



United Way of Massachusetts Bay's
Request for Partnership
(RFP)

Application submission deadline: July 14, 2023



United Way of
Massachusetts Bay



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Massachusetts Bay

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At-A-Glance

In April 2023, United Way of Massachusetts Bay (United Way) launched a new organizational strategy focused on advancing an economically just region – *one where access to financial opportunity is universal, and prosperity is shared across race and ethnicity*. This is inherently collaborative work; funding of nonprofit organizations is a key element. This document introduces United Way’s focus for the next seven years and provides a next step for those seeking new or continued funding, including details on the funding opportunities immediately available.

Highlights of a United Way Partnership

- Unrestricted funding that supports sustainability
- Opportunities to build the region’s collective capacity by learning what is working and bringing it to scale
- A shared commitment to systems change and collaboration that leverages the expertise of diverse partners across the movement for economic justice
- Focus on Economic Inclusion and Wealth Building; Early Education and Out-of-School Time Programs; Education and Career Pathways for Youth and Young Adults; and Safe and Stable Housing
- Focus on Boston (prioritizing, Dorchester, East Boston, Hyde Park, Mattapan, and Roxbury), Cambridge, Chelsea, Haverhill, Lawrence, Lowell, Lynn, Malden, Quincy, Revere, Salem, and Taunton

Where to start: Application website and [Eligibility Form](#)

This RFP is available in Cantonese, Cape Verdean Creole, Haitian Creole, Mandarin, Portuguese, Spanish, and Vietnamese.



United Way of
Massachusetts Bay

REQUEST FOR PARTNERSHIP 2023

Vision: Advancing Economic Justice

United Way of Massachusetts Bay (United Way) is dedicated to advancing an economically just region where access to opportunity is universal, and prosperity is shared across race and ethnicity. We did not arrive at this vision hastily. It grows out of our commitment to our communities and people – all of them – as knowledgeable, resource-rich, and vibrant. It also emerges from the recognition that in our region significant disparities persist across race and ethnicity on key indicators of financial well-being.

Advancing economic justice is an expansive vision. United Way has anchored our focus on four avenues to financial well-being.

Avenues of Financial Well-being

Economic Inclusion and Wealth Building: Advance financial well-being and inclusion by providing access to services, resources, and tools that help individuals increase income, build credit and savings, and reduce debt.

Early Education and Out-of-School Time (EEOST): Provide affordable, high-quality early education and Out-of-School Time programs that allow caregivers to work and learn and provide children and youth opportunities to learn, thrive, and explore their interests.

Education and Career Pathways for Youth and Young Adults: Engage youth and young adults ages 16-24, who are disconnected from school and work, in education and career pathways.

Safe and Stable Housing: Increase the availability and accessibility of safe and stable housing and associated services.

During the COVID pandemic, it became abundantly clear that these four avenues to financial well-being uphold and support our region's economy. In the next seven years, United Way's work will focus on making these four avenues more accessible, particularly for populations that have been historically marginalized from them. This will require changing systems by investing in resources and services, developing evidence of what works and what needs to change, and bringing solutions to scale.

An Imperative to Advance Economic Justice

United Way plays three roles in advancing economic justice. **We reach people across sectors** – community members, businesses, nonprofits, and policymakers – and aim to build public will and promote engagement in the region's most pressing issues. **We contribute to movement building**, influencing policy, and public narratives. **We invest the resources we raise in impact-focused partnerships with nonprofits**, scaling proven programs, supporting existing coalitions, and developing resilient responses to crises. We are at our best when we harness the power of community and connect our partners with one another. Together, we aim to address the root causes of inequality, creating long-lasting, population-level change in our region.

Rather than treating the symptoms of injustice, such as poverty and financial instability, United Way focuses on changing the systems and policies perpetuating these inequities. In Appendix A, you will find some of the indicators we are tracking. These are not the only indicators we track – nor are they even the best indicators of overall well-being. Yet they illustrate how our economy is failing to realize the promise of inclusivity. They help inform the solutions that will widen the avenues to financial well-being.

Current Funding Opportunities

With this Request for Partnership (RFP), United Way seeks to identify a set of organizations for multi-year, unrestricted investment focused on direct service or public policy activities. The following section outlines the focus populations and communities and further defines the direct service and public policy activities we will fund. We anticipate additional funding opportunities for collective impact and grassroots action in the future as well as additional on-ramps for new direct service or public policy partners in years three and five.

United Way expects to use this framework for seven years, with adjustments up or down anticipated in years three and five. Initial grant awards will be for two years at the following amounts per year:

- Direct service organizations: \$50,000, \$100,000, or \$200,000
- Public policy organizations: \$50,000 or \$100,000

Focus Populations: *Investing in People*

United Way will invest in organizations that focus on economically vulnerable populations — aspiring to financial well-being despite a history of systemic barriers related to racism. We will prioritize investments in organizations focused on Black and Latino/a populations, and further prioritize investments in organizations serving people with varying life experiences that overlap with race and ethnicity to create additional structural barriers. We provide examples of these varying life experiences in the activities table below.

Further, we will invest in building diverse leadership across our region, prioritizing funding for organizations demonstrating commitment to diversity, equity, inclusion, belonging, and justice by maintaining representative leadership. We will also prioritize organizations led by Black, Latino/a, and multiracial senior leaders and boards; organizations with explicit strategies to close equity gaps across race and ethnicity; and leaders who have developed a culture of collaboration rooted in transparency and accountability.

Focus Communities: *Investing in Place*

United Ways are incorporated to serve a specific region. Our region is large, including Greater Boston and much of eastern Massachusetts, and the people of our region have a responsibility to promote shared prosperity throughout its neighborhoods and communities. Several of these



communities have long experienced underinvestment in the well-being of their residents and to overcome this problem, United Way will focus its grant funding on a set of 12 focus communities that have been particularly harmed by underinvestment as indicated by their high concentration of poverty. They are ***Boston (prioritizing Dorchester, East Boston, Hyde Park, Mattapan, and Roxbury), Cambridge, Chelsea, Haverhill, Lawrence, Lowell, Lynn, Malden, Quincy, Revere, Salem, and Taunton.*** Together, these 12 communities are home to two-thirds of the people in our region who live below the poverty threshold, making them critical areas for focusing investment to advance shared prosperity.

- **To be eligible for direct service funding**, applicants must either have a service location in one or more of the focus communities or have a majority of program participants residing in the focus communities.
- **To be eligible for public policy funding**, applicants must engage a significant number of people who reside in the focus communities in developing and advocating for change.

United Way has strong relationships in other cities and towns as well. We will continue to partner with them in other ways, including working in coalitions and regional planning efforts to scale the availability of the four avenues for financial well-being.

Direct Service Activities

Eligible applicants are nonprofits that provide one or more of the following services:	
<i>Economic Inclusion and Wealth Building</i>	<p>Individualized services that empower community members to meet their financial goals and achieve financial well-being. Activities include financial coaching, credit building, and asset building, with an emphasis on services integrated with workforce development programs.</p> <p><i>Focus Populations: People with limited income and wealth and others who struggle with financial stability, such as immigrants, refugees, and undocumented individuals; low-wage workers, including early education and Out-of-School Time educators and some nonprofit employees; youth and young adults, especially those who are disconnected from school/training/work; individuals burdened with unaffordable housing, childcare, or debt costs.</i></p>
<i>Early Education and Out-of-School Time Programs</i>	<p>Early education and Out-of-School Time programs that support healthy development and education of children and youth. Activities include providing childcare for infants, toddlers, and preschoolers, and before- and after-school and summer programs for school-aged youth.</p> <p><i>Focus Populations: People with limited income and wealth as well as those with limited access to EOST programming, such as immigrants, refugees, and undocumented individuals; experiencing homelessness or housing instability; involved in systems such as Department of Youth Services (DYS), Department of Children & Families (DCF), or court involved.</i></p>
<i>Education and Career Pathways for Youth and Young Adults</i>	<p>Programs that engage and support 16-24 year olds, who are disconnected from school and work, in education and career pathways. Activities include workforce development, education programming, coaching, and related wraparound services.</p> <p><i>Focus Populations: Young people who are experiencing homelessness or housing instability; involved in systems such as the justice system, DHS, or DCF; pregnant or a caregiver; immigrants and refugees, including undocumented individuals; disabled; neurodivergent; LGBTQIA+.</i></p>
<i>Safe and Stable Housing</i>	<p>Interventions that interrupt the cycle of housing instability and contribute to making homelessness rare, brief, and non-recurring. Activities include prevention and stabilization services aligned with a Housing First model.</p> <p><i>Focus Populations: Individuals, families, and youth who are at immediate risk of losing their housing or are experiencing the traumatic cycle of housing instability and homelessness, such as living in a “doubled-up” arrangement or being extremely cost-burdened; those with a high acuity of service needs, such as healthcare; and those involved in systems, such as DHS, DCF, or court involved.</i></p>

Public Policy Activities

Organizations funded in public policy will engage in activities including:	
<ul style="list-style-type: none"> • Crafting policy solutions informed by community experience and other research evidence. • Mobilizing and activating individuals and communities to influence public priorities and policy. • Changing public policy strategies by providing opportunities for community members with lived experience to lead. • Setting the public discourse by raising awareness of issues United Way is addressing. • Building public will for solutions by facilitating cross-sector collaboration to advocate for changes in policy and practice. • Building shared knowledge of system capacity, demand, and impacts on economically vulnerable populations by collaborating with public agencies and researchers to make relevant data more accessible. 	
These public policy activities will be focused on one or more of the following goals:	
<i>Economic Inclusion and Wealth Building</i>	Promoting economic inclusion and building wealth, such as expanding access to credit and savings opportunities for underserved communities and increasing protections against predatory financial practices.
<i>Early Education and Out-of-School Time Programs</i>	Increasing the quality, accessibility, and affordability of EEOST programs, advocating for adequate public investment, and reducing the cost burden on families in sustainable ways.
<i>Education and Career Pathways for Youth and Young Adults</i>	Removing barriers to education and career for the most marginalized young people, including those experiencing homelessness or housing instability; involved in systems such as the justice system, DYS, or DCF; pregnant or a caregiver; immigrants and refugees, including undocumented; disabled; neurodivergent; LGBTQIA+.
<i>Safe and Stable Housing</i>	Advancing solutions that contribute to ending and preventing homelessness, such as expanding access to preventative approaches and deeply affordable housing paired with coordinated services for marginalized populations.

United Way Partnership

Partnership has always been an essential part of United Way. We value partnership because we know—and were founded on the idea—that organizations are more effective when working together toward a common set of goals. Advancing economic justice at the population level necessitates working in networks, creating a mutual agenda, taking collective action, and coordinating activities to advance systemic change. In the section below, we outline the areas of systems change that we will track in collaboration with our partners, the characteristics we are looking for in potential partners, and the ways that United Way plans to contribute as a partner.

Systems Change

United Way will fund organizations that work to achieve economic justice and leverage their programs and resources to contribute to systems change. These organizations root their own success in the success of their community and articulate their role in addressing the root causes of economic injustice. What follows are summary explanations of the systems change areas that we will track, and how partnerships between United Way and nonprofits can affect change in these areas.

- **Visibility of Economic Justice:** Promoting understanding around issues of equity is essential to building public will for solutions that advance economic justice. To raise awareness of equity issues, United Way partners with nonprofits that share our vision for economic justice, consistently use asset framing when describing their work, and contribute that message to public discourse.
- **Community Voice:** Uplifting community voices is critical to achieving meaningful organizational and systems change toward economic justice. United Way partners with nonprofits that involve community members in decision-making and ensure community perspectives and experiences are integrated into program design and implementation. They facilitate opportunities for community members to develop as leaders and share their experiences with policymakers.
- **Using and Sharing Data:** Economic justice is only possible when decisionmakers partner with the community to collect and use quality data to design and continuously improve programs and services. United Way partners with nonprofits that have a culture of using data and evidence to inform their own operations and to advocate for improved resource accessibility and impact in the community. The experiences of the people they intend to help are an essential source of data and evidence.
- **Coordination, Cooperation, and Collaboration:** Advancing economic justice requires that institutions across systems and sectors share a vision and work together to solve problems. United Way partners with nonprofits that regularly collaborate in cross-sector initiatives and networks with public agencies, community institutions like schools or hospitals, grassroots resident coalitions, businesses, or philanthropic organizations.

These coordinating bodies ensure resources and services are deployed in ways that promote economic justice more sustainably, effectively, or equitably.

- **Funding and Resources that Scale and Sustain:** To increase the sustainability of effective interventions and systems change efforts, United Way partners with nonprofit organizations that align their efforts with others to address root causes and advocate for new and expanded funding sources to scale and sustain those collaborative solutions.
- **Policy, Practice, and System Capacity:** Changing harmful laws, regulations, policies, and practices is a key component of advancing economic justice. United Way partners with nonprofits that implement and advocate for policies and practices making Economic Inclusion and Wealth Building, Early Education and Out-of-School Time Programs, Education and Career Pathways for Youth and Young Adults, and Safe and Stable Housing more accessible to historically marginalized populations.

As a partner in these efforts, we intend to use our organizational resources to convene direct service and public policy organizations regularly, alongside others, for the following activities:

- **Field Building:** Gathering organizations working on a common issue and identifying activities and/or securing investments that will drive the field toward better outcomes or impact at scale.
- **Research and Learning:** Establishing long-term relationships with research institutions that focus on understanding and building evidence for the avenues to financial well-being and shaping policy or practice recommendations.
- **Policy:** Leading or participating in coalitions and collective efforts to advance change in the public sector.
- **Building Public Narrative:** Telling stories that build public will for economic justice by highlighting our community's aspirations, creativity, and the barriers they face in accessing the avenues to financial well-being.
- **Community Voice:** Creating opportunities for focus populations and communities to provide input on program and policy planning activities and elevating community members in collecting data about their communities that can shape program and policy decisions.

Application Logistics & Support

Step 1: This RFP is open to all eligible nonprofit applicants after completing an eligibility form.

Step 2: Full proposals must be completed and submitted electronically via United Way's grant management database, Survey Monkey Apply (Smapply), by 5:00 PM EDT on July 14, 2023. United Way will only consider proposals submitted by this deadline, via Smapply, and with all required attachments.

Applicant Support & Timeline

United Way staff will be available to support applicants, including through conversations, information sessions, and office hours. These opportunities are optional and will not be part of any evaluation. Additionally, you can send technical support requests or other questions that arise while completing the application to CIHelpDesk@supportunitedway.org.

Week of May 8	Request for Partnership & Eligibility Form released
Week of May 15	Smapply platform opens to eligible organizations
May 23 & June 6	<p>Information Sessions: Two identical information sessions will describe eligibility criteria, provide detail on key definitions and terms, and describe the RFP process. We will distribute a recording of the sessions to each registrant.</p> <ul style="list-style-type: none"> • May 23 at 2:00 PM Register here • June 6 at 12:00 PM Register here
Month of June	<p>1:1 Conversations: Eligible organizations will be invited to schedule a 30-minute conversation with United Way staff to explore partnership, discuss funding opportunities, and ask questions about application logistics.</p>
June 26 & 29, July 10 & 13	<p>Office Hours: Open office hours will be available to eligible organizations on June 26, June 29, July 10, and July 13 from 12:00 to 1:30 PM. United Way staff will be available to answer questions. Register here</p>
July 14	Full proposals are due via United Way's grant management database, Survey Monkey Apply (Smapply), by 5:00 PM EDT on July 14, 2023.
June 19 through August 1	United Way Staff Review, as described below
August 7 through September 22	Community Review, as described below
October 2023	Applicants will be notified

Community Review and Decisions

United Way elevates community voices by engaging review teams that include people living in our 12 focus communities and people with lived experiences aligned with at least one of the four avenues to financial well-being, as outlined above. During August and September 2023, United Way will deploy community reviewers to meet in teams and evaluate proposals. Some teams will focus on proposals from their local region, such as the Merrimack Valley or North Shore. Other teams will be organized by the avenues to financial well-being. For example, proposals for programs addressing youth and young adult pathways will be reviewed by a team of young adults. United Way recommends that RFP authors consider community reviewers as the primary audience for the proposal.

United Way staff will identify the proposals most aligned with the priorities described in this RFP and forward them for community review and scoring. Community review teams will use their time together to discuss the proposals and share their perspectives to provide critical input into the funding process; they will not need to reach consensus. Individual review scores will be aggregated and used to create a final funding portfolio for approval by United Way's senior leadership team and Board of Directors. We reserve the right to balance the portfolio to ensure equitable distribution of grant funding across priorities and communities.

Appendix A: Indicators of Economic Justice

Massachusetts has a robust economy. While it ranks high in wealth, it fails to realize its potential as an inclusive economy. Disparities are significant compared to the nation overall – and even compared to other New England states. The following table illustrates barriers to universally available financial opportunity and to prosperity shared across race and ethnicity. We invite you to reference these or your own preferred indicators as you describe your vision of economic justice. All indicators are for Massachusetts in 2021, unless otherwise noted.

Indicators of Financial Well-being and Shared Prosperity
<ul style="list-style-type: none"> • Only 40% of residents reported satisfaction with their current financial condition.¹ • Massachusetts has one of the highest income inequality ratios in the country. The households with the highest incomes (80th percentile) had incomes 5.68 times higher than households with the lowest incomes (20th percentile).²
Indicators of Economic Inclusion and Wealth Building
<ul style="list-style-type: none"> • 81% of white residents and 56% of residents of color reported having at least \$2,000 in savings.³ • 17% of residents reported having debt in collections. While this is lower than the national average of 26%, communities of color are twice as likely to report debt in collections.⁴ • The median credit score in communities of color was 677, compared to 738 statewide.
Indicators of Early Education and Out-of-School Time Programs
<ul style="list-style-type: none"> • In 2022, the average cost of childcare for 2 children in Massachusetts was 42% of the state’s median household income.⁵
Indicators of Education and Career Pathways for Youth and Young Adults
<ul style="list-style-type: none"> • In 2020, 10.6% of youth ages 16-24 were considered disconnected – not in school or not working. 64% of disconnected youth reside in the Boston area. • Black (17%) and Latino/a (20.4%) youth face higher rates of disconnection than their White (8.2%) and Asian peers (4.9%).⁶
Indicators of Safe and Stable Housing
<ul style="list-style-type: none"> • In February 2022, 18% of young adults reported only slight or no confidence in paying their next rent or mortgage payment on time. • 18% of households were extremely cost burdened, spending 50% or more of their household income on housing.⁷ • People identifying as Black, African American, African, and Multiracial make up 41% of the population experiencing homelessness but only 12% of the overall population.⁸

End Notes

¹ Lin, J. T., Bumcrot, C., Mottola, G., Valdes, O., Ganem, R., Kieffer, C., Lusardi, A., & Walsh, G. (2022). Financial Capability in the United States: Highlights from the FINRA Foundation National Financial Capability Study (5th Edition). FINRA Investor Education Foundation. www.FINRAFoundation.org/NFCSReport2021.

² America's Health Rankings analysis of U.S. Census Bureau, American Community Survey, United Health Foundation, AmericasHealthRankings.org. Accessed March 28, 2023.

³ Mingli Zhong, Aaron R. Williams, Alexander Carther, Breno Braga, and Signe-Mary McKernan. 2022. "Financial Health and Wealth Dashboard: A Local Picture of Residents' Financial Well-Being." Accessible from <https://apps.urban.org/features/financial-health-wealth-dashboard>.

⁴ Debt in America: An Interactive Map, The Urban Institute. Last Updated June 23, 2022. Accessed March 2023.

⁵ Ibid.

⁶ Lewis, Kristen. A Disrupted Year: How the Arrival of Covid-19 Affected Youth Disconnection. New York: Measure of America, Social Science Research Council, 2022.

⁷ US Census American Housing Survey (AHS) 2021.

⁸ Massachusetts Rehousing Data Collective Public Dashboard, Q1, 2022.