



# One Economy

*Building Opportunity for All*



**A Path Forward**  
*March 2025*

# Dedication



In honor of Teree Caldwell-Johnson's enduring legacy and her pivotal role in championing equity and justice, The Directors Council dedicates the latest installment of the One Economy Report to her memory. Her visionary leadership continues to inspire efforts toward systemic change and the betterment of our community.

Teree Caldwell-Johnson was a remarkable leader whose unwavering dedication to public service, education, and social justice profoundly impacted the Des Moines community and beyond. Born in Salina, Kansas, Teree earned her B.A. in English from Spelman College and a Master of Public Administration from the University of Kansas. Her career in public service began with her role as Executive Director of the Metro Waste Authority in Des Moines in 1988. She later served as Polk County Manager from 1996 to 2003, demonstrating exceptional leadership and commitment to the community.

In 2006, Teree was elected to the Des Moines Public Schools Board, where she served with distinction for nearly 18 years, including multiple terms as chair and vice-chair. Her tenure was marked by her relentless advocacy for marginalized communities and efforts to improve academic outcomes for all students.

As the CEO of Oakridge Neighborhood and Oakridge Neighborhood Services, Teree led initiatives providing housing and human services to those in need, further exemplifying her commitment to uplifting underserved communities.

Teree was also instrumental in the development and promotion of the One Economy Report, a comprehensive initiative to address racial and economic disparities in Polk County. She emphasized the importance of data-driven action, stating, "The One Economy Report works to eliminate racial, economic, and other disparities in the African American community by directly addressing key areas."

Teree's leadership was a guiding light for The Directors Council. Her wisdom, passion, and unwavering commitment to equity shaped our vision and strengthened our resolve to advocate for systemic change. She was not only a champion for justice but also a mentor, a friend, and an inspiration to us all. Her impact is immeasurable, and her legacy will live on in every effort we make to build a more just and equitable community.


Teree, you are deeply missed, but your spirit and vision will always guide us forward. Thank you.

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# Presenting One Economy: A Path Forward



In 2017, The Directors Council's One Economy report provided crucial insights into the disparities faced by Black residents in Polk County. In 2020, we expanded on that foundation, reaffirming the interconnectedness of education, employment, financial inclusion, housing, and health. Now, with One Economy: A Path Forward, we are not merely updating the data—we are providing opportunities for collaborative efforts towards a path forward. This report tells the stories of resilience, community pride, and an unwavering commitment to overcoming systemic barriers. It is a testament to the resourcefulness of Black Polk County, a community that continues to thrive despite persistent disparities in income, homeownership, health, and education.

This is more than a report; it is a call to action. The disparities highlighted are not isolated challenges—they are interconnected barriers that require coordinated solutions. To truly advance Polk County, we must uplift and invest in our communities of color. When Black residents thrive, all of Polk County prospers.

The data shows the urgency of our mission. The wage gap alone represents over \$1 billion in potential earnings, dollars that could stimulate our local economy. Homeownership disparities reveal a loss in generational wealth that affects community stability. Health inequities impact productivity and quality of life. These gaps hinder not only the Black community but also the broader prosperity of Polk County.

But there is hope. The voices and stories within this report echo a community that is ready to lead and innovate. Our youth are resilient, our entrepreneurs are determined, and our families are building legacies of perseverance. A Path Forward urges us to build on this legacy, to commit to systemic change, and to break down the silos that perpetuate inequities.

To policymakers, educators, business leaders, and community members: the time to act is now. Let us come together—across sectors, across neighborhoods, and across generations—to build a prosperous Polk County. This journey demands bold leadership, collaborative solutions, and unwavering commitment. Together, we can pave the way for transformative change.


**Let's make it count... TOGETHER!**

**Jerrica Marshall**

Executive Director, The Directors Council



# Executive Summary



In 2017, The Directors Council introduced One Economy: Tale of Two Cities, uncovering both deep and widespread disparities that separate Black Iowans from their fellow Iowans. In 2020, the Blueprint for Action followed, focusing on sector-wide changes to address the significant barriers to progress. TDC convened and connected industry leaders to make a difference in their respective organizations. One Economy: A Path Forward builds on the 2017 and 2020 reports by presenting updated statistics and community stories related to demographic trends, employment, financial inclusion, education, housing and homeownership, and health. These areas are interconnected and cannot be considered in isolation.

As one of the fastest-growing communities, Black Polk County has grown to 36,000 since 1990, comprising 7.2% of the population. By 2060, the Black population is projected to grow to 113,000 (18% of Polk County). Around half of the community was born in Iowa, while a quarter are immigrants, and another quarter were born in another state. Native Des Moines residents recall and mourn the loss of the vibrant Center Street Community. Community members feel joy and pride about family ties, efforts at unity, perseverance, and the history of Black Polk County. The community provides over 15,000 workers across all industries, greatly contributing to the local and national economy.

But large, persistent disparities exist in homeownership, income, health outcomes, educational attainment, poverty, and financial inclusion. Compared to White households, there is a 41 percentage point gap in homeownership rates, and this gap remains largely unexplained after controlling for income, educational attainment, and other socioeconomic and demographic factors. Black household incomes are roughly half of what Asian and White households earn. Even after controlling for differences in educational attainment, age, hours worked, occupation, gender, and other factors, Black workers would still earn significantly less on average than White workers. Workers in all types of jobs experience barriers due to systemic bias and lack of networks. Closing these gaps would mean over \$1 billion in additional dollars earned by the Black community today.

Over 3,100 Black-owned businesses in Polk County generate over \$102 million in sales, revenues, and value of shipments. Lack of access to credit and to local economic development resources create significant barriers to business growth, as does differential treatment from government services and enforcement. Black Polk County has fewer interest-earning assets and higher rates of mortgage denial. Residents analyzed this problem as due to a lack of historic access and a need for more financial literacy.

The Black community has significantly lower life expectancy, is less likely to have health insurance, less likely to have visited a dentist, less likely to have received recommended colorectal cancer screenings, and is more likely to die from cancer, diabetes, and coronary heart disease. Black adults have lower educational attainment, with lower rates of high school graduation and college completion. Black Polk County has much higher poverty rates, with nearly half of Black children living in poverty. While Black unemployment has decreased since the great recession, it is still stubbornly higher than unemployment rates among other races/ethnicities.

Nationwide, communities have pursued policy changes to increase the number of Black teachers, expunge evictions from individual permanent records, expand Black home ownership, and repair the damages created to Black communities from freeway construction. These policies would have positive effects to address the racial disparities in Polk County, which limit individuals' and families' economic capacity and thus ability to thrive.

# Costs of Disparities in Black Polk County



**\$1 BILLION**

LOST ANNUAL INCOME

**9,000**

MORE PEOPLE LIVING IN POVERTY

**5,200**

FEWER HOMEOWNERS

**10 YEARS**

LOWER LIFE EXPECTANCY

**2,500**

FEWER PEOPLE EMPLOYED

**4,300**

FEWER BACHELOR'S DEGREES

**2.5x**

MORE HIGH SCHOOL DROPOUTS

**14.4%**

GAP IN HIGH SCHOOL GRADUATION RATE

# Striving for Systemic Policy Change



The 2017 One Economy report illustrated key demographics relevant to Black Polk County and provided compelling evidence of disparities in key areas, including education, employment, housing, healthcare, and financial services. As The Directors Council analyzed the data from the updated 2025 One Economy report, the team reflected on how these key areas are interconnected and cannot be considered in isolation. Additionally, they noted the need for organizational coordination among the education, local government, nonprofit, and corporate sectors.

Educational disparities negatively impact employment opportunities and financial inclusion. Social determinants of health outcomes include the lack of generational wealth, social disconnection due to the historic destruction of Black neighborhoods, and unequal access to neighborhood infrastructure and healthy food. As stakeholders, The Directors Council urges policy strategies that break down silos and treat disparities as systemically interconnected.

*"One thing about oppression is that all of these systems depend on one another to keep group disparities. We need to help people understand that all systems work together to keep these inequities. When One Economy 2017 came out and we had worked in our Strategic Implementation Team groups, we realized we needed to pull in all topics together. That's the goal moving forward."*

**Nonprofit executive**

*"When I think of childcare, I put it together with workforce issues. You won't have decent housing if you don't have a job with a livable wage. There's an intersection. If I have a program, I could connect with another large social service agency and coordinate some things we could do differently. Are there opportunities for talk and dialogue? Those kinds of conversations don't happen enough, but TDC can create that environment."*

**Social services executive**

*"We are shifting to go after systems change. We're asking about policy across all issues. We're getting the rhythm of people coming together at the table. This includes a mix of people you don't see together on a regular basis. Our goal is to expand the table and bring the community along. We need to bring in younger folks to the table. It's time to start formulating a game plan for all areas, not just one. We've put it on ourselves to bring change and come back together. If it's not a comprehensive plan, we are throwing darts."*

**Education administrator**

# Methodology

## Methodology

This report includes rigorous statistical research and data modeling, along with the rich context of community stories and policy case studies. The statistical research for this report analyzes government data from the U.S. Census Bureau and other national, state, and local sources. Conducted by the consulting firm Vandegrift Huting Consulting, LLC, the statistics provide an update to the 2017 and 2020 reports on a broad range of topical findings. The data modeling process calculates the financial costs of racial and economic disparities. Weighted logistic and linear regression modeling was conducted to analyze factors driving racial disparities in income and homeownership. Further, the report provides updated data on the financial security of African Americans, African immigrants and African refugees living in Polk County.

The case studies in this report highlight efforts across the nation to address the disparities described in Polk County. In the 2025 One Economy report, The Directors Council identifies tangible policy changes to close these disparities. Each case study summarizes the harm or disparity being addressed in a title. The case details the resulting policy process and outcome, finishing with a question that directly ties the case study to the One Economy data and the Polk County context. Each case study includes additional resources to explore the described solution in more depth.

## Story session process

Statistics from this report were reviewed by 70 Black Polk County community members and leaders through the story session process. Participants included community, nonprofit, and education leaders, business owners, middle and high school youth, parents, entrepreneurs, early career professionals, New lowans from the African diaspora, and others. The sessions were convened and led by The Directors Council (TDC) and One Economy team members, with a script provided by Vandegrift Huting Consulting. The seven sessions were scripted to ensure thorough exploration of all topics. The consultant created detailed transcripts during each discussion. Community leaders and the TDC Board provided additional analysis through the review of the statistics. The qualitative data from these conversations were thematized. All quotes in this report are the direct words of story session participants, with minor editing for clarity and length.



# Community Overview



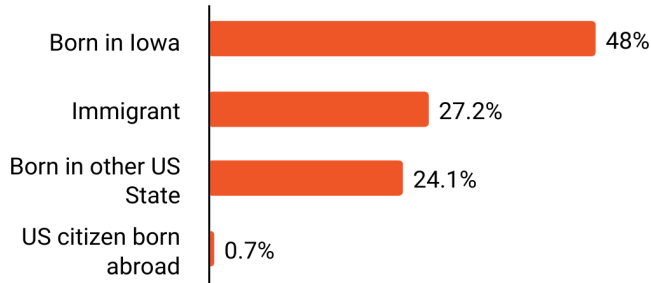


# Community Overview

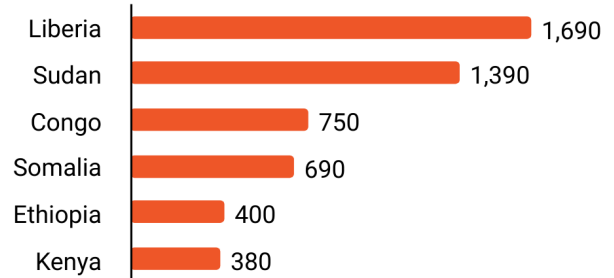
## Diverse origins within the Black community

About half of Black Polk county was born in Iowa. Around a quarter are immigrants, with the largest populations originating from Liberia, Sudan, Congo, Somalia, Ethiopia, Kenya, and other Eastern, Middle, and Western African countries. Another quarter of the Black population was born in another U.S. state and migrated to Iowa.

### Half of Black Polk County was born in Iowa



### Top countries of origin among Black immigrants



Source: U.S. Census Bureau, American Community Survey 5-year Estimates, 2022

## Diverse Polk County stories

Black experiences in Polk County are not one homogeneous story but rather a tapestry of interconnected perspectives. Some individuals grew up in tight-knit local communities, while others relocated here to pursue work or educational opportunities. New Iowans from the African diaspora bring unique lived experiences, rich culture, drive, and determination when they arrive to study or join family—alongside others relocating directly from the African continent to Polk County.

*"Growing up here was different. There weren't a lot of people who looked like me. But I had a good childhood. My mom had me young, and I grew up in the seventies. Our neighborhood was full of Black people. I was around Washington, Mondamin, Jefferson, Allison streets. We could stay out late at night until the streetlights came on. We were more unified, I believe, growing up as Black people. We were able to afford things. We had grocery stores in our neighborhood. We were unified then, it seems to me. It's different now."*

#### Small business owner

*"I'm not a native to Des Moines. I moved to Iowa for college, then to Des Moines after living in another city for most of my twenties. Being invested in my community is a big piece...No matter where I went, I had a passion for my community."*

#### Nonprofit executive

*"When I came to the United States from Sudan, I first went to San Diego. It's a very beautiful place, but the work is too far from housing. The cost is too expensive. One family auntie says, 'come to Iowa. They have a lot of jobs and good education.' We moved everything here. You can work and feel safe here."*

#### Professional caretaker and parent

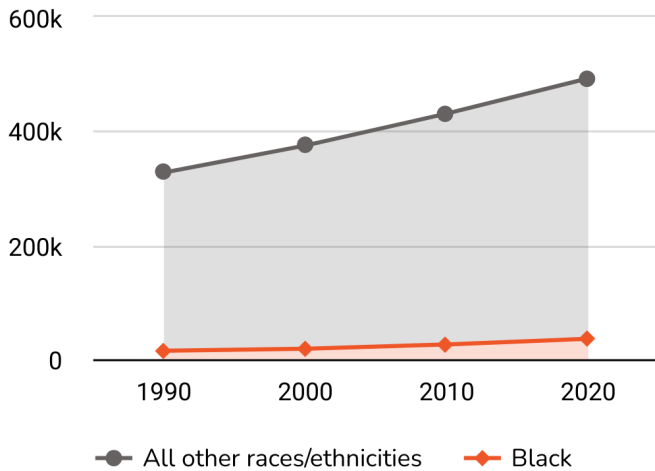
*"There is a sense of togetherness here. I'm not a transplant. I was born here. I did live someplace else for ten years. I came back here as an adult and there was acceptance. There's a push to want to be better. There were things I didn't like, but there were a lot of things that kept me in this space. There are tons of people in our community who have reminded me of the greatness that can come and how much it's necessary."*

#### Realtor and parent

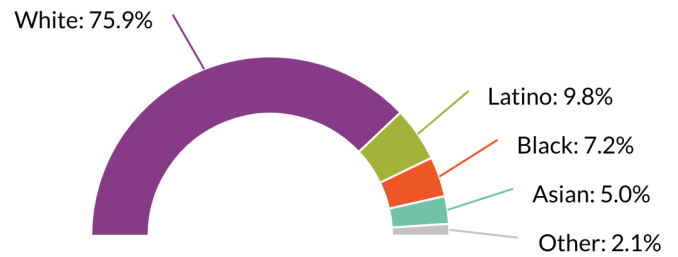
## The Black population is growing in Polk County

The Black population in Polk County has more than doubled since 1990 to nearly 36,000 and is forecast to grow to 113,000 by 2060 (18% of the population). Representing the third-largest racial/ethnic group, the community is a key part of the regional workforce, economy, and culture.

### The Black population has grown to 7.2% of Polk County



### The Black population is the third-largest racial/ethnic group



Source: U.S. Census Bureau Decennial Census 1990-2020

## Community belonging

The Black community builds on the generational legacy of resourcefulness and resilience needed to survive difficult circumstances. People shared what gave them joy from their community, including family ties, efforts at unity, perseverance, and the history of Black Polk County.

*"There is a place here for Muslim people. Here, I am free. I go to a local church and practice my English, day after day. I go to learn to drive and to speak English. They help me go to DMACC.*

*Everyone in Iowa is very good. I've been here many years. Iowa is the best place for me. I go everywhere, and I come back to Iowa."*

**New Iowan**

*"I'm grateful for the people who have my back and who support me. I can continue to fight for what I want and what I need. If it weren't for that, I would have given up. That's why people give up. Because they don't have a community. They don't have a team to say, 'Keep up. Keep pushing. Keep going.' Because no matter what it looks like, there's always a brighter side."*

**Small business owner and parent**

*"Food, football, my friends, volleyball and cheerleading, my business. I like how we can strive and hustle, like I do with my snack business."*

**McCombs Middle School student**

*"It brings me joy when the community comes together. Just hanging out or having a fun time. Or supporting a cause."*

**Lincoln High School sophomore**

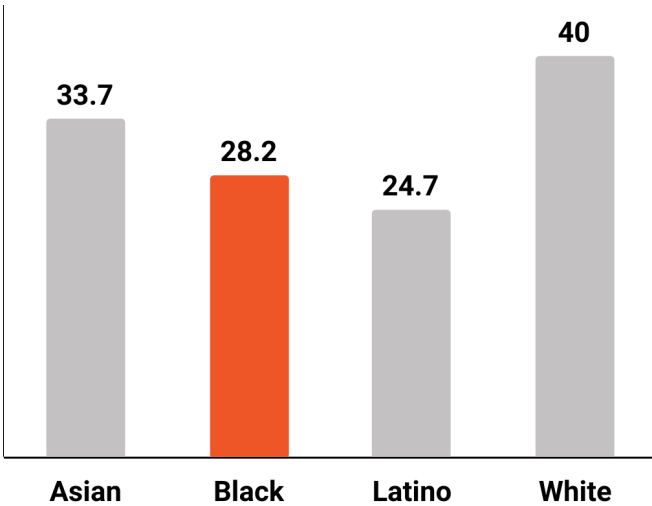


## The Black population is younger, lives throughout the county

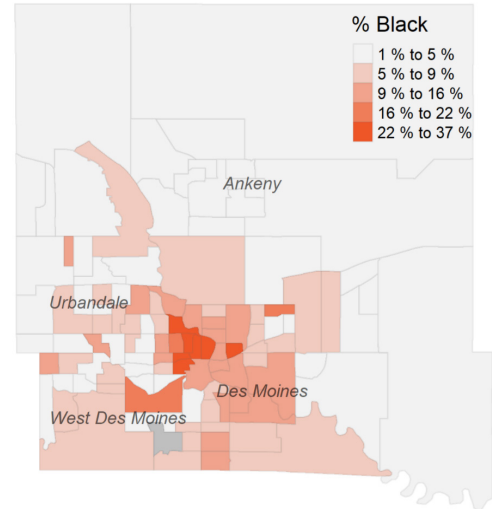
The Black population is younger, with a median age of 28.2. A younger community has more kids in school as well as more people in prime working age. Around 35% of the community is under the age of 18. There are significant Black populations throughout Southwest Polk County, centered in the City of Des Moines, but also extending into suburban communities in the region.

### The Black population is younger

Median age by race/ethnicity



### Large Black populations throughout Southwest Polk County

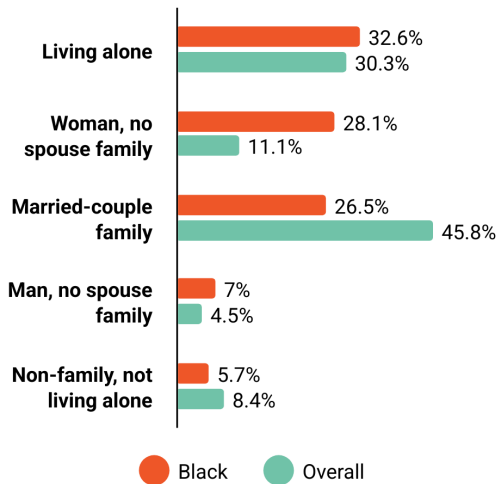


Sources: U.S. Census Bureau, American Community Survey 5-year Estimates, 2022; U.S. Census Bureau, Decennial Census 2020

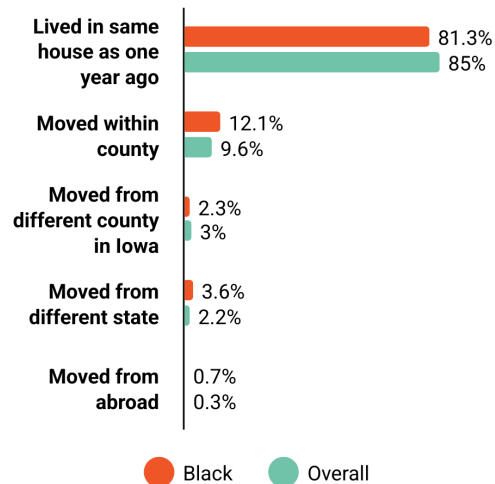
## More single parent families, more geographic mobility

Black households in Polk County are less likely to be headed by a married-couple family, and Black families are particularly more likely to be headed by a woman with no spouse. The Black population is a little more geographically mobile, with slightly fewer people living in the same house as one year ago. Most movers moved from within Polk County.

### Black family households are less likely to be headed by married couples



### The Black population is slightly more geographically mobile



Source: U.S. Census Bureau, American Community Survey 5-year Estimates, 2022



# Community Overview

## To be young and Black in Polk County

*"As a young Black person, you've got to move a certain way. You can't do what other people are doing because you're Black. At the mall or at school, you are judged differently."*

**Lincoln High School student**

*"They need to add some more things for us. In our community, there aren't a lot of places. You have to go far out for things to do. There aren't places for teenagers here. We need more recreation centers around Des Moines."*

**Hoyt Middle School student**

*"Our children are struggling because they grow up too fast. They have to stay home and take care of siblings because mom has to work 2,3,4 jobs."*

**Grandmother and non-profit administrator**

*"We have to make sure that kids have activities. Without activities, they go outside and get into a conflict. If they go to school, they come home tired and go to sleep."*

**Parent and new lowan**

*"Youth are sophisticated with technology. 2020 turned many of them into entrepreneurs. They have their voice and*

*their advocacy. It's not a group that will be quiet. We need to teach a more productive way of getting what you ask for. They are going to say whatever they want to say to whomever they want to say it to, they have just as much right to speak as anyone else."*

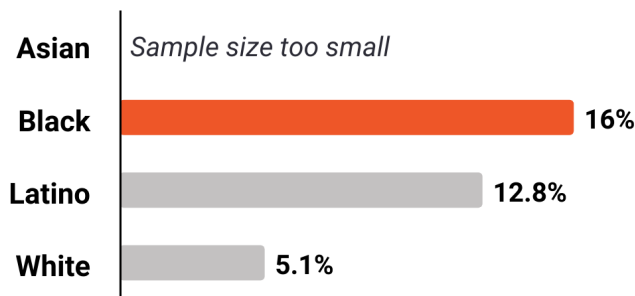
**Pastor and parent**

## Limits created by transportation challenges

Success in work, education, and social connection requires reliable transportation. The lack of adequate public transportation and car access creates harm. Service providers noted how workers lose opportunities without transportation. Young people miss important social and educational development needs because they lack transportation. Obtaining a car is expensive but a high priority for many who don't have one. The Black community is less likely to have access to a working vehicle and more likely to carpool and take public transportation. They are less likely to work remotely. Racial disparities in remote work are explained partially, but not completely, by differences in income and education.

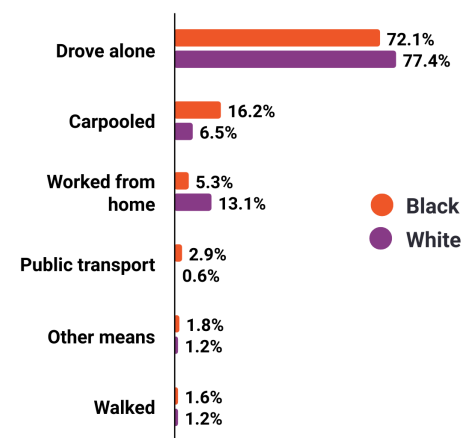
### Black households are more likely to lack reliable transportation

Percent of adults lacking reliable transportation



### Black Polk County is more likely to carpool and take public transport, less likely to work remotely

Percent of commuters by transportation mode



Sources: U.S. Centers for Disease Control and Prevention, U.S. Chronic Disease Indicators  
U.S. Census Bureau, American Community Survey 5-year Estimates, 2022

*"If you want to make workforce development the key, participants have to have transportation. Workforce development is a luxury that is impossible without it. If people move from being unbanked to banked, they have to have transportation to get to the bank. This means a gas card and a reliable car. It's all interconnected."*

#### Workforce development professional and parent

*"Buying a car seems like something anyone can do, but it's a struggle. The car is expensive. Insurance has gotten expensive. Fixing and keeping it up is expensive. These are not small things."*

#### Small business owner and parent

*"Sometimes you have to take two or more buses to get where you want to go. It takes a very long time."*

#### Weeks Middle School student

*"Uber is the only way for me to get where I need when my parents are working. I take Uber by myself a lot. Otherwise, I would never get to go anywhere." Callanan Middle School student*

*"Public transportation is confusing. There are specific places with buses on certain routes. I don't understand it all. And they need to make more stops. I can't get where I want to go." Lincoln High School first year student*

*"We need to be able to walk and take the bus. Oakridge is good in this way. To go anywhere, it's near all the offices. The supermarket is near here. I'm still new here, so I don't have a car. I want to work and then buy a car." New Iowan, recently hired into a new job*



# Employment

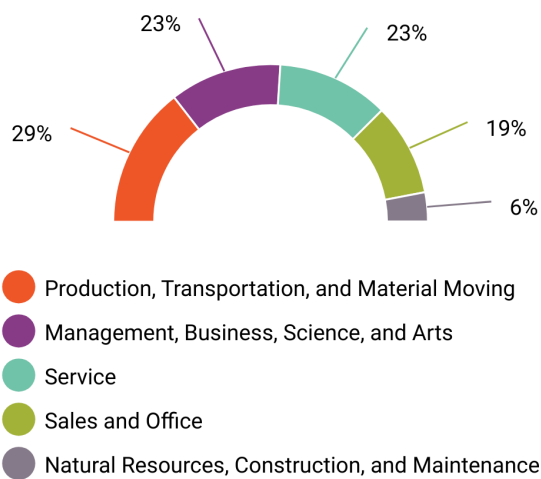


## Workforce

Over 15,000 Black workers contribute significantly to Iowa's economy, working across a wide range of Polk County industries. The largest group works in Production, Transportation, and Material Moving. Black workers are more represented in Manufacturing, Transportation, Warehousing, Utilities, and Arts, Entertainment, Recreation, and Food Services compared to the overall workforce. However, they are underrepresented in fields like Professional and Scientific roles, Management, Retail, Finance, Real Estate, Construction, and Information Technology. Gender differences are notable: Black men are more likely to work in Production and Transportation, while Black women are more often found in Sales, Office roles, Service jobs, and professional fields like Management, Science, and the Arts.

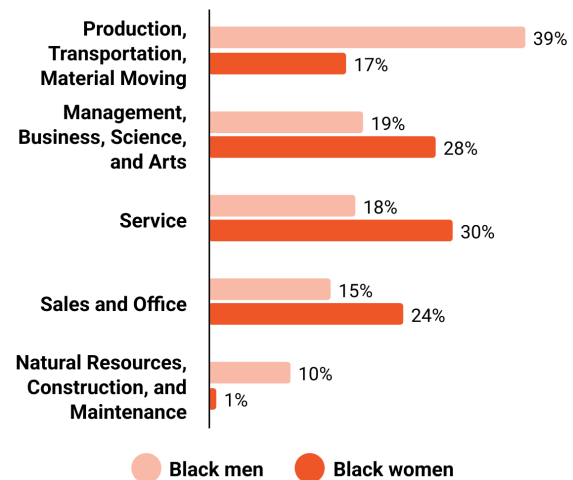
### Employment by industry

Share of Black workers employed



### Employment by industry by gender

Share of Black workers employed



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2022

## Problem of underrepresentation in key roles

Community members highlighted the need for more Black representation in key work roles. For Black workers, increased advancement in professional roles leads to higher earnings to reduce income disparities. For Black clients and customers, increased representation in employment means healthier lives, better service, and more understanding of clients and customer needs.

*"In health care, patient care technicians are more diverse, but there is a glass ceiling. We need more OBGYNs and health care professionals. That's an area where we can assist in elevating employment status, work on getting Black people into better jobs."* **Hospital administrator**

*"I have never been to a Black doctor in Iowa. I really wish I could. They could understand my family, see my pain. I wouldn't have to explain my story and make them believe me. They would understand me."* **Small business owner and parent**

*"I knew looking for a home, I wanted a Realtor from another country because I needed them to understand the struggle of coming to America and why we are here in America. If I'm talking to a White person, there's going to be stuff that they don't understand because of my background."* **Entrepreneur and new Iowan**

*"We need to have diverse drivers so they can relate to us. We could talk to them about stuff. We need more representation among drivers on public and school bus drivers. You'd feel more comfortable."* **Weeks Middle School student**



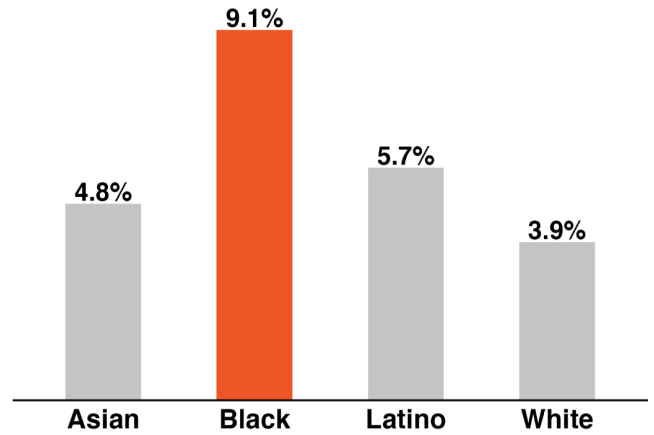
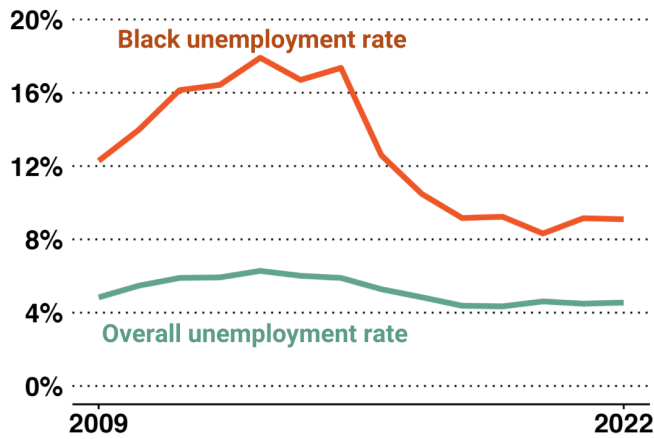
# Employment

## Unemployment

Black unemployment among those ages 16-64 is persistently higher. Although the gap has decreased since the great recession, Black unemployment is still more than double White unemployment.

### Black unemployment persistently higher

Percent of workforce employed



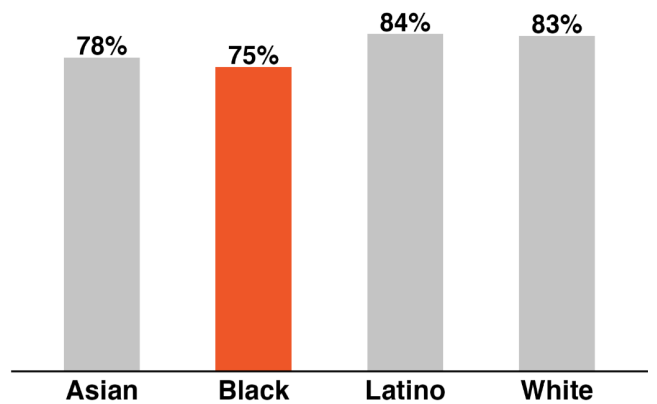
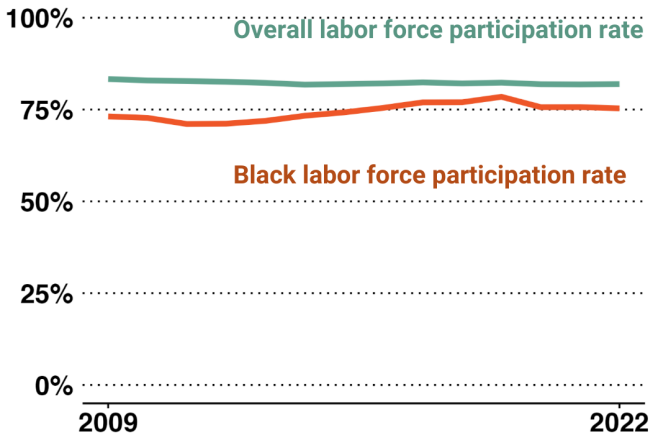
Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

## Labor force participation

The Black labor force participation rate (percentage either working or looking for work) is persistently lower, although this gap has also decreased since the great recession. Black women are a little less likely to be in the labor force. Research identifies two factors to explain the difference. Non-college educated workers face more difficult conditions for labor force participation. The lack of adequate child care reduces Black women's labor force participation.

### Black labor force participation rate persistently lower

Percent ages 16-64 employed or looking for work



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022



## Childcare access is a barrier to opportunity

The conditions of childcare access in Polk County make it harder for Black working parents to get ahead. It's expensive and hard to find. When parents increase their earnings, they lose childcare assistance, known as the 'cliff effect.'

Childcare access affects older kids, too. Parents fill in childcare gaps with babysitting from older siblings. Middle school children lack needed care. The shortage is partially due to conditions placed on childcare providers, including regulatory barriers and state payment schedules.

*"We need a lot of help. There are a lot of moms in my shoes who want to do better and do more, but we have to get support with our kids. We need after school programs. My sons have to watch my daughter so I can work. That's not fair to them. Support the mom so she can support those kids."*

### **Retail worker and parent**

*"I've had employees turn down promotions because they'd lose childcare assistance if they made too much money. The cliff effect around childcare subsidies keeps people from taking work."*

*I feel very emotional talking about this now that I have my baby. Childcare is very expensive, like a double mortgage. On these huge campuses, make sure we're dedicating these spaces for families. We're giving tax incentives to Facebook and Google. But are we helping families financially?"*

### **Financial services executive and parent**

*"When my grandma is at work, I can't go anywhere because I don't have a ride. I would like to go to school events or to my friends,' but there's no way."*

### **McCombs Middle School student**

*"I have a small business so I can take care of my kids. It doesn't pay enough. But I can't find anywhere safe and good to take care of my babies so I can work more hours. Not anywhere I can afford. Tell me how I'm supposed to make this work."*

### **Small business owner and parent**

*"It seems like the more minority businesses we have, the more rules they put into play. It used to be easier to have a day care. But now, without a house, you can't start your own day care business. It keeps getting tougher. And the state takes 30 days to pay. That's hard for me."*

### **Day care owner and parent**

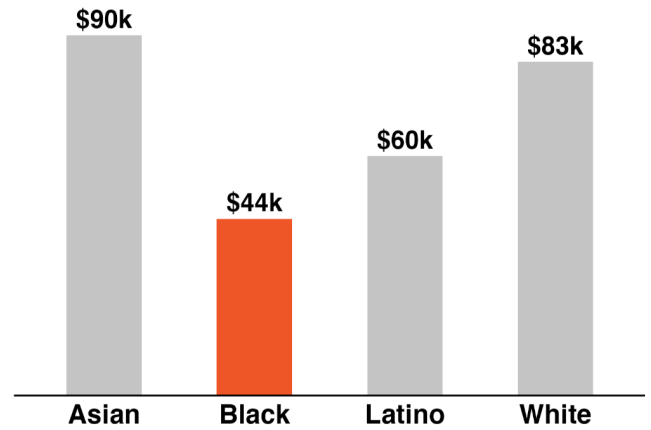
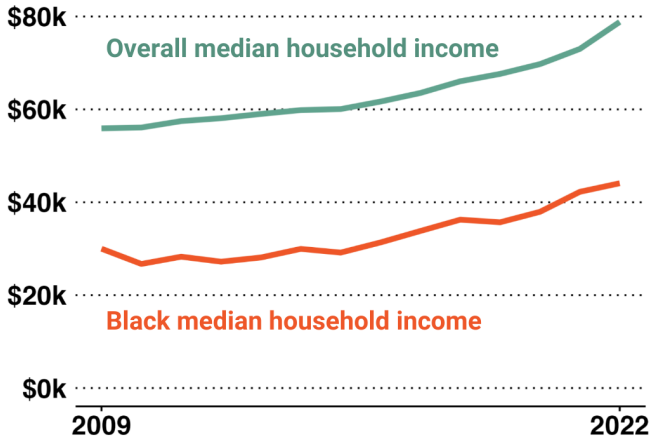


## Income disparities

Median household income among Black households is persistently lower than other races and ethnicities; Asian households earn roughly double the earnings of Black households.

### Black income persistently lower

Median annual household income



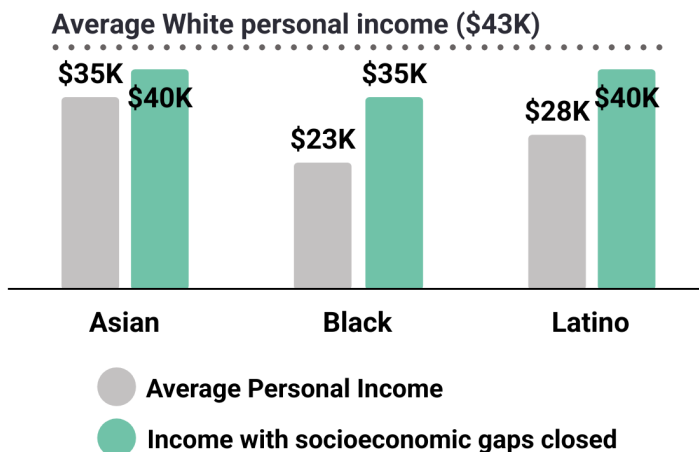
Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

## Closing the pay gap

Even after controlling for differences in educational attainment, gender, age, hours worked, disability status, and occupation, Black workers would still earn significantly less on average than White workers. If these pay disparities were eliminated, the Black community would collectively earn nearly \$1 billion more today. Taking into consideration labor price inflation and projected population growth, the Black community will be collectively earning \$7 billion in 2060. If disparities are eliminated, the community would earn \$8 billion more annually.

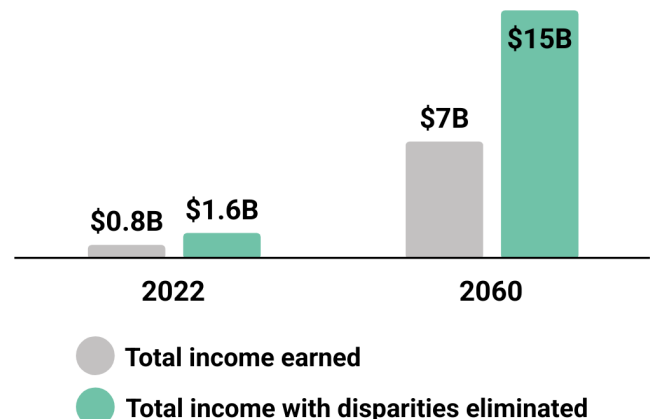
### Closing socioeconomic gaps doesn't fully close the income gap for Black workers

Average annual personal income



### Eliminating disparities would increase total annual dollars earned by \$8B by 2060

Annual aggregate income of the Black community



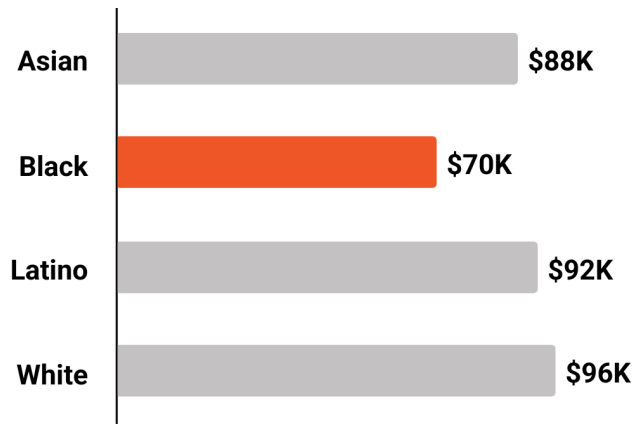
Source: U.S. Census Bureau American Community Survey Public Use Microdata 2022

## Pay gap illustrated

The pay gap can be further illustrated by analyzing average pay differences among workers with similar age and educational attainment working in similar occupations. For example, average annual individual income among full-time Black workers ages 30-50 with Bachelor's or higher working in Business/Finance or Science, Technology, Engineering, and Math fields is 27% lower than similar White workers. Similarly, full-time Black workers ages 30-50 without college degrees earn 33% less than their White peers.

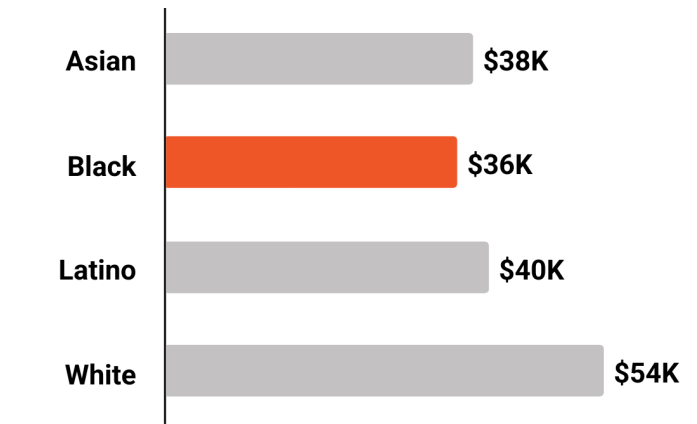
### Pay gap in Business/Finance/STEM

Average annual income among workers ages 30-50 with Bachelor's or higher working in Business, Finance, or STEM fields



### Pay gap among workers without college degrees

Average annual income among workers ages 30-50 with education less than a Bachelor's degree



Source: U.S. Census Bureau American Community Survey Public Use Microdata 2022



## Challenges faced in the corporate office

Many Black professionals describe a glass ceiling effect: long job tenure without raises or promotions. They want more access to job networks and stronger wage negotiation skills. Some advocated for job qualifications that accept experience beyond just a college degree.

*"There's pressure around being one of only a few. Leadership is important to me. Within my current responsibilities, the impact I have on this community impacts the Black community. There's a huge weight on my shoulders to be successful."*

### **Educational leader**

*"When I last changed jobs, I met with someone who told me about wage negotiation. That was my opportunity. You have to go in there and negotiate in order to get the salary you deserve. They are going to lowball you. You don't have to accept that. Knowing how to negotiate and knowing your worth going in. That has to be taught."*

### **Former construction administrator, now an entrepreneur**

*"Is a college degree always the most important thing? Can we build opportunity through highlighting the trades for Black workers? I don't have a 4-year degree. I've learned from on-the-job experience. People take a chance with me because I display other skills sets. I have the ability to adapt, to learn quickly, to do change management. So many people have these skills because of life experience. You can teach the other things."*

### **Banking executive**

*"There is that thing called the glass ceiling for Black women. It hits us harder than any employee. I've been in the same department for 16 years. I haven't gotten a promotion, but I get voluntold to do the extra without a raise. I'm getting my master's. I'm not going to stay for free. I'm over. I'm out. That wage issue is why I'm getting my masters."*

### **Financial services professional**

*"I've seen that White people go to the same school as the hiring manager, and they get the job. Even with fewer degrees than I have. That club is a real thing that we as Black people are being hindered by. We've done the work and have the education. But because we didn't earn our degrees from the same place they did, we don't get the job."*

### **Marketing professional**



## Barriers to earning a living wage: community experiences

Many Black Polk County residents live paycheck to paycheck and struggle to find jobs with a livable wage. The frustration of the job search takes a toll. Higher-paying, lower-stress jobs feel unattainable. Community members and leaders discussed the need for workforce development. Other solutions mentioned included increasing the minimum wage, expanding collective bargaining, and boosting existing organizations' efforts at job training.

*"In my building, I see White people who are working at home. Doing a remote job. How do I get that job? There should be classes and trainings for people so they can apply to a remote job. So they can get out of their fear and to move up.*

*Since I graduated, I've never found those meetings. We are behind, trying to do something to go higher. When we go higher, our country develops. Everyone gets better."*

**Social services case worker and new lowan**

*"I believe it's a setup. I love my city, but for us who are trying to make enough to live, we are set up to fail. I'm highly educated, and I'm forced to do Door Dash and Uber Eats so I can spend time with my kids and pay bills. And it's still not enough."*

**Food delivery worker, small business owner, and parent**

*"It can get so discouraging. You don't want to go through the stress and the fight of trying to find a job. You may get 10 or 15 'no's' before you get the yes. The no will bring you down to the bottom. The no says, 'this is not where you're supposed to fit.'"*

**Administrative assistant and parent**

*"There are four things that need to happen to close the wage gap. First, create a task force to address barriers and workforce discrimination. Second, increase the minimum wage here in Iowa. Third, create opportunities for unionization and collective bargaining expansion. Fourth, offer workforce development and training programs through existing organizations."*

**Pastor**



# Financial Inclusion

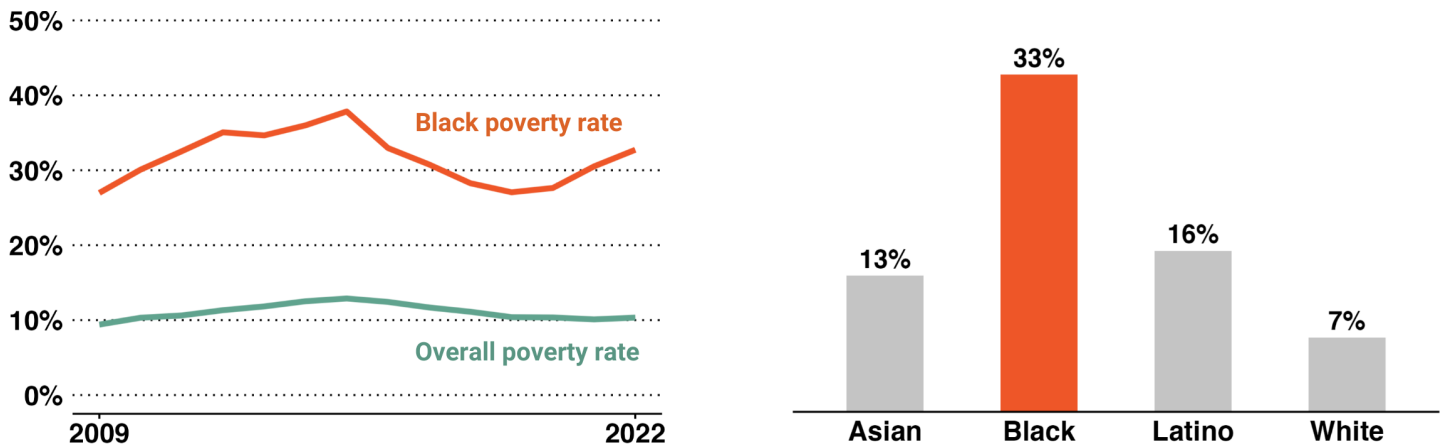


## Poverty

Black Polk County is much more likely to be living in poverty. Around a third of the Black community is living with incomes below the federal poverty threshold, 4.5 times the rate of the White community. The gap started to close, but has expanded again in recent years.

### Poverty rates much higher among the Black community

Percent of population living below the federal poverty rate

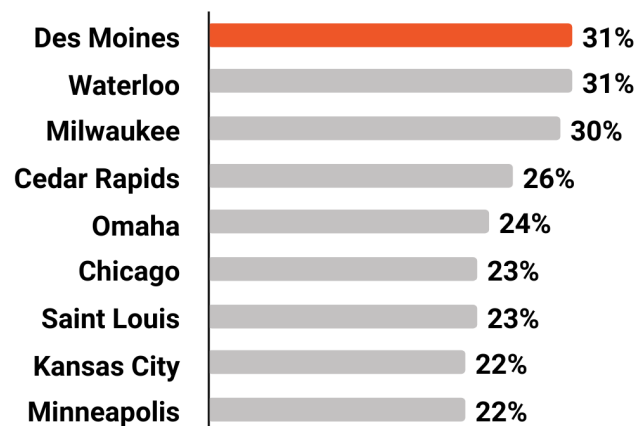


Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

Black poverty rates in the Des Moines metropolitan area are among the highest in peer Midwest metros, with a poverty rate nearly 10 percentage points higher than many other major regions. Nearly half of Black children in Polk County are living in poverty.

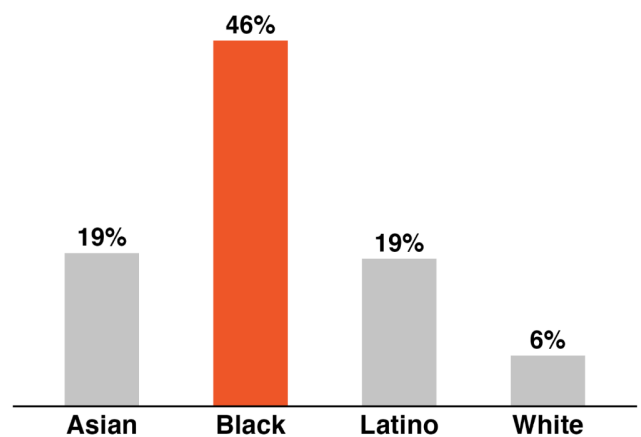
### Black poverty rate in the Des Moines metro is among the highest

Poverty rate by Metropolitan Statistical Area



### Nearly half of Black children in Polk County are living in poverty

Child poverty rate by race/ethnicity



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022



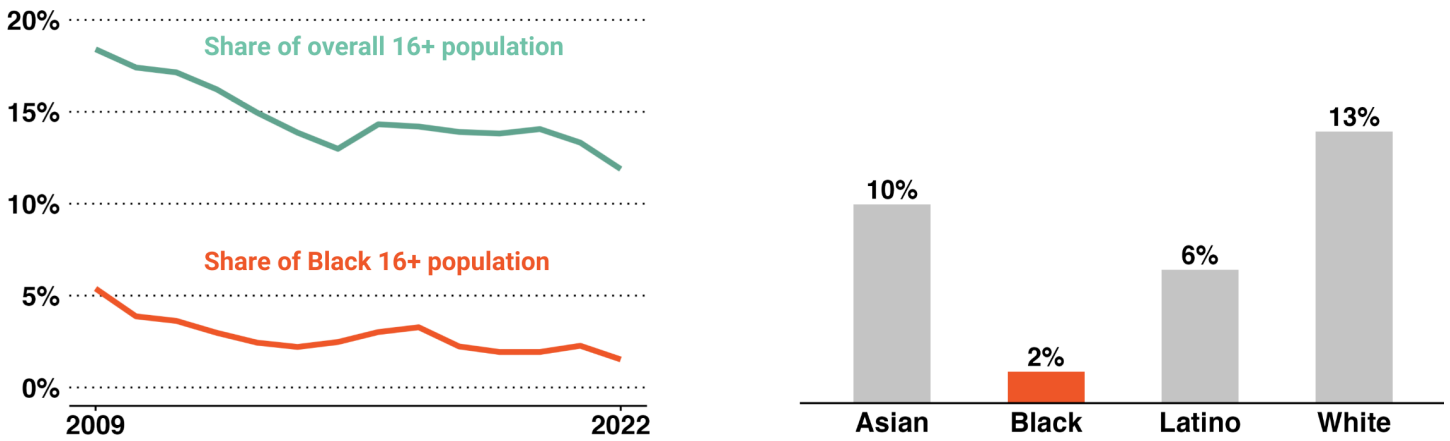
# Financial Inclusion

## Interest-earning assets

Among the population aged 16 and older, the Black community is much less likely to earn interest income, dividends, and/or rental income. This creates often-insurmountable obstacles towards building economic stability and wealth.

### The Black community is less likely to have interest-earning assets

Percent 16 and older earning interest income, dividends, and/or rental income

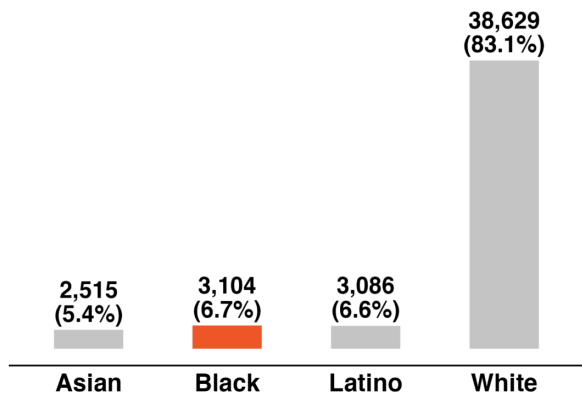


Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

## Business ownership

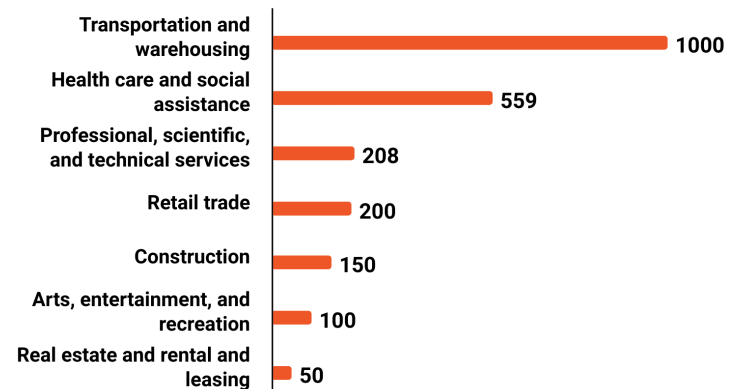
There are approximately 3,100 firms solely or majority-owned by Black owners, representing 6.7% of businesses in Polk County. These firms collectively generate over \$100M in sales, value of shipments, or revenues. Among Black-owned firms, 104 are employer firms.

### Around 6.7% of businesses in Polk County are Black-owned



### Top industries of Black-owned businesses

Industries with at least 50 Black-owned businesses



Source: U.S. Census Bureau Annual Business Survey Nonemployer Statistics by Demographics, 2021





# Financial Inclusion

## Two barriers to Black entrepreneurship

Entrepreneurs identified two primary barriers to growth: accessing funding and government relations. Entrepreneurs sought improved access to local and state government economic development programs and to credit. Inconsistent, uncommunicative, and harsh government enforcement created uncertainty and frustration.

*"The city has two arms. One arm is enforcement, and one arm economic development. Many Black business owners only meet the enforcement arm and not the economic development arm."*  
*"It's a grind and a struggle to find the money."*

### Access to credit

*"I'm working on an affordable housing project. It's hard because of difficulty with access to capital. New businesses rely on capital from friends and family. And friends and family in other communities have money."*

*I come from a finance background, and fighting against these structures is hard. I had to find a White partner to help on the financing side who had the credibility. I have been knocking on doors for a long time, and it's a messed-up key to this lock."*

#### Developer

*"The good thing is that we have had the event business three years. I've seen growth in bookings year after year. It's still a struggle. My struggle is the same as everyone: it's the funding. I wanted to go in without having any loans. I wanted capital without loans. I tried to do crowd funding. I was told to get investors and loans. It's difficult to grow because I have debt hanging over me. I have difficulty paying it off."*

#### Event center owner

*"With entrepreneurs, we have to find a way. We need to get more people of color in the commercial world. Commercial development brings a lot of wealth. But where does investment money come from? Funding groups? Are you willing to have Black borrowers put down less money to make investments? Those ready for entrepreneurship, when we get opportunities and expand this - are institutions ready to accept it and help make it happen?"*

#### Banking executive

### Treatment by local and state government

*"When I started, I met with a White developer. His advice was, 'get to know city's economic development office.' They will help you navigate problems. I got this letter from the city enforcement. I called the economic development office and explained to them what the project was about. They helped me out. Most of our community doesn't have that network."* **Developer**

*"My biggest problem is the city. I'm trying to open a day care center. They put \$40,000 more on my starting tab because they want a privacy fence and bushes."*

*I need help to understand what the city and county want. What they want to have you do are barriers to running a business. I want to know about the economic development side of the city, not just the enforcement."* **Multiple small businesses owner**

*"My events are in our neighborhood park. We have issues with the city. They don't cut the grass before our events. They wouldn't give us the porta potties or trash cans we needed. They added a charge for extra trash cans. We didn't agree with this because we leave the park better than we found it. We didn't get the trash cans until two of my white allies got on the phone and said, 'Look, this isn't acceptable. We need trash cans.'*

*The very next month was the multicultural festival run by a white lady. I went before the event, and the grass was cut. There was a truck pulling up with two porta potties. The city charged us \$6,000 in vendor fees. I found out that the multicultural festival was there absolutely free, no fees. It's not right."*

#### Small business owner



# Financial Inclusion

## Access to financial tools

Across income levels, many families lack the basic tools to save for household emergencies. Traditional bank accounts, savings, earned investments, and retirement plans are underutilized by Black residents in Polk County. Community members highlighted the importance of these tools for building wealth and owning a business. Financial literacy, more effort from financial institutions, additional data, and attention to geographic access are community-identified strategies to tackle the disparities.

*"We're unbanked, underbanked. We don't have relationships in place. White folks have been at the same bank for 25 years. We are new to it. White folks grew up around banking."*

*My daddy went to the bank, but I sat in the car while he handled that business. There aren't programs to try to eliminate the gap."*

### **Small business owner**

*"There's a reason people go payday lending. There's a disconnect. The bank wants everyone's business. We need more data to learn the stories behind why people aren't banking. How do we challenge people on the mindset of not using banks?"*

### **Bank executive**

*"Financial inclusion and banking systems are essential to our community. Part is the physical location of banks. They aren't near us. How is our community getting technology needed to access all a bank has to offer? Without transportation and childcare, how are you going to get to the bank?"*

*What is our relationship to the bank? Are we using banks to bank, or are we using banks to invest? We need other things besides deposits. How are banks working with us to make sure that our community is able to access the tools to benefit us financially?"*

### **Educator and parent**

## Financial literacy key to inclusion

Community members identified a gap in opportunities to increase financial literacy. Financial institutions, schools, and existing organizations are potential financial education providers. Financial literacy is more powerful when accompanied by opportunities for capital and other resources.

*"The banks can help fund courses, just like with home ownership. But when we do this, how can we get people to show up? We have to find a different way to connect with people."*

*We need financial institutions to help people become entrepreneurs and inventors. Banks have resources to train folks, but that's not what banks do."*

### **Bank executive**

*"Des Moines is a land of opportunity. But [you have to go after it]. We don't go after things unless we see it's specifically for us, for Black people."*

*If there is an opportunity for business capital or scholarships, we should go after them. If it's for everyone, it's for us. People don't apply because they don't know it's for them."*

### **Nonprofit manager**

*"I didn't understand how to build a credit rating. I didn't have banking relationships. I asked my clients questions to learn more. I looked up 'what to ask a banker' on social media. If you give me the instruction, I will try to follow those guidelines. I learned to not avoid credit cards and how to spend strategically to build my credit score."*

### **Salon owner**

*"We need financial education requirements earlier in high school. How do we manage the money, interest rates, loans? I should have known that going into college."*

### **College student and caregiver**



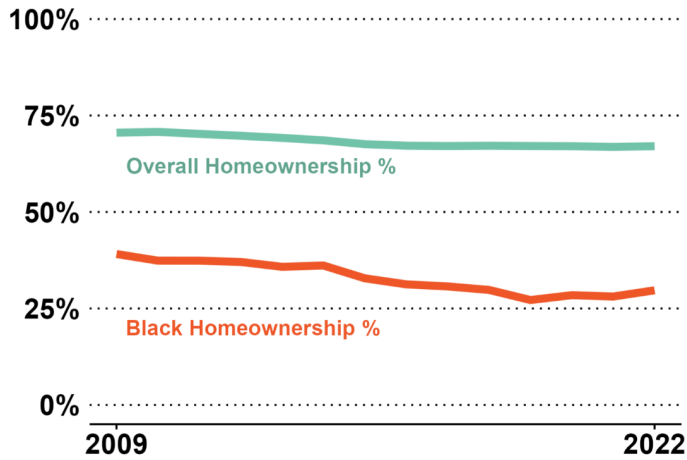
# Housing and Homeownership



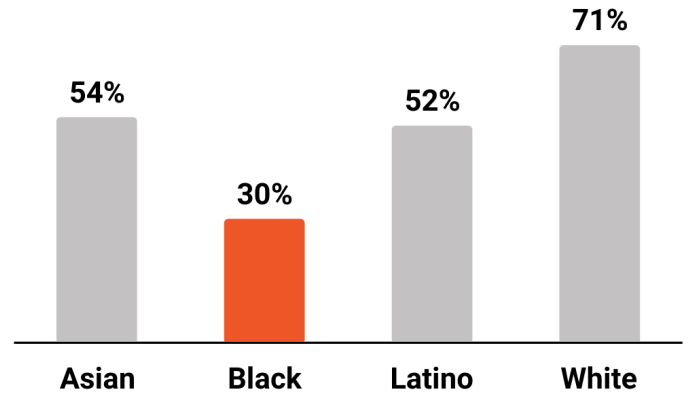
## Homeownership disparities

There is a persistent gap in homeownership rates that has slightly widened over time. As of 2022, about 30% of Black households own their home, while around 71% of White household are homeowners, a **41 percentage point gap**. Black households have the lowest homeownership rates among all major racial/ethnic groups.

### Persistent gap in homeownership



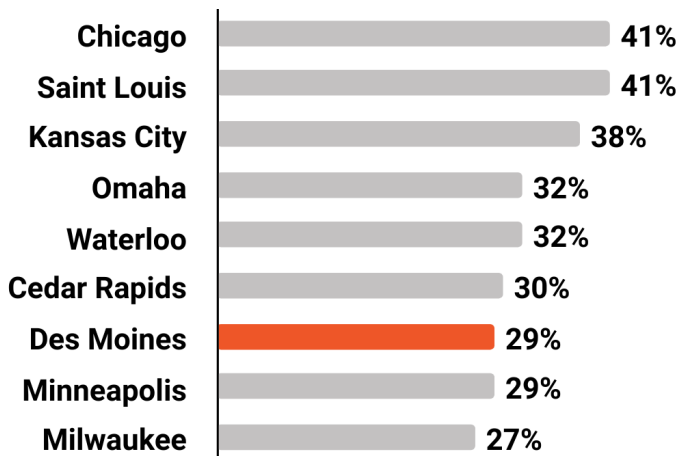
### Black homeownership rates are the lowest among major racial/ethnic groups



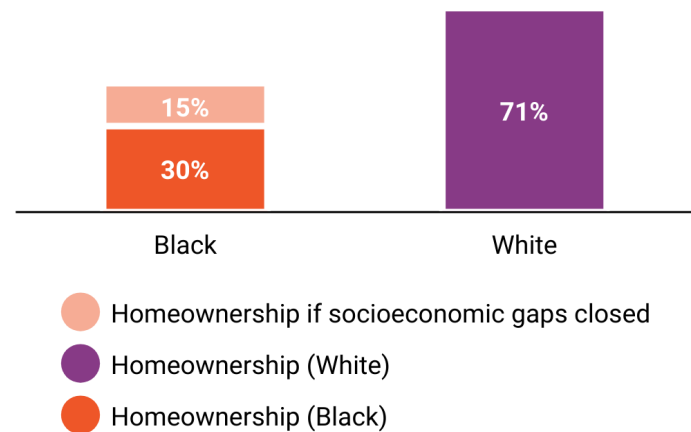
Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

Homeownership rates in the Des Moines metropolitan area are comparable to Minneapolis, Milwaukee, and other Iowa cities, but lower than many other major Midwest metros such as Chicago, Saint Louis, and Kansas City. These homeownership disparities can't be explained by socioeconomic and demographic factors alone. Even after controlling for differences in income, educational attainment, age, disability, immigration status, and geographic mobility, homeownership rates would still be 26 percentage points lower for Black households compared with white households.

### Black homeownership in the Des Moines metro is relatively low



### Homeownership gaps remain after controlling for socioeconomic and demographic gaps



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022



## Homeownership disparities: community analysis

Community members long for home ownership and feel frustrated with existing homeownership disparities. They want a safe environment where children can flourish. Homeownership offers community stability and an opportunity to create generational wealth. Barriers experienced include racial bias, challenges for business owners, and lingering harsh treatment for decades-old financial events such as late payments or evictions.

*"The gap is the same as after World War II. White soldiers had access to low-interest mortgage loans. They got a free home and free college. Black people didn't get it. That's where that gap started, and it has been perpetuated ever since. We can't use high interest rates as an excuse."*

**Nonprofit manager**

### Why homeownership matters

*"I wanted to own because of my boys. They wanted their own room. I told them, 'In two years, I will get it.' I worked and worked. It was for my boys. My boys wanted a home, and I wanted them to see that just because we are Black doesn't mean we can't have that. I wanted them to know that they would own a home. It was the generational part of that."*

**Hair salon and restaurant owner**

*"Owning a home has helped me with my business and provided a place to put my business equipment, but it's also for my next generation. My kids don't have to live paycheck to paycheck like I did. I told them, 'I'm going to give you the tools. The rent is what you pay to get somebody else rich.'"*

**Daycare and food truck owner**

*"I had a home. When we divorced, we sold it. It was easy. We found our banker. The closing was fast. Being in a rental in an apartment, I see that homeownership is an asset. Have property so you can get the equity out of it. Ownership is for your family. Ownership for me will come again, but I don't know when."*

**Owner of multiple small businesses and parent**

### Homeownership barriers: experiences

*"I live in West Des Moines. I work at Wells Fargo. My husband is working. They let me rent for \$2000 a month, but you tell me I can't get a mortgage for \$800? I was rejected for having a 'slow pay' on my car. Not a missing payment, just slow pay. Wherever you live in Polk County, you have it stacked against you."*

**Loan analyst and parent**

*"My daughter went to the bank to check on her mortgage process. The banker told her that she needed more established credit to get a loan that would put her at 5% interest. She is a veteran! She has a credit score of 800! She has a job that allows her to afford a home, but she's told, 'We don't see enough credit history to loan you money.'"*

**Entrepreneur**

*"It was easy to buy a house when I was married. When we were together, we could get any house or car I wanted. Ten years of a partnership and a unified family make it economically easier. It's harder when you're single."*

**Entrepreneur and parent**

*"The price of homes is really expensive now, and the wages aren't keeping up."*

**Marketing manager and parent**



## Increasing Black homeownership: Cincinnati, Ohio

The City of Cincinnati has racial homeownership disparities that are almost identical to those of Polk County. The 2022 Cincinnati HOME Roadmap to Black Homeownership was designed to tackle systemic barriers and inequities. Black families have historically been kept from achieving homeownership by discriminatory lending practices, zoning laws, and a lack of access to affordable housing. The Roadmap was created by a local nonprofit corporation dedicated to eliminating illegal discrimination in housing. It was endorsed by an expansive coalition of local corporate, nonprofit, and advocacy partners.

The program outlines six key policy recommendations for a more inclusive and supportive environment for Black homeowners. These include expanding fair lending practices to ensure equitable access to loans, establishing a loan and grant fund specifically for Black home buyers, and modifying zoning laws to promote inclusive and affordable housing. Additionally, the program advocates for property tax relief to lessen the financial burden on Black homeowners, adjustments to tax abatement incentives to encourage investment in Black communities, and the creation of an independent monitoring process to ensure accountability and transparency in the implementation of these policies.

The coalition published the first detailed status report in 2023. The Roadmap has generated unprecedented attention to the issue of Black homeownership among elected and appointed officials in Cincinnati and Hamilton County. More resources have been allocated for home repair to help low- and moderate-income residents stay in their homes. The challenging market conditions for finding affordable homes for sale and the end of pandemic-era mortgage assistance are significant obstacles. The Roadmap's coalition continues to push for bolder changes to protect Black homeowners and expand ownership.

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### What would a policy roadmap to Black homeownership look like in Polk County?

Learn more: [Cincinnati and Hamilton County Roadmap for Increasing Black Homeownership](#)

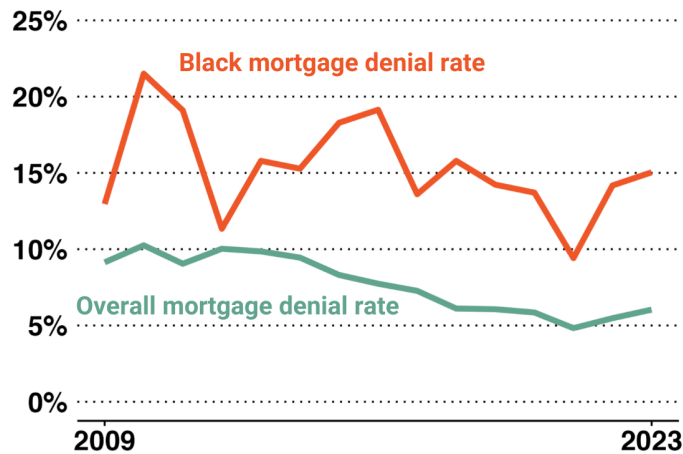
Learn more: [2023 Roadmap status report](#)

## Mortgage denial

Mortgage applications are denied at significantly higher rates for Black households compared with other races/ethnicities. This factor likely explains some of the homeownership disparities that aren't accounted for by socioeconomic and demographic factors.

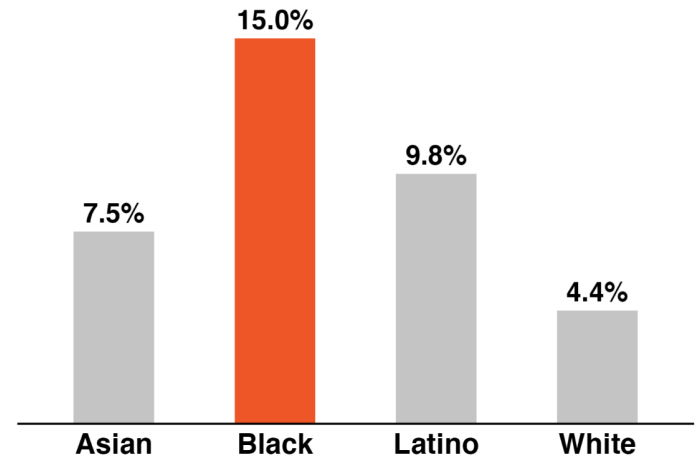
### Black mortgage denials persistently higher

Percent of mortgage applications denied



### Black mortgage denial rates the highest

Percent of mortgage applications denied



Source: U.S. Consumer Finance Protection Bureau, Public Home Mortgage Disclosure Act, 2009-2023

## Examining high mortgage rate denial rates

Disproportionate loan application denials are a significant disadvantage to building economic security and wealth for Black Polk County. Community members described experiences with bias in the credit system and emphasized the need for increased financial education.

*"I'm a homeowner, and my first home was in Beaverdale. I had a friend from Iowa State who did the financial part as the representative where I got my mortgage. I found out later about his deception. He marked me down as 'White' on the paperwork. I said, 'Why did you put me down as White?' Working in the industry, he knew that that's what needed to happen for me to get a loan. I hated that. It made me so angry."*

**Marketing manager and parent**

*"You talk about finding a place to live. The credit system is designed to keep people out. It's hard to get a high credit score. If you can't build credit, it's impossible. A lot of systems are designed to keep people marginalized. They are interrelated and interacting."*

**Social worker and parent**

*"We need requirements earlier in high school. How do we manage money, understand interest rates and loans? I should have known that going in. We need to know this financial information to become homeowners."*

**Hair stylist and college student**

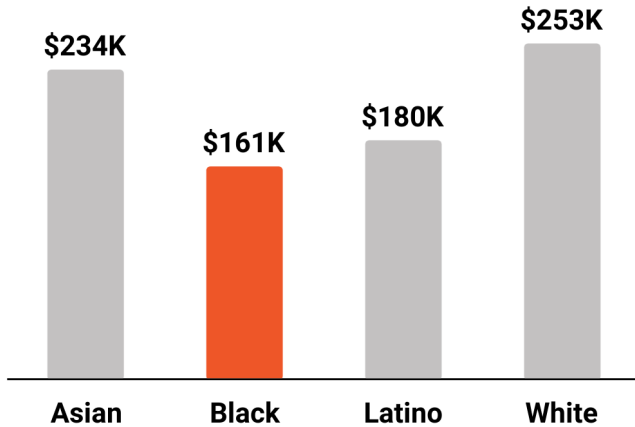


## Home values and rent price

Among Black and Latino homeowners, average home values are significantly lower than White- or Asian-owned homes. Meanwhile, Black renters pay just slightly less in monthly rent than White renters, despite having significantly lower incomes on average.

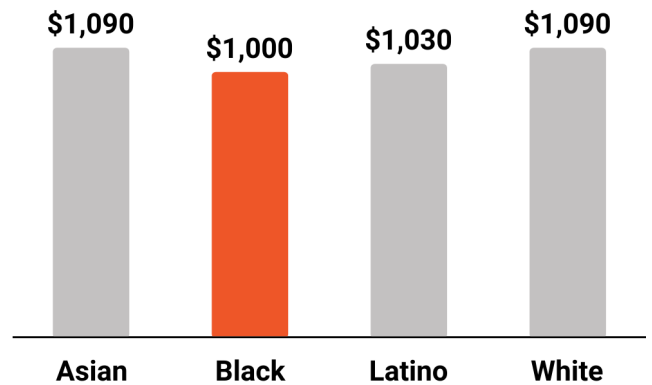
### Black and Latino home values are lower

Average home value by race/ethnicity



### Black renters pay slightly less rent

Average monthly rent by race/ethnicity



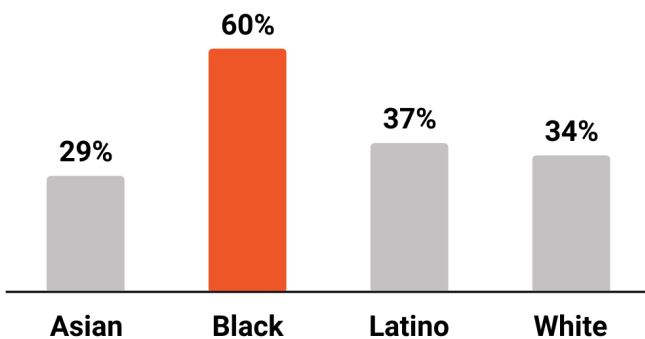
Source: U.S. Census Bureau American Community Survey Public Use Microdata, 2022

## Housing cost burden

Around 60% of Black renters pay 30% or more of their income toward rent, compared with 34% of White renters, a **26 percentage point disparity**. Approximately 35% of Black renters are severely housing cost burdened, paying 50% or more of their incomes toward rent.

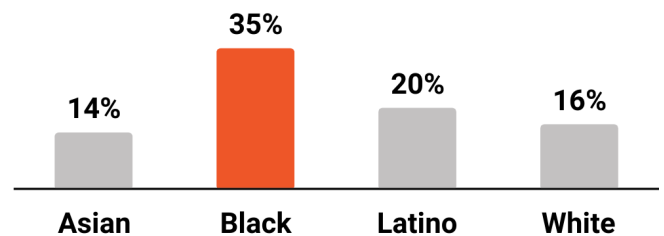
### Most Black renters are housing cost burdened

Percent of renters with housing costs  $\geq$ 30% of income



### Many Black renters are severely housing cost burdened

Percent of renters with housing costs  $\geq$ 50% of income



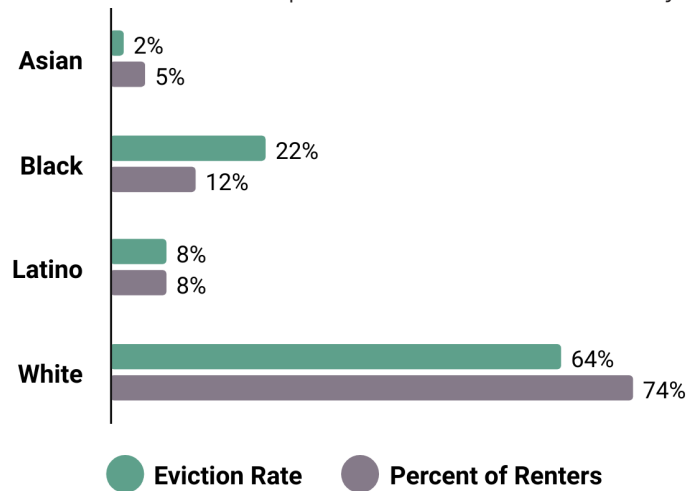
Source: U.S. Census Bureau American Community Survey Public Use Microdata, 2022

## Evictions

Eviction rates are higher among Black households in Iowa. According to data collected by the Princeton Eviction Lab, in 2016 Black renters comprised 22% of eviction filings, despite comprising only 12% of renter households. Additional [data provided by Iowa Legal Aid](#) show that in 2022 persons of color were disproportionately impacted by evictions.

### Black renters are more likely to experience an eviction filing

Percent of evictions vs. percent of renter households by race/ethnicity



Source: Hepburn, Peter, Renee Louis, and Matthew Desmond. "Racial and gender disparities among evicted Americans" *Sociological Science* 7 (2020)

## Many barriers to choice and opportunity in housing

Disparities in homeownership and rental conditions suggest systemic obstacles are in place for Black Polk County. In addition, existing low-income housing is isolated from employment opportunities in more affluent areas. Community members described these challenges in their lived experiences. Residents of Oakridge Neighborhood noted that their community provided higher-quality affordable housing.

*"Those who are at a poverty level and apply for Section 8 have a two-year waiting period. Not all landlords accept Section 8. You have to find a landlord who will take it, and a lot of them don't. I lost my Section 8 voucher because I couldn't find a place to live that was decent. I was dealing with slumlords."* **After-school service provider and parent**

*"As a real estate agent, I don't make enough to demonstrate earnings to get a good place to live. I'm working at [a big home improvement store] to get some earnings that could be tracked to qualify. I went and viewed a place to rent on Tuesday. The property manager was so rude to me. She looked me up and down. She treated me badly. I left feeling like a piece of crap. I don't deserve this."* **Small business owner and parent**

*"The price of the new housing that they're building means you have to have a higher-paying job, but folks don't want to hire you if you have a background, a record. You have a felony on your record or an eviction on your record, you're locked out. You try to come up and improve yourself, but you keep hearing 'no.' So how do you navigate if the housing market prices you out, if the housing market gets you stuck? You can't get the credit you need. You can't live where you want to live. They push you into an area you don't want to live in."* **Social worker and parent**

*"Polk County needs to make quality housing affordable. Affordable housing right now is not where people want to live. The landlords who are quick to put an eviction or late payment history can report something positive on people's credit, but they don't. The landlord should report this positive information."* **Banking executive and parent**



## Increasing opportunity by expunging evictions: Des Moines, Iowa

Over half of eviction filings are dismissed due to being resolved or filing errors. Yet an eviction filing remains on the record forever. A dismissed eviction filing can show up on an employment background check or rental application. The state of Iowa currently has no way to remove an eviction filing from an individual's record, even if it was made in error. This harm affects Iowans across geographic communities. Black women renters are more than five times more likely to have evictions filed against them than White renters in the same financial situation. The harmful effects of eviction have spread over the past few years as evictions rose by double digits in Iowa in 2023.

Currently, states across the nation are creating processes to seal or expunge eviction records, including Texas, Utah, and Arizona. In 2024, Homeward Iowa advocated for the introduction of eviction expungement to the Iowa Senate Judiciary Committee. Although it passed out of the Iowa House as HF548 in 2023, it failed to gain traction in the Senate.

In 2025, The Directors Council joins entities across the state in supporting efforts to pass a version of HF548. This bill has had bipartisan support in the Iowa House. Expunging evictions would create fairness for renters across the state. As Black Polk County residents are more likely to be renters, this policy would have high potential to expand opportunity in housing and employment for the community.

### How can your organization support efforts to legislate eviction expungement for Iowa?

Learn more: [Iowa Legislative Priority: Eviction Expungement](#)

Learn more: [Homeward Iowa on Eviction Expungement](#)



## Destruction of Center Street

The destruction of the Center Street neighborhood was highlighted in the 2017 One Economy report, showing the lingering effects of history in public policy. Center Street's destruction by city and federal government entities is still felt in the cultural and financial lives of Black Polk County.

*"I want us to come together to hold the county and city accountable for their hand in disparities. Just learning about Center Street and how vibrant it was is significant. The city council destroyed it, and the end result is where we are today. We have a community that doesn't have access to normal childhood activities and resources. They owe us a debt and we need to communicate that in a way that's effective and not just angry.*

*I was at Prairie Meadows, and they had all these pictures of Center Street with Smokey Robinson and Stevie Wonder. Can you believe it? In Des Moines, we had all these stars, and it was the place to be. And now, I hear from everyone that there is nothing to do in Des Moines if you're Black. Our community was destroyed. We need to speak up and collectively hold them accountable."*

### **Social services nonprofit executive**

*"We think about how they destroyed Center Street and built 235. In our community, it's happening all over again. I was driving down MLK, and they were knocking down every damn thing to put in the fire station. They commandeered property from a Black man. They took his land through eminent domain."*

### **Community organizer**

*"Before they tore up Center Street, Des Moines had a thriving Black business community. People came here before Motown to have fun and to relax. There were doctors. There were lawyers. There were restaurants. There were so many entertainment spaces. It was not unlike this city to thrive related to small businesses. But they also had community. They had proximity to each other. Now we aren't living on the same street. We aren't all living in same environment. We aren't going to the same churches. We have to go above and beyond to create that community for ourselves."*

### **Social services director and entrepreneur**



## Rebuilding generational wealth destroyed by freeway construction: St. Paul, Minnesota

In 2023, the City of St. Paul, Minnesota, initiated the Inheritance Fund, an effort to rebuild Black generational wealth in the Rondo Neighborhood. Eligible descendants of families displaced due to the construction of Interstate 94 can participate. Similar to Center Street during Interstate 235 construction, the 1956 St. Paul highway build destroyed a vibrant African American community. Hundreds of Black residents lost tens of millions in generational wealth when they were displaced from their homes.

The fund was developed through a four-year community engagement process in coordination with local organizations and Rondo descendants. A pilot program assessed initial concepts and gathered feedback. Local city funds and federal Community Development Block Grant dollars fund the program. The nonprofit Rondo Community Land Trust works with the city to help verify the eligibility of direct descendants using historical documents.

The Inheritance Fund offers concrete action to restore some of the losses to qualifying direct descendants of Rondo neighborhood families. A 2.6-million-dollar down payment assistance program assists selected applicants with up to \$100,000 to purchase a home anywhere in Saint Paul, with additional money for buyers in the Rondo neighborhood. A homeowner rehab program provides up to \$55,000 in no-interest deferred loans for home improvement to low-income Rondo descendants. Applications for participation far outpace available funds, but the first down payment recipient moved into his home in 2023. More funds are being sought to expand the program.

### **How could the City of Des Moines repair the harms caused to descendants of Center Street caused by the construction of Highway 235?**

Learn more: [City of Saint Paul Opens Applications for Rondo Inheritance Fund](#)

Learn more: [Rondo Community Land Trust: Our Reparative Approach](#)



# Education

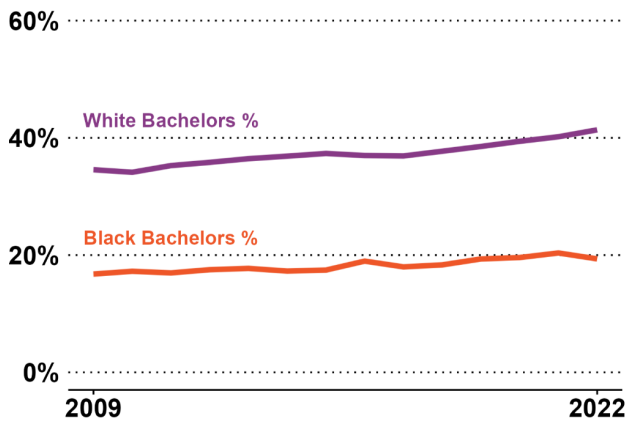


## Educational attainment

There are persistent gaps in educational attainment between the Black and White populations. Around 19.4% of Black adults over 25-years-old have completed a Bachelor's degree or higher, compared with 42.4% of White adults. Black adults are also less likely to have completed at least a high school education.

### Bachelor's degree gap is persistent

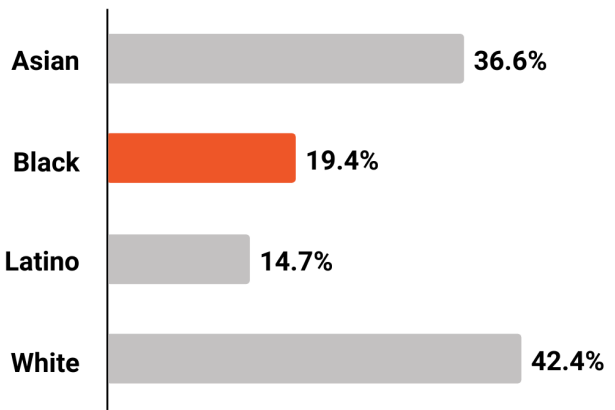
Share of population over 25 with Bachelor's degree +



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

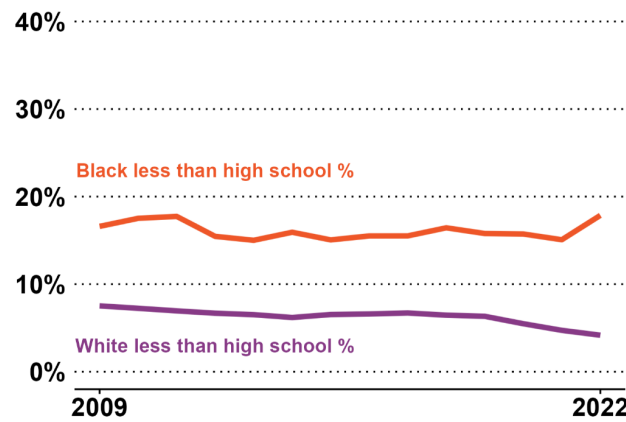
### Black/Latino Bachelor's completion lower

Share of population over 25 with Bachelor's degree +



### Black adults are less likely to have completed high school

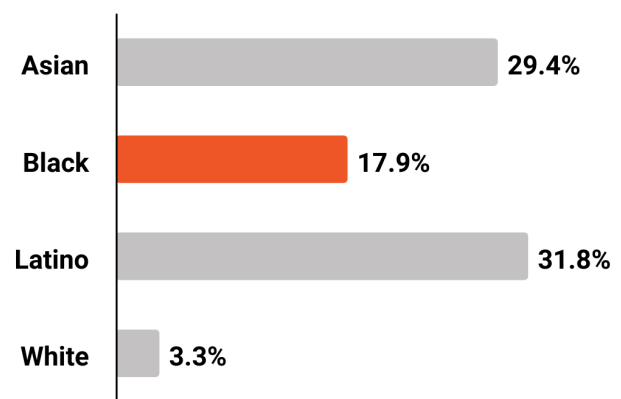
Share of population with less than high school education



Source: U.S. Census Bureau American Community Survey 5-year estimates, 2009-2022

### Black, Asian, and Latino adults are less likely to have completed high school

Share of population with less than high school education

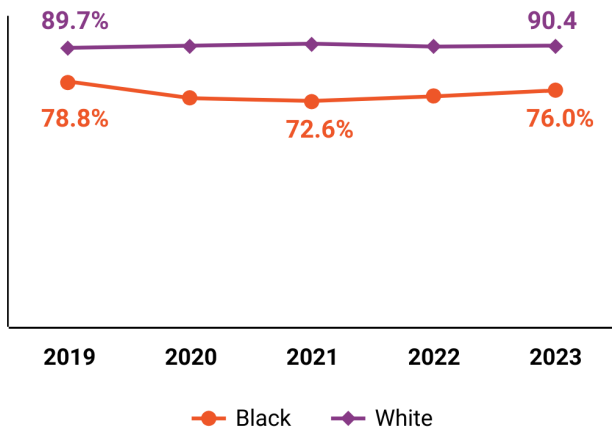


## High school graduation and dropout rates

There are persistent gaps in high school graduation rates between Black and White students. As of 2023, the four-year high school graduation rate was 76% for Black students, compared to 90.4% for White students. The gap increased somewhat during the COVID-19 pandemic, but has closed in recent years.

### Persistent disparity in high school graduation rate

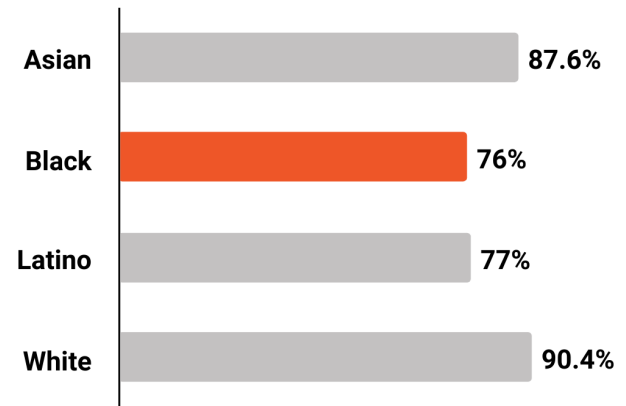
Four-year high school graduation rate



Source: Iowa Department of Education, [educate.iowa.gov](http://educate.iowa.gov)

### Black and Latino high school graduation rates are lower

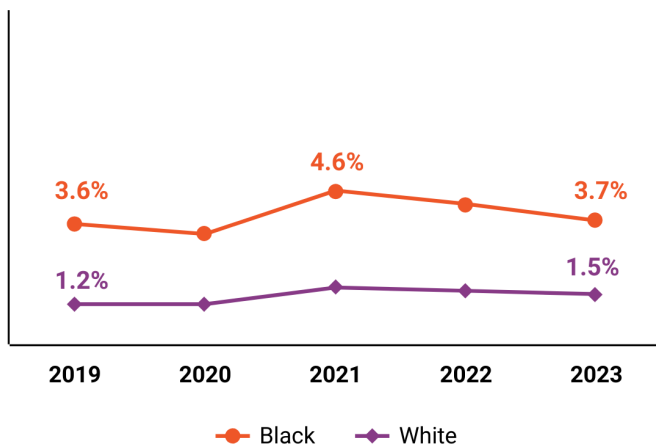
Four-year high school graduation rate



Black and Latino students are also more likely to drop out of high school. The dropout rate among Black students peaked during the 2020-2021 school year, the peak of the Covid pandemic.

### Black and Latino high school dropout rates are higher

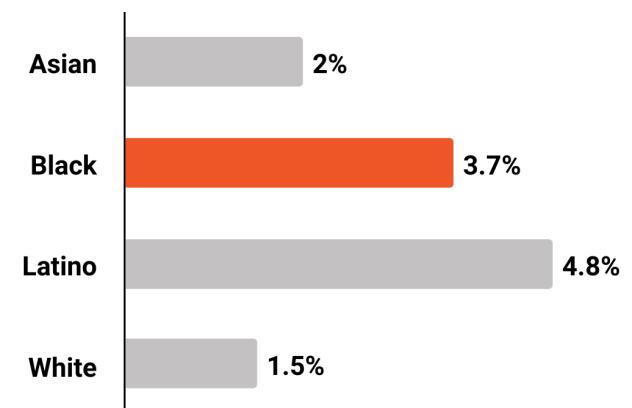
High school dropout rates



Source: Iowa Department of Education, [educate.iowa.gov](http://educate.iowa.gov)

### Black and Latino high school dropout rates are higher

2022-2023 school year high school dropout rates





## Community analysis of graduation disparities

Black students see the effects of the dropout rate among their peers. Looking back, they recommend more efforts to prepare Black middle school kids for the transition to ninth grade. Teachers need to believe in Black students' capabilities and support them. The learning environment would improve with hiring more Black teachers, attending to students' mental health, and holding youth accountable.

*"When I look at my school, I see potential. All students are capable of graduating high school."*

Lincoln High School sophomore

### Students see the loss of classmates

*"At Roosevelt, during freshman year, there were a lot of Black students. But now that I'm a senior, they dropped out. They feel that they can't do it because they weren't taught to persevere before they got here. They weren't told that life doesn't get easier, it gets harder. They weren't ready for it. They gave up."*

High school senior

*"I see this. I have dudes at my school who are dropping out. I knew them freshman year, and now they're gone. All of my friends talk about dropping out, or some have dropped out."*

East High School junior

### Supporting Black students towards high school graduation

*"We're kids. What we see is how we grow up. We need Black role models who know what we've been through. That would close the graduation gap."*

Lincoln High School junior

*"These kids need the help earlier, before freshman year. To get ready. If your freshman year you do really badly, it's hard to get back to where you want to be and not feel that you're too far back, and there's no point."*

East High School senior

*"What's helped me keep going is my math teacher. I was very scared when I started. But as I learned, she was a teacher who was a role model. My band teacher and my choir teacher have helped me a lot, too."*

Roosevelt High School first year student

*"My daughter is in Des Moines public schools. She unfortunately struggles with reading. We met with the school. The school said that she's at benchmark, at 50% for DMPS...We asked what her percentile looked like nationally. She's at 23% nationally. So the local benchmark is wrong. You say it's okay because she's at 50% in DMPS. But nationally she's in the bottom quartile. That's the wrong local benchmark."*

*We know that most of our Black and Brown kids are in the Des Moines school districts, so that benchmark is a problem. That continues to perpetuate the disparities. They might say, 'You're fine, you're at 50% of what we judge.' But you're really at the bottom quartile of national averages. Our kids are behind."*

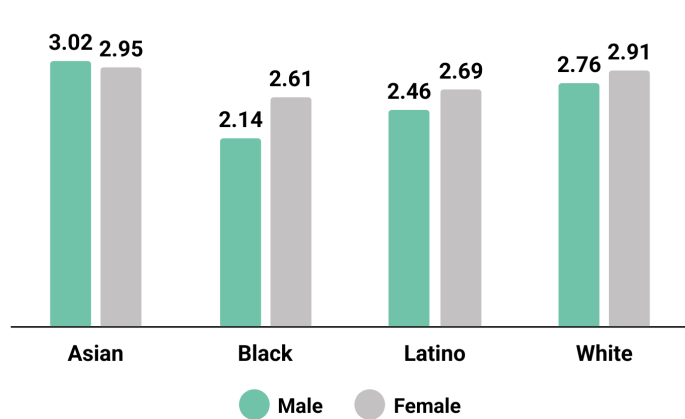
Parent and elected official

## Academic proficiency

Black graduates of the Des Moines Public School district graduated with lower grade point averages. This is particularly true of Black male students, with an average GPA nearly a full point lower than Asian male students. There are also significant gaps in proficiency on Iowa assessments among Black students across grade levels.

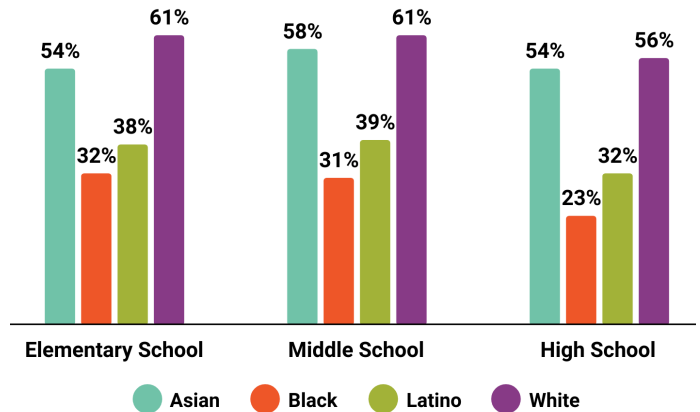
### Disparity in high school GPA

2024 grade point average among high school graduates in Des Moines Public School district



### Lower proficiency among Black and Latino students

Percent proficient in Des Moines Public Schools (2024)



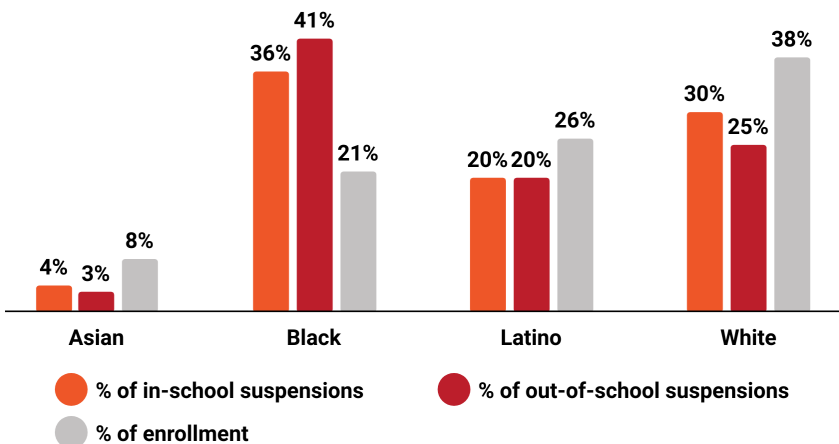
Source: Vandegrift Huting analysis of data provided by Des Moines Public School District, 2023

## Discipline

Black students are more likely to receive in-school or out-of-school suspensions in Des Moines Public Schools (DMPS). Despite only comprising approximately 21% of overall DMPS enrollment, Black students comprised 41% of out-of-school suspensions and 36% of in-school suspensions.

### Black students are suspended disproportionate to their representation

Percentage of suspensions compared to percentage of enrollment



Source: Vandegrift Huting analysis of data provided by Des Moines Public School District, 2023

## School environment

Students want safer and more accountable learning environments. Violence and chaos make it hard to feel safe and learn. They want more attention to mental health. Black school administrators report difficulties due to social media and cell phone use. Story session youth participants agreed, as they were drawn into disciplinary action due to peer cheating with cell phones.

*"We need more conversations about cell phones in and out of school. We pushed kids into the virtual environment much sooner. Social media companies capitalized on that, and kids are hooked. It has a significant impact on what kids are doing outside of school time. This has to be managed in school to address anxiety, bullying, depression, threats of violence and encouraging inappropriate behavior on social media. Social media has a very negative impact on learning and mental health."*

### **School administrator and parent**

*"I did the work in AP Environmental Studies, and they took a picture of my test. I had to retake the test."*

*"They took a picture of my math homework, and I almost got suspended for a week."*

*"The teachers saw the students take the picture and then called my mom and said I was cheating."*

### **High school story session, East, Valley Southwoods, and Roosevelt students**

*"We need more monitoring because there have been a billion fights in my school. The administration says they have a handle on it, but the teachers don't know. When I go into the bathroom, there are people doing stuff they shouldn't be doing, and they're not in class. It's happening outside and out of sight of teachers."*

### **East High School junior**

*"West Des Moines has some struggles. This week, there were eight fights. Every one of them, it doesn't appear that anyone has done anything. They let them off with warnings. A warning won't stop it from happening in the future."*

### **Valley Southwoods High School first year student**

*"My son quit going to school. I asked why he didn't want to go. He said it's because the kids bullied him. They laugh at him because he's the only one with dark skin."*

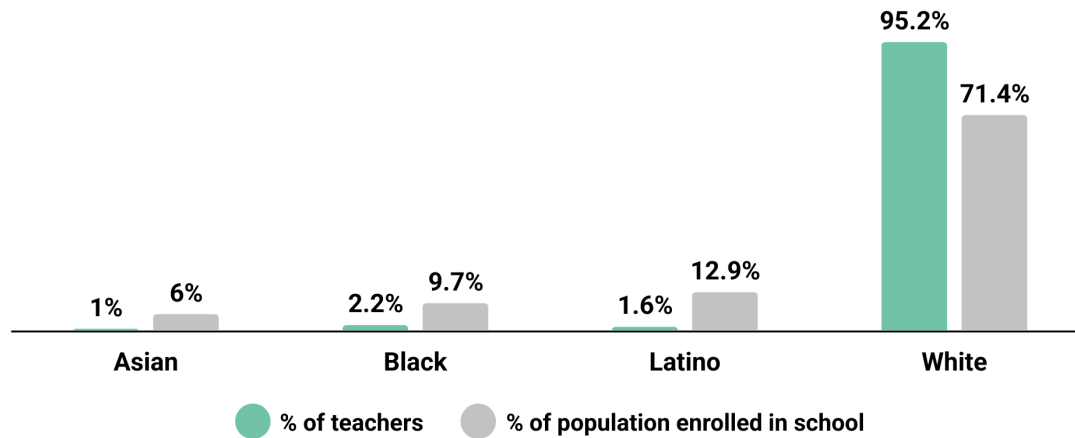
### **Parent, new lowan and professional caretaker**

## Representation of teachers

Black, Latino, and Asian elementary, middle, and high school teachers are underrepresented in Polk County. Around 2.2% of teachers and 9.7% of students are Black.

### Black, Latino, and Asian teachers are underrepresented

Percentage of teachers compared to percentage of population enrolled in school



Source: U.S. Census Bureau American Community Survey Public Use Microdata, 2022

## Black representation in teaching staff and curriculum

Students and parents highlighted the need for more Black teachers and inclusion of African American perspectives across the curriculum. Research has shown that when Black students have even one Black teacher, graduation rates and school attendance increase.

*"We need more Black teachers that encourage us to make moves. The hall monitors are Black, but they aren't enough. They make the students comfortable, but they don't tell them to go to class or encourage them to better their grades. I see kids in the hallway. Monitors tell them to go back to class, but they're not ordering them to go. Monitors give up. They could push kids and encourage them to go back to class."*

#### Roosevelt High School first year

*"The students would be more successful if they had teachers of their race so they could relate to them. Some things [White educators] can't relate to. I wore my hair out one day, and White students said, 'Are you having a bad hair day?' If I told a White teacher, they wouldn't do anything about that. But a Black teacher would say something about that."*

#### Hoyt Middle School 6th grader

*"We need [policies] that teach our history. I have taught myself so much about Black history. There are so many things we could learn in school. Things they have invented. I have done my research on many characters from Black history. They are pretty important. And we just don't learn about them."*

#### Johnston High School junior

Source: Carver-Thomas, Desiree. 2018. *Diversifying the teaching profession: How to recruit and retain teachers of color.* Learning Policy Institute.

## Addressing the shortage of Black teachers through the Black Educators Initiative: Thirty cities nationwide

Polk County is not alone in the shortage of Black teachers. In 2018, just 7% of public-school teachers were Black. Black teachers leave the profession at higher rates than teachers from other racial groups. Yet the presence of Black teachers creates more equitable outcomes for Black students. To address the shortage, the National Center for Teacher Residencies (NCTR) launched a targeted program to provide high-quality support for new Black teachers through community-based recruitment, preparation, and retention.

For the pilot program, eight districts hired Black recruits to teach while enrolled in a master's degree program. The Ballmer Group funded NCTR to recruit through local African American networks, including Historically Black and Universities (HBCUs). The funding provided stipends and mentorship to address the barriers that otherwise discourage Black individuals from pursuing a teaching career. In addition to financial support, NCTR pursued other evidence-based approaches, including specialized recruitment efforts, high-quality clinical preparation, and teacher residency programs.

Teacher residency programs with financial and mentoring support result in higher district percentages of Black teachers than traditional teacher preparation programs. Teachers from these residency-based programs tend to have a positive impact on student achievement and stay longer in the classroom than other teachers. The Black Educators Initiative resulted in over 175 new Black teachers over a two-year pilot period, even during the difficult pandemic years of 2020 and 2021. As of 2023, the program had expanded to thirty communities, supporting over nine hundred Black teacher residents.

### How might teacher residencies create supports to recruit and retain Black educators in Polk County school districts?

Learn more: [NCTR Supports Black Educators in 30 Residency Programs](#)

Learn more: [Assessment of Black Educators Initiative Strategies](#)

## Education policy recommendations from community members

Education creates the cornerstone for future success, providing access to higher-paying jobs. Black students and parents describe the need for higher expectations and a safer, less chaotic learning environment. They advocate for policies that support mental health, diverse student career paths, accountable environments, inclusive curricula, more Black teachers, and higher expectations from all educational staff. Parents and school professionals want policies to support 21st-century work and address kids' emotional and learning needs.

*"The education model has been the same for too long. The whole concept of how it's delivered and by whom needs to change. An honest conversation is needed between employers and government leaders, as well as with families and kids. A comprehensive plan is needed, engaging people in building solutions that work for everyone."*

### **School social worker and parent**

*"Teachers can be more pushy and make us do our best. They see our potential. A good teacher can give us breaks if we're hard-working but push us to work harder. Most teachers just give up."*

### **Roosevelt High School first year**

*"Not everyone wants to go to college. We need schools that show alternatives like community college and work options. Not all families have enough money to go to college. My English class teaches us about post-secondary options like trade and the work force. There should be more support for these options."*

### **Lincoln High School junior**

*"Ask why kids are acting out. They aren't being heard. Schools and the society will say 'take them out if they cause trouble.' Don't put them out. Pull them in! A disproportionate number of Black kids are being placed into an IEP. We need interventions before that process. More people need to know what's happening to ask the right questions, so we don't get left further behind."*

### **Youth nonprofit administrator, parent, and grandparent**

*"We need way more security because there's so much gun violence. But it's not about officers in the schools. That not the security we need. We need something else to protect us. I'd like more security guards but not armed. An armed security guard makes people more anxious. But we need security, for sure."*

### **Roosevelt High School senior**

*"Let's hear [from school districts] how they educate diverse populations. I asked the school board what the curriculum looked like. Do people of color see themselves in curriculum in social studies, in math? How do you hold teachers accountable for delivering the curriculum? If you're making these strategic decisions with taxpayer dollars, we need to hold the district accountable."*

### **Housing and youth development nonprofit executive**



# Health

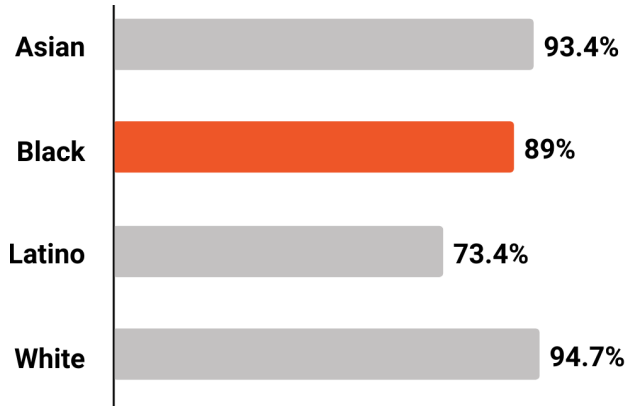


## Insurance coverage and regular screenings

Black and Latino adults ages 19-65 have lower rates of health insurance coverage. Coverage among children and seniors is comparable across racial/ethnic groups and essentially 100%. While county-level statistics aren't available, despite lower coverage rates, Black adults statewide are a little more likely to have seen a medical provider for a routine checkup in the past year.

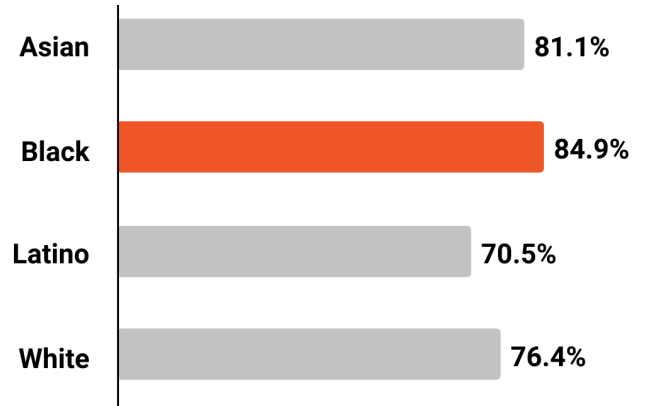
### Black and Latinos in Polk County ages 19-65 have lower health insurance coverage rates

Percent of population 19-65 with health insurance



### Black adults a little more likely to have a routine checkup within the past year

Percent of adults with routine checkup in the past year

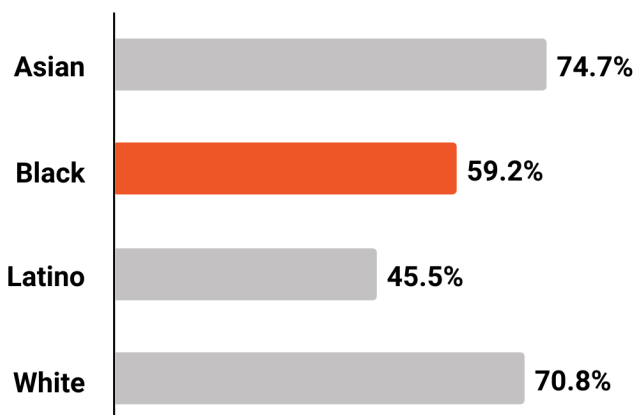


Sources: U.S. Census Bureau American Community Survey 5-year estimates, 2022  
U.S. Centers for Disease Control and Prevention Chronic Disease Indicators, 2022

Black and Latino adults are less likely to have visited a dentist or dental clinic in the past year. They are also less likely to have received recommended colorectal cancer screenings among those aged 45-75.

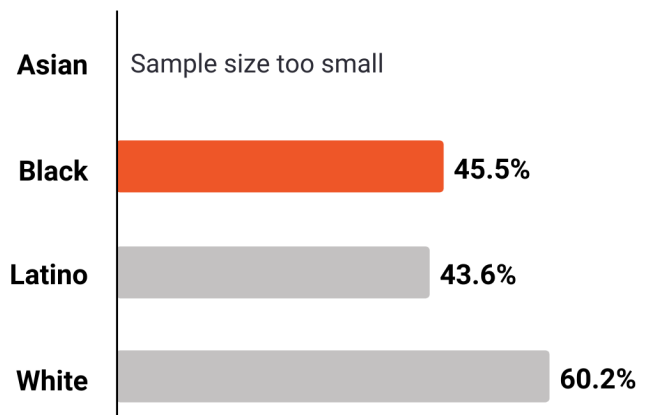
### Black and Latino adults are less likely to have visited a dentist in the last year

Percent of adults who visited a dentist or dental clinic



### Black and Latino adults less likely to have had recommended colorectal cancer screenings

Colorectal cancer screening rates (%)



U.S. Centers for Disease Control and Prevention Chronic Disease Indicators, 2022



## Uninsured and inadequately insured

Black small business owners often lack health insurance or work a second job just for insurance coverage. They must juggle finding insurance with the many other responsibilities of keeping their businesses going. Health insurance costs were high for small business owners, and some entrepreneurs went without. Another barrier was the need for more education about health insurance.

*"I don't have insurance right now. I worked double to keep our insurance. But I can't do so many hours of work. It's too much."*

**Day care owner and parent**

*"I don't have insurance. It's too expensive. Small business owners don't know how to go about getting insurance. It goes back to being properly educated. Do I pay for insurance, or do I get this equipment I can't work without? You're doing survival stuff. The state government sees you own a business and that you are making money. They are not going to help you."*

**Barber shop owner and parent**

*"Unemployment keeps you from getting health insurance. Or you can't have insurance without a good-paying job. The state could provide more aid for insurance. Make it more available. Make it less expensive. Teach people about it. I didn't know anything about health insurance, really, before this conversation."*

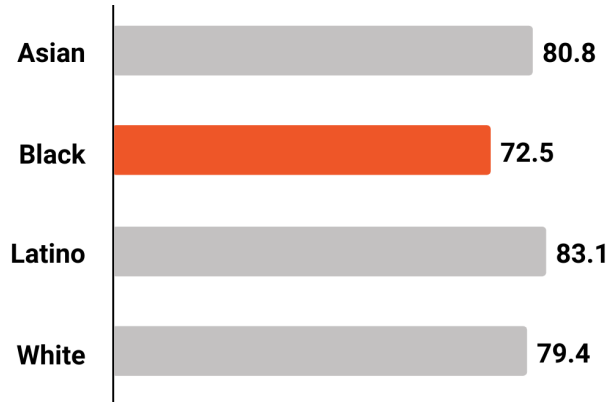
**East High School junior**

## Health outcomes

Overall life expectancy is much lower among the Black community in Polk County. Infant mortality rates in Iowa are nearly three times as high among babies born to Black mothers compared to White mothers.

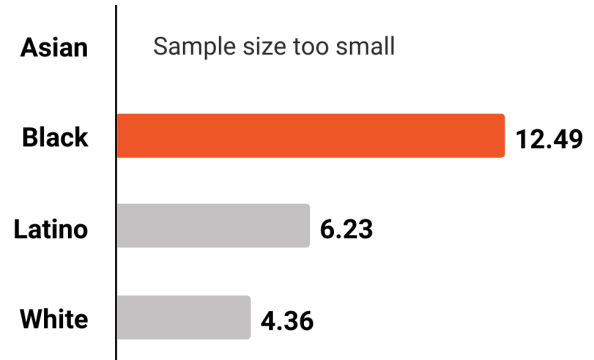
### A Black child born in Polk County has lower life expectancy

Life expectancy at birth (age)



### Infant mortality higher among babies born to Black and Latino mothers

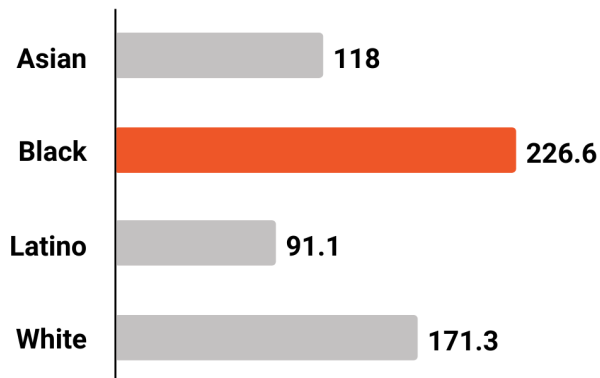
Infant mortality (deaths per 1,000)



Cancer mortality rates are significantly higher among Black adults. Despite similar rates of diabetes among Black, Latino, and White lowans, diabetes mortality is nearly twice as high among the Black community.

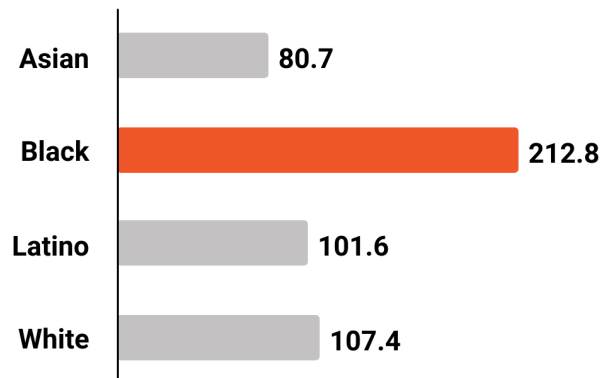
### Black lowans experience higher cancer mortality

Cancer mortality (age-adjusted rate per 100,000)



### Black lowans experience higher diabetes mortality

Diabetes mortality (age-adjusted rate per 100,000)



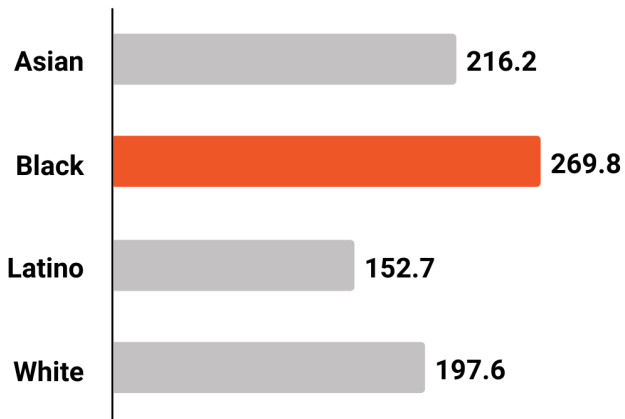
Source: U.S. Centers for Disease Control and Prevention, Chronic Disease Indicators, 2022  
U.S. Centers for Disease Control and Prevention, WONDER System, 2022

## Health outcomes

Coronary heart disease mortality is significantly higher among Black Polk County compared to other races and ethnicities. Depression diagnosis rates are highest among White adults in Iowa; however, diagnosis rates may be higher due to increased access to mental health screenings or other factors.

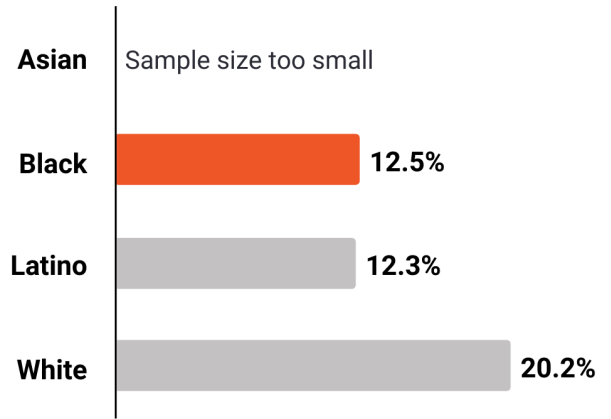
### Coronary heart disease death rates higher among Black Polk County

Age-adjusted death rate per 100,000 (ages 35+)



### Depression diagnoses more prevalent among White Iowans

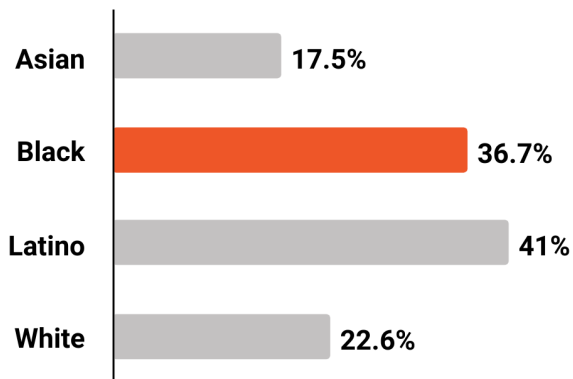
Percent of adults with depression diagnosis



Source: U.S. Centers for Disease Control and Prevention, Chronic Disease Indicators, 2022

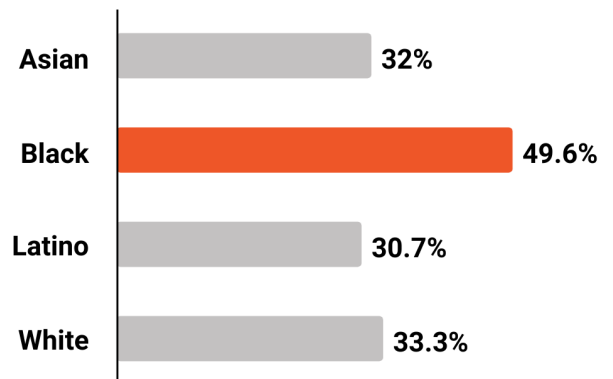
### Fewer Black Iowans have leisure time for physical activity

Percent of adults with no leisure time activity



### More Black Iowans have short sleep duration

Percent of adults routinely getting < seven hours of sleep



Source: U.S. Centers for Disease Control and Prevention, Chronic Disease Indicators, 2022

## Mental health

Mental health is a high concern, especially for students. Students described the need for better mental health services at school. Black men wondered how to overcome the stigma of depression. The topic emerged indirectly as community members shared how the stresses of poverty, corporate and government insensitivity, racism, and other factors affected mental health.

*"I want there to be more dedication to helping people when bad things happen. We need a better support system for teens to have someone to talk to about their mental health and stuff going on at home. Someone at my school killed themselves. No teachers, elementary or middle school, say anything after these suicide or other events happen. There's never a time to pause and strengthen everyone around them. They only talk about a shooter. They never talk about actual suicides that happen. They never check if everyone is okay."*

### **Weeks Middle School 8th Grader**

*"We don't have a plan to support us in mental health. Individuals have trauma that we've kept inside of us that we've never shown. We've been fighting it. I've been fighting serious depression. I have to learn how to love me. I internalized everything and forgot about me. Black men, we don't share. We keep it within ourselves."*

### **Community leader**

*"I was put in the hospital because I was working too hard. And if you do stop working, you'll be homeless. I worked for Wells Fargo for years to be fired with a conference call. I get very angry and frustrated because it's not fair. I refuse to take public assistance. I don't want to take it because it's set up for you to fail. You are not going to have an authority in your life and home. Not getting public housing and public assistance, it's very traumatic to me. This is impossible. It's very difficult. [Speaker is crying.]"*

### **Small business owner and parent**

## Not enough time for rest, leisure, and exercise

Leisure and adequate sleep are essential to mental and physical health. Black community opinion varied on whether they had enough of these two healthy practices. Moms, single parents, caregivers, and entrepreneurs struggled the most to get what they needed due to stress and responsibilities.

*"I don't get 3 hours of sleep some nights. When you're grinding, a lot of people don't get sleep. Free time and exercise are something we should try to take advantage of."*

### **Mother and entrepreneur**

*"Sleep- it's important, but it hasn't been promoted as such. I denied myself sleep for many years. There are implications over time. It's the only temple you have to restore yourself."*

*We need to promote the importance of sleep in the community, the physical activity too. We need to understand why that matters. It's not just what weight or size you are, but the benefit of using your body. The problems of being a couch potato. We could do better job promoting wellness in the community. We need to do more talking about it - no one tells us the implications of not getting enough sleep."*

### **Mother and school social worker**

*"There's a lot of single parent households. I was a single dad, and I didn't have much time. In our community, there is not a lot of free time."*

### **Dad and marketing professional**

*"I define free time as when I'm open to do what I want. If I'm with my niece, I'm with a kid who has trauma, speech therapy, allergies. My leisure time is 1:00, 2:00, 3:00 in the morning. It's allowing that time to be within that workday, that 9-5, that I wish I had time. I have the time, but it's not in the hours to be effective."*

### **College student, entrepreneur, caretaker**

# Acknowledgments

The Directors Council extends our sincere appreciation to the Black community in our metro area and beyond for consistently bringing attention to the persistent disparities that impact our community. Your advocacy and voices are vital to the ongoing work of driving meaningful change. We also thank the public entities, nonprofits, businesses, and community leaders who have made addressing racial inequities in Polk County a priority. Your engagement with the findings of One Economy: A Path Forward is critical to advancing progress and ensuring a more equitable future. Together, we are moving closer to a community defined by fairness and opportunity for all.

We are deeply grateful to the community partners who dedicated their time and expertise to our workgroups. Your contributions have been essential in shaping this initiative. A special thank you also goes to the 70 community members who actively participated in our seven community story sessions. Your insights, lived experiences, and feedback have enriched this work, making sure it accurately reflects the needs and aspirations of our community.

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## Funders

Northwest Area Foundation (NWAf)  
Community Foundation of Greater Des Moines  
United Way of Central Iowa  
Green State Credit Union  
Mid-Iowa Health Foundation  
JP Morgan Chase Bank  
United Way of Central Iowa  
US Bank Foundation

## Collaborative Partners

Ankeny Public Schools  
Children & Families of Iowa  
Des Moines Public Schools  
Evelyn K. Davis Center for Working Families  
Healthy Project Media  
Hip-Hope  
Investing In My Future  
Iowa State Bank  
MidWest One Bank  
NAACP-Des Moines Branch  
Neighborhood Finance Corporation  
Oakridge Neighborhood  
One Economy Financial Development Corporation (OEFDC)  
Polk County Housing Trust Fund  
Project Bridging  
RainyDay Pal  
Vision Leads  
YMCA of Greater Des Moines

