

**AARP Foundation Income Impact Area
2011 Request for Proposals**

**Recession Recovery through Employment and Income Supports
for Low Income, 50+ Working Families**

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Recession Recovery through Employment and Economic Supports for Low Income 50+ Working Families

I. Background

The recession and its aftermath have not been easy on low-income Americans 50 and older and the future is a big question mark for many of them. Over the course of the recession, the unemployment rate for older Americans reached a level not seen in the past 60 years. The average duration of unemployment rose for older jobseekers, as did the percentage that were among the long-term unemployed.¹ In addition to unemployment, during the three years leading up to October 2010, nearly one-third of older Americans saw their homes decline substantially in value. A sizable proportion fell behind on credit card payments or accumulated more credit card debt.

Recovery for persons most adversely affected by the recession (e.g., the long-term unemployed, those who have lost homes and savings, are in significant debt and/or who have filed for bankruptcy) will likely be long and slow, and some may never make it back to where they were before the recession. While younger individuals are certainly feeling the strain as well, those 50 and older are not only struggling now, but have far less time to recover and regain their footing for a better financial future when, or if, they retire.

Nearly two years after the economy technically turned the corner from recession to recovery, job growth was disappointing and millions were feeling the devastating impact of long-term unemployment.

- About 60,000 more people aged 55 and over were unemployed in June, 2011 than in May. The unemployment rate for this age group rose from 6.8 percent to 7.0 percent—exactly where it was at the official end of the recession in June 2009 and still more than double the rate in 2007 when the recession began.²
- The average duration of unemployment for older jobseekers, which first exceeded one year in April, rose to 54.7 weeks in May, 2011.
- Once unemployed, older adults are less likely to become re-employed or may be forced to accept jobs for lower pay than their previous employment.³

Job loss and prolonged unemployment have had a devastating impact on age 50+ working families. They have been forced to cut back on spending even to meet their basic needs, they have had to increase credit card debt, and they have had to find new and concerning ways to reduce expenses. Of those who reported struggling to make ends meet, 32% no longer had health insurance⁴, and 50% put off medical or dental care or were not taking their medication because of financial considerations.⁵

¹ <http://assets.aarp.org/rgcenter/ppi/econ-sec/fs226-employment.pdf>

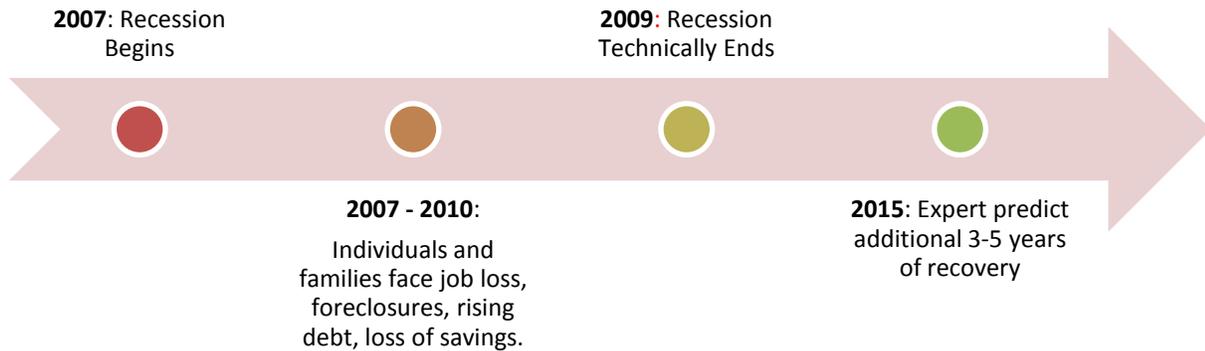
² The Employment Situation, June 2011: Dismal Job News for Older Workers. AARP PPI Fact Sheet.

³ Van Horn, Carl E., Nicole Corre and Maria Heidkamp. 2011. Older Workers, The Great Recession, and The Impact of Long-Term Unemployment. National Academy on the Aging Society Public Policy & Aging Report. Winter 2011. Volume 21, Number 1.

⁴ Older Workers, The Great Recession and The Impact of Long-Term Unemployment, Public Policy and Aging Report, National Academy on an Aging Society, Vol. 21, No. 1

⁵ http://money.cnn.com/2011/05/24/pf/recession_retirement_savings/index.htm

Without specific and relevant interventions, experts indicate that it could take another five years for individuals to recover from the effects of the recession and regain some level of financial stability.



With few exceptions, governmental policies and community services are not well suited to address the specific needs of older adult workers who face longer durations of unemployment and may need to undertake long-term — and expensive — retraining programs in order to find another job. The federal government’s primary strategies for helping the unemployed consist of partial income replacement through Unemployment Insurance and short-term training programs for younger adult workers. Yet many older workers may lose unemployment benefits in the near future, leaving many without any source of income and unable to meet their basic needs.⁶

Given the expectation that long-term unemployment will remain high for the foreseeable future, a concerted effort is needed to build a network of organizations and expand community service employment and income support programs to address the unique needs of older workers. Without additional assistance, millions of older workers and their families will be left behind as the economy recovers and they will suffer continued and long-term financial crises.

II. Purpose of Request for Proposal (RFP)

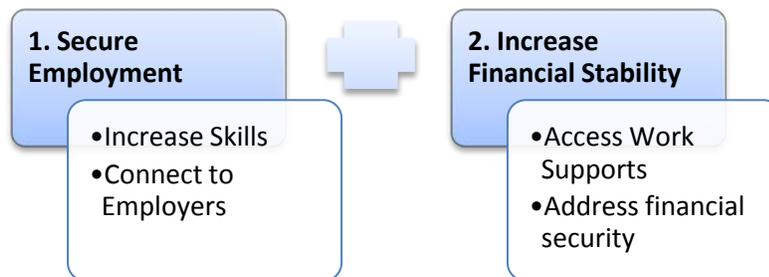
The purpose of this RFP is to identify and fund innovative and strategic business models that begin to build a national network of employment and income support services that address the specific needs of unemployed workers age 50 and older to help them recover from the recession and the effects of unemployment.

⁶ Older Workers, the Great Recession, and the Impact of Long-Term Unemployment, Dr. Carl E. Van Horn, Nicole Corre, and Maria Heidkamp, February 2011

AARP Foundation seeks to work in partnership with selected grantees to create a new paradigm for delivering meaningful services to older adult workers and to reduce the length and negative impact of long-term unemployment. While helping people obtain jobs offering good wages and benefits is the most critical element of recovery, given the circumstances noted above, obtaining a job is not enough. While dealing with long-term unemployment and with the potential reduction of unemployment benefits, older workers also need access to income supports and social services necessary to meet their basic needs and protect their families' financial security.

III. Priority Models

Priority will be given to those proposals that identify and implement unique models for providing a continuum of services. These services should address both the need to upgrade skills and obtain employment and the need to increase financial stability by increasing access to benefits, work supports and services that help protect families from severe financial instability.



Element 1: Secure Employment

Successful projects funded through this RFP will prepare older workers for and connect them with employment in quality jobs with living wages and benefits in high growth and emerging industries. Training projects should be focused on employability skills, workplace skills, competencies, and credentials demanded by employers and industries in their communities.

Element 2: Increase Financial Stability

As noted above, this RFP will fund those projects that, **in addition** to providing employment and training services, also include services such as increasing access to and enrollment in work and income supports for age 50+ working poor and their families to sustain themselves through periods of unemployment and reduce financial stress.

While AARP Foundation may consider funding innovative efforts that meet only one of the above elements, priority will be given to those projects that address both.

Target Population

Projects should be focused on addressing the unique needs of low- income workers age 50 and older. However, priority will be given to those projects that provide services to individuals within specific categories including:

- Those who have been unemployed for more than one year (long-term unemployment);
- Those who have lost jobs within the last two months (to facilitate quick re-employment); and
- Those who do not qualify for other federal or state employment programs.

In addition, recognizing that the recent recession has had a disproportionate impact on people of color and other traditionally marginalized groups, we seek to fund projects that demonstrate inclusion of a diverse client base and awareness of the needs of communities of color.

Scope of Project

Geographically, the project may be a single or multi-community, state or multi-state, or national in scope. However, several states bear the dual burdens of high numbers or percentages of low-income population age 50-64 **and** unemployment rates that exceed the current national average. These include Alabama, Arkansas, California, Florida, Georgia, Kentucky, Louisiana, Michigan, Nevada, New Mexico, North Carolina, South Carolina, Texas, West Virginia and Washington, DC. While proposals serving all states are welcome, all other aspects equal, priority will be given to funding projects in the states above.

We accept grant proposals only from organizations that are tax exempt under Section 501(c)(3) of the Internal Revenue Code and government entities, including but not limited to state/local governments, social service agencies, public health organizations, educational entities and other nonprofit entities such as community-based or faith-based organizations.

IV. Proposal Narrative and Project Budget

Criterion	Points
Statement of Need and Project Relevance to Low Income 50+ Working Families	15
Project Description, Strategies and Timeline	25
Strategic Partnerships	20
Project Management and Organizational Capacity	15
Outcomes and Deliverables	25

Questions about this RFP or the application process should be directed to incomegrants@aarp.org.

Proposal Narrative

The following are required elements of the proposal narrative.

A. Executive Summary/Abstract

Applicants should provide a high-level overview of the proposed project in 500 words or less.

B. Statement of Need and Project Relevance

Applicants must fully demonstrate a clear and specific need for AARP Foundation's investment in the proposed activities. Applicants must submit data and provide evidence of need for proposed projects not just nationally but also in the specified geographic region to be served. This may include, but is not limited to, high unemployment rates among older workers; specific workforce challenges faced by region; high instances of financial instability among age 50+ working families (high debt, foreclosures, bankruptcy, etc); instances of new industries emerging in areas where the workforce may not be prepared to accept jobs in demand, etc.

Applicants may draw from a variety of resources for supporting data, which include but are not limited to: traditional labor market information and projections; industry data; data from trade associations or direct information from the regional industry and employers; and information on the regional economy and other transactional data, such as job vacancies, financial problems, etc. that are available.

AARP Foundation will evaluate how well the proposal addresses the specific needs of low income older adults, their barriers to employment, and the financial crises they face. Finally, because this grant is focused on strategies for recovery from the recent recession, AARP Foundation will also evaluate the "actionability" of the strategies and whether they facilitate or incentivize important short and intermediate actions that can be taken to help individuals shorten the time it takes to gain employment and recover some level of financial stability.

C. Project Description, Strategies and Timeline

Applicants must provide a complete and clear explanation of their project's proposed objectives, strategies, outcomes and implementation plans. Proposals should describe what is to be done, how it is to be done, who will be involved (including partners), and what roles project members will play in carrying out that specific objective(s). The applicant must describe the proposed strategies, the geographic area(s) to be served, and explain how the proposed project addresses the facts noted in the applicant's statement of need. Applicants must also present a comprehensive work plan and timeline for the project.

If the project is in existence now and needs funding to expand, this section should describe the success of the project to date, if applicable, and how funding will enable the project to grow and expand.

This section should also clearly draw correlations between the content in the statement of need and the project strategies. Proposals should clearly state how the project and the expected results contribute to greater short and long-term financial security for low income age 50 and older working families.

D. Strategic Partnerships

AARP Foundation is using this grant to identify strategic collaborations and models that focus on the two critical pillars of facilitating recession recovery for those 50 and older – employment and financial security. While there are a range of approaches that will hasten recovery, strategic partnerships will undoubtedly serve as a foundation of these solutions. Experience shows that financial security strategies are most robust when developed in the context of strategic business partnerships of national, regional and/or local leaders who have access to a range of products, services and resources.

Thus, while not mandatory if grant goals can be met by one entity, the formation of unique and strategic partnerships is encouraged. Within the context of the strategic partnership, each partner should have clearly defined roles. The exact roles of partners may vary depending on the specific issue areas being addressed and the nature and the scope of the strategies undertaken. However, AARP Foundation expects that each partner will, at a minimum, significantly contribute to one or more aspects of the project.

Applicants should fully describe the specific roles of each of the project partners in the community, including training, financial and supportive services, expertise, and/or other activities that partners will contribute to the project. Applicants should also demonstrate strong partnerships by providing a letter or letters of commitment signed by all stated partners that describes the roles, responsibilities, and resources committed by each partner.

E. Project Management and Organizational Capacity

An applicant must fully describe its capacity (and that of any partners) to effectively staff the proposed initiative and reach its objectives and outcomes. The application must also fully describe the applicant's fiscal, administrative, and performance management capacity to implement the key components of this project, and the track record of the applicant and its partners in implementing projects of similar focus, size, and scope.

F. Outcomes and Deliverables

Applicants must demonstrate a results-oriented approach to managing and operating its project by providing specific projections for all applicable outcome categories relevant to

measuring the success or impact of the project including, but not limited to number of people trained, number of people employed, benefits received, etc. Applicants should also provide full descriptions of any products and deliverables that will be produced as a result of the grant activities, and fully demonstrating the appropriateness and feasibility of achieving these results.

Applicants should describe outcomes related to sustainability for the project once AARP Foundation financial support ends.

Project Budget

AARP Foundation will award approximately \$1 million in the form of multiple grants of between \$50,000 and \$200,000, through a competitive process. Grant awards will be announced in December 2011. Grant periods may be one year or two years, but will not exceed two years.

A. Budget Template

A budget template will be provided online as part of the proposal submission process. Justification for each item listed on the budget must be provided.

B. Allowable Activities and Costs

All activities and costs must be used to support the outcomes outlined in the proposal. Allowable activities may include, but are not limited to:

- Creating education programs for 50+ population to enhance skill development related to high growth, higher wage jobs that meet local employer needs
- Developing and implementing curriculum related to skill development
- Coordinating services with community-based outlets to reduce barriers to income supports
- Coordinating services with community-based outlets to help families protect their finances during periods of unemployment
- Resource mapping to identify available resources and gaps in resources necessary to hasten recession recovery in the community
- Recruitment and placement efforts
- Planning and staff training activities
- Awareness and education campaigns

Allowable costs include, but are not limited to:

- Staff wages
- Instructor/trainer salary/wages
- Business consulting
- Travel

- Computers, associated hardware and software (as long as technology is used specifically to reach project outcomes)
- Supplies and printing
- Meetings

C. Funding and Cost Sharing

AARP Foundation's share of the cost of the activities funded by these grants shall not exceed 80 percent of the total project budget. The Grantee is responsible for the remaining 20 percent. Applicants should certify that all necessary approvals for the commitment of resources have been obtained, including those used for the 20 percent cost share. Cost sharing may be in the form of allowable direct and indirect costs. The basis for determining the value of cash and in-kind contributions must be in accordance with AARP Foundation's financial policies.

The following items can be identified as a contribution to meet the 20 percent matching requirement:

- Cash contributions
- In-kind contributions (including facilities, equipment, or services)
- Non-federal sources
- Federal sources
- Unrecovered indirect costs (with prior approval)
- Third party cash and in-kind contributions

Cost share requirements include:

- All contributions must align with AARP Foundation financial policies
- The proposal must describe how the cost share requirement will be fulfilled
- The cost share cannot be counted towards any other AARP Foundation award
- The cost share must be necessary and reasonable for the accomplishment of the project and program objectives
- The cost share must be reported in the required financial reporting

The grantee must maintain written records to support all allowable costs that are claimed as being its contribution to cost participation, as well as costs to be paid by AARP Foundation. In the event the Grantee does not provide the minimum amount of cost share as stipulated in the Grantee's budget, the Foundation's contribution will be reduced in proportion to the Grantee's contribution so that AARP Foundation's share of the project budget is no more than its 80 percent.

The submission of a proposal does not guarantee funding. Funding for approved grants will be provided through AARP Foundation's Grant Agreement process. All grants funds must be obligated and all activities under the grant must be completed by the expiration date which will be outlined in the Grant Agreement.

V. Proposal Process and Deadlines

Organizations interested in responding to this RFP should visit the AARP Foundation website at www.aarp.org/foundationgrants to review the process for submitting Letters of Inquiry and grant proposals. All applicants must first submit a Letter of Inquiry through AARP Foundation's online grant system. Once that Letter of Inquiry has been reviewed and approved, those organizations selected to submit a full proposal will be notified and provided with a link to the full online proposal template.

For the 2011 grant cycle for the Income Impact Area, the timeline and related deadlines are:

Week of August 22	RFP and Letter of Inquiry available on AARP Foundation Grants Program Website at www.aarp.org/foundationgrants
TBD	Technical Assistance Calls
October 3	Last day to submit Letter of Inquiry
October 17	Last day to submit proposals (if invited)
Week of November 21	Award letters sent to selected organizations
Week of December 12	Conference calls with new grantees

VI. AARP Foundation Collaboration and Grantee Technical Assistance

As noted above, AARP Foundation is using this funding opportunity to begin to build a national network of organizations and intermediaries focused on the specific needs of workers age 50 and older and their families. In order to foster the most innovative and best practices, and to add value to this network of collaborators, AARP Foundation will provide grantees with access to research, tools and information and will share best practices, successes, and challenges among grantees. AARP Foundation may also organize in- person or virtual conferences to facilitate connections between grantees and their partners, as appropriate.

Beyond funding, AARP Foundation will collaborate with grantees to facilitate:

- Access to data, analysis and best practices from AARP Foundation and its allies;
- Communications and messaging material to promote grant programs and assist with recruiting participants into funded programs;
- Support via AARP Foundation's telecommunications infrastructure and call centers to provide additional support to grantees and potential and current clients;
- Technology solutions for supporting grantees and clients.