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M-TH: 8:00am-6:00pm
F: 8:00am-5:00pm
SAT: 8:00am-1:00pm
SUN: CLOSED



Achieving Greater Success...

COMMUNITY CALENDAR | DECEMBER 2017

DECEMBER 4

NCRC Test 9:00am-1:00pm, 4:45pm-8:00pm
Appt. Needed
Fatherhood Classes: 5:00pm-7:00pm
Goodwill Career Coaches on-site for job development

DECEMBER 5

WTA Q&A Session: 9:00am-11:00am,
4:00pm-6:00pm
Fatherhood Classes: 10:00am-12:00pm
#Tutor Heroes: 5:00pm-7:00pm
Goodwill Career Coaches
on-site for job development

DECEMBER 6

NCRC Test 8:45am-1:00pm, Appt. Needed
Digital Literacy (Advanced): 3:30pm-5:30pm
Youthbuild Info Session: 4:30pm-6:30pm
#Tutor Heroes: 5:00pm-7:00pm
Nonprofit Bootcamp Graduation: 5:00pm-7:00pm

DECEMBER 7

Digital Literacy (Basic): 3:30pm-5:30pm
Motherhood Classes: 4:00pm-6:00pm
#Tutor Heroes: 5:00pm-7:00pm

DECEMBER 9

VNS Open Enrollment: 9:00am-1:00pm

DECEMBER 11

NCRC Test 9:00am-1:00pm, Appt. Needed
Fatherhood Classes: 5:00pm-7:00pm
Goodwill Career Coaches
on-site for job development

DECEMBER 12

WTA Q&A Session: 9:00am-11:00am,
4:00pm-6:00pm
Fatherhood Classes: 10:00am-12:00pm
#Tutor Heroes: 5:00pm-7:00pm
Goodwill Career Coaches
on-site for job development

DECEMBER 13

NCRC Test 8:45am-1:00pm, Appt. Needed
Digital Literacy (Advanced): 3:30pm-5:30pm
Youthbuild Info Session: 4:30pm-6:30pm
#Tutor Heroes: 5:00pm-7:00pm

DECEMBER 14

WTA Q&A Session: 9:00am-11:00am
Digital Literacy (Basic): 3:30pm-5:30pm
Motherhood Classes: 4:00pm-6:00pm
#Tutor Heroes: 5:00pm-7:00pm

DECEMBER 16

Youthbuild Info Session: 10:00am-12:00pm

DECEMBER 18

NCRC Test 9:00am-1:00pm: Appt. Needed
Fatherhood Classes: 5:00pm-7:00pm
Goodwill Career Coaches
on-site for job development

DECEMBER 19

Fatherhood Classes: 10:00am-12:00pm
#Tutor Heroes: 5:00pm-7:00pm
Goodwill Career Coaches
on-site for job development

DECEMBER 20

NCRC Test 8:45am-1:00pm: Appt. Needed
Digital Literacy (Advanced): 3:30pm-5:30pm
#Tutor Heroes: 5:00pm-7:00pm

DECEMBER 21

Digital Literacy (Basic): 3:30pm-5:30pm
Motherhood Classes: 4:00pm-6:00pm
#Tutor Heroes: 5:00pm-7:00pm

DECEMBER 22

Closed at 2:00pm for the holiday

DECEMBER 23-31

Closed for the holiday

IN THIS ISSUE

- ✓ One Stop Shop: Road to Achieving Greater Success
- ✓ The Perfect Gift for the Holidays: The Gift of Giving
- ✓ One Economy: Racial Disparity in Health, Healthcare & Health Coverage

DID YOU KNOW?

The average shopper doesn't plan or save before spending during the holiday season. As a result, many holiday shoppers reported an increase in debt during 2017's biggest shopping holiday of the year — Black Friday.

According to the National Retail Federation, roughly one-third of retail sales take place during the holidays.

After the 2016 holiday season, American households with credit card debt had an average of \$16,061, up from \$14,546 10 years ago, according to the Federal Reserve Bank of New York.

Approximately \$1billion in gift cards go unused every year.

The biggest holiday shopping day of 2016 was December 17th, when 156 million people reported doing their holiday shopping.

FINANCIAL FITNESS BOOTCAMP

The Financial Fitness Bootcamp will return next year, 2018, starting in February. Just in time to start chipping away at that holiday debt, or start a savings plan for the new year. Workshops include: Financial Planning, Money Management, Budgeting, Credit Repair, and Loan Management. For more information, please call 515-697-1450 or visit www.fcn-dm.org.

ONE STOP SHOP: ROAD TO ACHIEVING GREATER SUCCESS

Every person has potential and the possibilities are endless. At the Evelyn K. Davis Center for Working Families we strive to help individuals improve their lives, realize their potential and reach their dreams. Let the Evelyn K Davis Center be your one stop shop along your journey toward greater success.

Here we offer three core services that, together, are a sure fire way to get you well on your way toward achieving self-sufficiency.

At the base of establishing self-sufficiency and reaching one's full potential lies these three key elements: Financial security, Income and Work supports, and Education and Employment. The Center offers members of the community several programs, workshops and one-on-one assistance in mastering these three necessary components. The best part is that all of the services offered by the Evelyn K Davis Center are free!

So if you know anyone who could use a little help using their life compass, or in today's world – a GPS, make sure to point them in our direction!



THE PERFECT GIFT FOR THE HOLIDAYS: THE GIFT OF GIVING



So many of us get caught up in the hype of holiday sales and finding that perfect gift, running from store to store just to get the best deal for our buck. However, what we fail to remember is that sometimes the proof is in the pudding. Well, perhaps that is Thanksgiving leftovers talking, but it's the thought that counts.

Put it this way, yes, while having the newest iPhone or that programmable crockpot is nice... wasn't that heartwarming, homemade present you received from your child(ren) or youngest sibling priceless?

Has the true meaning of Christmas or celebrating the holidays been completely diminished from all existence? Or is there still hope left, aside from all of the persuading sales ads and commercials?

If you were one of the frantic shoppers on Black Friday, wearing out the magnetic strip on your credit or debit card, you might need to rethink your gifting strategy.

How long do you think your gift will be appreciated? Or how long before it will be replaced with a better and newer version?

Let us take a step back into time this holiday season, when we had to get truly creative with coming up with the perfect gift for our loved ones. When gifting did not involve breaking the bank or running up debt.

After all, a present doesn't have to be costly in order to be cherished for a lifetime. It isn't how much we give, but how much love we put into giving.



UPCOMING EVENTS IN THE COMMUNITY

HOLIDAY OPEN HOUSE

December 1, 5:30pm-7:30pm

Sylvan Learning Center in Johnston; Stop by anytime between 5:30pm and 7:30pm for a fun, FREE family-friendly event! Come and decorate cookies (from Molly's Cupcakes!), make a gingerbread house, explore our STEM programs and more!
Cost: Free

DECORATING FOR THE HOLIDAYS

Dec. 2, 1:00pm-3:00pm

Whether decorating for the holidays or giving your home a much-needed refresh, come learn from a professional! Join Elizabeth Erin Designs as she shares tips and answers questions about the best ways to decorate your space. Bring your friends and family—the more the merrier!
RSVP by December 1. Cost: Free

JOLLY HOLIDAY LIGHTS IS BACK!

Entire month of December, from 5:30pm

until park reaches capacity

Adventureland; You heard it right, Jolly Holiday Lights is up and running again; just in a new location. A 2.5 hour ride of over 100 light displays. Get your picture with Santa, enjoy a cookie and some hot cocoa, or take a stroll through the gift shop. Closed on Christmas Eve & Day.

Admission: \$20/car (save \$3 by purchasing tickets before Nov. 22nd), \$40/limo or minibus. \$70/charter bus. 100% of admission fees go to Make-A-Wish Iowa.

APPLICATION DAYS, HIRING EVENT

The Center will not be holding our monthly job fairs until the beginning of next year, 2018. Stay tuned for more information!

DES MOINES BIG BAND, SOUNDS OF THE SEASON

Every Wednesday until Dec. 27, from 7:00pm-10pm

Noce; Celebrate the season with the illustrious Des Moines Big Band at Noce! RSVP by December 1.
Cost: \$5 students, \$10 general admission, \$50 VIP

EKD HOLIDAY HOURS, SORRY WE'RE CLOSED

In observance of the Christmas Holiday, the Evelyn K. Davis Center will be closing at 2pm on Friday, December 22nd, and will resume normal business hours on Monday, January 2nd. We apologize for any inconvenience, and wish you a Happy Holiday!



ONE ECONOMY: RACIAL DISPARITY IN HEALTH, HEALTHCARE & HEALTH COVERAGE

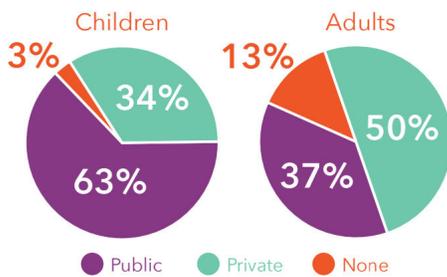
It is not difficult to make the case that people who are well and relatively healthy have greater opportunities to hold a job and achieve financial security. However, understanding the data and dynamics between health status and other elements of health-care services and coverage will tell a more complete story.

The Centers for Disease Control and Prevention provide information that compares indicators among similar counties and provides a comparative quick picture of how a county stacks up with other counties with similar make-up across the nation.

The October 2016 Polk County Health Report issued by the Polk County Health Department provides insights into the current status of health for Polk County and for Blacks in the county.

Compared to their counterparts, the challenges for African Americans to access healthcare coverage is disproportionately exacerbated by poverty. Children make up a large portion of those with low incomes; 20.5 percent of Polk County children were living below the poverty line in 2014.

Health Insurance Coverage for Black Iowans



In addition, black adults in Iowa have higher rates of chronic illness than any other race or ethnicity, setting the stage for ongoing, higher costs related to chronic illness.

Medical expenses can and do add to the financial insecurity that Black families face. These pressures increase the stress level for a family who is already having trouble paying their month-to-month bills.

This can make mental healthcare seem to be less necessary to those who cannot afford an office visit or co-pay. This only leads to increased disparity in health issues and access to health assistance.

Utilization of Healthcare Services

Individuals without healthcare coverage are less likely to have a consistent primary care provider that provides routine preventive care and screenings. The data found in Polk County ties to the financial situation and difficulties in accessing services that are experienced disproportionately by Black people.



One Economy

Building Opportunity for All

In fact, 65 percent of pregnant African-American women were more likely to delay entry into prenatal care. African American women in Polk County give birth to a higher percentage of low-weight babies than do Asian/Pacific Islander, White, or Hispanic women.

Nationally, low birth weight is one of the leading causes of infant mortality and low birth weight babies have a higher risk of health complications throughout their life.

Though the ACA and public healthcare coverage now cover the full cost of physicals and well-baby checkups, healthcare insurance will not necessarily cover the full costs of visits for illnesses, lab work, tests, prescription drugs, medical equipment, emergency room care, hospitalization, and more.

These realities and fears can cause a family to wait until a health issue is severe enough that the person needs medical assistance immediately and often at a higher cost.

Access to Healthcare Coverage

The ability to access healthcare that is covered by private or public insurance is clearly connected to financial capacity.

Access to publicly funded healthcare coverage provides families with a safety net that complements their asset ownership and protects against the financial burdens of a major medical emergency or treatment of a chronic illness.

Also at play in Iowa beginning in 2017, is a reduction in the number of choices of insurance companies and plans for individuals who purchase their private health insurance on Iowa's health insurance exchange. In addition to fewer choices, the premiums for individuals purchasing insurance on the exchange have risen

significantly, sometimes in excess of 20 percent over the previous year.

Even with the wide variation in how health coverage is handled, it is less likely that employers of people in low-wage and salary near or below the federal poverty level offer paid or unpaid healthcare coverage options to those workers.

When a disproportionate number of Polk County's Black population is working in lower-paying positions, the availability of employer-paid healthcare is diminished, leaving African American or African families to find a way to access healthcare through public coverage or to go without coverage—and sometimes care—altogether.

Polk County Residents Living Below 100 Percent of the Federal Poverty Level by Race

2010-2014

