



One Economy

Building Opportunity for All




The Blueprint for Action
January 2020

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Where We've Been and Where We're Going

Welcome to *One Economy: The Blueprint for Action*. This document updates a portion of the data presented in 2017 and establishes paths to eliminate the historical racial wealth divide between Whites and African Americans in Polk County. It is ambitious. It requires commitment and participation by many in all segments of our community. *The Blueprint* makes the 2017 findings of *One Economy: The State of Black Polk County* actionable for 2020 and beyond.



The 2017 *The State of Black Polk County* included the voices of nearly 250 individuals in its findings and in providing context for the data cited. The *Blueprint* would be remiss if it did not carry forward the promise and the admonition from the collective voice of stakeholders included in that report:

“Make this count. Do more than just collect our stories into a report. After all, these are our stories. These are our lives. They matter. And we expect real change to happen because we trusted you. Again, we trusted you to capture our lives in a report. Please don’t read it once and then leave it on a shelf. Do something with it so that we can together change the conditions of our lives. Let’s make it count.”

You can make a difference. You can make change in ways that matter to everyday lives. The Directors Council (TDC) and the work groups have accepted the invitation to “do something with it”. The longer-term, intentional actions outlined in *The Blueprint for Action* will narrow or eliminate existing disparities that exist for the African American population. You and your organization can also accept the invitation by becoming engaged in this work and implementing or funding initiatives that will count in the lives of Black people in Polk County.

One Economy: The State of Black Polk County in 2017 defined the issues through both data and the community voices focused on and culturally specific to Black Polk County. In 2020, the key data has been updated and will provide a baseline from which to measure progress over time. It was the consensus of The Directors Council that during the short span since 2017 there would be minimal change in the data, yet it would be important to be aware of any change that did occur. However, the purpose of this *Blueprint* is not to compare statistical changes from the 2017 report, but rather to establish a baseline for measuring progress as specific action steps outlined in this report are implemented over time.

Most of the data from the 2017 report has been updated with the most recent data from the same source. Some items have not been updated because updated data is not available from the same or a comparable reliable source. Examples include data that relies on the decennial U.S. Census and there has been no re-surveying since 2010 or data that relies on information from a local source that has not updated the previously cited report or plan. In addition, indicators selected by some of the work groups included a few data points not included in the 2017 report. Those have been added to the overall data presented, with corresponding source citations.

It is noteworthy that there has been much praise of the *One Economy* initiative and simultaneously questioning why it hasn’t included other minority communities in the Greater Des Moines Area. Simply, this initiative is very targeted and specific for the African American population because of the pervasiveness and persistence of financial inequity and the

uniqueness of the history of African Americans in Des Moines and Polk County. The Directors Council recognizes that there are other communities with disparities worthy of study; this process suggests that any initiative to address other ethnic or racial communities would need to be equally comprehensive, customized to, and focused on that community for greatest impact and success.

The Directors Council continues its leadership role in advancing the work related to *One Economy*. Many have seen the stories and experiences brought to the greater community through the media, community outreach and presentations to groups and conferences, and engaging in other community and issue-based organizations to bring the perspectives and findings of *One Economy* into the discussion. Other initiatives and plans have incorporated elements of *One Economy*'s findings into their work, including Capital Crossroads 2.0, Greater Des Moines Community Foundation, and United Way of Central Iowa's OpportUNITY Plan. The Directors Council has also brought to bear greater attention to the 4 Equity Tool, which was incorporated into the Social Capital of Capital Crossroads 2.0. The work to develop *One Economy: The Blueprint for Action* has integrated the four considerations of the 4 Equity Tool into its work.

There is much more to do. Use *The Blueprint for Action* as a guide. The work to reduce and eliminate racial, economic, and other disparities in our African American community must be broadened and deepened through greater engagement and action to implement programs and practices – and to force change in the status quo. Be a part of this movement!

▶ If you have not seen *One Economy: The State of Black Polk County, April 2017*, you can access it at:

<https://www.tdcdsm.org/one-economy>

This report provides excellent qualitative and quantitative background for *One Economy: The Blueprint for Action*.

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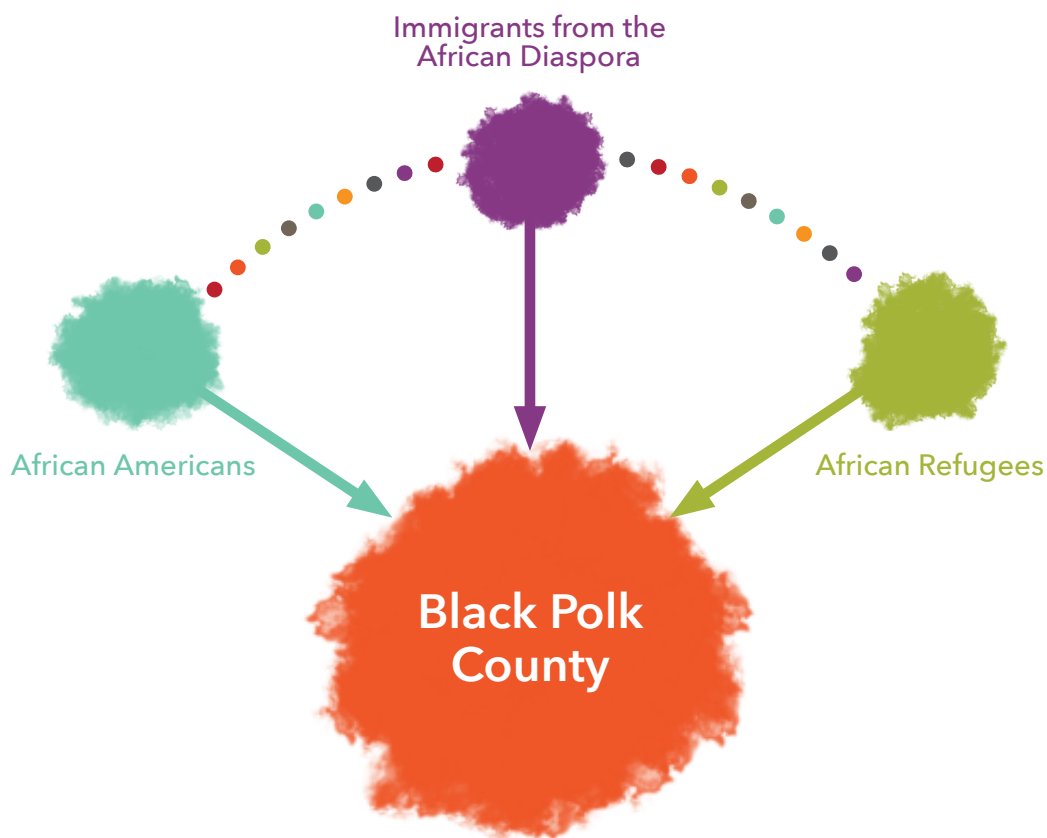
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Section 1: An Overview of Black Polk County

Polk County's Black residents bring rich cultural diversity and heritage to our greater community and the state. Many individuals and families have deep roots in Des Moines and Iowa. Polk County is also home to Black individuals and families who have moved in recent years from larger urban areas or southern states in search of a better life. Immigrants from Africa also seek opportunities for jobs, education, and quality of life in the Midwest, including Polk County. Iowa is unique in its traditional welcoming of refugees from around the world, leading to a notable population of individuals and families from African nations such as Somalia, Sudan, South Sudan, Democratic Republic of Congo, and more. Whether newcomers to Polk County or families with generations of local history, all call Des Moines and Polk County home.

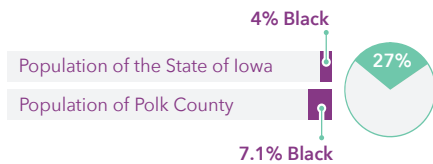
Most data is not reported in a way that distinguishes the origin of the individual or how long they have been in the area. In this report, the terms African American and African descent will be inclusive of all. References to Black populations is also inclusive of the whole of the population of African Americans and people of African descent. Furthermore, this report includes data from the most up-to-date sources that were available at the time the report was being written, unless noted otherwise. This means that, in most instances, data that was collected in 2017 or 2018 is what is cited in this report. Some data points have not been updated since the 2017 *The State of Black Polk County* report because more current data was not available. The purpose of this Blueprint is not to compare the data from the 2017 report, but rather to establish a baseline for measuring progress as specific strategies outlined in this report are implemented.





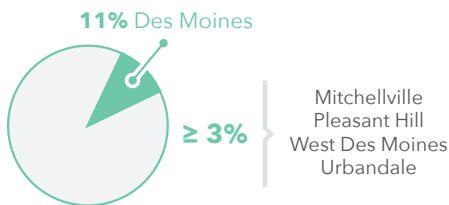
Black Polk County Demographics

Statistical Data



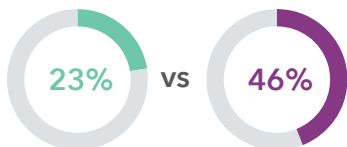
African Americans and Africans are 4 percent of the total Iowa population.

African Americans and Africans are 7.1 percent of the population in Polk County. Polk County has the largest Black population in Iowa, representing 27 percent of all African Americans and Africans living in the state.

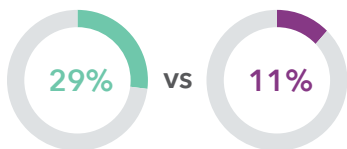


African Americans and Africans are 11 percent of the total population in Des Moines. This is the highest proportion for any city or town in Polk County. Other Polk County communities with African American and African populations at or above 3 percent are Mitchellville, Pleasant Hill, West Des Moines, and Urbandale.

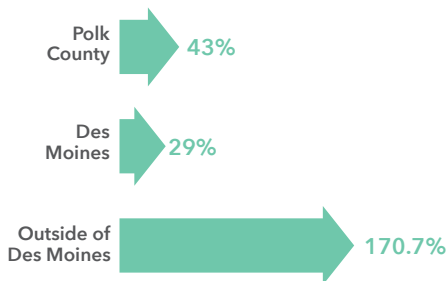
Those in Polk County who identify as White *and* Black or African American make up 1.3 percent of the population.



Over 23 percent of the 11,293 African American and African households in Polk County are married. In comparison, just over 46 percent of the 186,777 total households in Polk County are married.



Over 29 percent of Polk County's African American and African households are headed by a single female. In comparison, just over 11 percent of Polk County's total households are headed by a single female.



In the decade between 2000-2010, Polk County's African American child population age 0-17 increased 43 percent from 6,386 to 9,109. In Des Moines, there was a 29 percent increase, from 5,772 to 7,447. In the rest of Polk County, not including Des Moines, the increase was most dramatic – from 614 to 1,662, a 170.7 percent increase.

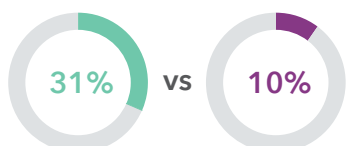
There are 10,046 African American children in Polk County under age 18, representing over 8.5 percent of that age group.

MEDIAN HOUSEHOLD INCOME PER YEAR
\$33,816 / \$63,530

The median household income for Black or African American households in Polk County is \$33,816. In comparison, the median household income for all of Polk County is \$63,530. Between 2014 and 2017, the median household income for Black households increased at twice the rate that the median household income for the total population increased.

MEDIAN EARNINGS PER HOUR
\$17.99 / \$22.44

The median earnings of Black full-time workers in Polk County is \$37,414 a year or \$17.99 an hour. Meanwhile, the median earnings for all full-time workers in Polk County is \$46,677 a year or \$22.44 an hour.



About 31 percent of African American and African households with children in Polk County live at or below the federal poverty line. In comparison, almost 10 percent of the total Polk County population live at or below the poverty line. These numbers reflect a reduction of households living in poverty since 2014.



Polk County Strengths and Challenges

Low unemployment and broader community investments in economic development make for the opportune time to focus on Black economic self-sufficiency in Polk County. The time to act is now: very little movement has been seen in indicators of Black economic self-sufficiency over the past two years since the first *One Economy* report was released in 2017. Now in 2020, leaders and members of the community must intentionally focus on improvement of Black outcomes in the areas of education, health, housing, employment, and financial resources in order to make meaningful progress and decrease disparities between Black residents of the county and everyone else.

With unemployment so low, opportunities for employing the traditionally hard-to-employ should be high. Employers throughout Polk County are getting creative to recruit and retain skilled workers and are starting to look to traditionally underrepresented groups for potential employment, including those with barriers to employment such as disabilities, criminal histories, and low educational attainment. Given the many resources dedicated to helping people attain postsecondary education and training, particularly through community colleges, this is an opportune time to connect the traditionally hard-to-employ with opportunities to upskill and achieve competitive employment.

Community investments in economic development initiatives – including the *The Tomorrow Plan*, Capital Crossroads 2.0, and OpportUNITY Plan – reflect the broader support for leveraging resources and efforts across the region to improve the quality of life of residents. These initiatives have depended on the original *One Economy* report, released in 2017, to influence their strategies to promote quality of life more generally. Now is the time to act as these initiatives determine how resources will be invested in our communities.

Now is also the time to act because the challenge is great and is getting greater as time goes by. Black Polk County residents face numerous barriers in education, health, employment, housing, and financial resources that have led to much lower economic self-sufficiency than other residents of the county. Taken together, the perfect storm of poor outcomes in these areas has created an environment in which implicit and explicit bias perpetuates stereotypes of the Black community that will require a multi-dimensional approach to overcome.

This plan includes the strategies of community-led work groups in the areas of education, health, employment, housing, and financial resources that, taken together, offer a multi-dimensional approach necessary to confront and overcome years of culturally entrenched and institutionalized racism in Polk County. Although this is a large task, the strategies also take advantage of 2020 as an opportune time to take on this challenge. This is a call-to-action for Polk County. We must focus on Black outcomes now, because action is much more costly than inaction. Now is the time to act.

SECTION 1 SOURCES

United States Census Bureau. "ACS Demographic and Housing Estimates: 2013-2017 American Community Survey 5-Year Estimates." American Community Survey Demographic and Housing Estimates. [Online] Available: <https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

United States Census Bureau. "ACS Demographic and Housing Estimates: 2017 American Community Survey 1-Year Estimates." American Community Survey Demographic and Housing Estimates. [Online] Available: <https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

United States Census Bureau. "QuickFacts: 2018." [Online] Available: <https://www.census.gov/quickfacts/fact/table/polkcounyiowa/PST045218>

Section 2: Racial Economic Disparity in Black Polk County

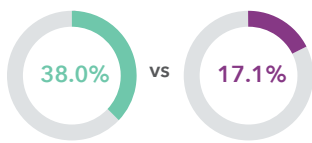
Racial Economic Disparities in Polk County

Across the United States, there is increased focus on racial and economic inequality. Recent attention to racial economic disparities extends beyond the numbers. Potent and challenging analyses examine the complex historical and structural barriers Black families face in building household wealth.

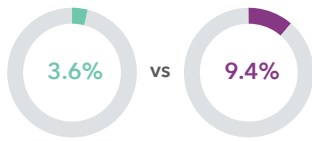
It is true that many African Americans and African immigrants and refugees build economic wealth while many White people remain desperately poor. Yet the overall pattern of opportunity and advantage persists in which White Americans are significantly more likely than Black Americans and other people of color to achieve economic stability and wealth. The pattern of public policies, institutional practices, cultural representations, and other norms that reinforce and perpetuate racial economic inequities can be hard to see. After all, most explicit and legally sanctioned forms of racial discrimination have been eradicated. Still, largely unconscious and unintentional “racialized patterns in policies and practices permeate the political, economic, and sociocultural structures of America in ways that generate differences in well-being between people of color and Whites. These dynamics work to maintain the existing racial hierarchy even as they adapt with the times or accommodate new racial and ethnic groups. This contemporary manifestation of racism in America can be called structural racism” (The Aspen Institute, 2004).

Structural racism and the evidential wealth disparities of the United States are reflected in Iowa and its communities. The community of Polk County is no exception. The historically small numbers of Black people compared to the predominant White population living in Polk County has created an environment with distinct economic challenges. The median household income for Black or African American households in Polk County is \$33,816. In comparison, the median household income for all of Polk County is \$63,530 – a \$29,714 difference. In Des Moines, where most of Polk County’s Black population lives, 51.4 percent of African American households are considered asset poor, compared with only 23.9 percent of White households.

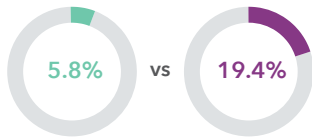
In Polk County,



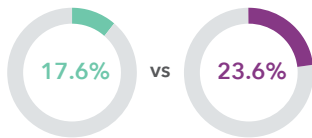
38 percent of Black households have an annual household income of less than \$25,000. This compares to just 17.1 percent of all Polk County households.



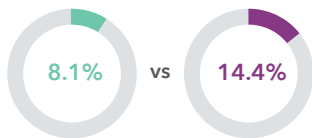
3.6 percent of Black households had self-employment income in 2010 compared to 9.4 percent of total Polk County households.*



In 2010, 5.8 percent of Black households had assets that earn interest or dividends compared to 19.4 percent of total Polk County households.*



17.6 percent of Black households have Social Security income compared to 23.6 percent of total Polk County households.



8.1 percent of Black households have retirement income compared to 14.4 percent of total Polk County households.

On nearly every measure, local racial wealth disparities are evident. This is true for traditional economic measures like banking, housing, and employment, as well as other measures that have a direct impact on the ability of individuals and families to earn income and build wealth. What follows are the economic and financial indicators, which together create a snapshot of the economic disparities experienced by Black Polk County.

This report examines key indicators in the economic lives of African American and African people living in Polk County, Iowa. When county data is not available, state data provides insight. When possible, city-level data within Polk County is provided.

Please note that many sources include Africans in the term "African American or Black" and is thus reflected in this report. This report also uses the term Black Polk County to identify the entire community in Polk County that is of African descent.

**Black household data has not been updated since the 2017 One Economy Report.*

Black Polk County described its economic stability during 2017 community outreach:

BEHIND / *Entrepreneurial* / *Getting by* / *Good, or not* / Invisible
Needs improvement / **Not fully known** / *Painful* / *Restrained* / SHAKY
Struggling / *Unaware* / **UNEVEN** / *Unstable* / *Unstudied* / *Varied*

Traditional Economic & Financial Indicators

Challenges to employment, transportation, home ownership, and affordable child care compound upon one another to illustrate the complex and systemic impediments to building economic stability and well-being in Black Polk County. Across income levels, many families lack the capacity to save for household emergencies. Traditional bank accounts, savings, earned investments, and retirement plans are underutilized by Black Polk County. Financial literacy and access to loans as a means to build wealth are limited.

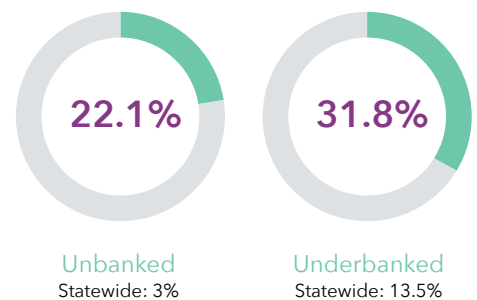
Banking

Data on the percentage of unbanked and underbanked residents is an indicator of financial security. Both Des Moines and statewide rates indicate disparities in participation with traditional banking services. Unbanked and underbanked rates this high are often linked to lack of access to affordable credit.

Indicators

- ★ 22.1 percent of Black Des Moines residents are unbanked compared to the statewide rate of 3 percent. To be unbanked means that one does not have a traditional checking or savings account.
- ★ 31.8 percent of Black Des Moines residents are underbanked compared to the statewide rate of 13.5 percent. To be underbanked means that, despite having a mainstream checking or savings account, one uses alternative banking services, such as payday lending at high interest rates.

Black Des Moines Residents are:

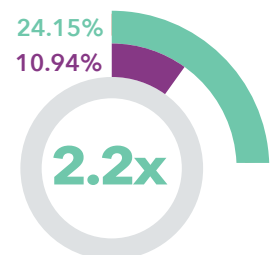


Loans

Disproportionate loan application denials and approvals signal a significant disadvantage to building economic security and wealth for Black Polk County. For all applicants not specific to race, some reasons given for denial include credit history, lack of capital, and debt-to-asset ratio.

Indicators

- ★ From 2014 through 2017, there were 104,425 applications in Polk County for loans that fall under the Home Mortgage Disclosure Act (HMDA). African Americans were denied for these loans at a rate of 24.15 percent compared to the overall denial rate in Polk County of 10.94 percent. These loans are tied to property such as a mortgage, refinancing, or home renovation loan.
- ★ From 2014 through 2017, only 1.6 percent of all home mortgages in the Des Moines–West Des Moines area were made to African Americans.
- ★ In 2017, African Americans applied for 697 total mortgage, refinancing, or home improvement loans in the Des Moines–West Des Moines area. Of that number, 21.1 percent were denied. From 2014, this represents an increase of 145 applications and a 4.0 percent decrease in denial rates.



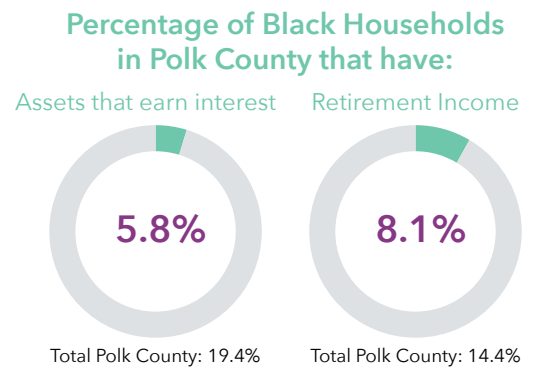
African Americans are denied loans at a rate **2.2 times higher** than the Polk County average.

Savings & Investments

Significant disparities exist in Black Polk County's savings and investments practices, creating often insurmountable obstacles towards building economic stability and wealth.

Indicators

- ★ 5.8 percent of Black households had assets that earn interest or dividends in 2010 compared to 19.4 percent of total Polk County households.*
- ★ 8.1 percent of Black households have retirement income compared to 14.4 percent of total Polk County households. There was a 2 percent decrease of Black households with retirement income between 2010 and 2015.

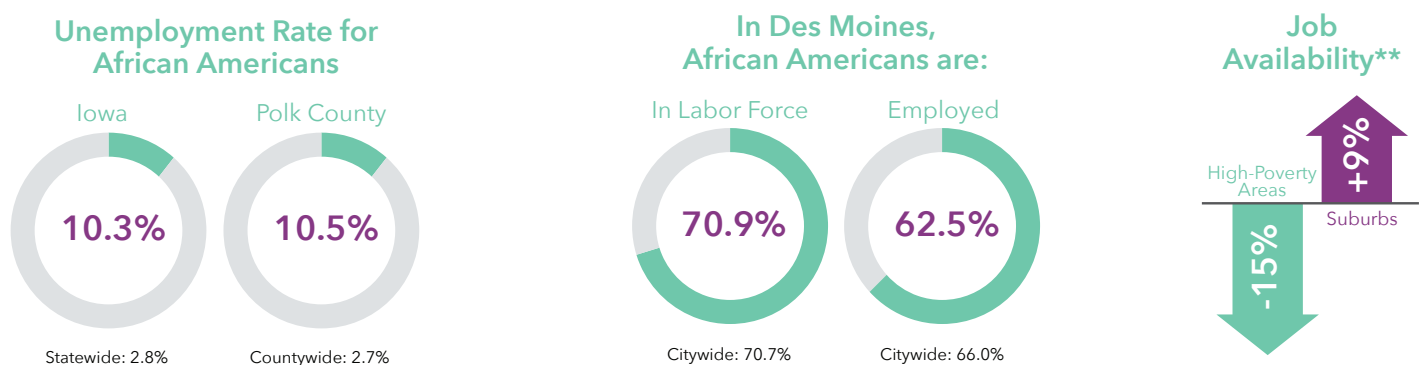


Employment

The disparities in unemployment rates signal deep concern for the ability of Black Polk County – and the wider African American population in Iowa – to build economic security and wealth. In Polk County, job growth trends away from neighborhoods with concentrated numbers of African Americans and towards the suburbs where African Americans make up a lower percentage of the population. Among all census groups statewide, the African American unemployment rate is the highest.

However, improvements have been made. Since the 2017 *One Economy* report was published, the disparities for African Americans in unemployment, labor force participation, and earnings have all decreased. The gaps still exist and further work will need to be done to close them.

Note about the data: The rate of labor force participation measures all individuals that are actively employed in addition to those actively seeking employment. Unemployment rates measure the rate of individuals participating in the labor force that are not currently employed – this number does not include people who have dropped out of the labor force entirely.



*Black household data has not been updated since the 2017 *One Economy* Report.

**Data has not been updated since the 2017 *One Economy* Report.



Employment (continued)

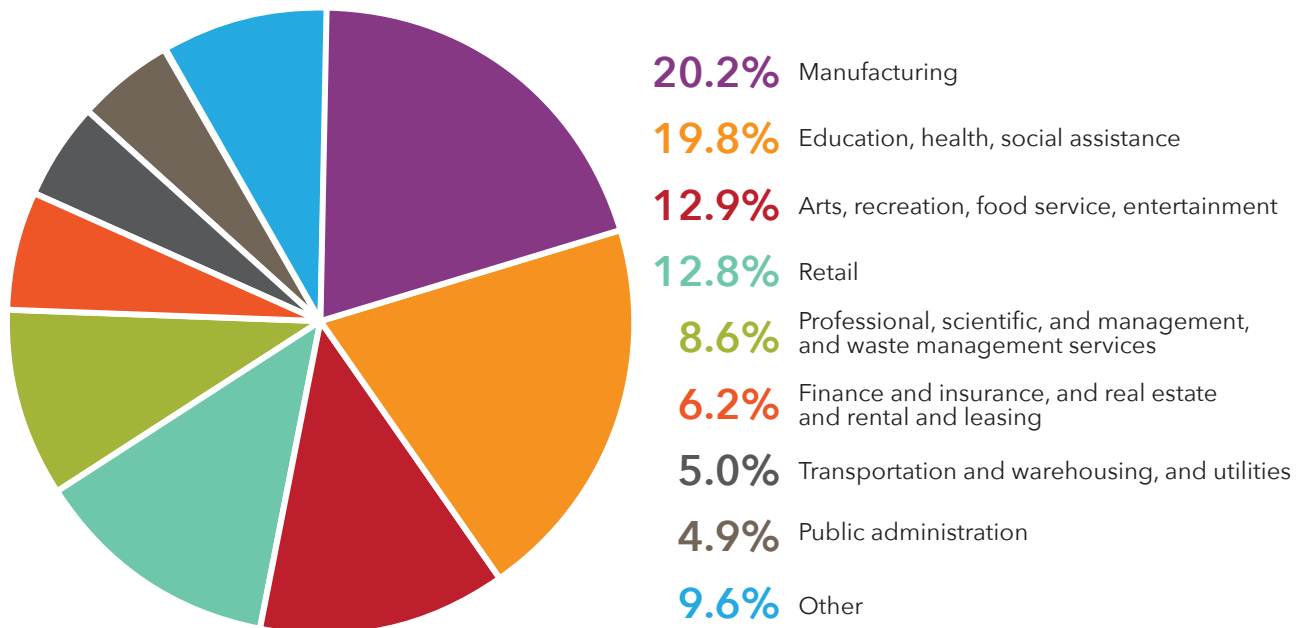
Indicators

- ★ The unemployment rate for African Americans in Iowa is 10.3 percent, which decreased significantly from the 2014 rate of 14.8 percent. Despite improvements, the African American unemployment rate is still almost four times as high as the statewide unemployment rate.
- ★ The unemployment rate for African Americans in Polk County is 10.5 percent compared to the overall county unemployment rate of 2.7 percent. This represents a reduction in the unemployment rate for African Americans in Polk County of more than one-third since 2014.
- ★ In Des Moines, 70.9 percent of African Americans are in the labor force and 62.5 percent are employed. In 2014, 68.7 percent of African Americans participated in the labor force while 56.2 percent were employed.
- ★ The median earnings for African Americans in Polk County is \$24,633 compared to \$36,732 for all of Polk County.
- ★ Between 2000 and 2012, there was a 15 percent decrease in jobs in high-poverty areas. However, there was a 9 percent increase in jobs in the Des Moines suburbs.
- ★ 27 percent of those living in the Urban Core are African American; 5 percent of those living in the Des Moines–West Des Moines Metro are African American; 6 percent of those living in Polk County are African American.

Median Earnings in Polk County

\$24,633 / \$36,732
African Americans Total

African Americans Living in Iowa Worked in the Following Fields



- ★ One in five African Americans work in manufacturing. This is a 3 percent increase from 2014.
- ★ The number of African Americans working in the education, health, and social assistance industries decreased more than 7 percent since 2014. Today, 19.8 percent of African Americans work in one of those fields.



Business Ownership & Entrepreneurship

There is no comprehensive source of accurate data on the total number of Black-owned businesses in Des Moines, Polk County, or Iowa. Business registrations do not ask information about race or ethnicity. In addition, many Black businesses are not formally registered as a business and would not appear on the state business registration database. Nonetheless, the numbers provided by Iowa's Targeted Small Business program provide limited indication of the numbers of Black-owned businesses here. This data does not include nonprofits in Polk County that are headed by African Americans or Africans.

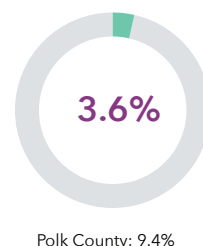
Black-Owned Small
Businesses in Polk County*



Black Female-Owned
Businesses in Polk County*



Black Households with
Self-Employment Income
in Polk County**



Indicators

- * In 2012, there were 4,482 minority-owned firms in Polk County.
- * There are 36 Black-owned small businesses in Polk County.*
- * There are 20 Black female-owned businesses in Polk County.*
- * 3.6 percent of Black households have self-employment income compared to 9.4 percent of total Polk County households.**

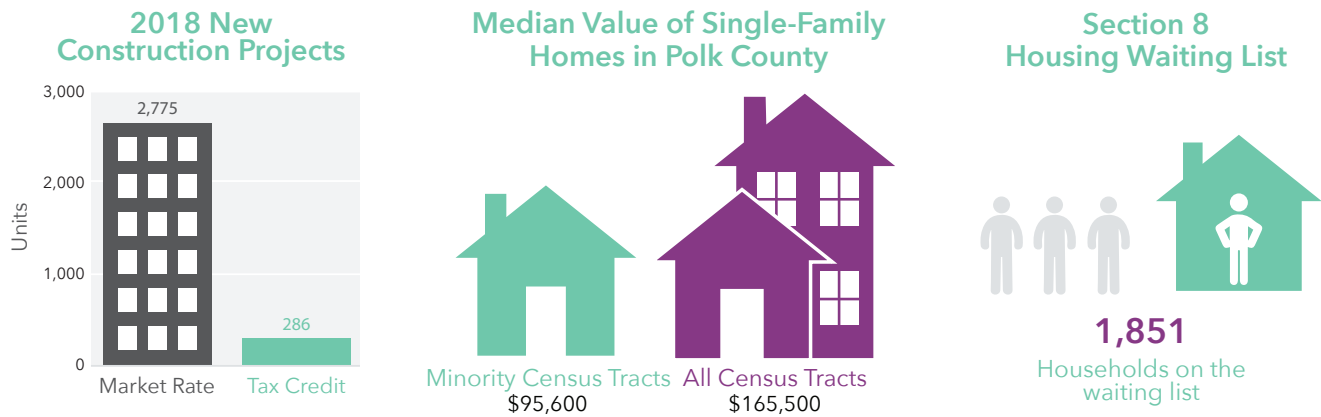
*This data is from the Targeted Small Business (TSB) database found on the Iowa Economic Development Authority website. For reasons stated above, we know these numbers do not include all Black-owned businesses in Polk County.

** Black household data has not been updated since the 2017 One Economy Report.



Housing & Home Ownership

Home ownership is the traditional means of building economic wealth. However, disparities in home ownership and rental statistics suggest systemic obstacles are in place for African American home ownership in Polk County. In addition, the concentration of existing low-income housing in neighborhoods with concentrated numbers of African Americans perpetuates the isolation of residents from employment opportunities in more affluent areas.



Indicators

- ★ In Polk County, 69.3 percent of Black people rent their homes, compared to 32.9 percent of the general population.
- ★ 53.3 percent of African Americans are cost-burdened renters in the Des Moines-West Des Moines metro area. These are renters who pay more than 30 percent of their income towards rent.
- ★ The limited availability of rental units in Polk County further limits the housing options of African Americans. The average apartment vacancy rate in the Des Moines metro area is 7.0 percent. The vacancy rate for low-income and tax-credit housing is much lower at 3.0 percent.
- ★ The 2,775 market rate apartment units set for construction in 2018 represent a 36 percent decrease compared to 2016 new construction projects. In the same time frame there has been an increase of more than 250 percent in new tax-credit apartments to be constructed for low-income residents. However, this still only represents 9.3 percent of all new construction in 2018.
- ★ African Americans represent just 2.6 percent of all homeowners in Polk County.
- ★ The median value of single-family homes in minority census tracts is \$95,600, while the median value of homes in all of Polk County is \$165,500.
- ★ Section 8 currently provides housing for 3,263 households in Polk County – 80 percent of which are in Des Moines and 20 percent are in surrounding communities. The waiting list for Section 8 housing is 1,851 households. In the last year, the waiting list saw a dramatic decrease from 3,500 households. This does not mean that all of these households received a housing voucher, but many were likely removed from the list for other reasons.
- ★ In Polk County, all public housing units are located within the Des Moines city limits. There were 424 units available, and 797 households were on the waiting list in 2019.

Other Measures of Economic Well-Being of Black Polk County

Transportation

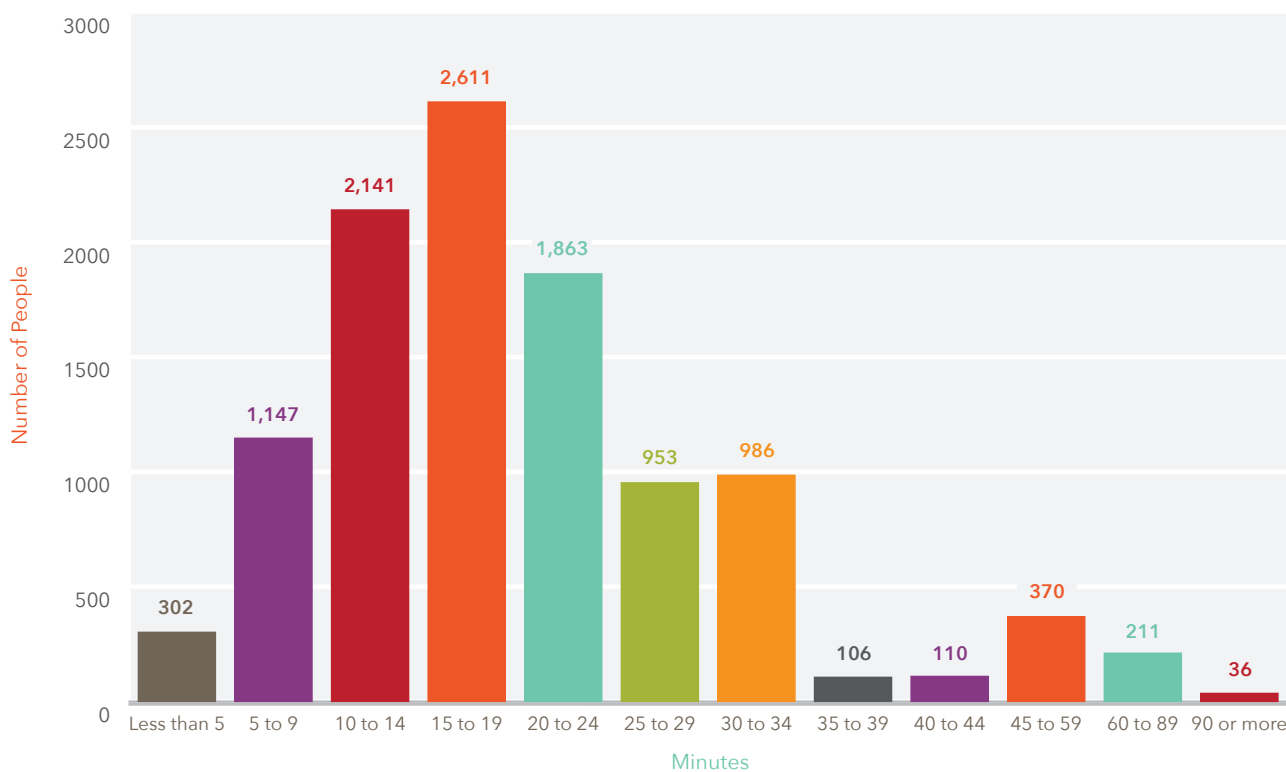
There is limited transportation data disaggregated by race for Polk County. This report relies, instead, on limited correlations to understand how Black Polk County accesses and experiences transportation. If analysis of the entire Des Moines Metro Area was included, these correlations would be much stronger. Even so, the economic challenges to owning and maintaining a car are evident in these correlations.

Indicators*

- * Polk County census tracts with a higher African American population will likely have a greater number of households without a car.
- * Polk County census tracts with a higher African American population will likely have a greater number of individuals commuting to work on foot or by public transit.
- * Polk County census tracts with a higher African American population will likely have lower pavement quality.
- * Polk County census tracts with a higher African American population will likely have a greater number of crashes.

**Indicators data has not been updated since the 2017 One Economy Report.*

African American Commute Time (Polk County)





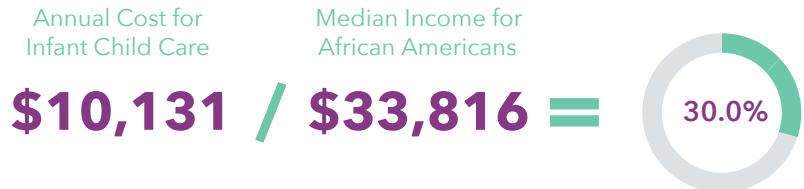
Access to Child Care

Parents in Black Polk County face similar barriers to accessing affordable child care as the wider community. The entire state has seen large reductions in the number of regulated child providers over the past five years, leaving many families of all racial backgrounds unable to find child care in their community. Even if Black Polk County families are able to find a child care provider, income disparities present a greater obstacle to being able to pay for child care, therefore limiting economic stability and well-being. The Child Care Assistance program, in which low-income working parents receive a public subsidy for child care expenses, can help to fill this gap. However, income thresholds in Child Care Assistance do not allow parents the opportunity to incrementally increase their wages to work toward self-sufficiency. As a parent's earnings increase, even a small increase in pay can cause them to lose eligibility for child care subsidies even though they are not yet self-sufficient. So, although parents may be working and earning more, the cost for child care may cripple their ability to move towards financial stability. This is called the Cliff Effect. It results in many parents refusing pay increases, forcing them to rely on public assistance and limiting their ability to be economically self-sufficient, let alone build economic stability and wealth.

Child Care Assistance Eligibility Single Mother with One Child

Hourly Wage	Assistance Provided
Equal or less than \$11.47	\$4,540
More than \$11.47	\$0

Percent of Income Spent on Child Care for Black Polk County Residents

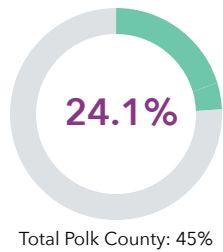


Indicators

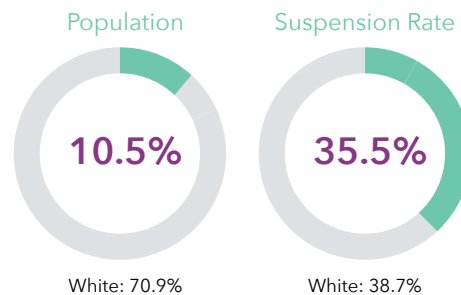
- ★ 18 percent of African Americans in Iowa live in a child care desert where there is a shortage of regulated child care.
- ★ A single mother with one child who works full time is eligible for as much as \$4,540 per year in Child Care Assistance if her wages reach as high as \$11.47 per hour. But if she earns just a nickel an hour more, she would lose her eligibility altogether.
- ★ In 2018, the average annual cost for an infant at a licensed child care center was \$10,131. That represents 30.0 percent of the median household income for Black Polk County residents.

While education is commonly known as the “great equalizer”, racial disparities in achievement and discipline still exist. If Black youth do not receive a strong education, their futures and the future of the whole county are put at risk. Without equal educational opportunities, it becomes more difficult to find employment that pays a living wage, which further cements the disparate unemployment rates and income levels of Black residents in Polk County.

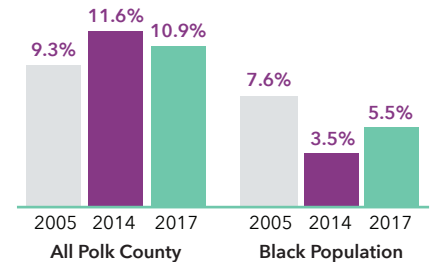
Percentage of Black Residents in Polk County with a Postsecondary Degree



Black Students in Polk County Account for...



Graduate or Professional Degree Attainment for Polk County

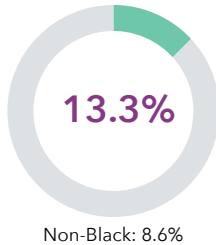


Indicators

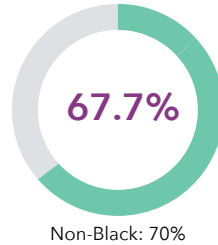
- ★ The general Polk County population is almost twice as likely as Black residents to have an associate degree or higher (45 percent compared to just 24.1 percent).
- ★ Between 2005 and 2014, the percentage of graduate or professional degree attainment for all Polk County residents rose from 9.3 percent to 11.6 percent, but declined for the Black population, moving from 7.6 percent to just 3.5 percent attainment. While graduate and professional degree attainment rose to 5.5 percent for the Black Polk County population in 2017, this still represents lower attainment than 2005 and is approximately half the rate of attainment for the county as a whole.
- ★ Black males are still nearly twice as likely not to earn a high school diploma or equivalent as Black females. 16.8 percent of Black males in Polk County age 25 and over do not have a high school diploma or equivalent, compared to 9.4 percent of Black females.
- ★ 86.9 percent of Black people in Polk County age 25 and over have a high school diploma or equivalent, compared to 91.0 percent of the total population over 25.
- ★ In Polk County, African Americans represent 10.5 percent of the youth population age 10 to 17, but comprised 35.5 percent of suspensions in the 2016-2017 school year. In comparison, 70.9 percent of youth in Polk County are White, but only represented 38.7 percent of suspensions in the same academic year.
- ★ In the 2018-2019 academic school year at Des Moines Public Schools, African American high school students were suspended at 2.5 times the rate of the student body as a whole.

Many people understand the direct tie between health well-being and financial well-being, so taking a look at the health and related well-being factors for Polk County informs the impact on financial well-being of African Americans and those of African descent in the county. It is not difficult to make the case that people who are well and relatively healthy have greater opportunities to hold a job and achieve financial security.

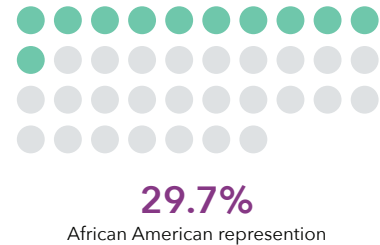
Percentage of Black Adults that Lack Health Insurance



Black Adults that Get a Routine Checkup



37 Fetal Deaths in Polk County



Indicators

- ★ An average of 15.2 percent of adults living in a predominantly Black Des Moines census tract experience poor mental health compared to 12.3 percent in predominantly non-Black Des Moines census tracts.
- ★ Nationally, minority children are 50 percent less likely to receive any mental health services and more likely to receive services that are inappropriate, fragmented, or inadequate.
- ★ Approximately 25 percent of Black adults in Iowa have experienced four or more adverse childhood experiences, putting them at increased risk of poor physical and mental health and disability later in life. In comparison, roughly 13 percent of White adults in Iowa have experienced four or more adverse childhood experiences.
- ★ On average, 10.9 percent of adults in predominantly Black census tracts in Des Moines have been diagnosed with diabetes compared to 9.3 percent in predominantly non-Black census tracts.
- ★ An average of 35.3 percent of adults in Black neighborhoods in Des Moines are obese compared to 31.3 percent of adults in predominantly non-Black neighborhoods.
- ★ In predominantly Black Des Moines census tracts, only 67.7 percent of adults report visiting a doctor for a routine checkup in the last year, while visits for predominantly non-Black tracts were slightly higher at 70 percent.
- ★ On average, 13.3 percent of adults living in predominantly Black Des Moines tracts lack health insurance compared to only 8.6 percent of adults in non-Black tracts.
- ★ In 2017, there were 37 fetal deaths in Polk County. African Americans represented 11 deaths or 29.7 percent of these deaths.

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Section 3: The Blueprint for Action

The impact of *One Economy: The State of Black Polk County* in 2017 was significant in the attention to racial disparities it brought to the broader metropolitan community. Ongoing attention and acceptance of the findings of the study are the impetus for this 2020 data update and *The Blueprint for Action*. This document brings updated data forward as a guide to specific actions that can be undertaken and sustained – and measured to gauge their impact over time.

One Economy: The State of Black Polk County, as intended, provided localized data and community perceptions focused on the African American financial status and related causal issues. As a direct result of the report's findings and the attention given to the issues by the greater community, The Directors Council developed next steps designed to bring greater focus on the broad issues of financial capacity in the area's African American community. Interested stakeholders engaged as separate groups in the highest priority topics of:

- * Financial Inclusion
- * Employment
- * Education
- * Health
- * Housing

Following the introduction of the 2017 *One Economy* report, committees or work groups were established. Due to the complex nature of financial inclusion, The Directors Council took the lead on this specific portion of the work. Each of these work groups convened to identify, further refine, and deliberate on how to make meaningful change and improvement – reduction or elimination of racial disparities – in each issue area. For this *Blueprint*, the groups identified indicators of change, action steps that could be implemented over the next three to five years, and measurable outcomes for each indicator. These issues are not simple. They have no clear solutions. Yet, the issues and actions set forth here can bring real change and make an impact in people's lives. To achieve the goal of elimination or reduction of racial disparities, the change will need to impact African Americans in a disproportionately positive manner.

The result of the groups' work is *The Blueprint for Action*. We ask that you identify your individual or organizational role and responsibility to participate in eliminating or reducing the racial disparities in Black Polk County. Step forward, join in, and do your part to achieve One Economy.

The following five areas are addressed:



Financial Inclusion



Employment



Education



Health



Housing



Financial Inclusion

Financial inclusion is critically important for Black Polk County residents. Toward that end, the Directors Council (TDC) supported development and use of the 4 Equity Tool that brings specific and conscious focus on assessing the impact on minority populations of any public policy, proposal, program, or practice. The updated *One Economy* data continue to show there are significant, and unacceptable, economic and financial disparities in the African American population. This makes broad application of the 4 Equity Tool by agencies and organizations across the greater community one important step toward reducing and eliminating the disparities.

The Directors Council continues to focus its various initiatives to increase the Black community's level of trust in financial institutions and engagement with personal financial decision making. The Directors Council includes organizations with core interests central to financial well-being: Oakridge Neighborhood, The Williams Group, Evelyn K. Davis Center for Working Families, Betty Andrews Media, Children and Families of Iowa, Greater Des Moines YMCA, Tramontina Consulting, and Des Moines Human Rights. TDC is committed to addressing key elements of racial disparities in financial inclusion, as well as calling for other organizations to take steps to do the same.

The One Economy Community Development Financial Institution (CDFI) aims to create wealth among economically vulnerable populations. TDC is leading the process to apply and be approved as a CDFI. Community development financial institutions (CDFIs) are private financial institutions that are 100 percent dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream. The work to establish the One Economy CDFI began as part of the 2017 *One Economy: The State of Black Polk County* committee work and clearly focuses on reducing racial economic and financial disparities.

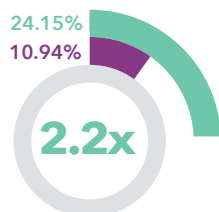
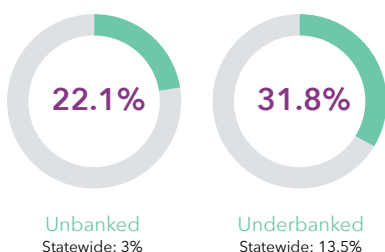
One Economy CDFI will provide access to personal financial development, small business development, and nonprofit development to underserved populations in the Greater Des Moines area. The One Economy CDFI will provide low-income individuals and families a pathway of financial capability and financial inclusion that leads to financial stability. The CDFI will encourage, train, and coach under-represented entrepreneurs in the process of starting a new business and will assist in the growth and expansion of existing business and/or nonprofit organizations.

Finances affect every aspect of an American's life – particularly African Americans and individuals of African descent – including employment, education, housing, criminal history, and more. Studies show that financial education positively influences an individual's financial behavior, in turn impacting other outcomes in their lives. In Polk County and our communities, the lack of concentrated financial capability efforts has been detrimental to the collective progress of the Black community, as evidenced by data points that indicate significant disparities. By focusing on the personal finances, small business development, and nonprofit development elements of the One Economy CDFI, there will be changes in these communities' financial behaviors and well-being.

TDC selected the following indicators to impact and expand financial inclusion:

1. The unbanked and underbanked rates for Black people.
2. Loan approval rates for Black people.
3. The number of Black-owned small businesses.

Black Des Moines Residents are:



African Americans are denied loans at a rate **2.2 times higher** than the Polk County average.

Black-Owned Small Businesses in Polk County*



*This data is from the Targeted Small Business (TSB) database found on the Iowa Economic Development Authority website. For reasons stated above, we know these numbers do not include all Black-owned businesses in Polk County.

Unbanked and Underbanked Residents

Data on the percentage of unbanked and underbanked residents is an indicator of financial security. To be unbanked means that one does not have a traditional checking or savings account. To be underbanked means that, despite having a mainstream checking or savings account, one uses alternative services, such as payday lending at high interest rates.

Across income levels, many families lack even the basic tools to save for household emergencies. Traditional bank accounts, savings, earned investments, and retirement plans are underutilized by Black Polk County residents.

Strategy 1: Expand Personal Financial Coaching

One Economy CDFI's activities in personal financial coaching will generate wealth creation amongst vulnerable populations through financial consciousness, financial management, helping people understand the value of their money, and protect against financial vultures, predatory lending, and payday lending. One Economy CDFI will offer services to educate and develop participants so they learn the fundamentals of building assets, increasing income, building savings, improving credit, and decreasing debt. The CDFI will also help customers to create spending/budget plans to allow them to maximize their personal income and assets. The CDFI will teach people how to protect themselves and their families from identity theft and other possible frauds that are ever growing in the 21st century. Of critical importance, One Economy CDFI will help to inform individuals and families how to use credit wisely, build good credit, and manage their debt-to-equity ratios. Through these efforts, One Economy CDFI will help low-income individuals and families create a financial future through saving, investing, and building wealth through asset ownership.

Examples of service delivery for personal financial coaching include, but are not limited to, the following:

- ✱ Money management
- ✱ Credit and debt repair counseling
- ✱ Home ownership
- ✱ Small-dollar lending
- ✱ Relationship building with financial institutions

MEASURABLE OUTCOME

- ✱ 5 percent decrease in the number of unbanked and underbanked African Americans by 2025.

Loans

Strategy 1 : Increase Access to Small-Dollar Loans

Through One Economy CDFI, TDC is working with Des Moines Metro Credit Union and the Pastors and Ministers Alliance to provide small-dollar loans within 10 primarily African American churches. The small-dollar loans are designed to provide low-interest loans to help individuals with purchases, repairs, and other necessities. Through an agreement with the individuals' employers, loans are repaid through payroll deduction. Payments are made to the partnering financial institution and are reported to the credit bureaus. The loans help individuals with necessary financial obligations, give them an alternative to predatory lending, and help them establish and/or build credit. Once they have paid off the loan, the auto withdrawals will continue to occur in order to help the individual build savings.

MEASURABLE OUTCOME

- ✱ 0.5 percent increase in the Black loan approval rate by 2025.

Business Ownership

One Economy CDFI's activities in small business development will help low-income individuals and families to start new businesses; grow existing businesses; and provide resources for them to be successful, viable businesses for their communities.

Strategy 1: Grow Business Coaching Opportunities

One Economy CDFI will work with under-represented entrepreneurs from the beginning of the business formation process and assist the entrepreneurs with the proper filings with local, state, and federal agencies to ensure they are in compliance with all laws and regulations for their businesses. The CDFI will also assist businesses in establishing proper accounting management systems to stay compliant with all current generally accepted accounting principles and assist businesses in developing budgets and financial spreadsheets to be able to build and grow relationships with financial institutions such as banks and credit unions.

Examples of services for start-up, new, and existing business owners include, but are not limited, to the following:

- ✱ Filing with the Secretary of State
- ✱ Filing with IRS
- ✱ Creating a business plan / expanding a business plan
- ✱ Conducting a market analysis
- ✱ Creating a budget
- ✱ Raising capital
- ✱ Developing a marketing plan
- ✱ Maintaining customer relations
- ✱ Building relationships with financial institutions
- ✱ Developing a succession plan
- ✱ Obtaining relevant licensing

Services for existing businesses and business owners will include the following:

- ✱ Creating a budget
- ✱ Refining a marketing plan/execution
- ✱ Refining a brand
- ✱ Networking with business owners
- ✱ Building social capital so that entrepreneur and business add value to the community beyond jobs
- ✱ Increasing sales and profit margins
- ✱ Paying taxes
- ✱ Installing point of sale systems
- ✱ Expanding profit margins
- ✱ Using technology to grow

Strategy 2: Expand Nonprofit Education and Development

A holistic approach to running an organization will benefit the community through job creation and building assets that help the community prosper. One Economy CDFI will be working with emerging and existing nonprofits to build and expand on their missions to help enhance their services for low-income individuals and families. One Economy CDFI will provide similar services to nonprofits as they will provide to small businesses, with more focus on being mission driven for the communities they serve.

Examples of services for nonprofits include, but are not limited to, the following:

- * Building a mission-driven organization
- * Fulfilling legal obligations
- * Fundraising
- * Grant writing
- * Strategic planning
- * Marketing planning
- * Building a capital campaign
- * Building relationships with financial institutions
- * Succession planning

Strategy 3: Market Small Businesses and Nonprofits

The Black Iowa App was developed to provide a platform for small businesses to promote their businesses and drive consumers to use their products and services.

MEASURABLE OUTCOME

- * 2 percent increase in the number of Black-owned small businesses by 2025.



The most direct way to impact the financial security of the Black community in Polk County is through a focus on employment opportunities and barriers. The Employment Work Group identified the following indicators to emphasize and impact:

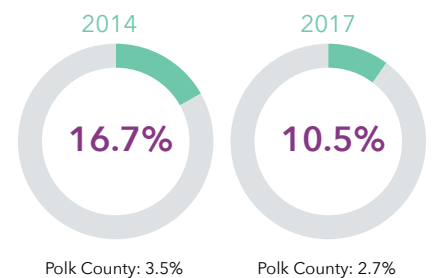
1. Labor force participation rate for Black people.
2. The unemployment rate for Black people.
3. Black participation rates in education opportunities for in-demand occupations.
4. The number of Black people that participate in financial literacy coaching.

Unemployment Rate & Labor Force Participation

The entire state has been experiencing record low rates of unemployment, and Polk County is no exception. In December 2017, the unemployment rate for the county was 2.7 percent. Low unemployment rates make it more difficult for employers to find workers, causing them to consider applicants they might have ignored previously. This has likely been an advantage to the Black community in Polk County. For example, in 2014, the Black unemployment rate in Polk County was 16.7 percent. In 2017, the most recent year of data, that rate dropped to 10.5 percent. Despite the improvement, the unemployment rate for Black people is still four times higher than the total unemployment rate for the county.

The unemployment rate is calculated by considering all people who are actively seeking employment. There are still many additional people who have dropped out of the workforce entirely for a number of reasons, including illness, retirement, health, school, and feelings of defeat. In Des Moines, 29.1 percent of Black people do not participate in the labor force for a variety of reasons. While this number is comparable to the labor participation rate for the entire city, efforts still must be made to reengage those who want to work in order to improve the financial health of the individual and the Black community as a whole.

Unemployment Rate for African Americans



Program Model

Oakridge Neighborhood offers a Youth Summer Employment Program (YSEP) which provides subsidized employment opportunities for approximately 50 low-income youth ages 14-21 each year. YSEP provides eight to ten weeks of paid part-time (20-30 hours) work experience at nonprofit and public agencies throughout the community in conjunction with job skills workshops, career exploration, and development opportunities. Since its inception in 1996, over 500 youth have been employed in YSEP. The goal of the program is to support the positive development of youth by engaging them in meaningful employment, career exploration, leadership, and community involvement opportunities. Students come away with an understanding of the direct link between academic achievement and future career aspirations, the basic skills needed to find and keep a job, and the value of giving back to their community through service learning projects. To assess participant growth during the program, Oakridge administers the National Career Readiness Certificate (NCRC) which certifies essential skills needed for workplace success. From 2014 through 2019, 85 percent of participants were awarded the NCRC at the bronze, silver, and gold levels. For this same period, 93 percent of students successfully completed the eight-to-ten week program earning an average hourly rate of \$8.75/hour. Organizations that have provided employment opportunities through this program include Iowa Department of Human Rights, Hy-Vee Food Stores, and the City of Des Moines.

Youth face higher rates of unemployment than any other age group in Polk County. The unemployment rate for young adults ages 16-19 is 17.2 percent and 8.5 percent for adults ages 20-24. National data shows that Black youth have the highest rates of unemployment among all other racial groups at 14.6 percent. The Work Group has suggested multiple strategies to build stronger connections between the employer community and Black people of all ages who are seeking jobs or who want to work.

Strategy 1: Strengthen Networking Opportunities

The first approach is to connect more Black people with existing professional associations, councils, and programs in Polk County. In Des Moines alone, there are numerous groups that facilitate networking and professional development for a wide range of occupations, such as business owners, bloggers, realtors, nonprofit professionals, young professionals, and more. Even though the opportunities exist, many Black people do not participate. This disengagement can transform into lost job opportunities. These networking groups and programs can provide access to information about job openings, letters of recommendation, or referrals. Without connections like these, it can be difficult to get a foot in the door for a career. Relationships between these groups and the Black community should be intentionally strengthened to increase access to employment opportunities. The Work Group proposes to create an inventory of associations and programs that can be shared with the Black community in Polk County, while simultaneously working with the leadership of these programs to discuss equity in their recruitment and outreach efforts.

Strategy 2: Create a Black Job-Seeker Database

Creating a database of Black job-seekers will help employers to identify talent for their open positions. This database will allow members of the Black community to upload resumes or create profiles to highlight their skills and experience. Local employers who are committed to recruiting diverse talent can use this tool to deliberately connect to the Black community. Work Group members have heard from employers who struggle to find minorities to apply for their positions and members of the Black community who find it difficult to find opportunities. This solution connects both parties to improve employment outcomes for Black people and transform workplaces in Polk County.

In addition to the talent database, the Work Group also would like to engage Polk County human resources professionals in their work. By collaborating with these partners, further insights can be gained with regards to employer needs and recruitment practices. Forming these relationships will also be a crucial step to ensure that the talent database gets utilized by hiring professionals in Polk County.

Strategy 3: Expand and Develop Youth Employment Experiences

To ensure that there is a pipeline to employment for Black youth in Polk County, youth internships and work-based learning programs specifically for Black youth in Polk County must be made available. Employers in Polk County can create their own programs or partner and support existing programs offered through Oakridge Neighborhood, Evelyn K. Davis Center for Working Families, Children & Families of Iowa, and Urban Dreams. By exposing Black youth to career options early on and informing them about the education required for those careers, these students will be empowered to prepare for the future and find interest in well-paying career pathways. These work-based learning programs will help to lower the higher unemployment rates in Polk County for Black youth in the age groups of 16-24. This will also help reduce the unemployment rate of Black people in Polk County, since today's youth will become the future workforce in Polk County.

MEASURABLE OUTCOMES

- ★ 5 percent increase in Black labor force participation in Polk County by 2023.
- ★ 3 percent decrease in the unemployment rate of Black people in Polk County by 2023.
- ★ 100 Black job applicants entered into the new minority talent database by 2023.
- ★ 1,200 Black youth placed in internships or work-based learning programs by 2023.

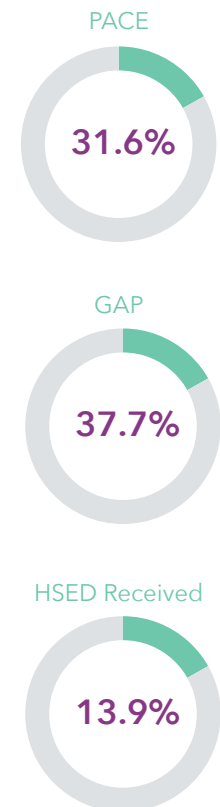
Education Opportunities for In-Demand Occupations

In fall 2019, the Last-Dollar Scholarship became available for Iowans. Created under the Governor's Future Ready Iowa initiative, this scholarship covers any remaining gap between federal and state grants/scholarships and tuition for postsecondary certificates, diplomas, and associate degrees that lead to in-demand careers. New high school graduates and adult learners starting college at least part-time are eligible for this opportunity. Additionally, the Future Ready Iowa Grant was created to help students return to school if they have completed half of the credits necessary for a bachelor's degree that leads to an in-demand job.

Along with these opportunities created through Future Ready Iowa, the state also offers additional education assistance opportunities for individuals who are deemed low skilled, low income, unemployed, or underemployed. These programs, such as Pathways for Academic Career and Employment (PACE) and GAP Tuition Assistance, provide support to those seeking basic skills, diplomas, credentials, certificates, or training for in-demand occupations. In the 2018-2019 academic year, 24 Black people (31.6 percent of total enrollees) participated in the PACE program and 75 Black people (37.7 percent of total enrollees) participated in the GAP program. Furthermore, the state also provides funding to community colleges for services surrounding adult literacy, English for Speakers of Other Languages, and high school equivalency degree test preparation. In Polk County during the 2018-2019 academic year, 29 Black students received their high school equivalency degree (HSED) which represents 13.9 percent of all students who received this important credential.

In Polk County, there are specific programs offered through Des Moines Area Community College (DMACC) that provide students with on-the-job training and support to attain their HSED. For example, YouthBuild pays students to complete construction training while also studying to pass the HiSET test (a recognized high school equivalency exam). By the end of the program, the student will have earned a Pre-Apprenticeship Carpentry Training (PACT) Certificate. Since 2009, the YouthBuild program has served 240 students. At the time of enrollment, a majority of these participants were low-income, deficient in basic skills, and/or involved in the justice system. Of the students served, 90 have earned their high school equivalency degree and 181 earned the PACT certification. Within a year of completing the program, 79 percent of the students had found and maintained employment. Innovative programs such as YouthBuild are excellent examples of how to engage those who want to upskill, because they provide critical supports along the way.

Black Education Assistance Enrollment in Polk County



Strategy 1: Launch a Marketing Campaign

To connect more people to these educational opportunities, a marketing and communications campaign in the Black community should be launched to increase awareness about these programs. Work Group members report that many members of the Black community are not aware that these programs exist, even though they might be eligible for them. By deliberately sharing these opportunities with Black people in Polk County through platforms and avenues that they are already utilizing, participation in the programs will increase and, in turn, lead to gainful employment for many members of the community.

MEASURABLE OUTCOME

- ★ 300 more Black people enroll in educational opportunities such as PACE, GAP, Last-Dollar Scholarship, Future Ready Iowa grants, HSED preparation, and YouthBuild by 2023.

Financial Literacy Coaching

Financial literacy coaching and classes often include content that addresses how to save, investments, wealth building, credit, debt, money management, budgeting, insurance, real estate, and loan management. Until this year, Iowa schools were not required to teach these subjects to students. While this will certainly be a benefit for future generations, many adults today lack the knowledge needed to responsibly manage their finances in a way that promotes their long-term security. In order to address this need, a few nonprofit organizations in Polk County have begun to offer financial literacy classes and coaching to members of the community.

Through the Financial Empowerment Center, financial workshops are offered at no cost, in addition to one-on-one financial coaching to assist with budgeting, credit repair, and loan readiness. Through this coaching, clients are introduced to the benefits of mainstream banking and they are connected to institutions based on their banking needs and goals. The program has been largely successful by connecting 749 Black individuals with one-on-one financial coaching.

Strategy 1: Collect Local Program Data

Because there is little local data on the financial literacy programs available in Polk County or what the outcomes of these programs are, it is important to create a system to track this information. By having such a system in place, financial coaches will be able to tailor their services toward what Black people need and what is working for them. Once data is collected, more specific goals can be set to further improve financial literacy resources in Polk County.

Strategy 2: Connect People to Existing Services

In the meantime, it will also be important to increase the number of Black people that are using the financial coaching resources that currently exist. By connecting more people to these programs, they can achieve greater financial stability to cover the costs that come with employment, such as uniforms, transportation, child care, and more.

MEASURABLE OUTCOMES

- * 1,000 Black people meet with financial coaches in Polk County by 2023.
- * 30 businesses are recruited to provide financial coaching services to their employees by 2023.

Education is a powerful point of leverage to address the racial injustices extending from the nation's past to local communities today. Through dynamic discussion and consideration of data, the Education Work Group chose to focus on the following indicators:

1. Black Postsecondary Educational Attainment.
2. Black Male High School Attainment.
3. Black Student Discipline Referrals.

It should be noted that in addition to identifying strategies to ultimately support the decrease in disparity among students in educational attainment, the Work Group also developed an implementation plan.

Black Postsecondary Educational Attainment

Black Polk County residents have significantly lower levels of postsecondary degree attainment than the general population. The general Polk County population is almost twice as likely as Black residents to have an associate degree or higher (45 percent compared to just 24.1 percent). The Work Group found the declines in the completion of postsecondary degrees between 2005 and 2014 most notable in graduate and professional degree attainment where the total percentage of attainment rose from 9.3 percent to 11.6 percent among the general Polk County population but declined for the Black population, moving from 7.6 percent to just 3.5 percent attainment. While graduate and professional degree attainment then rose to 5.5 percent for the Black Polk County population by 2017, this still represents lower attainment than 2005. In order to close gaps in postsecondary degree attainment for Blacks in Polk County, the Work Group recommends vertical articulation of programs to support students of color as they progress from 7th grade through their postsecondary endeavors.

General Polk County
population is

2 X

as likely to have an associate
degree or higher as
Black residents

Strategy 1: Create Youth Peer-to-Peer Mentorship Programs

Specifically, a youth peer-to-peer mentorship program would welcome 7th and 8th grade students of color throughout Polk County and would focus on:

- ✦ Connecting middle school students of color to high school scholastic experiences;
- ✦ Honing their academic and study skills;
- ✦ Practicing habits of self-care and reflection;
- ✦ Bridging the gap between students and community resources;
- ✦ And starting to name racialized educational experiences in order to discover tools and communities to navigate those school experiences.

Strategy 2: Connect to the Community of Racial Equity for Advancement (CORE)

A youth peer-to-peer mentorship program would help bridge the transition from middle to high school by connecting with the Community of Racial Equity for Advancement (CORE). CORE is a student-led group created to provide high school students of color enrolled in college-level classes (e.g., Advanced Placement, International Baccalaureate, and dual-enrollment with community colleges) the social, emotional, and academic support needed to navigate educational systems in pursuit of their postsecondary educational goals. CORE is open to all students who are interested in supporting the success of students of color. This brings students from every ethnically marginalized population together and creates powerful conversations and learning in a diverse community of students exploring similarities and differences in their racialized struggles through their school experience. CORE students, in collaboration with mentorship program participants, would meet on a weekly basis to check-in on reaching the middle-school students' self-identified goals, considering secondary educational options, and creating community with other mentorship program students and CORE students in 9th and 10th grades.

CORE Scholars is the final step in students' secondary support and is a program currently housed at Drake University. Piloting CORE Scholars at Drake University has provided a vehicle through which a select group of high school students participate in a year-long college preparatory program at the university while they are also enrolled in their CORE chapter at their high school. These students meet at Drake once a month to prepare themselves for college through exploring the application process, working on scholarship essay-writing skills, understanding financial aid, participating in campus visits, exploring social clubs available on many campuses, and fine tuning their academic success skills for the undergraduate level. Members of the CORE Scholars share the knowledge and skills they gain with their home CORE groups. Any CORE Scholars who have a 3.0 grade point average at the time of college application and high school graduation are eligible for automatic admission to Drake and a 25 percent scholarship. Drake also has programs in place (Crew Scholars and the Flight Program) to help students flourish in their college experience. Because of the early success of this program, similar positive outcomes seem replicable at other colleges and universities.

MEASURABLE OUTCOMES

- ★ 10 percent increase in the number of Black adults in Polk County that have an associate degree or higher by 2031.
- ★ 80 percent of students enrolled in newly created youth peer-to-peer mentorship programs in 7th or 8th grade who maintain school enrollment in Polk County will be accepted to a postsecondary institution by the spring of 2026.
- ★ 70 percent of those students enrolled in a postsecondary institution will graduate or receive certification by 2031.

Black Male High School Attainment

Although the number of Black males without a high school diploma or equivalency decreased slightly between 2014 and 2017, Black males are still nearly two times less likely to earn a high school diploma or equivalent as Black females. Currently, 16.8 percent of Black males in Polk County age 25 and over do not have a high school diploma or equivalent, compared to 9.4 percent of Black females.

Black males are

2 X

less likely to earn a high school diploma or equivalent as Black females

Strategy 1: Promote Black Extracurricular Programs

The Work Group seeks to increase Black male high school attainment by investing in youth peer-to-peer mentorship programs and CORE programs, ensuring that students in both groups are connected and are provided mentorship opportunities. Because the goal of peer-to-peer mentorship programs is to increase postsecondary success for students of color, graduation from high school is an embedded target. By connecting mentorship program participants to active CORE students, it is possible to network with other successful programs that are supporting African American youth. Such programs may include, but are not limited to, the NAACP Youth Council, Brother-to-Brother, Sisters for Success, Movement 515, Hip-Hope, Freedom for Youth, Investing in My Future, Inc., and Please Pass the Love. By sharing with 7th and 8th grade students' information regarding other organizations that support students of color, it strengthens the structures that are in place to benefit Black youth in our schools and within the community.

Further, as these youth peer-to-peer mentorship programs grow, the possibility of connecting with larger organizations in the community to open mentorship possibilities increases. For example, members of the African American Leadership Forum could partner with mentorship program participants to help them meet their individual educational goals and with CORE students to meet their community service goals.

MEASURABLE OUTCOMES

- ★ 5 percent increase in the number of Black adult males in Polk County that have their high school diploma or equivalent by 2026.
- ★ 80 percent of students enrolled in youth peer-to-peer mentorship programs in their 8th grade year will join an extracurricular club in high school to support their unique needs as students of color by 2023. Programs may include, but are not limited to, CORE, Brother-to-Brother, Sisters for Success, Al Exito, and Movement 515.

Black Student Discipline Referrals

Data shows that African American youth are more disproportionately removed from the classroom than any other racial group. In Polk County, African Americans represent 10.5 percent of the youth population age 10 to 17, but comprised 35.5 percent of suspensions in the 2016-2017 school year. In comparison, 70.9 percent of youth in Polk County are White, but only represented 38.7 percent of suspensions in the same academic year. In Des Moines Public Schools, African American high school students are suspended at 2.5 times the rate of the student body as a whole.

Strategy 1: Provide Social and Emotional Support

The correlation between students' participation in extracurricular activities and success in high school is well documented. Thus, participation in programs such as CORE and youth peer-to-peer mentorship is critical for students of color. What's more, CORE students play an important role in the professional development of teachers. While CORE currently provides a community of support for students (where peer mentorship programs would be soon to follow), it also helps students navigate difficult situations that arise and find helpful avenues to address frustrations through work in self-care and self-advocacy. In efforts to address larger systemic inequalities, CORE students act as experiential experts in forums or as presenters at professional development in schools across Polk County. By describing their experiences with systemic racism in schools, they are able to articulate, for their primarily white teachers, the difficulties in focusing on learning while attending to a barrage of microaggressions, lack of representation in their curriculum, and the effect of implicit biases in the classroom.

Strategy 2: Promote Alternative Discipline Training

Partnerships between the Des Moines Police Department and Polk County schools formed with students' success at the heart of the work could encourage training for School Resource Officers in de-escalation techniques to mitigate the school-to-prison pipeline currently a reality for many students of color. Utilizing the services of Let's Talk and restorative justice techniques also allows students to avoid the repercussions of punitive responses to their behavior and engage in a process that acknowledges the multi-layered effects of the harm and respond in a way that repairs the damage to relationships and the community.

Strategy 3: Engage Families

Creating parent/guardian groups through youth peer-to-peer mentorship programs and CORE provides another form of advocacy and education in support of Black students. Parents and guardians are children's first and primary teachers, and their addition to conversations around continued educational decisions can be beneficial to students. Another benefit of parent/guardian groups is building communities that help parents and guardians understand students' developmental changes in social and intellectual needs and help each other navigate parenting strategies that meet their children's needs. There is power in numbers, and schools and school boards respond to parents who maintain persistent calls to action to serve their children equitably.

MEASURABLE OUTCOME

- ★ 5 percent decrease in the suspension rate of Black students in Polk County by 2023.

Program Highlight

I couldn't show a person a program other than CORE that could make loyal followers and impact students to the degree it has at Valley in two meetings. CORE students listen to each other and brainstorm to come up with solutions to problems at Valley from colorism to casual racism and microaggressions against POC [Persons of Color]...The respect between all members is something I've never seen in all the clubs, classes, or lectures in my time participating in them. For a few of our members they have let me know CORE is the place they feel safest all week...It is the only organization for students available right now which rejuvenates me rather than drains me. While the Valley CORE branch is new, I already know eight people who are dedicated to improving and growing our part of it.

Catalina, Valley High School, West Des Moines

Health is a foundational component of a person's quality of life and their ability to work and attain financial stability. To promote the greater health and well-being of the Black community in Polk County, the Health Work Group chose to focus on the following indicators:

1. Black Access to Health and Mental Healthcare
2. Black Infant Mortality and Stillbirth

Black Utilization of Health and Mental Healthcare

According to the Centers for Disease Control and Prevention, the prevalence of poor mental health is markedly higher in heavily-minority census tracts. The prevalence of poor mental health in predominantly Black Des Moines census tracts is, on average, 15.2 percent. The average prevalence for predominantly non-Black Des Moines census tracts is 12.3 percent. Poor mental health is defined as experiencing poor mental health for greater than or equal to 14 days among adults 18 years of age and older.

Children's mental health is also a considerable issue among the African American and Black community in Polk County. Although little to no data exists on mental illness among Black children in Polk County or Iowa, national data has been cited in calls to action to redesign the children's mental health system in the state. In its report, *Statewide Call for Action: A Strategic Plan for a Children's Mental Health Redesign in Iowa*, the Coalition for a Children's Mental Health Redesign in Iowa cites the almost doubling of the suicide rate of Black children between 1993 and 2012. The report also notes that "minority children are half as likely to receive any mental health services and more likely to receive services that are inappropriate, fragmented, or inadequate."

The importance of responding to poor mental health early is critical. According to Central Iowa ACEs 360, early adverse childhood experiences such as trauma, stress, abuse, and violence have an impact on the quality of adult lives. According to a 2016 report, multiracial and Black adults in Iowa are much more likely to have experienced four or more adverse childhood experiences than other races, putting them at increased risk of poor physical and mental health and disability later in life. White respondents were nearly twice as likely as Black respondents to report zero adverse childhood experiences.

In addition to the mental health needs of the Black community in Polk County, there are also significant physical health needs for this population. In Des Moines census tracts where there are higher populations of Black people, there is a higher prevalence of both diabetes and obesity. An average of 10.9 percent of adults in predominantly Black areas have been diagnosed with diabetes compared to 9.3 percent in predominantly non-Black areas. Similarly, 35.3 percent of adults in Black neighborhoods are obese compared to 31.3 percent of adults in predominantly non-Black neighborhoods. While these disparities may not seem to be much cause for concern at first glance, they have real consequences for Black communities in Des Moines. For instance, in a census tract that is 32.5 percent Black, 40.2 percent of the adults living there are obese and 16.7 percent have diabetes. On top of the additional medical concerns these health needs present, they can also be expensive to treat or control.

Despite these physical and mental health issues, utilization of healthcare services for the Black community in Polk County remains a problem. In predominantly Black Des Moines census tracts, only 67.7 percent of adults report visiting a doctor for a routine checkup in the last year while visits for predominantly non-Black tracts are slightly higher at 70 percent. On average, 13.3 percent of adults living in predominantly Black tracts lack health insurance compared to only 8.6 percent of adults in non-Black tracts. There are clearly disparities in health insurance coverage, but they do not explain why almost one-third of people living in census tracts with higher Black populations do not see the doctor for regular wellness exams.

The Work Group reports that one potential reason commonly heard throughout the Black community is lack of access to culturally responsive healthcare providers and providers of color. In 2013, only 4 percent of doctors in the United

States were African American. Multiple academic studies show that there is distrust between the Black community and healthcare providers and that having a doctor with a common racial or cultural background can improve trust, communication, and the likelihood of utilizing preventive care. Local anecdotes relayed to Work Group members help support those findings, as well. The Work Group recommends several strategies to address this distrust and increase utilization of healthcare services.

Strategy 1: Collect Data on Healthcare Access for Black Polk County

It will be important to collect local data on the number of Black Polk County residents that are accessing healthcare services. Currently, this data does not exist, except for what is available on the census tract level. Each of the organizations involved in the Health Work Group has committed to monitoring and reporting this information. By tracking this data, a baseline can be established and improvements can be measured.

Strategy 2: Improve Access to Culturally Specific Healthcare

Resources should be compiled to assist Black residents in accessing culturally specific mental and physical healthcare services in Polk County. To accomplish this, Black healthcare providers should be added to the existing resource directory of mental healthcare providers of color. The directory could also include providers that have completed culturally responsive training in the Polk County area. This tool, which should also include general information about the importance of healthcare, will be especially effective at breaking down barriers to receiving services.

Strategy 3: Promote Education and Outreach

This resource should be distributed electronically, through the 2-1-1 referral system, and through health education events and other outreach activities hosted in partnership with local health organizations, community organizations, and faith-based organizations in the Black community. These partnerships could be especially helpful in regards to mental health. Many people struggle with poor mental health because they fear family, friends, or the broader community will have a bad perception of them for seeking help for mental illness. By engaging faith communities and other community organizations, they can serve as key avenues for combating this stigma associated with poor mental health and influencing people to get help if needed. Relationships with these partners will be key in providing education on the symptoms of poor mental health, when one should seek help, and the interconnectedness of mental and physical health.

Strategy 4: Conduct Focus Groups and Surveys

To better understand the lack of utilization of healthcare services among the Black community, focus groups or surveys should be conducted at these educational events to collect data about barriers to healthcare. This research will help the Work Group and the larger community understand what other actions need to take place to improve the health of the Black population in Polk County, especially since this data is not currently available.

MEASURABLE OUTCOME

- ★ 3 percent increase in the number of adults in predominantly Black census tracts that have seen a doctor for a routine checkup in the past year by 2023.

Black Infant Mortality and Stillbirth

Nationally, stillbirth is 10 times more common than SIDS (Sudden Infant Death Syndrome), yet, it is less talked about. This is especially dangerous for Black babies: nationally, African American women are twice as likely to have a baby born still than her white peers. In 2017, there were 37 fetal deaths in Polk County. African Americans represented 11 deaths or 29.7 percent of these deaths. Count the Kicks, an Iowa nonprofit dedicated to reducing the rate of stillbirth, notes that many factors contribute to disparities in stillbirth among races, including genetics, environment, toxic stress, social issues, access to and quality of medical care, and behavior.

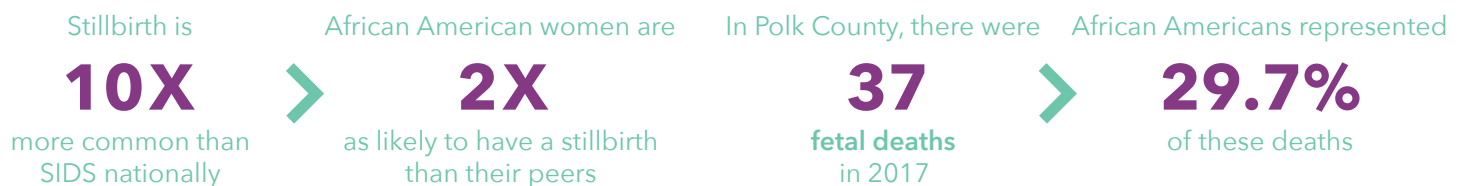
Program Highlight

In Spring of 2018, Dana, Nahla's mom, saved her daughter by becoming educated on the importance of counting the kicks. "Nahla was a kicker. When she started kicking, she was kicking. And this day she wasn't moving at all. I was drinking so much cold water to make her move...my stomach hurt. She didn't move at all for me, and I was like, 'OK, I am going to get her checked out.'

Her heart rate was dropping. It would go real low every time I would have a contraction and they were back to back. My doctor thought that it would save the baby to get her out...She said, 'It is a good thing you came when you did. Because if you wouldn't have, you wouldn't have had the same outcome.'

I think about it every day: just what if, what if, what if?

Definitely pay attention to Count the Kicks. Had I not, Nahla wouldn't be here. Don't second guess yourself. Just pay attention, seriously. It is your baby's life."



Strategy 1: Strengthen Partnerships with Count the Kicks

In collaboration with Count the Kicks, outreach should be conducted to faith partners and healthcare providers to educate them on the disparity in Black infant mortality and stillbirth. Count the Kicks is already working to reduce Black stillbirth in Polk County by raising awareness of the need for quality prenatal care and the importance of pregnant women monitoring fetal activity during the third trimester by "counting the kicks." In the first five years (2008-2013) of Count the Kicks, Iowa's stillbirth rate decreased nearly 29 percent and has remained at a reduced rate statewide ever since.

Strategy 2: Collaborate with the Iowa Department of Public Health

A collaborative relationship with the Iowa Department of Public Health should be built to monitor the prevalence of infant mortality and stillbirths among Black Polk County residents. This relationship will provide an avenue to share best practices and to examine data closely to understand if interventions are successful.

Strategy 3: Facilitate Community Discussions

To better understand the disparities, discussions with Black women and families should be held to talk about key prenatal health issues and healthcare barriers. Once this information is collected, the Work Group will collaborate with local health organizations to coordinate outreach and educational events that address the barriers and concerns that arose in the research.

Strategy 4: Expand Outreach to Faith-Based Organizations

What may be most important is the outreach that must be done to faith partners and healthcare providers to raise awareness of this continued disparity in the Black community and what can be done to decrease it. Faith-based organizations should be recruited to serve as educational awareness host sites that share information about prenatal health and resources to expecting mothers.

MEASURABLE OUTCOME

- ★ 20 percent reduction in Black fetal deaths in Polk County by 2023.

Home ownership is the traditional means of building economic wealth. However, disparities in home ownership and rental statistics suggest systemic obstacles are in place for Black people in Polk County. To eliminate these disparities, the Housing Work Group selected the following indicators to focus on:

1. Black homeownership rates.
2. Black households that are rent-burdened.

Homeownership Rates

While more than two-thirds of all Polk County residents are homeowners, less than one-third of the Black population in Polk County own their homes. One of the potential contributing factors of this is the disparate denial rates for Black people applying for home mortgages. In the Des Moines-West Des Moines metro area, 24.15 percent of Black applicants were denied loans between 2014 and 2017. The total denial rate for the metro area was 10.94 percent. This trend may be beginning to diminish. In 2017 alone, 697 Black people applied for loans in the Des Moines-West Des Moines metro area and 21.1 percent were denied. This represents an increase of 145 Black applications and a decrease in the Black denial rate of 4.0 percent. Though these numbers are promising, there is still much work to do.

These disparities negatively impact financial well-being for Black people and their families for generations to come. Owning property provides a sense of stability when it comes to costs and quality that renting does not. Homeownership also affords families the opportunity to pass down the property – or the wealth that comes from it – to the next generation, giving them a financial head start. The data shows that Black people are accessing these benefits at a rate far lower than many others in Polk County. In order to improve homeownership rates among Black people, the Work Group has committed to several strategies.

Strategy 1: Strengthen Data Collection

It is critical to collect data from local nonprofits and government agencies on the number of Black families who are receiving financial or educational support to buy a home. Currently, this data is not being collected in a comprehensive way. It is crucial to have this information in order to understand how many Black people are being served and how many more still need support, and to analyze any racial disparities in supportive services. Once this data is collected, it will serve as a foundation for the Work Group to make more specific and measurable goals for improvements to be made.

Program Model

Between June 1, 2017, and July 31, 2019, Neighborhood Finance Corporation (NFC) provided 600 down payment assistance loans totaling \$7,598,500 to Polk County homebuyers. Homebuyers earning below 100 percent of the area median income were eligible to receive a \$10,500 30-year deferred loan at 0.00% interest in NFC's lending area. NFC also collaborated with other community organizations to provide homebuyer education to applicants before they received the loan. Almost half of the loan recipients were minorities; however, only about nine percent identified as Black.

In other cities and counties around the country, down payment assistance is provided at the municipal level to scale efforts of nonprofit organizations and help boost the financial health of community members. The success of NFC's program demonstrates an opportunity for replication to serve even more homebuyers in Polk County, and to make sure all efforts are reaching the Black community to improve housing outcomes.

Strategy 2: Engage with Lenders

Discussions with local lenders should be held to collaboratively increase the number of Black mortgage applicants and approvals. It will take education on both sides to be able to solve these problems – housing advocates can inform lenders about potential barriers to mortgage applications and home ownership, and lenders can educate advocates about their processes and procedures. By working with banks, credit unions, and other lenders who are committed to eliminating these disparities, all parties will gain a new understanding of the problem and collaborate to find solutions.

Strategy 3: Expand Homeownership Panels

In addition to working on systemic barriers to homeownership for the Black community, information should be provided to help Black people feel more comfortable with the home-buying process. Over the past few years, realtors, brokers, lenders from banks and credit unions, and insurance agents have held homeownership panels in Polk County to provide potential homebuyers all the information they need to begin the process. Some participants from each event even ended up buying homes shortly after because of the tools and the confidence they gained from the event. To expand on the success of these events, more of these panels should be facilitated in Black communities and marketed intentionally to Black people in Polk County.

Strategy 4: Build a Black Real Estate Professional Network

Making connections to Black real estate professionals will encourage more members of the Black community to consider home ownership. Generally, people are more likely to feel comfortable with others who share a similar culture or identity. Black real estate professionals could provide culturally competent services that allow Black clientele to become more empowered during the home-buying process. Seizing this opportunity requires a strong network of Black real estate professionals in Polk County, which can be built through the creation of an association for Black real estate professionals to foster interconnection, find support, and learn about resources that would be valuable for Black clients, such as forgivable loans and assistance programs. A mentorship program within the association should also be created to recruit more Black people into the profession and, therefore, be able to serve more Black community members.

Strategy 5: Launch a Marketing Campaign

An aggressive marketing campaign about the benefits of homeownership should be launched. These advertisements will be directed toward the Black community in Polk County to help them understand the home-buying process, the potential cost-savings for buying a house, and the opportunity to build wealth when buying a property. This campaign will bolster the other activities that the Work Group has proposed to promote home ownership.

MEASURABLE OUTCOME

- ★ 2 percent increase in Black homeownership rates by 2023.

Rent-Burdened Households

Renters are considered to be moderately cost-burdened if they spend between 30 percent and 50 percent of their income on housing. They are considered to be severely cost-burdened if rent is more than 50 percent of their income. In the Des Moines-West Des Moines metropolitan area, 29.0 percent of Black households are moderately cost-burdened and 24.3 percent are severely cost-burdened. Together, more than half of Black people living in the Des Moines-West Des Moines metropolitan area are burdened by their rent. In comparison, only 39.2 percent of the total population in the metro area is either moderately cost-burdened or severely cost-burdened.

Consider a household that makes \$33,816 per year – the median household income for Black families in Polk County. At 30 percent of their income, the threshold to be rent-burdened is \$845 per month. In Des Moines-West Des Moines, 53.3 percent of Black renters are paying more than that threshold. Furthermore, almost one in four Black families in Des Moines-West Des Moines are paying more than 50 percent of their income or over \$1,409 per month on rent.

Many Black families are stuck in these expensive situations because a lack of affordable housing in Polk County. In 2016, the average apartment vacancy rate in the Des Moines metro area was 3.8 percent and the vacancy rate for low-income and tax-credit housing was even lower at 2.7 percent. In 2018, the overall average vacancy rate rose to 7.0 percent; however, the low-income vacancy rate remained mostly stagnant at 3.0 percent. Additionally, there were 2,775 market rate apartment units set for construction in 2018, but only 286 tax-credit units planned for the same year. This represents both a lack of affordable apartments being constructed and an immense need for affordable housing in the community. Furthermore, there are 1,851 households on the waiting list for Section 8 housing in Polk County and 797 households on the waiting list for public housing. The current capacity of 3,263 Section 8 units in Polk County and 424 public housing units in Des Moines is simply not enough to meet the need. The data shows that because there is a lack of affordable housing in Polk County, rent can be a severe, recurring drain on resources for Black families, which can prevent achieving or maintaining financial stability. In order to improve these circumstances, the Work Group has identified multiple strategies.

Strategy 1: Identify Discriminatory Practices in Renting

Issues that prevent Black renters from accessing affordable apartments should be identified. Discriminatory practices, such as blatant preferential treatment, outsized emphasis on criminal background checks, and prejudicial evictions, can all work to bar access to rental housing for Black families. These behaviors and procedures can be ended by working with landlords and other relevant parties to educate them on these issues and make changes.

Strategy 2: Compile Rent Assistance Programs

Rental assistance programs should be identified to determine existing resources or funds in the community that help with occasional shortfalls that cause Black families to get behind on rent and potentially face eviction. These resources can be identified by reaching out to congregations, nonprofit organizations, and government agencies. Once these resources are collected, they should be distributed and publicized through organizations and platforms that reach Black Polk County.

Strategy 3: Increase Employment Opportunities and Livable Wage

Another way to lessen the burden of rent on Black families is to advocate for pay equity and pathways for Black individuals to enter higher-paying careers. The Housing Work Group supports increasing the minimum wage to provide relief from rising housing costs in addition to connecting Black people with scholarships and educational programs that lead to jobs that improve their overall financial well-being.

Strategy 4: Launch Public Awareness Campaign

The housing challenges that Black families in Polk County face will not be completely solved unless there is enough affordable housing to meet the enormous need in the community. Current options that are available, such as public housing, Section 8, and low-income housing tax credits, are limited due to federal funding. For instance, in 2019, developers in Polk County applied to create 416 low-income units through the competitive statewide Low-Income Housing Tax Credit (LIHTC) program and were only funded for 83 units. These numbers show that the need exists and that various developers are being incentivized to create low-income units, but the funding is inadequate. This demand could be better addressed by changing the Iowa Finance Authority's annual Low Income Housing Tax Credit Qualified Allocation Plan (QAP) to create incentives for units that serve extremely low-income households and for projects located near jobs, schools, and public transportation. Other housing groups and developers should collaborate to create strategies that raise awareness of this issue to private entities, as well as policymakers and government agencies on the city, county, state, and federal levels. One of these potential strategies could include a public awareness campaign to garner more public concern about the lack of availability of affordable housing and the lack of funding that exists to solve the problem. The public will that is created around this issue will help influence private interests and government at all levels to either increase funding for existing programs or to step up and create programs that fill in the gaps. This recommendation, along with the recommendations to end discriminatory practices and support improvements for financial well-being, provide a comprehensive approach to reduce the number of rent-burdened Black families in Polk County.

MEASURABLE OUTCOME

- ★ 3 percent decrease in the difference of rent-burdened rates between the Black population and the total Des Moines–West Des Moines population by 2023.

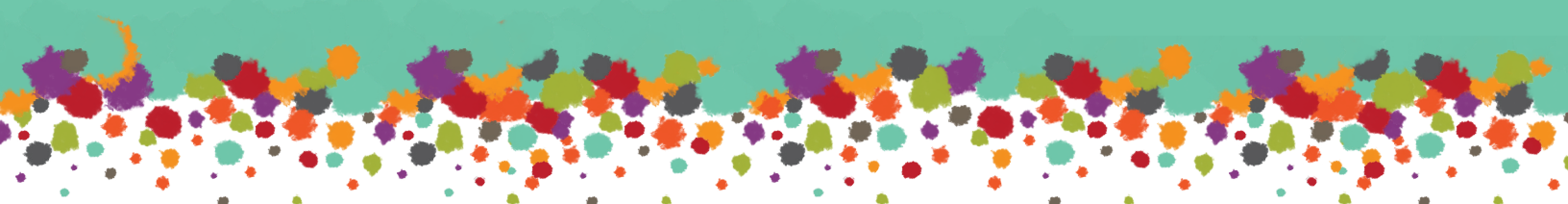
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A Call to Action

Everyone wants to be proud of Polk County and Des Moines for the strong economy, plentiful jobs, cultural richness, and metro-wide commitment to maintaining its vitality. There are many good reasons for this pride. Yet, there are key constituencies across the metro that continue to fall behind – particularly Black residents of our community. *The Blueprint for Action* focuses on critical components to address the racial disparities across the greater metro community: financial inclusion, employment, education, health, and housing.

While there have been some changes in the data since 2017 – some positive; some not – the improvements have not begun to reduce the level of disparity between Black people and White people in this community. The tale of two cities continues as illustrated in the comparative data.



In 2019, Des Moines was named the 10th best city for business and careers.¹ However, there are only 36 Black-owned small businesses in Polk County that are registered with the Iowa Economic Development Authority.²

Also in 2019, Des Moines was named the 7th best city for living the American Dream.³ Still, 11.7 percent of Black people in Des Moines are unemployed compared to 6.5 percent of the city as a whole.⁴

As the 2019 3rd best affordable place to live in the U.S., Des Moines residents spend just 20.11 percent of the median annual household income on living costs.⁵ However, 53.3 percent of African American households are cost-burdened renters and pay more than 30 percent of their income towards rent, compared to just 39.2 percent of the total population.⁶

The Des Moines-West Des Moines area was named the 4th best place for children in 2019.⁷ But in 2017, only 86.9 percent of Black people in Polk County age 25 and over had a high school diploma or equivalent, compared to 91.0 percent of the total population over 25.⁸

Des Moines was named 16th best city for access to healthcare.⁹ In Des Moines's predominantly Black census tracts, only 67.7 percent of adults reported visiting a doctor for a routine checkup in the last year, while visits for predominantly non-Black tracts were slightly higher at 70 percent.¹⁰

We can be proud of our community while also being committed to doing better. That means being engaged in intentional efforts to reduce disparities for the Black population in our cities and county. There have been many plans and reports developed and updated since the *One Economy: The State of Black Polk County* was released in 2017. The greater community has begun to recognize racial disparities as seen in the nod to the issues given by many organizations and the media in their recent works. The 2017 *One Economy* body of work creates an opening, and rightfully claims a louder voice, at the traditional tables of decision making. Now is the time to take action – to insert the voice of Black Polk County residents meaningfully and strongly into the plans and activities to reduce the longstanding disparities.

The Directors Council and the members of the five work groups have engaged at various levels in introducing the issues into mainstream discussions. Important works, including those listed here, have been developed that can lead or guide these activities going forward.

- ★ 4 Equity Tool – Social Capital Capital Crossroads 2.0
- ★ Capital Crossroads 2.0 – Capital Crossroads
- ★ *Downtown Workforce Housing Study* – Capital Crossroads, Capital Core Capital
- ★ OpportUNITY Plan – United Way of Central Iowa
- ★ *Race in the Heartland* – Iowa Policy Project and University of Iowa
- ★ *Undesign the Redline, Part 2* – Polk County Housing Trust Fund

Those who have worked on addressing issues of racial disparities, and certainly those who experience and live with the impacts of racial disparities, must be adamant in challenging the status quo. Actions that will reduce and eliminate disparities must be identified, recognized, and implemented. The time to be silent on these efforts is over. It now requires strong, committed leadership.

Lessons were learned through the 2017 research and engagement process. Black individuals were not shy about explaining how bias, racism, and resulting disparities impact their lives. One key lesson is that Black people do not believe the mainstream voice when they say there will be positive change. Many have been hopeful and then disappointed too many times to take the risk of taking up the mantle for change themselves.

Following the release of the 2017 *One Economy: The State of Black Polk County*, The Directors Council convened Black stakeholders to discuss actions going forward and heard those messages. African American people will not come to the table without having clear understanding of the path forward and believing it is a priority of those with power. Only when they understand and believe that they and others will benefit, will they step forward to engage. From that experience, the five work groups were formed and continued the work to identify key issues and strategies of greatest impact.

It is up to the greater community to initiate these projects and approaches as well as to track the progress and impact. This community – Polk County, Des Moines, and the metro area – can rise up and focus on reducing and eliminating racial disparities for Black people. We have leadership; we have data; we are motivated to improve our strong community. We can measure and tout our success.

Actively and intentionally implementing the strategies identified by the work groups is well within the mission and scope of existing initiatives, by including focused efforts into existing as well as new initiatives, and by creating additional initiatives to reduce racial disparities. The *One Economy: The Blueprint for Action* outlines effective initiatives in workforce, education, financial well-being, health, housing, and other areas that are already of focus in our communities. Use it as a guide or an impetus to take on the cause of eliminating racial disparities in our communities.

We can do this. We can work together and across traditional boundaries. We can be insistent. We can use the tools we have to identify racial inequity and eliminate it. We can be honest and conscious about our decisions and priorities. Together, we can act.

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Links

To view electronic versions of *One Economy: The State of Black Polk County* (2017) and *One Economy: The Blueprint for Action* (2020), visit <https://www.tdcdsm.org/one-economy>.

