

One Economy

The Blueprint for Action 2020

“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.”

This is the invitation and the challenge from community participants in the 2017 *One Economy: The State of Black Polk County*.

What can you do?
What WILL you do?
Why does it matter?

How will we bring the greater community together in mutual commitment to elimination or meaningful reduction of racial economic disparities?

That is up to you. The organizations you represent can create the will - and provide the leadership - with the power and authority to bring about change.

We need ONE ECONOMY for a strong future.

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*

The Tale of Two Cities Continues

As the growth and vitality of Des Moines and Polk County as a whole continue, accolades and positive recognition also continue to roll in for our area. Yet, racial disparities persist, with little evidence of the gaps narrowing for Black Polk County. That means that, sometimes, people in our community have a closer and different perception of our overall economic quality of life.

3RD BEST
AFFORDABLE PLACE TO LIVE IN THE U.S.
U.S. News & World Report, 2019

53.3% **39.2%**
Black Population *Total Population*
COST-BURDENED RENTERS IN POLK COUNTY
(30 percent or more of their income towards rent)

7TH BEST
BEST CITY FOR LIVING THE AMERICAN DREAM
SmartAsset, 2019

11.7% **6.5%**
Black Population *Total Population*
UNEMPLOYMENT RATES IN DES MOINES

4TH BEST
PLACE FOR CHILDREN
SmartAsset, 2019

86.9% **91%**
Black Population *Total Population*
HAVE A HIGH SCHOOL DIPLOMA OR EQUIVALENT IN POLK COUNTY (AGE 25+)



One Economy

Building Opportunity for All

Executive Summary

Our Thanks to the Community

The Directors Council responded to the continued interest in 2017 *One Economy: The State of Black Polk County*, which focused on providing quantitative data and qualitative data from members of the Black community in Polk County. *One Economy: The Blueprint for Action* takes us all to a new level, providing specific actions to make a difference. Many thanks to all who have embraced the *One Economy* efforts, participating in work groups, providing data, sharing information with peers, and for being interested in the findings and strategies so that you, too, can actively work to reduce and eliminate racial disparities in our communities. We thank you and wish you success.

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>.

The Blueprint for Action

January 2020

Work Groups & Data

The updated *One Economy* data continues to show there are significant, and unacceptable, economic disparities in the Black Polk County population. Work groups have been convened to identify, further refine, and deliberate on how to make meaningful change and improvement in each issue area. The result of the groups’ work is *The Blueprint for Action*. Their identified goals and some of their strategies are listed below. We ask that you identify your individual or organizational role and responsibility to participate in eliminating or reducing the racial economic disparities in Black Polk County. Step forward, join in, and do your part to achieve One Economy.

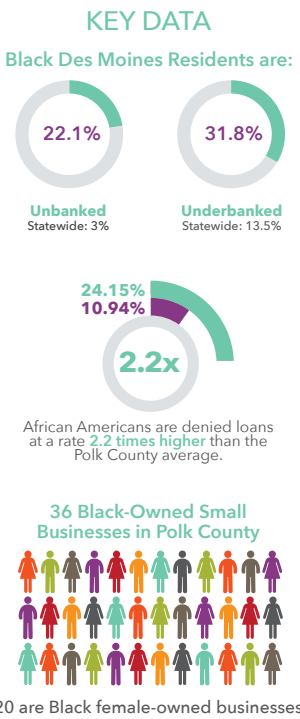
Financial Inclusion

MEASURABLE OUTCOMES

- 1. 5 percent decrease in the number of unbanked and underbanked African Americans by 2025.
- 2. 0.5 percent increase in the Black loan approval rate by 2025.
- 3. 2 percent increase in Black-owned small businesses by 2025.

STRATEGIES AT A GLANCE

- ★ Personal financial coaching will generate wealth creation among vulnerable populations through financial consciousness; financial management; helping people understand the value of their money; and protecting against financial vultures, predatory lending, and payday lending.
- ★ Provide small-dollar loans to help individuals with necessary financial obligations, give them an alternative to predatory lending, and help them establish or build credit.
- ★ Offer an array of services to help low-income individuals and families to start new businesses; grow existing businesses; and provide resources for them to be successful, valuable businesses for their communities.



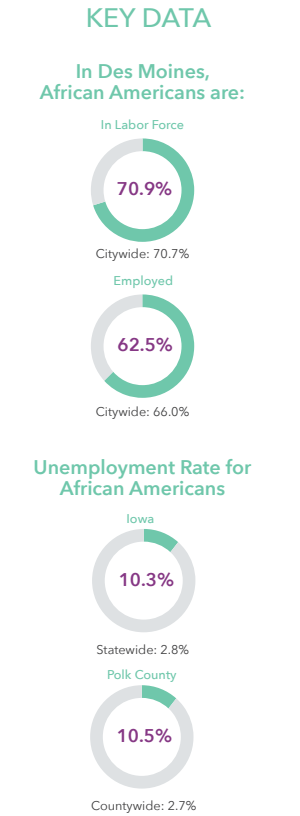
Employment

MEASURABLE OUTCOMES

- 1. 5 percent increase in Black labor force participation in Polk County by 2023.
- 2. 3 percent decrease in the unemployment rate of Black people in Polk County by 2023.
- 3. 300 more Black people enrolled in educational opportunities such as Pathways for Academic Career and Employment (PACE), GAP Tuition Assistance, Last-Dollar Scholarship, Future Ready Iowa grants, High School Equivalency Degree (HSED) preparation, and YouthBuild by 2023.
- 4. 1,000 Black people connected to financial coaching services in Polk County by 2023.

STRATEGIES AT A GLANCE

- ★ Connect more Black people with existing professional associations, councils, and programs in Polk County to improve access to professional relationships and job opportunities.
- ★ Invest more intentionally in youth internships and work-based learning programs specifically for Black youth in Polk County.
- ★ Launch a marketing and communications campaign in the Black community to increase awareness of educational programs and scholarships, such as the Last-Dollar Scholarship and PACE.



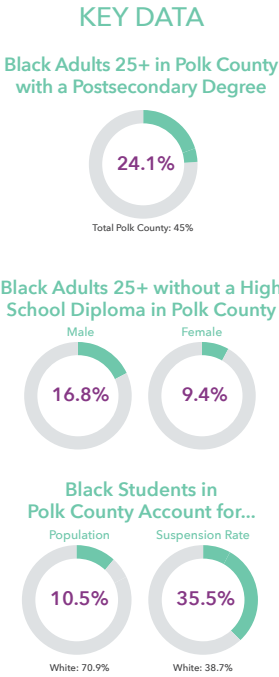
Education

MEASURABLE OUTCOMES

- 1. 10 percent increase in the number of Black adults in Polk County that have an associate degree or higher by 2031.
- 2. 5 percent increase in the number of Black adult males in Polk County that have their high school diploma or equivalent by 2026.
- 3. 5 percent decrease in the suspension rate of Black students in Polk County by 2023.

STRATEGIES AT A GLANCE

- ★ Newly created youth peer-to-peer mentorship programs welcome 7th and 8th grade students of color throughout Polk County in vertical articulation of programs to support students of color as they progress from 7th grade through their postsecondary endeavors, including connecting with the Community of Racial Equity for Advancement (CORE).
- ★ 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.
- ★ Utilize the services of Let’s Talk and restorative justice techniques to allow students to avoid the repercussions of punitive responses to their behavior.



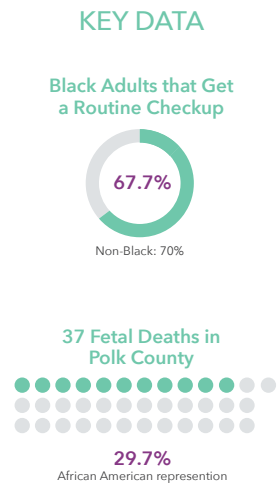
Health

MEASURABLE OUTCOMES

- 1. 3 percent increase in the number of Polk County adults in predominantly Black census tracts that have seen a doctor for a routine checkup in the past year by 2023.
- 2. 20 percent reduction in Black fetal deaths in Polk County by 2023.

STRATEGIES AT A GLANCE

- ★ Create culturally specific resources to educate Black adults about the importance of mental and physical healthcare and the services that are available to them in Polk County. Specifically, incorporate the culturally specific healthcare services directory into the 2-1-1 referral system.
- ★ Engage faith-based and community organizations to serve as educational awareness host sites for information about mental health and prenatal health.
- ★ Conduct focus groups or surveys at educational events to better understand barriers to healthcare.



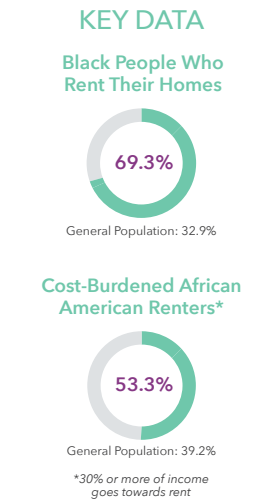
Housing

MEASURABLE OUTCOMES

- 1. 2 percent increase in Black homeownership rates by 2023.
- 2. 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.

STRATEGIES AT A GLANCE

- ★ Host homeownership panels in Black communities with local lenders, realtors, and insurance agents to provide information and advice about the home-buying process.
- ★ Create an association for Black real estate professionals to foster interconnection, find support, and learn about resources valuable for Black clients, such as forgivable loans and assistance programs.
- ★ Identify discriminatory practices in renting, and work with landlords and other relevant parties to educate them on these issues and make changes.



FROM RESEARCH to Action

The *One Economy: The Blueprint for Action* sprang from the research on financial and economic disparities between the Black and White populations in Polk County. In comparison with the data initially presented in the 2017 *One Economy: The State of Black Polk County*, very little progress has been made to reduce disparities in our community.

The Blueprint makes the 2017 findings of *One Economy: The State of Black Polk County* actionable for 2020 and beyond. 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 work groups in the highest priority topics of:

- ★ Financial Inclusion
- ★ Employment
- ★ Education
- ★ Health
- ★ Housing

This Executive Summary highlights the work of those groups by presenting data to inform the work, broad strategies for change, and measurable outcomes for each indicator. Community experts in each of these issue areas served on the work groups that developed this information. They live and work among us, and their experience and guidance are invaluable.

Now is the time for action. The 2020 *One Economy: The Blueprint for Action* provides a clear picture of the issues and answers the questions around who, what, when, where, and why. It invites the faith community, nonprofit community, businesses, policymakers, and leadership organizations at all levels of our cities and county to take notice and make their place at the table. You will see how you can make these issues your own and to join in, at long last, to begin to reduce and eliminate racial economic disparities in our community.