability and Average Rent for 2-Bedroom Apartment, July 17, 2024<sup>47</sup></b>	\$810 (1 available)	\$626 (3 available)	\$1000 (4 available)
<b>Average County Property Tax Rate<sup>48</sup></b>	1.41%	1.66%	1.57%
<b>Monthly Childcare Cost for 2 Children with 2 Working Parents (county)<sup>49</sup></b>	\$1234	\$1,094	\$1,150
<b>Reg. Gas Avg. Price per Gallon July 17, 2024 (IA avg \$3.28)<sup>50</sup></b>	\$3.27	\$3.39	\$3.04

Iowa ranks as the sixth lowest for cost-of-living state in the US.<sup>51</sup> Table 7 shows the estimated total expenses for different household types based on cost of living for the counties associated with Grinnell and its peer communities. Produced by Common Good Iowa,<sup>52</sup> this considers the average costs for rent and utilities, food, health care, childcare, clothing and household expenses, and transportation. According to this data, Grinnell has the highest cost of living among its peers. It also ranks in the top 10 highest in the state for four household types, all of which involve children. There are relatively minor differences between the counties for most expenses. The most impactful is childcare, for which Poweshiek County is the most expensive.

**Table 7: Cost of Living Comparison between Grinnell and Peer Communities (County Data)**

	<b>(Grinnell) Poweshiek County</b>	<b>(Decorah) Winneshiek County</b>	<b>(Fairfield) Jefferson County</b>	<b>(Pella) Marion County</b>	<b>(Waverly) Bremer County</b>	<b>Iowa Low Median High</b>
<b>Single individual</b>	\$25,845	\$25,595	\$25,690	\$25,262	\$25,400	\$23,628 \$25,320 \$27,465
<b>Single, 1 child</b>	\$44,992	\$40,731	\$40,290	\$42,811	\$42,189	\$38,760 \$41,436 \$49,956
<b>Single, 2 children</b>	\$52,404	\$49,368	\$50,234	\$49,357	\$49,725	\$46,236 \$50,700 \$61,632
<b>Married, young, no children (young)</b>	\$42,844	\$42,481	\$42,256	\$42,428	\$41,208	\$39,492 \$41,964 \$43,416

<sup>47</sup> Limited to apartments and condos. Based on search on [www.Zillow.com/rental-manager/](http://www.Zillow.com/rental-manager/).

<sup>48</sup> Based on median home values and property tax payments. "Iowa Property Tax Calculator," Smartasset, Accessed July 17, 2024, <https://smartasset.com/taxes/iowa-property-tax-calculator>.

<sup>49</sup> "The Cost of Living in Iowa, County Tables," Common Good Iowa, 2023, <https://www.commongoodiowa.org/data/cost-of-living-in-iowa/col-county-data-sheets>.

<sup>50</sup> "iExit Guides by State," iExit Interstate Exit Guide, Accessed July 17, 2024, <https://www.iexitapp.com/states>.

<sup>51</sup> "Cost of Living Index by State 2024," World Population Review, 2024, <https://worldpopulationreview.com/state-rankings/cost-of-living-index-by-state>.

<sup>52</sup> "Cost of Living in Iowa..." Common Good Iowa.

	(Grinnell) Poweshiek County	(Decorah) Winnesheik County	(Fairfield) Jefferson County	(Pella) Marion County	(Waverly) Bremer County	Iowa Low Median High
<b>Working parents 1 child</b>	\$63,583	\$58,493	\$57,629	\$60,937	\$58,890	\$55,020 \$58,308 \$65,724
<b>Working Parents 2 children</b>	\$69,675	\$66,955	\$67,087	\$66,608	\$66,325	\$60,588 \$66,912 \$75,372
<b>Two parents, 1 working, 2 children</b>	\$48,367	\$48,416	\$48,202	\$47,711	\$47,376	\$44,088 \$46,476 \$48,372

Another factor affecting families' cost of living and economic welfare is debt. Americans are increasingly burdened by debt, turning to loans and credit cards to make up their cost-of-living deficit. Consumer debt increased significantly in 2023.<sup>53</sup> In Iowa, personal debts increased 16% from 2022-23, the second largest increase in the US,<sup>54</sup> and Iowans reached an average debt/person of \$80,933.<sup>55</sup> For those with personal debt payments (credit cards, personal, student and auto loans), debt payments are an average of 30% of their monthly income.<sup>56</sup>

In Poweshiek County, 19% of the population have some degree of debt delinquency, with the median debt load in collection of \$1,110. Twenty percent have student loan debts, with a median debt of \$21,254 and \$155 monthly student loan payments. Thirty two percent have auto loans.<sup>57</sup>

### Supports for Those Struggling with Cost of Living

There are many federal and state programs available for low-income families struggling to afford basic needs. Grinnell also has a number of community funds and organizations that supplement these supports (see Table 10 for a listing of programs). Iowa's income assistance programs include support for childcare assistance, food & utility assistance, public health insurance & subsidies, and refundable tax credits. However, many of these programs have strict eligibility cut-offs by which small wage increases can cause one to no longer qualify, but still not make enough to cover those expenses (see ALICE discussion above).

<sup>53</sup> Sarah Brady, "America's debt position by state and worldwide," Forbes Advisor, Dec. 7, 2023, <https://www.forbes.com/advisor/banking/us-debt-by-state-and-worldwide/>.

<sup>54</sup> Victoria Reyna-Rodriguez. "Iowans are growing personal loan debt faster than most Americans," The Des Moines Register, Feb. 9, 2024, <https://www.desmoinesregister.com/story/money/2024/02/09/iowans-are-adding-personal-loan-debt-more-than-most-americans/72338194007/#:~:text=Iowans%20increased%20their%20personal%20loan,around%20the%20middle%20of%20states>.

<sup>55</sup> Chris Horymski, "Experian study: Average US consumer debt and statistics," Experian, Feb. 14, 2024, <https://www.experian.com/blogs/ask-experian/research/consumer-debt-study/>.

<sup>56</sup> Federal Reserve Bank of New York Research and Statistics Group, "Quarterly report on household debt and credit," Federal Reserve Bank of New York, Center for Microeconomic Data, May 2024, [https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/pdf/HHDC\\_2024Q1.pdf?sc\\_lang=en](https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/pdf/HHDC_2024Q1.pdf?sc_lang=en)

<sup>57</sup> "Debt in America: an interactive map," Urban Institute, Last updated October 10, 2023, <https://apps.urban.org/features/debt-interactive-map/?type=auto&variable=autoretdelrate>.

Many of those who are eligible for support programs are not making use of them. Eligibility guidelines and cutoffs for public assistance programs are not consistent across programs and can be complicated to navigate, lowering utilization rates for qualifying families.<sup>58</sup> Table 8 provides national data showing the disparity between those eligible for and those making use of nine support programs.

**Table 8: The Gap between those eligible for and those utilizing key support programs.  
(based on 2018 data)<sup>59</sup>**

Assistance Program	Eligible / Beneficiaries (in millions)	Participation Rate	Nonparticipation Rate for Those Eligible
Childcare and Development Fund (CCDF)	14.4 / 2.2	15%	85%
Low Income Home Energy Assistance (LIHEAP)	72.2 / 14.5	20%	80%
Housing Assistance	51.1 / 11.0	22%	78%
Temporary Assistance for Needy Families (TANF) (including solely state funded programs)	10.0 / 2.8	28%	72%
Women, Infants and Children (0-4yrs)	9.6 / 5.1	53%	47%
Supplementary Security Income (SSI) (18+)	11.8 / 6.9	59%	41%
Supplemental Nutrition Assistance Program (SNAP)	64.4 / 40.9	63%	37%
Medicaid/Children's Health Insurance Program (CHIP)	77.0 / 57.8	75%	25%
Earned Income Tax Credit	48.4 / 37.8	78%	22%

<sup>58</sup> Suzanne Macartney and Robin Ghertner, "Participation in the U.S. Social Safety Net: Coverage of Low-Income Families, 2018." Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services, Nov. 24, 2021:p.2, <https://aspe.hhs.gov/reports/participation-us-social-safety-net-coverage-low-income-families-2018>.

<sup>59</sup> Macartney and Ghertner, "Participation in the U.S. Social Safety Net...."

# Community Input: Perspectives on Wages and Prices

This section of the report details the input collected from members of the community through community sessions (listening sessions, focus groups, community hosted discussions), the open-ended visioning survey, the prioritization survey, and interviews. The information shared here does not represent the views of the researchers or the Build a Better Grinnell Project steering committee. Nor are we trying to be arbiters of what belongs or doesn't or what is true or not. We are presenting experiences and views held by participants in this study.

The core of this section comes from the community sessions, where we specifically asked participants to talk in detail about their concerns with wages and prices, how they are impacted by their concerns, who they feel is most affected, why they think these problems exist, the obstacles they anticipate in addressing them, their ideas for addressing the situation, who should be involved, and what they see as the community's strengths and assets. Four of the sessions were held by low-income discussion hosts.

Our goal was to gain a greater understanding of the most significant challenges individuals and families are facing related to high prices or low wages, while also allowing participants to explore the issue broadly. The result was wide-ranging discussions on the nature of the economy and the struggles of daily life.

We also include relevant information from the initial visioning survey, but that data is mostly limited to the nature of the problem and is often vague (e.g., everything is too expensive), so it does not consistently appear throughout sections below. Input available from interviews is also included. We did not attempt to pull out every response related to the broader economy from these two sources but focused more narrowly on input related to cost of living, economic insecurity, and related assets.

## The Concern for Wages, Prices, and Economic Insecurity

In our initial open-ended Visions of Grinnell survey, we categorized 79 responses under *higher wages or lower prices* that either identified a general concern that wages are too low (46) or that cost of living is too high (33). There were around two hundred other responses in the survey that addressed concerns over affordability that were categorized under nine different issues. This input is included below.

Some of these other issues, such as housing and childcare, became distinct options on the prioritization survey, but were not voted into the top seven. Restaurants, another area where affordability was raised in the first survey, was ranked as a top priority. *Higher wages or lower prices* was ranked as the seventh priority for the community.

Cost of living and economic insecurity was also a frequently addressed concern of community experts and key stakeholders and was raised in 33 of the over 70 community interviews, including by many for whom this was not core to their core role in the community.



### What Is the Nature of the Issue?

In our Visions of Grinnell survey and interviews, we used several questions to help identify what things people would like to see changed in Grinnell (e.g., what things have frustrated you, and what changes would you like to see). In community sessions and interviews specifically focused on the issue, we asked participants to discuss what they see as the “nature of the problem” (e.g., what do you see as the priority issues). Below are the general areas of concern that were shared.

#### 1) High Costs.

The most common issue concerned high costs in general (9/10 community sessions). Many participants addressed the impacts of inflation over the last few years. Many noted that wages are either stagnant or going up slower than prices and that it has been harder to cover the costs of living. High cost of living was also identified in 28 surveys, and rising prices was identified as a concern in 5 interviews. Specific areas of cost concerns included the following.

- a) Groceries/Food
  - i) Participants identified the high costs of food and trying to feed one’s family (9/10 sessions). Most referred to groceries, though some also mentioned restaurants. Grinnell College students noted that grocery costs are expensive for those who do not have a car and must walk to the nearest store.
  - ii) In 7 key stakeholder interviews, food insecurity was identified as key concern. While noted by several as an area with growing resources, the need is seen as greater than what is available.
- b) Housing
  - i) Housing and rental costs were identified as too high (7/10 sessions). Many had the sense that Grinnell is expensive relative to Iowa and neighboring towns, like Marshalltown or Newton.
  - ii) In 9 interviews, lack of affordable housing was identified as an obstacle for families as well as for community development because it prevents Grinnell from attracting a sufficient work force. This was also identified as area with considerable recent focus on the part of the city and key stakeholders.
  - iii) In the open-ended survey, there were 123 mentions of affordable housing or low-income housing. This was a particularly frequent response by those living outside of town in response to the question of why they did not move to Grinnell. It was also one of the top concerns noted by HR managers.
- c) Daycare or childcare.
  - i) The high cost of childcare was addressed in 2 sessions.
  - ii) Affordable daycare or preschool was also identified in 16 survey responses. Many more identified a need for childcare in general but did not specify “cost” as a concern.
  - iii) Four interviews identified a need for affordable daycare to support working parents. Some also noted the need for options that cover shifts other than 9-5.
- d) Gasoline was identified in 4 sessions and 23 survey responses. Many felt that it is higher in Grinnell than surrounding areas.
- e) Property taxes were identified in one session and had 26 mentions in surveys. This was another issue commonly identified (less so than housing) as a reason people chose not to move to Grinnell, and a concern of HR managers.
- f) Utility costs (particularly water) were identified in 4 sessions. In interviews, a pastor noted that funding support for utility bills was a frequent request received by the church.



- g) Restaurants were noted in one session and 13 survey responses as expensive in Grinnell.
- h) Shopping in general was identified in 9 surveys. Clothes and home services were specifically identified in one session each.
- i) Entertainment was noted as expensive or hard to afford in 2 sessions (with particular mention of kids' activities), in 9 survey responses (including "lack of affordable things to do"), and two interviews.
- j) Transportation, particularly options for getting out of town, was identified in 7 survey responses. In our discussion with People Rides, it was also noted that supporting longer distances was difficult given the subsidy structure.
- k) Downtown business rent was identified as high in 5 survey responses.

## 2) Wages.

The other most common issue discussed concerned low wages (7/10 sessions, 49 survey responses, 3 interviews). Participants noted that wages are not keeping up with prices, that wages are low, or that there is a need for higher paying jobs. Four of the surveys specifically noted teacher pay. (Another 40 or so survey responses identified a need for "better" jobs, but it is not clear how many of these might have been concerned with pay.)

## 3) Irregular hours or paychecks

In three community sessions, participants shared that it is difficult to cover regular expenses the hours worked fluctuate from week to week (e.g. one week you get 30 hours, another you might get 50 hours, but your expense needs do not fluctuate accordingly), or the paycheck comes infrequently (e.g. every two weeks or monthly).

## **What Are the Impacts or Consequences?**

Participants in community sessions were asked how they were impacted by the issues they were identifying as concerns and what they saw as the impacts on the broader community. Some responses to surveys and interviews also provided related input.

All the responses reviewed above concerning high prices could also be seen as consequences of low wages. The perception of prices being "high" is relative to one's ability to pay. Below are additional consequences of low wages as well as the consequences of high prices.

### 1) Impacts on personal finances.

- a) Budget cuts (5/10 sessions). Participants noted having to be more cautious with their budgets, having to cut back or "penny-pinch," and "struggling to get by."
- b) Debt (3/10 sessions). Participants noted that they had taken on debt. One mentioned losing their car after falling behind on bills.
- c) Savings and discretionary spending (2/10 sessions). Individuals noted that they get by, but barely, and have no funds left over.
- d) Specific cutbacks. Many addressed specific things they have been unable to afford, where they have had to cut back, or have been short on funds. These include the following.
  - i) Entertainment, having to just stay home (3/10 sessions).
  - ii) Food, or having to rely more on food banks (3/10 sessions).
  - iii) Can't buy local (2/10 sessions).

- iv) Can't afford rent (2/10 sessions). Some also noted that the quality of affordable rentals can be very poor, and that the selection eligible for housing support is limited. This can lead to homelessness.
- v) Healthy food (2/10 sessions).
- vi) Health care (1 session, 2 interviews).

1) Ability to find and keep a job.

Many of those noting the above issues also pointed out a vicious cycle that occurs between lack of daycare, stable housing, or a car, and the ability to get a better job (or any job), or to keep a job.

2) Personal and family wellbeing.

In most sessions, participants also addressed the toll that the above financial concerns can place on them and their families. Specific issues raised include the following.

- a) Stress and mental health impacts that come with financial instability and the need to constantly be planning expenses (4/10 sessions).
- b) Participants facing economic struggles were concerned for their children's future (2/10 sessions).
- c) School becomes harder to manage when facing economic struggle (2/10 sessions).
- d) The situation feels unfair (1/10 sessions).
- e) Having to juggle jobs and hours reduces time with children and family (1/10 sessions).

3) Add jobs or hours.

Participants noted that they had to add hours, switch shifts to unfavorable hours with better pay, or take on additional jobs to make ends meet (5/10 sessions). One noted that a family member saw no opportunities but to enlist in the military.

4) Impacts on the Grinnell economy.

In seven sessions, participants discussed the impacts of lower wages and high prices on the Grinnell economy.

- a) People see downtown as too expensive or can't afford to buy things or shop in town, so either don't buy things, they buy online, or they go to other towns for shopping and to get services for their homes (6/10 sessions, 1 interview).
- b) Some noted that workers can't afford to live in Grinnell, so there is lower workforce available.
- c) Businesses can't hire staff because wages are too low, or they can't afford to pay enough for labor (3/10 sessions), and margins for local business owners are low (2 interviews).
- d) The lack of staff can lead to poor service (1/10 sessions, 1 interview).

5) Rely more on assistance or seek out help.

Many in the sessions facing economic struggle noted that they rely on a range of assistance (food, housing, etc.).

6) Move out of town.

Both high prices and low wages cause people to move out of town or not relocate to town even when they work here, which is also bad for the economy (3/10 sessions).

### Who Is Most impacted?

In community sessions, there was a general consensus that while almost everyone was experiencing impacts from higher prices, those with lower incomes were more affected. The following responses provide input from the sessions and interviews on other key groups that may be disproportionately affected. Table 9 below shows the ranking of higher wages or lower prices out of 46 options by a range of demographic groups. Lower income ranked the issue #3.

1) Single parents, particularly single mothers.

Participants noted that it is difficult to balance getting enough work hours to make ends meet while being a single parent (5/10 sessions). While this was not a demographic collected in the survey, Table 9 does show that women aged 19-45 rated the issue considerably higher than men.

2) Elderly on fixed income

While prices are going up, the fixed income is not (3/10 sessions).

3) Lower middle class.

While they get slightly better wages, they lack supports (2/10 sessions). Two interviews also noted the working class who are making enough do not qualify for programs, but still struggle.

4) Grinnell College students

Students noted frustrations with price increases in their food plan, lack of transportation, and being limited to relatively expensive grocery options in walking distance (sessions and surveys). The issue was ranked #2 by Grinnell College students. An additional factor was likely that at the time of the survey, the newly formed Union was still negotiating wages with the college. Student wage increases had not kept up with the town and the top student wage of \$9.25/hour was significantly less the \$15 starting wage being offered at multiple fast-food establishments.

5) Downtown businesses. (2 interviews).

6) Commuters.

In survey 1, this group noted high community prices as a main reason for not moving to town. HR managers also noted this as a concern. In the prioritization survey, this group ranked the issue as #4.

7) Young people on lower wages.

Noted in one session, this group also ranked the issue relatively high at #4.

8) Large families. (1 session)

**Table 9: Ranking of Higher Wages or Lower Prices by Various Demographic Groups**

Ranking	Demographic Group
#2	Grinnell College students (N=388) <sup>60</sup>
#3	Lower income (N=102) <sup>61</sup>
#4	Under age 25 ("Gen Z"), excluding GC students (N=76)
#4	Commuters, excluding those living in Grinnell's rural outskirts (N=72)
#5	Women aged 19-45, excluding GC students (N=222)
#8	All respondents, excluding GC Students (N=882)
#9	Aged 26-45 (N=301)
#16	Identifying as rural (N=121)
#22	Racial & ethnic minorities, excluding GC students (N=61) <sup>62</sup>
#23	Men aged 19-55, excluding GC students (N=156)
#34	Aged 66 and over (N=153)

### Is the Problem Getting Better or Worse?

In seven session people felt that wages were not keeping up with prices. Some had benefited from raises but felt that was fleeting. Several noted that things seem worse off in Grinnell today in terms of poverty or kids on reduced lunch prices than 20 years ago.

In multiple interviews, individuals noted that supports have increased in recent years, but they were still seeing demand exceed resources. None suggested that resources were sufficient. Many identified seeing increasing demand on resources.

### Causes: Why Do these Problems Exist? What Obstacles do You See to Addressing Them?

In every community session, as well as interviews focused on the core issue, we asked questions to get at perceptions of underlying causes. These included asking why the issue exists for the community, why it has not been resolved, what difficulties individuals have in resolving the issue or alleviating its impacts for themselves or their family, and what they view as the likely obstacles in addressing the concerns. Focusing on underlying causes can be one strategy to resolve a problem.

Participants are experts in their own experiences and likely have a good understanding of the obstacles that exist for them personally to alleviating or resolving a problem. Most are not necessarily experts on the issue as a whole and may not be aware of broader underlying causes (though some experts did participate in community sessions, and multiple interviews focused on experts in the relevant field). As a result, many participants may be speculating on broader causes. At the same time, non-experts may have valuable insights on the obstacles that exist to addressing a problem in the community, and there is often a "wisdom of the crowd" or shared cultural knowledge on how things work. Even when causes

<sup>60</sup> While 388 Grinnell college students participated in the prioritization survey, each vote counted as one-third of a vote (explained in methods) in determining the ranking by all respondents including the college students.

<sup>61</sup> Household income under \$25,000, or \$25,000-\$50,000 in households of 2+, or \$50,000-\$75,000 in households of 6+. Excludes respondents under the age of 19 and all Grinnell College students.

<sup>62</sup> Identifying with one or more race/ethnic categories other than White, as well as those identifying as being of Spanish, Hispanic, or Latino origin.

and obstacles perceived by community members reflect misunderstandings or misinformation, these can be valuable for decision makers as they may reflect opportunities for education. Those misunderstandings may also present obstacles themselves to the feasibility of various options. For example, if community members don't think that solutions are getting at the right problem or causes, they may be less likely to be supportive and the solution may be less likely to succeed.

The following perceptions on causes were shared. Discussions ranged widely from thoughts on the nature of the economy to challenges faced by people in Grinnell.

1) Covid.

In four sessions and one interview, participants felt that the relatively recent increases in prices was related to the covid pandemic, which caused closures, loss of jobs, and impacted people's finances.

2) This is how the economy works.

- a) Many noted that the issues faced in Grinnell also exist in and are affected by the national (6/10 sessions) and global (4/10 sessions) economies (e.g., supply and demand, labor, inequality). Many noted that higher pay leads to higher prices or decreases margins and business growth (also addressed in 3 interviews). State-level decreases in services and funding were also noted.
- b) Corporations make decisions that affect prices and wages in Grinnell (6/10 sessions).
- c) Inflation has been a problem nationally (5/10 sessions, 3 interviews). Some noted that there is a spiral of wages and prices (wage prices go up, so do prices).
- d) Minimum wage is not a living wage (1/10 sessions).

3) Grinnell faces additional challenges to its economy.

There was a sense across many sessions that national or global issues are exacerbated in Grinnell, whose economy faces additional challenges.

- a) As a rural, small town, there are going to be fewer options and higher prices (5/10 sessions). As noted above, many choose to shop out of town or online, putting further pressure on local businesses.
- b) There is not enough labor to grow the economy (4/10 sessions). Some mentioned the difficulty of restaurants hiring despite the increase in wages (e.g., Hardees).
- c) There are not enough businesses for competition to keep prices low (2/10 sessions).
- d) There are not enough high paying businesses (2/10 sessions).
- e) Rents and costs to businesses are relatively high (2/10 sessions, 5 surveys).
- f) The college drives up prices (2/10 sessions). Others noted that the college provides critical resources to benefit the community.
- g) Other issues identified as negatively affecting local economic development included (1 session each):
  - i) too much regulation,
  - ii) tax breaks given to businesses or organizations,
  - iii) the college union,
  - iv) lack of interest in competition by businesses,
  - v) lack of starter jobs for young people,
  - vi) too few people spending money in town,
  - vii) lack of city investment or planning,
  - viii) and lack of housing.

#### 4) Limitations on individuals.

Apart from the challenges related the Grinnell's economy, participants identified limitations that affect individual's ability to earn a sufficient wage or adapt to higher prices.

- a) Insufficient support for those in need (4/10 sessions). Supports don't keep up with inflation or help to achieve a living wage (housing assistance, WIC, etc. ). Food assistance funding doesn't go far in buying groceries, particularly if you are on a restricted diet. One participant felt that this may be exacerbated by the lack of public understanding of a living wage.
- b) Lack of transportation (3/10 sessions) affects shopping options, and access to resources and jobs. Getting to a decent job may also require a license.
- c) Difficulties or lack of knowledge managing one's budget (3/10 sessions) (e.g., how to save, manage money, have a budget, start a business). These are not taught in school.
- d) Lack of knowledge of resources available on resources or job options (2/10 sessions). Two interviews also noted this (one noted discomfort in applying for programs).
- e) Lack of job training programs (2/10 sessions) and limited opportunities to advance in job (1/10 sessions).
- f) Lack of knowledge of raw food preparation (i.e., cooking on a budget) (1/10 session).
- g) Unable to take higher paying shifts due to family responsibilities (1/10 sessions).
- h) One interviewee noted that providing support was sometimes complicated by the specificity of donors (e.g., lack of flexibility to fund where need was greatest).
- i) Other challenges that limit job options included (1 session each):
  - i) job seekers are too picky,
  - ii) employers are too picky (i.e., listed qualifications are unnecessary to perform the job),
  - iii) poor planning,
  - iv) mental health challenges or other disabilities,
  - v) homelessness.

#### **Solutions: What Could be Done to Resolve the Problems or Alleviate Their Impacts?**

The following are suggestions that were provided in community sessions, interviews, or the first visioning survey. Appendix 2 also includes strategies and solutions tried elsewhere and some links to additional resources on case studies and policy options that may be useful in considering strategies. The solutions presented in this document do not reflect the views of the research team or the Build a Better Grinnell steering committee.

A wide range of strategies were suggested focusing primarily on how to grow the economy, help people get better paying jobs, save money on expenses, and how to support those who are financially insecure. Solutions are only included here when specifically suggested as solution. Many of the issues noted above can also be taken as implicit suggestions for what to address or where to target solutions or supports.

As we addressed in the background and scope section, we caution those reviewing the suggested solutions not to assume that the most suggested solutions are necessarily the "best" or most likely to succeed. Also, this is not intended as a comprehensive list. These are the range of ideas that came up in our community-wide "brainstorming sessions." Those making use of this document may have additional ideas to address causes or alleviate impacts.

### 1) Grow Grinnell's Economy.

Most viewed growing Grinnell's economy as central to providing more and better paying jobs and helping to bring down prices. Ideas for doing so included the following.

- a) Build more housing to enable a larger work force.
- b) Provide incentives for businesses, such as grants, tax incentives, or subsidies (6/10 sessions). This could include pursuing state or federal grants for economic development. One interview noted the value of supporting local entrepreneurship or incubator type supports.
- c) Buy local and promote local businesses (4/10 sessions). While viewed as important to growing the economy, many also saw this as difficult given the costs. One interview also highlighted the need to support small businesses in Grinnell given the impacts of inflation.
- d) Support local farming and increase local suppliers (2/10 sessions).
- e) Find ways to attract more employees to town (2/10 sessions), such as by lowering taxes. One interview also noted the importance of attracting young workers.
- f) Other suggestions (1 session each) included:
  - i) market Grinnell more broadly to bring more business to town, particularly for town events, as well as potential employees.
  - ii) build more trust and consensus in the community around community goals.

### 2) Increase support for individuals and families.

- a) More support for families, particularly single parents (4/10 sessions).
- b) More support for low-income families (3/10 sessions).
- c) Public transportation to help get to better jobs and have more shopping options (2/10 sessions).
- d) Other (1 session each):
  - i) more help with groceries,
  - ii) grants to support activities for kids,
  - iii) food donations from restaurants.

### 3) Ways to improve an individual's job prospects.

- a) Job training programs to help people build skills (4/10 sessions).
- b) Increased job preparation (mentoring, apprenticeships) in high school (2/10 sessions).
- c) Town mentorship programs (1/10 session, 1 interview).
- d) Other ideas (1 session each):
  - i) small business/entrepreneurship training.
  - ii) encourage individuals to search for better jobs.
  - iii) provide PO boxes for homeless to help them apply for work.

### 4) Increased education and information.

- a) Training on budgeting and personal finance to help stretch funds (3/10 sessions).
- b) More information or communication on resources available to help offset lower wages and higher prices, or to find better jobs (3/10 sessions). This could include community wide events like a resource fair and job fair, or a community hub where information is available.
- c) Educate the community on poverty and a living wage to enhance the likelihood of change (1/10 session).



#### 5) Cost-saving measures.

Ways to reduce expenses were shared across multiple sessions. Each of the following was suggested in one session each.

- a) Increase opportunities for the bartering economy (e.g., trading services).
- b) More bulk purchase options.
- c) Community gardening and home gardening.
- d) Cooking classes to help people learn to prepare healthy foods on a budget.
- e) Create a buying cooperative to reduce prices.
- f) Debt forgiveness or assistance.
- g) Free healthcare.
- h) Co-habitation.
- i) Greater self-reliance and education on home repairs.

#### 6) Improve employer programs.

Participants noted that employers can help to reduce stress on employees through programs such as better benefits or daycare (3 sessions). This was also noted by one interview as a good approach for larger employers (particularly daycare).

#### 7) Ideas for lowering prices.

As one participant noted, this is a tough one to tackle, as many prices are set by larger market forces. More suggestions addressed adapting, providing supports, or bringing in better paying jobs. The following were thoughts on lowering prices.

- a) Create more alternative markets, such as local foods connection, where costs are subsidized, and people can pay what they can afford (2/10 sessions).
- b) Increase competition in town (see economic growth above).
- c) Government regulation of some prices (such as housing or food) (2/10 sessions).
- d) Other ideas (1 session each):
  - i) audit certain prices in town to determine why so high (such as water and gasoline).
  - ii) encourage more price matching between basic goods stores.

#### 8) Ideas for raising wages.

Like lowering prices, there were few specific suggestions here. Several sessions discussed how increasing wages in existing businesses only drives up prices or drives out businesses, which is why growing the economy with good paying jobs was commonly thought as more likely. Suggestions were limited to several sessions and include the following (1 session each):

- a) Raise the minimum wage.
- b) Unionize.
- c) Facilitate better communication between management and “front line” staff.



### Who Should Be Involved?

In every session, participants were asked who should be at the table or involved in decision making. The following were suggested as potentially useful resources and important stakeholders.

- 1) The community through collaboration and looking out for one another.
- 2) Low-income & marginalized.
- 3) Government through safety nets, community funding, and other supports.
- 4) Businesses, particularly in collaboration with local government.
- 5) The city through policies and marketing.
- 6) The high school through guiding students to apprenticeships, providing job training programs, and sharing information.
- 7) Nonprofits.
- 8) Economic development organizations.
- 9) The Post Office (so homeless can have an address).
- 10) Churches (provide help for low income).
- 11) Landlords.
- 12) Retirement communities.

### What Are Grinnell's Strengths and Assets

In community sessions and interviews focused on the topic, we asked participants what they believe are the strengths or assets related to the issue. In the initial visioning survey and in community interviews we also asked community members more generally what they feel are strengths and things that improve their quality of life in the community.

#### 1) Cost of Living.

Some participants noted that while Grinnell might be perceived as expensive for rural Iowa, it is inexpensive by many comparative measures (3/10 sessions). For some Grinnellians, this is perceived as a strength. In our visions of Grinnell survey, 20 respondents (3.2% of surveys) noted affordability or cost of living as what makes them glad to live in Grinnell and 14 noted job opportunities. Under the question of what has the greatest impact on your quality of life, 11 surveys noted low cost of living and 10 affordable housing. Finally, on the question of if you have ever considered leaving, what makes you stay, 33 (5.3% of responses) indicated affordability or housing.

#### 2) Supportive community.

In terms of addressing the issues identified, three community sessions noted that the community is very supportive. In another session, Grinnell's strong set of social services, foundations and support networks were noted. Both of these issues were also common themes in the community strengths data and in interviews. In survey 1, 38 surveys (6.1%) noted the civic engagement and mutual aid that exists in the community in response to the question "what makes you glad to live in Grinnell," and 61 (9.8%) noted that they believed service and helping others were core values in the community.

In terms of what the community is doing well at moment, multiple interviewees pointed to programs relevant to supporting those with cost-of-living concerns. Interviewees noted a number of new resources that have become available to support low-income community in recent years (see assets list below below). In particular, one interview noted the growth of resources to address food insecurity. Four interviews noted that there is an enhanced focus between the city and various organizations on affordable housing, which has included looking for funding and a half dozen or projects.

### 3) Specific programs and organizations.

Finally, a number of organizations and programs were specifically mentioned in community sessions and interviews as being assets or strengths in the community in relation to lowering costs or addressing affordability. Those mentioned in multiple community sessions and multiple interviews included local churches, Grinnell College, Mid Iowa Community Action (MICA), and Drake Library. A complete list is provided in Appendix 1, which includes organizations that the research team identified through reviewing archives and web searches, or that might have been raised in sessions related to other issues.

## Summary & Discussion

For a portion of Grinnell, the town is very affordable. Relative to larger metropolitan areas and national averages, the cost of living is low, particularly housing prices.

However, for a significant part of the community rising prices have created increasing challenges and individuals and families are finding it hard to make ends meet. While wages have increased, for many, they have not kept up with recent inflation and debt is rising. Over 40% of households in the community live below the poverty level or are asset limited, income constrained, employed (ALICE). Families are having to cut back on expenses, search for additional work, and make greater use of the community's support systems, such as the food bank and church funds. These pressures affect overall family wellbeing, as well as physical and mental health. More broadly, the economy of the town is affected by such austerity measures.

Compared to its peer communities, Grinnell's cost of living for households without children is comparable. Housing, rent, gas prices, and property taxes are generally close to or lower than most of our peers. Childcare, however, is more expensive, causing Grinnell to have a relatively higher cost of living for families with children. Most of those who live, work, or rely on Grinnell for resources and are income constrained do not look to Decorah, Fairfield, Pella, or Waverly for comparisons, but to neighboring communities, such as Newton and Marshalltown, where many perceive housing and other costs to be lower. A review of costs in July 2024 does not support that Grinnell is more expensive than both in terms of gas and rent, though it is more expensive in terms of childcare and average home costs.


High prices was a common reason identified by persons commuting to Grinnell for not living here, and by HR managers creating a challenge to building the workforce. The top areas of concern included: food/groceries, housing, daycare/childcare, gasoline, property taxes, and utilities.

Those most affected include low-income families with children, particularly single parents, those on a fixed income (e.g., elderly), and those who fall between the cracks of state and federal support systems and a living wage.

Grinnell has a strong set of social services, foundations and support networks and a history of coming together to help one another in times of need. There are many ongoing collaborative efforts that involve key stakeholders in the city, the non-profit sector, the business community, churches, and the school district. Some of these have built momentum around issues core to the wages and prices priority, such as increasing housing and building food security supports.


Most agreed that addressing the issue will require several distinct strategies and basically the full range of community stakeholders. At a basic level, attracting more well-paying jobs to Grinnell is a key to growing the economy and wages, which could help to drive down prices as well. Incentivizing a greater portion of Grinnell's workers to move to town and creating the conditions to support economic growth will require more housing and childcare, which will also help to drive down prices of these essential supports. Other strategies may also be useful.

Those who are currently struggling could use more assistance. Based on national data, it is likely that a large portion of those who qualify for various supports may not be taking advantage of them. ALICE families, who do not qualify for most state and federal support but struggle to make ends meet could also use additional support. While Grinnell has a strong system of foundations and social supports,



greater education on and promotion of these could benefit those in need. More resources could also be provided to prepare individuals for better paying jobs (e.g., job training, mentoring), and for helping families with strategies to manage finances and stretch their funds.

A number of more specific suggestions were provided by study participants. A handful of strategies being undertaken in other communities are reviewed in Appendix 1.



# Appendix 1: List of Assets Identified as Relevant to Higher Wages, Lower Prices or Adapting to their Absence

The following is a list of assets (or resources) in the community, or available for the community to make use of. These were identified through community sessions (S), expert interviews (I), or through our research on community resources (default if nothing else is noted). An asterisk \* indicates more than two sessions or more than two interviews. In drawing in suggestions from interviews, we have tried to focus on those specifically discussing lowering costs, addressing affordability, or raising wages. We have not addressed every comment related to the economy.

Organization or Asset Identified	Nature of Asset Related to Wages and Prices <sup>63</sup>	Source <sup>64</sup>
Local Churches	Provide range of assistance and events. Ministerial Association funds emergency needs for low-income. (Make requests through MICA).	S*,I*
Grinnell College	New construction downtown. Students available to work with town businesses. Funding for town. Investment in long-term employment.	S*,I*
Mid Iowa Community Action (MICA)	Range of resources. Lots of organizations refer. Programs include: Family Development and Self-Sufficiency (FaDSS); Low-Income Home Energy Assistance Program (LIHEAP); Head Start; health and dental assistance; food pantry; Women Infants, and Children (WIC); housing weatherization program; disaster assistance. Intermediary for SNAP (Supplemental Nutrition Assistance Program) applications. Intermediary for applications to Ministerial Association funds. Has emergency funds for rent, utilities, and gas vouchers for medical appts.	S*, I*
Drake Community Library	Food cupboard, information on resources, computer access.	S*,I*
Iowa Valley Community College	Provides training relative to career paths (e.g., nursing).	S*
Community Giving Gardens	Free access to fresh, local produce. Nine in the community: Ahrens, Marvin, Bailey Park Elementary, Fairview Elementary, Davis Elementary, UnityPoint Health, Grinnell Community Daycare and Preschool, St. John's Church, Summer St. Park, Landes Park.	S*
Businesses	Community has a diverse set. Appreciation for local businesses.	S*
Campbell Fund	Managed by city. \$250,000 annually to benefit low-income families. Helps with rent, utilities, medical bills, groceries, scholarships, school supplies, home repairs, furniture.	I*
Grinnell Mutual	Funding support for community activities and programs.	I*

<sup>63</sup> Based on comments provided by participants, supplemented with materials from website.

<sup>64</sup> S=any of the community sessions (focus groups, listening sessions, community hosted discussions); I=expert and key stakeholder interviews. An \* identifies those assets that were identified more than one session, or more than one interview. Anything without a notation was identified by the research team.

Organization or Asset Identified	Nature of Asset Related to Wages and Prices <sup>63</sup>	Source <sup>64</sup>
Reinsurance	Supports employees.	
Grinnell Mental Health Consortium – JPK fund	Serving Poweshiek County. Financial assistance of up to \$600/individual for mental health services and medications (excluding inpatient treatment).	I*
Region 6 – People Rides	Affordable transportation; Transportation through Medicaid.	S,I
Local Foods Connection	Subsidized local produce. Mission to enhance Grinnell’s sustainable food system by making it more accessible to families and individuals with limited means. Weekly food box of seasonal food from May-October.	S,I
Volunteer Tax Assistance Program	Volunteers help low-income families and individuals by preparing their tax returns for free (an IRS initiative).	S
Iowa 211	Free service to help identify all manner of resources available. Good for off hours.	S
Temp Associates	Help you get a job.	S
Planned Parenthood	Free healthcare	S
Second Mile	Thrift store with low priced clothing.	S
Rummaging Around	Thrift store with low priced clothing.	S
Claude & Dolly Ahrens Foundation	Charitable programs and support to local community projects. Serves as an umbrella organization and financial manager for many local community and county programs. Giving Gardens, Mental Health Consortium-JPK, Grinnell Food Coalition, Imagine Grinnell, Poweshiek Housing Assistance Fund, Lend a Hand Fund, STRONG Foundation, Tiger Packs, Vosburg Music Fund.	S
100 People Who Care	Provide funding to programs throughout community.	S
Greater Poweshiek Community Foundation	Serves as umbrella organization and financial manager for many other nonprofit organizations. Has listing of scholarships (40+) and funds (52+) available on their website.	S
Brownells	Invests in long term employment.	I
Capstone	Support for low-income mental health needs.	I
Dental Coalition	Financial assistance without eligibility requirements.	I
Fire Department	Program for smoke detectors for homes that can’t afford (partner with GMRC).	I
Food Recovery Network	Gathers and packages unused food from campus to distribute in the community several times per week.	I
LINK	Affordable childcare mission.	I
Parks and Rec Dept	Financial assistance for programming for those who qualify.	I
Social Entrepreneurs of Grinnell	No interest loans for urgent needs.	I
Vossberg Music Fund	Support children in the Grinnell area with music funding assistance.	I
STRIPES Fund	A fund for teachers and students managed by the Grinnell	I

Organization or Asset Identified	Nature of Asset Related to Wages and Prices <sup>63</sup>	Source <sup>64</sup>
	Newburg School Foundation.	
Housing Tax Credits	Tax credit to incentivize low-income housing.	I
Renewed Hope Furnishings	Pick up home furnishings and deliver to those in need. A program of the Friends Church.	I
Iowa Kitchen	Prepares and serves weekly free community meal.	I
Tiger Packs	Eligible K-8 students receive a weekly bag of food to take home on the weekends. High school students have access to a food pantry.	I
Grinnell Housing Authority & Subsidized Housing	Income-based housing includes: Spaulding Lofts, Arbors Apartments, Center Street Apartments, Grinnell Park Apartments, Westfield Apartments. Income-based housing for elderly and/or disabled includes: Grinnell Area Housing, Brookside East, West, & South, Monroe Park Apartments, Pearl St Apartments, Poynter Apartment, Grinnell Estates, Spaulding Lofts. Housing vouchers through HUD. Motel vouchers for homeless relief (2 nights). Initiate requests for Poweshiek Housing Assistance Fund (one-time assistance up to \$500 for rent relief).	
United Way	Funding for community programs.	
Rent Reimbursement	Partial rent reimbursements for people 65 and older, and low-income disabled adults. Apply online or at any HHS office.	
Supplemental Nutrition Assistance Program (SNAP)	Monthly benefit can be used for purchasing staple food items. Application: Can apply online, or at an HHS office.	
Childcare Assistance (CCA)	Cash assistance for income eligible parents who are gone during the day for: employment, academic or vocational training, or PROMISE JOBS activities.	
Family Planning Program (FPP)	Family Planning Program (FPP): A form of limited insurance coverage for family planning services (such as birth control methods/services). In Grinnell, can apply at Grinnell Regional Public Health office.	
Grinnell Community Meal	Weekly community meal at Davis Elementary, organized by volunteers.	
Blessed Community Meal	Weekly community meal by reservation at Grinnell United Methodist Church.	
Community Service Organizations	Include Rotary, Lions, Eagles, Elks, and numerous others. Provide funding contributions and service.	
Poweshiek County General Assistance	County-funded program that can help with emergency financial needs including: rent, utilities, non-psych prescriptions, Burial/cremation assistance.	
Poweshiek Housing Assistance Funds	Can provide one time assistance for the following: deposits and back rent, utilities, rental unit damage mitigation, assistance to obtain legal help. Maximum assistance is \$500/person. Funds are directly paid to landlords or utility	

Organization or Asset Identified	Nature of Asset Related to Wages and Prices <sup>63</sup>	Source <sup>64</sup>
	services. Available through Ahrens Foundation.	
Grinnell College Student Emergency Fund	Some funding is available for students who have exhausted all other resources. Students may apply to the fund to help cover medical and healthcare expenses.	
Poweshiek County Alliance Grants	Up to 10K in funding for non-profit organizations & public entities to support new or existing programming, specifically projects that address pressing needs in the community.	
Region 6 Housing Trust Fund	Provides financial support for new home buyers, homeowners, rental property owners for housing improvements and renovations, up to \$25,000	
Grinnell Free Clinic (Free Clinics of Iowa)	A volunteer healthcare network serving Iowa's most vulnerable, un/under-insured with basic, primary care services. Does not currently list mental healthcare.	
Lend a Hand Fund	Through Ahrens, based on referrals from service providers.	
CICS (Central Iowa Community Services)	State-designated regional Mental Health & Disability Service (MHDS). Provides information, referrals, and support finding funding for mental health and disability services.	



## Appendix 2: Policy Options and Strategies from Other Communities

While local experts and community members provided a number of ideas, it is also useful to look for inspiration from what other communities with similar needs have done. Below are some links to sources addressing rural community development with policies and case studies. We also include a handful of programs tried elsewhere. Some of these are national programs available for implementation, while some reflect regional efforts. This is not intended as a comprehensive list, nor does it try to address every facet the concerns raised on low wages and high prices.

### Online Sources

A number of resources can be accessed online that provide information on how to develop rural economies or address other common issues in a rural setting. The following is a brief set that present cases that can provide inspiration and some evidence-based strategies.

- National Association of Development Organizations. Vibrant Rural Communities Case Studies Series. <https://www.nado.org/vibrant-rural-communities-case-study-series/>
- Brookings Institute. Building resilient rural places: Strategies from local leaders to strengthen rural assets, diversity, and dynamism. <https://www.brookings.edu/articles/building-resilient-rural-places-strategies-from-local-leaders-to-strengthen-rural-assets-diversity-and-dynamism/>
- Rural Health Information Hub. <https://www.ruralhealthinfo.org/topics/food-and-hunger>

### What Strategies Have Rural Communities Used to Improve Access to Healthy and Affordable Food?<sup>65</sup>

The rural health information hub provides evidence-based and “promising” strategies for rural communities. Among its recommendations for enhancing access to affordable food are farmers markets, community supported agriculture programs (CSAs), food pantries, and collaboration with public libraries, all of which currently exist in Grinnell. The following are other suggested options.

#### Special Financing for Food Retailers

In some states, rural communities have access to subsidized financing for food retailers. Programs like the Michigan Good Food Fund (<https://migoodfoodfund.org/>) and the California FreshWorks Fund (<https://www.cafreshworks.com/>) provide financing to businesses that benefit underserved communities, helping to make healthy food more accessible and affordable. This can also be promoted on the community level. Some states also have several counties come together to offer lower prices on essentials in common locations each month.

#### Cooperative Grocery Stores

Cooperative models, where stores are community-owned, have proven effective in rural areas. These co-ops offer a sustainable business model that can provide a variety of affordable and healthy food options. By being both customers and owners, community members have a vested interest in the success and sustainability of these enterprises. Seller-based cooperatives like these (where sellers/grocery stores form the cooperative) are easier to organize across different communities in a county or across counties than to create buyer-cooperatives (where buyers form a cooperative). Cooperatives could be for daily items, large occasional purchases, and/or for farming items.

---

<sup>65</sup> The programs in this section are identified at the Rural Health Information Hub (<https://www.ruralhealthinfo.org/topics/food-and-hunger>). Additional links are provided when available to the specific programs identified.

### Farm to School Initiatives

These initiatives allow local farmers to supply fresh fruits and vegetables directly to public schools. This not only supports local agriculture but also ensures that students have access to nutritious meals. It means that farmers can negotiate prices with school districts independently based on the harvest and schools can procure food at fairly low costs. The Center for Integrated Agricultural systems has a toolkit on how to establish this effectively (<https://foodsystems.extension.wisc.edu/farm-to-school-toolkits/>)

### Community Education and Outreach

Education and outreach on available food assistance programs and social services, training related to home economics, such as cooking from scratch and shopping, and teaching people how to grow their own food have all served to improve access to food. Two federally-funded programs that support peer education programs are SNAP Ed (<https://www.fns.usda.gov/snap/snap-ed>) and the Expanded Food and Nutrition Education Program (EFNEP) (<https://www.nifa.usda.gov/grants/programs/capacity-grants/efnep/expanded-food-nutrition-education-program>).

### **Other Strategies for Decreasing Costs**

#### Workforce housing subsidies

These subsidies often come from philanthropies or from the city/government and are directed towards renting of houses for families who do not qualify for affordable housing programs but still struggle to make ends meet. These subsidies allow families to spend less towards housing and more towards other needs.<sup>66</sup>

#### Sales tax holiday

Iowa's current two-day sales tax holiday, scheduled for a weekend in early August, eliminates the sales tax on clothing and shoes. Rep. Sue Cahill of Marshalltown said her bill would expand the items that could be purchased tax free, including school supplies and art supplies, computer products, musical instruments and sports and recreation equipment. It also would allow the tax-free purchases over 14 days, which she said would give more people the chance to go shopping after collecting their paycheck. The bill would also allow the tax break on individual items up to \$250; the current limit is \$100.<sup>67</sup>

#### Expand childcare pilot project

Childcare workers statewide would qualify for state childcare assistance under legislation sponsored by Rep. Sean Bagniewski of Des Moines. The state currently has a shortage of childcare workers. A pilot project has been successful at extending assistance so childcare workers can afford to pay for the care of their own children.<sup>68</sup>

---

<sup>66</sup> Tiffany Ford and Jenny Schuetz, "Workforce housing and middle-income housing subsidies: a primer," The Brookings Institution, October 29, 2019, <https://www.brookings.edu/articles/workforce-housing-and-middle-income-housing-subsidies-a-primer/>.

<sup>67</sup> Kathie Obradovich, "Iowa House Democrats propose increase in minimum wage, expansion of sales tax holiday," Iowa Capital Dispatch, February 1, 2024, <https://iowacapitaldispatch.com/briefs/iowa-house-democrats-propose-increase-in-minimum-wage-expansion-of-sales-tax-holiday/#:~:text=Here's%20a%20brief%20look%20at,2025%20and%20%2415%20in%202026>.

<sup>68</sup> Obradovich, "Iowa House Democrats propose...."

## Economic Development Options - Attract Higher Paying Wages

### Establish Tourism Commission and City Investments

Case: Greenville, Kentucky. This town implemented a citizen-supported restaurant and hotel tax to establish a Tourism Commission, which has financed downtown façade improvements and free festivals and concerts. These initiatives, like a summer music series, have helped to invigorate the local economy and attract visitors.<sup>69</sup>

### Labor Unions

A small rural town in Georgia recently had factory-workers in an electric-bus manufacturing plant unionize. They are now organized under United Steelworkers. They are slated to get funding support in the form of higher wages under the Inflation Reduction Act, and other federal spending bills.<sup>70</sup>

### Entrepreneurship Development

Case: Wytheville, Virginia. Held a local business competition and invested in local entrepreneurs to revitalize the downtown.<sup>71</sup>

---

<sup>69</sup> Brett Schwartz, “Facades, Festivals, and Footpaths: Greenville, Kentucky’s Downtown Redevelopment,” National Association of Development Organizations, Accessed May 20, 2024, <https://www.nado.org/facades-festivals-and-footpaths-greenville-kentuckys-downtown-redevelopment/>.

<sup>70</sup> Jonathan Weisman, Flush with Federal Money, Strings Attached, a Deep Sough Factory Votes to Unionize, May 15, 2023, <https://www.nytimes.com/2023/05/12/us/politics/clean-energy-unions.html>.

<sup>71</sup> Brookings Institute. How a rural Virginian town is using entrepreneurship to boost its local economy. <https://www.brookings.edu/articles/how-a-rural-virginian-town-is-using-entrepreneurship-to-boost-its-local-economy/>.

# Appendix 3: Questionnaire Guide for Community Discussion Hosts

The following is the discussion guide that was provided to hired community discussion hosts. A similar set of questions was asked in listening sessions and focus groups.

## Part 1: The nature of the Problem

- What is the problem here? What is wrong with current wages and prices?
- How bad is this problem?
- What are some specific examples of this problem?
- Are some parts of this problem more severe than others (e.g., some areas where wages are lower, or prices higher)?
- How long has this been an issue? Is it getting better, worse?
- How extensive is this problem? Are there some areas in the community where this is more of a problem?

## Part 2: The Impacts or consequences

- How does this issue affect you or your family?
- Please provide some specific examples of how it has impacted you.
- What have you done to adapt to low wages or high prices? How has it changed your behaviors?
- What challenges do you face in personally resolving this issue or adapting to it?
- How does this issue affect the community more broadly?
- Are some people more affected than others?
- What happens if nothing is done?

## Part 3: The Causes

- Why does this problem exist?
- Why haven't we been able to solve this issue?
- What will be the obstacles to getting this need met for the community?

## Part 4: Solutions

- What ideas for solutions do you have for individuals, families, or the community as a whole?
- What efforts have been made to address this issue in the past? How did they go?
- Do we have any current programs or efforts to address low wages and high prices? Please share.
- What do you see as the community's strengths in regard to this issue? (What is working well? What might we build on?)
- Are there groups or individuals in the community that would be helpful or central in addressing this?
- Are there funding resources available to help address this?

## Part 5: Other

- What else do you want us to know or be thinking about in relation to this issue?