Wage and Benefit Standards

An Analysis of Proposed Changes in the Iowa Values Fund

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March 2009

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Introduction

Recent legislative changes proposed by the Iowa Department of Economic Development (IDED) seek to reorganize the Iowa Values Fund, Iowa's business assistance program that provides incentives to companies making qualifying investments in Iowa.[1] Generally, business incentives are structured so that firms receive money from the state in exchange for agreeing to create jobs and make investments that meet certain standards.

One portion of IDED's proposal is to change the way businesses qualify for subsidies under the 130 percent wage component for the Values Fund and High Quality Jobs programs. IDED has several goals for this proposal:

- Clarify and simplify the process of determining eligibility;
- Attract manufacturing jobs to Iowa's cities and metropolitan areas;
- Grow the number of well-paid jobs in Iowa and protect the existing good-paying jobs.[2]

This report evaluates IDED's proposed changes in job qualification standards and specifically addresses the first two of IDED's goals. The first goal of clarifying and simplifying the eligibility process is evaluated solely as it relates to the benefit calculation and wage requirement. In that sense, this goal is achieved; the change from benefit value to benefit credit adds transparency and consistency throughout IDED's programs. The change also will likely yield a slight increase in the actual wage, if current projects are representative of future applications. IDED's rationale for targeting manufacturing is not articulated in the proposal. It is unclear without sectoral data whether IDED's second goal of attracting manufacturing to cities and metropolitan areas will be successful; moreover, the method IDED proposes to achieve this goal is overly broad and does not specifically target manufacturing. The IDED proposal achieves the overarching goal of streamlining the program's administration; however, further steps are required to achieve the broader goal of targeted economic development and improved job quality in Iowa.

Proposal

The proposal discussed in this analysis exclusively addresses "130 percent" jobs, meaning jobs created by companies in order to receive awards under the Grow Iowa Values Financial Assistance Program or the High Quality Jobs Program. Under current law, the wage threshold for jobs created in projects receiving these awards is 130 percent of the average county wage. For a job to qualify for a subsidy the actual wage paid plus an hourly "benefit value" (an hourly dollar value assigned based on the benefit package available to employees) must equal or exceed this threshold. Currently, health requirements vary based on funding source and range from no benefit requirement to requiring 80 percent of single and 50 percent of family medical coverage.[3]

Figure 1. How It Works Now

Reaching the Current Wage Threshold:
Benefit Value + Hourly Wage ≥ 130% of County Average Wage

IDED's proposed changes contain three major components. First, IDED proposes changing the qualifying wage threshold from average county wage to *the lower of* average county or average regional wage (hereinafter the "lower of" provision).[*, 4] Firms would have to pay 130 percent of the new qualifying wage threshold to be eligible for subsidy under this component. Second, firms would be required to provide at least a "sufficient" benefit package to qualify for any subsidies.[5] The Economic Development Board is to define what constitutes a sufficient package by rule.[6] Third, rather than counting the benefit value, the new rules would count a standardized benefit credit toward the 130 percent qualifying wage threshold.[7] This standardized benefit credit would replace the benefit value, which varies widely under the current rules (hourly benefit values range from zero to $11.08 in the 100 current active IVF projects, with a median value of $3.27).[8] Practically speaking, the effect of this change is this: Currently, wages and benefits can combine to meet the minimum wage threshold of 130 percent of the county average wage. Under the new proposal, businesses provide a "sufficient" benefit package, receive a benefit credit of ten percent of 130 percent of the qualifying wage and must pay the remaining amount in wages to meet the new "lower of" wage threshold. Table 1 shows the main elements to this portion of the proposal side-by-side with the current rule.

Table 1: Comparison of Current and Proposed IVF Rules

Current IVF Rules	Proposed Rules
• 130% average county wage • Benefit requirement varies • To determine if job qualifies for subsidy, benefit value is added to actual hourly wage paid	• 130% of the lower of county average or regional average wage • Sufficient benefit package required • To determine if job qualifies for subsidy, a benefit credit equal to 10% of 130% of the qualifying wage is added to actual hourly wage paid

Source: HF 656; SF 344; Communication with IDED.

Table 2, below, illustrates two hypothetical projects. In Scenario 1, the regional wage is lower than the county wage. This can happen when a county is surrounded by lower-wage counties. In Scenario 2, the county wage is lower than the regional wage. This can happen when a low-wage county is surrounded by higher-wage counties. Note that the minimum actual wage paid would increase in both scenarios; however, it increases by more in Scenario 2 where the "lower of" provision does not affect the result.

[*] Average county wage is calculated by taking the average of the last four finalized quarters' wage data from Iowa Workforce Development (IWD), excluding government and agriculture and mining employment. Average regional wage uses the same most recent four final quarters of wage data then weights the county in which the application is submitted by four times, adds the wages for the adjacent counties and divides by the number of adjacent counties plus four (§ 15G.112, subsection 3; Communication with IDED).

Table 2: Hypothetical Effects of Proposal

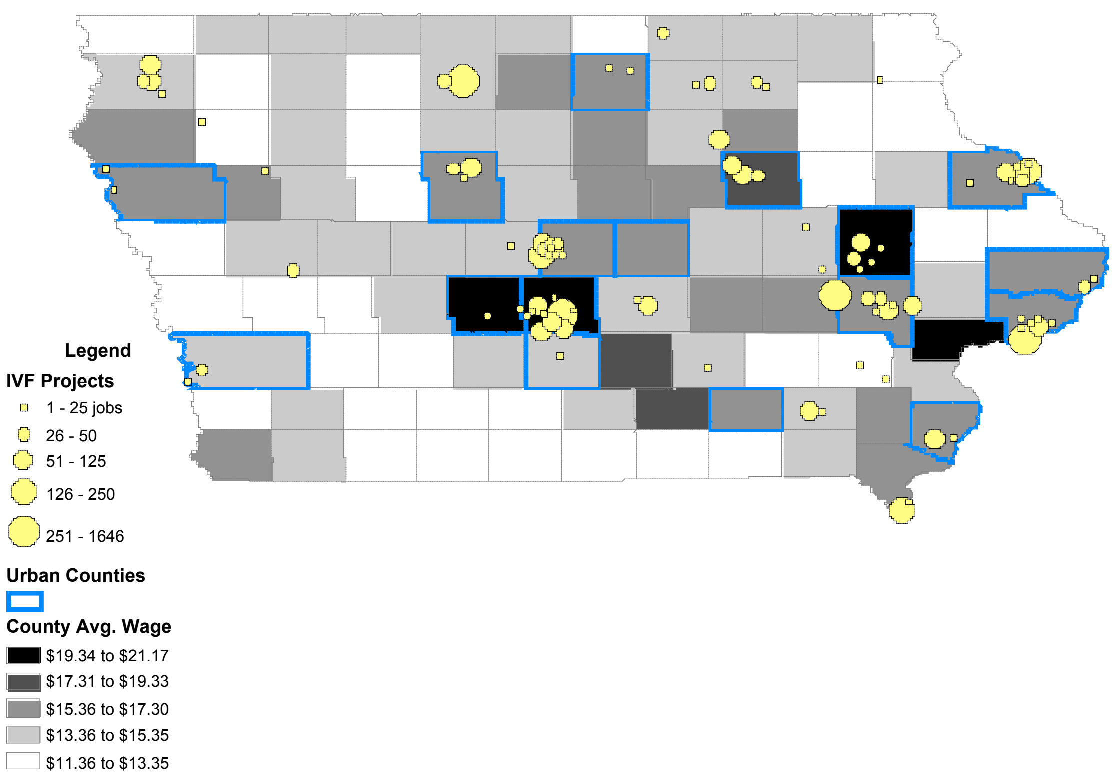
	Wages		Current Rules		Proposed Rules	
	130% County	130% Regional	Benefit value	Minimum Actual Wage	10% Benefit credit	Minimum Actual wage
Scenario 1	$13.00	$11.70	$3.27	$9.73	$1.17	$10.53
Scenario 2	$13.00	$14.30	$3.27	$9.73	$1.30	$11.70

Source: IPP calculations.

Analysis

This paper uses two data sets — the 100 current active projects that have a benefit value calculation,[9] and Iowa Workforce Development's county wage data for all 99 Iowa counties — in order to illustrate what the proposal means for Iowa's businesses and workers. The map in Figure 2 shows the 100 current active Values Fund project awards, their relative size (the dots representing projects are scaled by the number of qualifying jobs), their geographic distribution (urban counties are outlined in blue), and the average wage for each of Iowa's 99 counties.

Figure 2. IVF Jobs (Current Projects) and County Wages



Source: IPP analysis of IWD and IDED data.

The 'Lower of' Proposal

IDED is proposing to change the qualifying wage to whichever is lower: county average wage or regional average wage.[10] The implication of this change is not insignificant. As the map above underscores, a substantial share of current projects is clustered in and around Iowa's higher-wage urban counties. The consequence of the "lower of" provision will be to lower the effective qualifying wage in those counties where the Values Fund is already most active. For 64 percent of the current projects, the regional wage is lower than the county wage. This accounts for an astounding 80 percent of jobs in current active projects.

Turning from current projects to the county-by-county qualifying wage threshold (the lower of the county average or regional average wage) raises similar concerns. For current applications to the program, using the most recent finalized data from IWD, the regional wage is lower than the county wage in 47 of Iowa's 99 counties. In these counties, the change from the county average to the lower of county or regional average wage will lower the qualifying wage threshold. The reductions ranged from $0.03 to $4.07 per hour. The median wage decrease among the 47 counties would be $0.68 per hour.

Further, it is critical to consider the effect IDED's proposal would have on wages in these counties. The median 130 percent county average wage across all 99 counties is $18.54; the median 130 percent regional average wage is $18.83. In counties where the county average is higher than the regional average, the median wage decrease under the proposal is $0.88. Table 3 illustrates the median wages broken down according to higher county and higher regional wages. Changing the qualifying wage to the lower of county average or regional average will lower the qualifying wage in counties that currently have higher median wages, providing taxpayer dollars to firms that are paying less than firms currently receiving financial assistance from IDED in those counties.

Table 3. Proposal Would Either Lower or Maintain Qualifying Wage

	Median 130% County Average Wage	Median 130% Regional Average Wage	Median Change Due to "Lower Of"
Counties with Higher County Average	$20.05	$19.48	-$0.88
Counties with Higher Regional Average	$17.32	$18.16	--

Source: IPP analysis of IWD data.

Benefits

IDED's proposal would require firms applying for assistance under the 130 percent component to provide a standard benefit package in order to qualify for assistance.[11] The specific details of this package are to be defined by the Economic Development board, though it is expected that it will include the employer paying 80 percent of single medical and dental coverage and 50 percent of family coverage.[12]

Under the current rules, IDED calculates an hourly "benefit value" based on the benefit packages offered by the firms applying for subsidies. The median benefit value for existing projects of $3.27, therefore the effect of the current rule is to lower the actual wage paid by, on average, $3.27 per hour. Moreover, the calculation of "benefit value" is based on benefit packages offered by the employer and may not directly correspond to the packages actually chosen by the average employee at a given firm.

This is not inconsequential: A March 2008 survey by the U.S. Bureau of Labor Statistics indicates the take-up rates for medical care benefits in the civilian population are 76 percent nationally and 78 percent in Iowa's Census division; those rates are 75 percent and 77 percent respectively for private-industry employees.[13] Take-up rates are generally much lower for family coverage; many of the workers counted as "taking up" employer health coverage may have opted for single coverage but declined coverage for family members.[14] In other words, under the current rule, a number of jobs in subsidized projects are not likely meeting the minimum 130 percent combined wage and benefit threshold because individual employees either do not need or cannot afford to opt in to the employer's medical plan.

The IDED proposal would eliminate these variations and provide greater clarity by standardizing the "benefit credit" that counts toward the threshold wage. Under the proposal, the benefit credit would be calculated as in Figure 3.

Figure 3. Benefit Credit Proposal

Step 1 — Determine qualifying wage threshold (either county average or regional average)
Step 2 — Multiply the qualifying wage threshold by 1.3
Step 3 — Take 1/10 of the above number

Source: § 15G.112, subsection 4(b).

Under the new rules, each qualifying firm counts a benefit credit equal to 13 percent of the qualifying wage (10 percent of 130 percent). Since a standard benefit package would be required of all employers, the *effective* threshold wage would become 117 percent of the lower of the county or regional wage. Though not tied to the actual value of the benefit offered, the benefit credit is standardized across all firms. Further, it limits the amount by which the actual wage paid can be decreased due to benefits.

Looking at the 100 current active IVF projects provides some insight into the effect of this proposal on wages. The combined effect of the change to the qualifying wage and the benefit credit is a slight increase in the actual wage (130 percent qualifying wage minus benefit credit). The median net change in the actual wage resulting from the proposal would be an increase of $0.34. However, in 39 of 100 current projects, the proposal would decrease the actual wage. When weighted by the number of jobs in each project, the actual wage would decrease for 37 percent of jobs (by a median amount of $1.53 per hour) and increase for 63 percent (by a median amount of $1.28 per hour).

By contrast, changing only the benefit provision while retaining the current county average wage standard would yield a much better result for Iowa's workers. In this scenario, the benefit credit provision would yield a four-fold improvement over the increase that would result from using the "lower of" wage reference. That is, the median wage increase would be $1.38 per hour across the 100 current projects. The following table uses four actual current projects to illustrate the variable effect that either changing or retaining the qualifying wage could have on the benefit credit proposal.

As Table 4 shows, if the county average wage standard were maintained in conjunction with the shift to the proposed benefit credit, the effect would be to consistently maintain or increase the minimum actual wage for eligible projects. Because the county wage is currently the standard, retaining the standard simply keeps the status quo in terms of the qualifying wage portion of the equation. For counties where the county average wage is already higher than the regional average wage, such as Project 1, keeping the current qualifying wage makes no difference. In other examples, retaining the county average wage can turn a wage decrease into an increase or increase the magnitude of the proposed wage increase.

Requiring firms to provide a standard benefit package as a condition to qualifying for subsidy is good for Iowa's workers. Replacing the benefit value with the benefit credit increases transparency and minimizes the depressing effect on actual wages that can occur under the current rules. Allowing firms in higher-wage counties to qualify under the lower of the county average or regional average wage undercuts these improvements without a definitive corresponding benefit.

Table 4. Variable Effects on Actual Wage with IDED Proposal and Alternative

	Current Law		IDED Proposal				Changing Benefit Credit Only	
Project	**130% County**	**Minimum Actual Wage**	**130% Regional**	**10% Benefit credit**	**Minimum Actual Wage**	***Change***	**Minimum Actual Wage**	***Change***
1	$15.67	$10.56	$18.60	$1.57	$14.10	*$3.54*	$14.10	*$3.54*
2	$26.40	$16.55	$22.28	$2.23	$20.05	*$3.50*	$24.17	*$7.62*
3	$18.10	$15.85	$17.38	$1.74	$15.64	*-$0.20*	$16.36	*$0.51*
4	$25.29	$21.37	$21.19	$2.12	$19.07	*-$2.29*	$23.17	*$1.80*

Source: IPP calculation of IDED project data.

Attracting Manufacturing Jobs to Cities and Metropolitan Areas

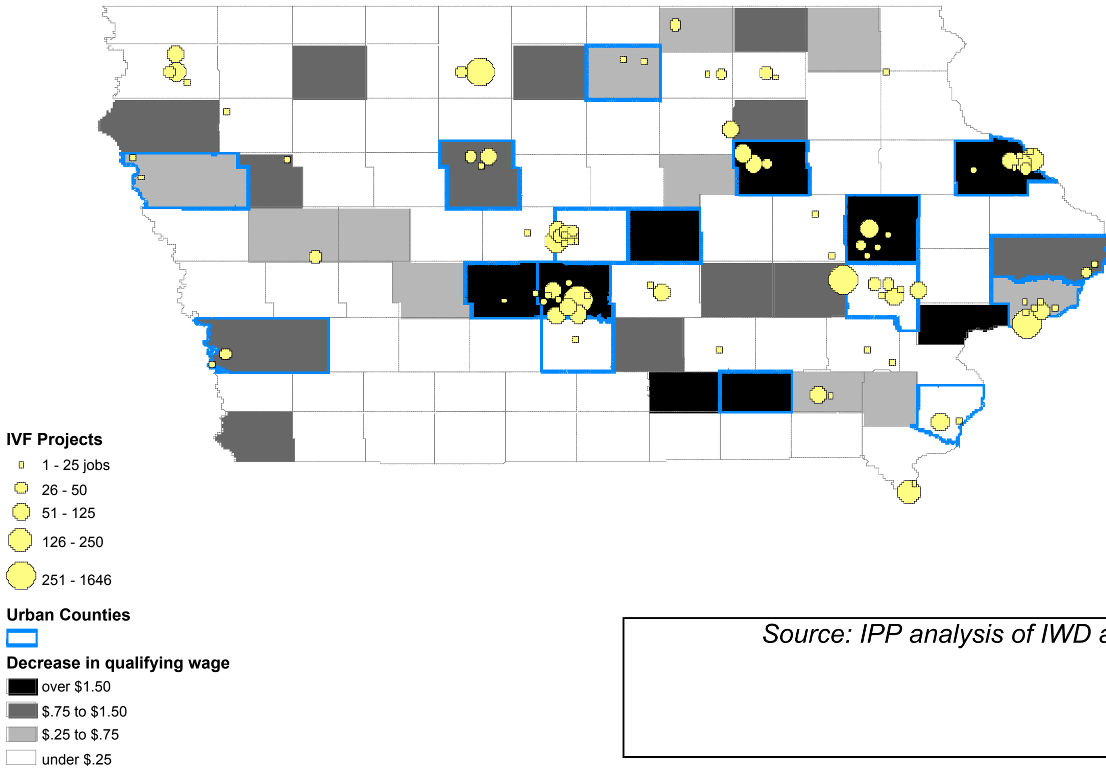
One goal of the proposal is to facilitate growth in manufacturing in Iowa's cities and metro areas by lowering the qualifying wage. As a preliminary exercise, it is important to ask whether this goal is wise. Obviously, rural areas need high-quality jobs as well and other IDED programs, such as the Enterprise Zone program, target such areas.[15] IDED aims to achieve this growth in manufacturing by lowering the qualifying wage in cities and metropolitan areas using the "lower of" provision, which defines the qualifying wage threshold as whichever is lower: county average or regional average wage. The proposal does not provide specific incentives to manufacturing firms; rather, the proposed mechanism to attract manufacturing to cities and metropolitan areas (lowering wages) applies to all firms regardless of sector. As a result, it is unclear where this portion of the proposal fits in the larger picture of state economic development policy and whether the target in this respect is sectoral (manufacturing), geographic (cities and urban counties) or both.

Clearly, as the maps illustrate, urban counties are not disadvantaged by the current rules. Of the 100 current active IVF projects, 69 are located in 17 urban counties,[†] which claim 58.5 percent of Iowa's population and 57.3 percent of current active project jobs. Lacking a clean breakdown of current projects by sector, one cannot know whether and to what extent this distribution of projects might mask a disproportionately low number for manufacturing jobs. As a result, both the underlying problem and the strategy by which IDED proposes to address it are unclear. The underrepresentation of manufacturing among current projects could reflect deficiencies in the incentive program or broader shifts in sectoral employment. Further, it raises the question: What is the underlying goal of targeting manufacturing, as opposed to other sectors?

What is clear is this: IDED proposes to make the program more accessible to manufacturing firms by effectively lowering the wage threshold in those urban counties that are already the most attractive (for reasons other than wages) to manufacturing firms. Figure 4 shows the distribution of current projects according to how adoption of the proposed "lower of" provision could be expected to cause decreases in the threshold wage (130 percent of the qualifying wage). Urban counties are highlighted in blue.

[†] Iowa's urban counties include Black Hawk, Cerro Gordo, Clinton, Dallas, Des Moines, Dubuque, Johnson, Linn, Marshall, Polk, Pottawattamie, Scott, Story, Wapello, Warren, Webster and Woodbury.

Figure 4. Effect of the 'Lower Of' Provision



Source: IPP analysis of IWD and IDED data.

Though the threshold wage either remains the same or decreases as a result of the "lower of" provision, when combined with the benefit credit provision, this change would yield a range of results in terms of actual wages paid in urban and rural counties. As Table 5 shows, the proposal evenly splits IDED's 69 urban projects between wage increases (35 projects) and decreases (34 projects). Turning to county wage data, the proposed changes lower the wage threshold in all but two of Iowa's 17 urban counties.

Table 5. How Proposed Change Would Have Affected Actual Wage for Existing Projects

Actual Wage Decreases		**39**
Urban	34	
Rural	5	
Actual Wage Increases		**61**
Urban	35	
Rural	26	
Total Projects	100	**100**

Source: IPP calculations of IDED data.

The following table shows the impact on wage requirements in Iowa's urban counties. In 15 (88 percent) of Iowa's urban counties, the regional wage is lower than the county wage, thus the proposal to change the qualifying wage will allow employers to pay lower wages in those counties and still qualify for incentives.

Table 6. In Most Urban Counties, Change Would Lower Wage Required for Subsidy

County	County Average Wage	Regional Average Wage	Qualifying Wage	Difference (county-regional)	130% Qual. wage	130% County Wage	Difference
Black Hawk	17.61	$15.42	$15.42	$2.19	$20.04	$22.90	-$2.85
Cerro Gordo	15.59	$14.91	$14.91	$0.68	$19.39	$20.27	-$0.88
Clinton	15.58	$14.74	$14.74	$0.84	$19.16	$20.25	-$1.09
Dallas	19.94	$16.84	$16.84	$3.10	$21.90	$25.92	-$4.03
Des Moines	15.83	$15.59	$15.59	$0.24	$20.27	$20.58	-$0.32
Dubuque	16.81	$15.02	$15.02	$1.79	$19.52	$21.85	-$2.33
Johnson	15.53	$15.64	$15.53	-$0.11	$20.19	$20.19	--
Linn	20.76	$16.69	$16.69	$4.07	$21.70	$26.98	-$5.28
Marshall	16.53	$14.99	$14.99	$1.54	$19.48	$21.48	-$2.00
Polk	21.17	$17.68	$17.68	$3.49	$22.98	$27.52	-$4.54
Pottawattamie	15.06	$13.84	$13.84	$1.22	$17.99	$19.58	-$1.59
Scott	17.29	$16.81	$16.81	$0.48	$21.86	$22.48	-$0.62
Story	15.70	$16.45	$15.70	-$0.75	$20.40	$20.40	--
Wapello	15.40	$13.62	$13.62	$1.78	$17.70	$20.02	-$2.32
Warren	13.83	$13.60	$13.60	$0.24	$17.68	$17.98	-$0.31
Webster	16.06	$14.71	$14.71	$1.35	$19.12	$20.87	-$1.75
Woodbury	15.56	$15.19	$15.19	$0.38	$19.74	$20.23	-$0.49

Source: IWD; IPP calculations.

Conclusion

IDED's proposal to change the way that businesses qualify jobs for subsidies will likely simplify the manner in which IDED administers the program and make it easier for interested parties to understand. The benefit credit calculation is transparent and easy to explain and understand, and the requirement that a standard benefit package be provided to qualify for job subsidies is good for Iowa workers. If recent projects are representative of future projects, then the combined effect of the change to the wage reference and the benefit credit is a slight increase in the actual wage. Among existing projects, the actual wage would decrease for 37 percent of jobs (by a median amount of $1.53 per hour) and increase for 63 percent (by a median amount of $1.28 per hour), for a total median change of $0.34 increase across all current projects.

Yet, it is questionable whether the proposal to change the qualifying wage will yield the desired results. Allowing employers to use the lower of county or regional average wages lowers the qualifying wage in most urban areas, making it easier for manufacturers (and all other applicants) to qualify for subsidies in those areas. On the other hand, the benefit calculation has the effect of raising the actual wage in most instances, though it is unclear how this plays out for manufacturers in particular. Further, changing the qualifying wage to the lower of county average or regional average does not specifically focus on manufacturing and, as such, is not an appropriately targeted change to achieve IDED's desired goal of attracting manufacturing to cities and metropolitan areas. The current projects do not indicate that Iowa's higher-wage urban counties have been disadvantaged under the current Values Fund program. Finally, the proposed changes are unaccompanied by a compelling argument for targeting manufacturing (or any other sector). It is not clear that an adjustment in the qualifying wage for all applicants is or can be an effective means of targeting by sectors.

Appendix

Table A: Effect of "Lower of" Provision by County

County	County Average Wage	Regional Average Wage	Qualifying Wage	130% County Wage	130% Qual. Wage	Effect of lower of county or regional
Adair	13.31	$13.95	$13.31	$17.30	$17.30	$0
Adams	13.19	$12.98	$12.98	$17.14	$16.88	-$0.27
Allamakee	12.68	$13.05	$12.68	$16.48	$16.48	$0
Appanoose	12.71	$13.71	$12.71	$16.52	$16.52	$0
Audubon	13.25	$13.83	$13.25	$17.23	$17.23	$0
Benton	13.71	$15.37	$13.71	$17.82	$17.82	$0
Black Hawk	17.61	$15.42	$15.42	$22.90	$20.04	-$2.85
Boone	14.90	$16.14	$14.90	$19.36	$19.36	$0
Bremer	16.03	$15.08	$15.08	$20.84	$19.60	-$1.24
Buchanan	13.32	$14.71	$13.32	$17.32	$17.32	$0
Buena Vista	13.85	$13.63	$13.63	$18.00	$17.72	-$0.28
Butler	13.68	$14.93	$13.68	$17.78	$17.78	$0
Calhoun	11.77	$13.31	$11.77	$15.30	$15.30	$0
Carroll	14.49	$14.05	$14.05	$18.83	$18.26	-$0.57
Cass	12.23	$13.24	$12.23	$15.90	$15.90	$0
Cedar	13.20	$15.16	$13.20	$17.17	$17.17	$0
Cerro Gordo	15.59	$14.91	$14.91	$20.27	$19.39	-$0.88
Cherokee	13.93	$14.48	$13.93	$18.11	$18.11	$0
Chickasaw	14.10	$14.25	$14.10	$18.33	$18.33	$0
Clarke	13.00	$12.87	$12.87	$16.91	$16.73	-$0.18
Clay	14.86	$13.83	$13.83	$19.31	$17.98	-$1.33
Clayton	13.33	$13.79	$13.33	$17.33	$17.33	$0
Clinton	15.58	$14.74	$14.74	$20.25	$19.16	-$1.09
Crawford	14.90	$14.25	$14.25	$19.37	$18.52	-$0.84
Dallas	19.94	$16.84	$16.84	$25.92	$21.90	-$4.03
Davis	11.94	$13.85	$11.94	$15.53	$15.53	$0
Decatur	11.36	$12.16	$11.36	$14.77	$14.77	$0
Delaware	14.47	$14.79	$14.47	$18.81	$18.81	$0
Des Moines	15.83	$15.59	$15.59	$20.58	$20.27	-$0.32
Dickinson	13.40	$13.47	$13.40	$17.42	$17.42	$0
Dubuque	16.81	$15.02	$15.02	$21.85	$19.52	-$2.33
Emmet	14.07	$13.91	$13.91	$18.29	$18.09	-$0.20
Fayette	12.65	$13.74	$12.65	$16.45	$16.45	$0
Floyd	14.15	$14.48	$14.15	$18.39	$18.39	$0
Franklin	15.43	$15.23	$15.23	$20.05	$19.80	-$0.26
Fremont	16.40	$15.17	$15.17	$21.32	$19.72	-$1.60
Greene	14.81	$14.99	$14.81	$19.25	$19.25	$0
Grundy	16.21	$15.73	$15.73	$21.07	$20.45	-$0.62
Guthrie	15.26	$14.78	$14.78	$19.84	$19.21	-$0.63
Hamilton	15.06	$15.10	$15.06	$19.58	$19.58	$0
Hancock	16.49	$15.18	$15.18	$21.44	$19.73	-$1.71

Hardin	15.35	$15.32	$15.32	$19.96	$19.91	-$0.04
Harrison	12.80	$13.34	$12.80	$16.64	$16.64	$0
Henry	15.38	$15.01	$15.01	$20.00	$19.51	-$0.49
Howard	14.17	$12.73	$12.73	$18.42	$16.55	-$1.87
Humboldt	13.86	$14.06	$13.86	$18.02	$18.02	$0
Ida	16.08	$15.06	$15.06	$20.90	$19.58	-$1.32
Iowa	17.15	$15.71	$15.71	$22.29	$20.43	-$1.86
Jackson	11.90	$13.30	$11.90	$15.47	$15.47	$0
Jasper	15.22	$15.94	$15.22	$19.78	$19.78	$0
Jefferson	14.69	$14.22	$14.22	$19.10	$18.49	-$0.61
Johnson	15.53	$15.64	$15.53	$20.19	$20.19	$0
Jones	13.20	$14.64	$13.20	$17.16	$17.16	$0
Keokuk	11.97	$14.10	$11.97	$15.56	$15.56	$0
Kossuth	14.26	$14.12	$14.12	$18.54	$18.36	-$0.19
Lee	15.41	$15.30	$15.30	$20.04	$19.89	-$0.15
Linn	20.76	$16.69	$16.69	$26.98	$21.70	-$5.28
Louisa	15.00	$15.47	$15.00	$19.50	$19.50	$0
Lucas	14.81	$14.59	$14.59	$19.25	$18.96	-$0.29
Lyon	13.23	$13.36	$13.23	$17.20	$17.20	$0
Madison	13.37	$14.82	$13.37	$17.38	$17.38	$0
Mahaska	15.33	$15.83	$15.33	$19.93	$19.93	$0
Marion	17.97	$17.03	$17.03	$23.36	$22.13	-$1.22
Marshall	16.53	$14.99	$14.99	$21.48	$19.48	-$2.00
Mills	13.27	$13.98	$13.27	$17.25	$17.25	$0
Mitchell	14.99	$14.57	$14.57	$19.49	$18.94	-$0.54
Monona	12.65	$13.65	$12.65	$16.45	$16.45	$0
Monroe	18.68	$15.87	$15.87	$24.28	$20.63	-$3.65
Montgomery	13.66	$13.74	$13.66	$17.76	$17.76	$0
Muscatine	19.74	$17.50	$17.50	$25.67	$22.75	-$2.92
O'Brien	12.77	$13.75	$12.77	$16.60	$16.60	$0
Osceola	13.37	$13.58	$13.37	$17.38	$17.38	$0
Page	13.65	$13.76	$13.65	$17.74	$17.74	$0
Palo Alto	12.54	$13.37	$12.54	$16.30	$16.30	$0
Plymouth	16.86	$15.58	$15.58	$21.92	$20.25	-$1.66
Pocahontas	12.64	$13.45	$12.64	$16.43	$16.43	$0
Polk	21.17	$17.68	$17.68	$27.52	$22.98	-$4.54
Pottawattamie	15.06	$13.84	$13.84	$19.58	$17.99	-$1.59
Poweshiek	16.38	$15.58	$15.58	$21.29	$20.25	-$1.04
Ringgold	11.47	$12.13	$11.47	$14.91	$14.91	$0
Sac	13.63	$13.83	$13.63	$17.72	$17.72	$0
Scott	17.29	$16.81	$16.81	$22.48	$21.86	-$0.62
Shelby	12.93	$13.37	$12.93	$16.81	$16.81	$0
Sioux	14.45	$14.22	$14.22	$18.78	$18.48	-$0.30
Story	15.70	$16.45	$15.70	$20.40	$20.40	$0
Tama	13.55	$15.18	$13.55	$17.61	$17.61	$0
Taylor	12.75	$12.88	$12.75	$16.57	$16.57	$0
Union	12.99	$12.76	$12.76	$16.88	$16.59	-$0.29

Van Buren	14.82	$14.68	$14.68	$19.26	$19.08	-$0.18
Wapello	15.40	$13.62	$13.62	$20.02	$17.70	-$2.32
Warren	13.83	$13.60	$13.60	$17.98	$17.68	-$0.31
Washington	12.77	$14.08	$12.77	$16.60	$16.60	$0
Wayne	11.70	$13.04	$11.70	$15.21	$15.21	$0
Webster	16.06	$14.71	$14.71	$20.87	$19.12	-$1.75
Winnebago	14.16	$14.52	$14.16	$18.41	$18.41	$0
Winneshiek	14.69	$13.97	$13.97	$19.10	$18.16	-$0.94
Woodbury	15.56	$15.19	$15.19	$20.23	$19.74	-$0.49
Worth	13.19	$14.24	$13.19	$17.14	$17.14	$0
Wright	14.51	$15.01	$14.51	$18.87	$18.87	$0

[1] They propose to reorganize the program by creating a Grow Iowa Values Financial Assistance Program to replace the current conglomeration of programs. SF 656 and HF 344, Introduction.
[2] Communication with Iowa Department of Economic Development.
[3] Ibid.
[4] § 15G.108A, subsection 15.
[5] A "sufficient" benefit package would be required for both the 100 percent and 130 percent component of the Grow Iowa Values Financial Assistance Program as well as the High Quality Jobs Program and Enterprise Zones. § 15G.112, subsection 4(a)(2); § 15.329, subsection 1(d); § 15E.193, subsection 1(b)(1).
[6] § 15G.112, subsection 4(a)(2); § 15.329, subsection 1(d); § 15E.193, subsection 1(b)(2).
[7] § 15G.112, subsection 4(b); Communication with Iowa Department of Economic Development.
[8] Where benefit values are zero that can be for one of two reasons. First, the firm could actually not be providing benefits; Second, the firm might have paid enough in actual wages to meet the qualifying wage threshold and therefore did not need to have the benefit value calculation made. Communication with IDED.
[9] These are projects whose funding source is Iowa Values Fund 2005 (IVF 2005).
[10] § 15G.108A, subsection 15.
[11] § 15G.112, subsection 4(a)(2), "The business shall provide a sufficient package of benefits to each employee holding a created or retained job."; § 15.329, subsection 1(d); § 15E.193, subsection 1(b)(1).
[12] Communication with IDED.
[13] U.S. Bureau of Labor Statistics. Economic News Release. Table 2. Medical Care Benefits: Access, participation, and take-up rates. Available at http://www.bls.gov/news.release/ebs2.t02.htm. The "take-up rate" is calculated by taking the number of workers participating in the plan divided by the number of workers with access to the plan, multiplying the result by 100 and rounding to the nearest percent. Civilians are defined as workers in private industry and state and local government employees. See Technical Note. Available at http://www.bls.gov/news.release/ebs2.tn.htm. Iowa is part of the West North Central Census Division. For the divergence between take-up rates for single and family-coverage, see Kaiser Family Foundation, "**Insurance Premium Cost-Sharing and Coverage Take-up"** (February 2007) available at http://www.kaiserfamilyfoundation.org/insurance/snapshot/chcm020707oth.cfm.
[14] Ibid.
[15] Gordon, Colin, *EZ Money: Assessing Iowa's Enterprise Zone Program*, Iowa Policy Project, April 2008.