

Open Call: Request for Applications for Cohort II of the Goldman Sachs and Urban Institute One Million Black Women Research Partnership

January 2023

<p>Purpose of Solicitation</p>	<p>In partnership with Goldman Sachs, the Urban Institute (Urban) invites applications for research proposals under the Urban and Goldman Sachs One Million Black Women Research Partnership. Up to six applicants will be selected to participate in this research partnership to include a seven-to-eight-month research and stakeholder engagement period.</p> <p>This solicitation requests applications to conduct research on the racial earnings and wealth gaps and its disproportionate impact on Black women and families.</p> <p>Selected applicants will receive a fixed grant of \$20,000 to participate in the second cohort of the research partnership. These awards are designed to support scholars to build on existing research to develop products that examine the consequences of long-standing, persistent racial and gendered earnings, and wealth gaps, describe the experiences of Black women and support faculty members in their participation in Urban-facilitated workshops. We strongly discourage new data collection, particularly data collection that would require new IRB approval, owing to the compressed timeline of this opportunity. We prefer that applicants use previously collected data and/or unpublished and non-finalized research analysis.</p> <p>Applicants are expected to focus their research activities and product development on one of seven pillars: health care, job creation and workforce advancement, education, housing, digital connectivity, financial health, and access to capital. We welcome applications that articulate scholars'/researchers' contribution to one or more of these areas and the connection between that research and the racial earnings and wealth gaps for Black women.</p>
<p>Eligibility</p>	<p>Applications will be accepted from US Department of Education accredited Historically Black Colleges or Universities (HBCUs), graduates of HBCUs, researchers of color at Predominantly White Institutions (PWIs), and scholars of color at policy and research centers who are conducting research on the racial wealth gap. Applications can include partnerships or collaborations. Awards will be made to institutions or organizations only, not individuals.</p> <p>Applications must demonstrate experience examining the impact of the racial earnings or wealth gap on Black people, particularly Black women, and/or research that examines how persistent inequities in health care, job creation and workforce advancement, education, housing, digital connectivity, financial health, and access to capital impacts the earning potential and wealth of Black women in the US.</p>
<p>Available Funding</p>	<p>Selected applicants will enter into a fixed-price grant award of \$20,000 with Urban Institute, to include specific terms and conditions. The grant will be flexible to cover direct costs salary/wages, fringe benefits, travel, graduate assistants, course release, and so on. More details below.</p>

RFA Release Date	January 20, 2023
Questions	<p>For questions about the research partnership or about the application process, please email us directly at Racialearningsgaproject@urban.org.</p> <p>An applicant-focused webinar will be hosted on February 7 at 1:30 p.m. EST to review the process and address any questions. A recording of that meeting and an FAQ document will be posted on the project page.</p>
Submission Deadline	Sunday, March 5, 2023, 11:59 p.m. EST.
Anticipated Notice of Decision	Wednesday, March 15, 2023
Anticipated Research Partnership Period	April/May 2023–December 2023

Request for Applications

Through its partnership with Goldman Sachs, the Urban Institute anticipates awarding up to six grants in the amount of \$20,000 each to support scholars’ participation in the development of a learning community as outlined below.

Potential awardees interested in submitting an application in response to this request for applications (RFA) must prepare an application in accordance with the instructions contained herein. This RFA establishes minimum requirements applications must meet to be eligible for consideration, as well as information to be included in the proposal. This RFA does not obligate Urban to award an agreement nor does it commit Urban to pay any costs incurred in preparing and submitting an application.

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Project Overview

One Million Black Women: Closing the Wealth Gap is a program at Goldman Sachs designed to partner with Black-women led organizations and other partners to commit \$10 billion in direct investment capital and \$100 million in philanthropic support to address the disproportionate gender and racial biases that Black women have faced for generations and have been exacerbated by the COVID-19 pandemic.

Through the One Million Black Women Research Partnership, the Urban Institute (Urban) and Goldman Sachs will develop a learning community for faculty at and alumni of Historically Black Colleges or Universities (HBCUs), scholars of color at Predominantly White Institutions (PWIs), and scholars of color at policy and research centers who are conducting research on the racial wealth gap to develop new research products and identify evidence-based actions that public- and private-sector actors can take to increase equitable financial and economic outcomes for Black women between April 2022 and December 2023. The goal of this learning community is to distill new insights and build synergy around actions and investments that can be made by policymakers, funders, and corporate leaders to close the racial earnings and wealth gaps for Black women.

In addition to identifying and working with these scholars to produce targeted research products that align with Goldman Sachs' seven pillars for the second cohort of this engagement (health care, job creation and workforce advancement, education, housing, digital connectivity, financial health, and access to capital), Urban will convene a group of researchers and communications experts to provide scholars with research and publishing support.

Once the research products are finalized, Urban will publish the articles, memos, briefs, reports, fact sheets, and other publications on an Urban Institute landing page and disseminate the products to key stakeholders from the public and private sectors.

Project Background: Understanding the Opportunity

Since summer 2020, increasing attention has been paid to systemic inequities and institutional racism and the role of private companies, philanthropic funders, and public entities to address long-standing policies and practices that have helped create and exacerbate these inequities. One area where the historical origins of inequity are particularly pronounced is in the racial disparities in earnings and wealth among Black Americans.

The racial earnings and wealth gaps for Black Americans relative to other racial groups in the United States are well documented. For Black women, the COVID-19 pandemic has further exacerbated long-standing economic inequities because Black women are more likely to work in lower-paying jobs and experience higher levels of poverty. Black women remain disproportionately disadvantaged across a broad range of economic measures, including wealth, earnings, and health.¹ This complex issue involving the interlocking systems of white supremacy and sexism in the United States reflects the ways that Black women's labor has been historically devalued in this country.

¹ Struyven, Daan, Gizelle George-Joseph, and Daniel Milo, *The Bigger Picture Black Womenomics* (The Goldman Sachs Group, Inc., 2021), <https://www.goldmansachs.com/insights/pages/black-womenomics-f/black-womenomics-report.pdf>.

By building on existing research, developing new research products, and harnessing the power of engaged learning communities, Goldman Sachs and the Urban Institute can help build the evidence base, elevate the research of scholars of color, and catalyze new public and private support and investments to close racial and gendered earnings and wealth gaps. This is the second cohort of this program. In cohort I, the program was designed to exclusively support scholars and faculty at HBCUs. For cohort II, we plan to support HBCU graduates and faculty members, as well as the scholarship of faculty of color at other academic institutions and policy organizations.

Goals of the Goldman Sachs and Urban Institute One Million Black Women Research Partnership include the following:

- Creating a space for scholars of color to develop new research products on the racial wealth gap for Black women and make recommendations for new or emerging research, policy, and practice that can help decrease racial and gendered disparities in earnings and wealth
- Elevating the scholarship of researchers of color across disciplines including sociology, psychology, economics, social work, public policy, business, and other fields of interest to improve the knowledge base on the racial and gendered wealth gaps for Black women with the goal of advancing racial equity and economic justice
- Convening a learning community of scholars of color, Urban Institute researchers, and other key stakeholders who are committed to using research to make the case for new and expanded efforts to close the racial earnings and wealth gaps for Black women; and
- Leveraging Goldman Sachs and Urban Institute networks to disseminate research products and lessons learned to audiences including financial institutions, economic and community development entities, academic institutions, research and policy organizations, and local, state, and federal governments

Those selected to participate in the Goldman Sachs and Urban Institute Research Partnership will benefit from the following:

- Grant funding to research and/or academic institutions of up to \$20,000 provided by the Urban Institute for an eight-month research and engagement period
- Urban Institute research and communications support to support the development of new research products including briefs, reports, literature reviews and other products
- Virtual learning community sessions with other awardees, Goldman Sachs, Urban Institute, and economic and community development experts
- Elevation of participants' work through public-facing communications such as blog posts, newsletters, webinars, and a formal convening; final products and publications developed through this effort will be published on urban.org

Timeline of Engagement

Timeframe	Activity
March–April 2023	<ul style="list-style-type: none"> ■ Notify selected applicants of award. ■ Finalize grant agreements between the Urban Institute and HBCU institutions and launch partnership.

Timeframe	Activity
	<ul style="list-style-type: none"> Participate in orientation virtual meeting to be introduced to the team and project.
May 2023	<ul style="list-style-type: none"> Draft research statement memo (goal will be to introduce the scholar/project team, ideas, make the case for the research, and /or include some preliminary analysis based on prior research). Connect with Urban research partners for 1:1 advising on research design and products
June–September 2023	<ul style="list-style-type: none"> Participate in internal workshops with Urban scholars and other external experts to provide feedback/input on proposed ideas and research. Conduct research on the racial earnings and wealth gaps for Black women and make recommendations for new or emerging research, policy, and practice that can help decrease racial and gendered disparities in earnings and wealth. Engage with Urban staff to refine and copyedit written products in preparation for publication.
October–November 2023	<ul style="list-style-type: none"> Submit research products to Urban for publication on Urban’s website and aid in the dissemination of the work to audiences including financial institutions, economic and community development entities, academic institutions, research and policy organizations, and local, state, and federal government.
November–December 2023	<ul style="list-style-type: none"> Participate in convening with Urban researchers, cohort I scholars, key stakeholders, sector experts and leadership, and place-based and regional experts and decisionmakers prioritizing Black leaders, especially Black women leaders.

Eligibility

Applicants must fulfill the following criteria to be eligible:

- Be faculty at and/or alumni of HBCUs, researchers of color at PWIs, or scholars of color at policy and research centers who are conducting research on the racial wealth gap; and apply on behalf of their institutions
 - Early, mid-, and senior level scholars/researchers are all welcome to apply.
- Demonstrate research expertise in the areas of the racial earnings or wealth gap and its impact on Black people, particularly Black women, and/or research that examines how persistent inequities in health care, job creation and workforce advancement, education, housing, digital connectivity, financial health, and access to capital impact the earning potential and wealth of Black women in the US
- Use research award funding for activities such as background research, laboratory research, literature review, social science data analysis, historical research, dissemination products, paper preparation or other research activities including hiring graduate or undergraduate students
 - We strongly discourage original data collection, particularly data collection that would require new IRB approval, owing to the compressed timeline of this opportunity.** We prefer that applicants use previously collected data and/or unpublished and non-finalized research analysis.

- Participate in learning community workshops and the end of year convening with other awardees and stakeholders
- Develop a research product to be published on the urban.org landing page for the One Million Black Women Research Partnership that uplifts research on the racial earnings and wealth haps gap for Black women
 - The products of interest include reports, articles, briefs, fact sheets, or other research products that meet the goals of this engagement.

Lead applicants should be able to

- describe the connections between historical inequities and preset-day economic disparities and how these disparities impact the lives of Black women;
- commit to being responsive, active, and engaged participant in the learning community; and
- center the individuals most affected by these issues in the research design, implementation, analysis, and translation processes.

Awards will be only made to institutions or organizations, not individuals. But the application should clearly designate the “lead” staff or faculty member.

Research Collaborations and Partnerships

Research collaborations and partnerships are permitted, although no additional funding beyond \$20,000 will be provided. A research partnership or collaboration is any grouping of two or more institutions or more than one principal investigator from the same institution applying together and then jointly working with the lead organization. If applying as a collaboration and/or partnership,

- the lead applicant must be clearly identified and otherwise meet all eligibility requirements contained herein;
- all partner groups or individuals playing key roles in the activities must be identified at the time of the application; and
- the proposal must include a letter of support from the potential research collaborator/partner(s) confirming commitment to participate in the role outlined in the proposal. If multiple partners are proposed, this commitment can be consolidated in one letter of support, signed by all relevant parties, but each member’s role must be outlined separately.

Selection Criteria

Urban Institute will select up to six awardees based on the following criteria:

- potential contribution to the literature on the racial and gendered earnings and/or wealth gap for Black women
- alignment between the proposed research product and the Goldman Sachs pillars of interest (health care, job creation and workforce advancement, education, housing, digital connectivity, financial health, and access to capital)
- feasibility of completing the proposed research product in the timeframe outlined
- clarity of the research design

Urban reserves the right to seek methodological (e.g., quantitative, qualitative, and mixed-methods approaches) and disciplinary diversity (e.g., economics, psychology, public policy, social work, sociology) among awardees.

How to Apply

All applications are due by Sunday, March 5, 2023, at 11:59 p.m. EST, without exceptions. Applications that exceed the page maximums, are incomplete or illegible, or are received after the deadline will not be considered. Please send all completed materials as an attachment(s) to RacialEarningsGapProject@urban.org. Please use this address for any questions as well.

Your application should contain the following components:

1. Cover Page with [Research Checklist](#) (*It is required that you use this form*)
2. Research Statement (two-page maximum)
 - include
 - research questions,
 - approach and methods,
 - anticipated contributions, and
 - project design and scholar/researcher strengths.
3. Appendixes: Supplemental Organizational Information
 - Attachment A: [Budget Template & Budget Narrative](#)
 - Attachment B: [Organizational Information Sheet](#)
 - Attachment C: Federally negotiated rate agreement, if applicable.

More information on the components is provided below. All paragraphs should be single-spaced, page size should be 8.5x11 inches with 1-inch margins, and text should be in 11-point, Times New Roman font.

Component 2: Research Statement

Your research statement should include *all* headings and requested information described below unless otherwise noted. You do not need to copy the instructions and prompts under each heading. You may use subheadings under each section if desired. There is no length requirement for individual sections unless indicated. The writing should be accessible to reviewers who are familiar with research proposals but may be unfamiliar with your specific subject matter.

a. Research Questions

List and number between one and three key research questions your project will answer using the approach and methods you will specify in the next section.

b. Approach and Methods

Describe in detail the research design you will use to answer the questions you identified. You should be as detailed as possible and demonstrate the rigor with which you will approach the questions you identified above.

Although not every analysis question needs to be answered at this stage, strong submissions will identify key outcomes of interest, what kinds of data will be collected or analyzed and how, and the types of analysis that will be applied. Quantitative projects will ideally state the expected

statistical power to be obtained. Qualitative projects will ideally state how previously collected data will be analyzed to answer the specific research questions of interest.

c. Anticipated Contributions

Use this section to make the case for how your proposed project will contribute to the literature on Black women and the racial earnings and/or wealth gap or influence policymakers and stakeholders working to address the racial and gendered earnings and/or wealth gap. Briefly detail the following:

- *Research contributions:* How will this research product advance the field of knowledge about the racial earnings or wealth gap for Black women? What leading-edge research directions will this work open? Will there be publicly available data resources that could be useful for other research?
- *Policy or practice contributions:* Who outside the research field will use the findings generated? How might policies and practices be improved in the months and years following the release of findings?

d. Project Design and Scholar/Researcher Strengths

This section should try to answer the following questions:

1. *Why you?* What research expertise do you have, including methodological skills, research competencies, lived experience, or credibility with key stakeholders on the questions in study?
2. *Why this approach?* For example, could your proposed research design or the specific research product you plan to develop answer long-standing questions or make new connections between historic inequities and present-day disparities? Is your analysis a new, leading-edge way of understanding the associations between one of the seven Goldman Sachs pillars and the impact of that pillar on the earnings and/or wealth gap on Black women?
3. *What is the ideal product?* What kind of research product do you plan to create? Who is likely to use or engage with your product? What makes your proposed research product timely and impactful?
4. *What research have you already conducted on this topic?* What data did you collect? What key activities will happen leading up to the draft of the initial research statement? When do you anticipate having a draft of your product ready for internal Urban review? Are there any timing sensitivities or anticipated roadblocks?

Please include a short, high-level timeline that demonstrates that your product can be developed in the eight-month timeframe noted on page 1. This can be either a narrative, a table, or a graphic.

Component 3: Appendixes: Supplemental Organizational Documentation:

Applicants should also include the following information as appendixes when submitting their applications.

- Attachment A: [Budget Template & Budget Narrative](#)
 - Please note that this will be a fixed-price grant; your budget should not exceed \$20,000, and you will be funded based on the estimated budget amount.
- Attachment B: [Organizational Information Sheet](#)

- Attachment C: Federally negotiated rate agreement, if applicable.

a. Attachment A: Budget and Budget Narrative

A budget that outlines proposed project expenditures using the template in [attachment A](#) must be included with the application.

Below are some of the most common direct project costs that are included in the budget template. Please note that this is not an exhaustive list and some costs may be categorized differently depending on factors specific to each organization.

- Salaries/Wages: to include details for all personnel (name/title/position), proposed amount of time and rate of any staff working for the lead organization.
- Fringe Benefits
- Subcontractors/Consultants: services purchased by your agency, including any contractors, subcontractors, consultants, etc., as well as those considered collaborators or partners.
- Other Direct Costs, such as occupancy, utilities, communications, information technology, and travel, as well as any other costs necessary to carry out your project, such as honoraria or stipends to compensate project advisors. Include each direct cost category as a separate line item.

In addition to direct costs, if your institution incorporates any costs that support your overall organization into an overhead pool (which might be categorized as overhead, general and administration) you may incorporate these costs as indirect costs (see details below).

Applicants must also submit a separate budget narrative to correspond to the line-item budget. This narrative should include justification for the costs and assumptions, methodologies, and/or formulas for how the cost estimates were derived. See the guidance in [attachment A](#) for more details. If such costs are a part of your budget, please include the following in your narrative:

- Salaries/Wages: Detail each position and its relevance to your project.
- Fringe Benefits: Include any rate and description of components.
- Subcontractors/Consultants: Include details about any purchased services outside your organization. Include justification for the services and how the cost estimates were derived.
- Other Direct Costs: Provide a detailed justification and breakdown of each cost. If including travel, provide the travel purpose, destination(s), number of trips, and estimates for all components included (airfare, lodging, etc.). For stipends, indicate the purpose, amount and type for each and overall estimated cost.
- Indirect (Overhead) Costs: If your organization has a negotiated indirect cost rate agreement with a federal agency, that document can serve as the supporting documentation for these costs. If you do not have a federally approved rate, specify your rate, and describe what is included in the indirect cost pool, and the methodology for how the rate was derived.

The budget and budget narrative will be evaluated to confirm the reasonableness of the research plan detailed in the proposal.

Urban Institute Application Review Timeline

The Urban Institute internal review team will use the following dates to guide the review and notification processes:

- Urban will release the Goldman Sachs One Million Black Women Research Partnership RFA on **Friday, January 20, 2023**.
- Urban expects to receive all applications by no later than **Sunday, March 5, 2023**.
- Applicants will receive notification on or before **Wednesday, March 15, 2023**.

Disclaimers and Acknowledgment

Nothing herein represents a commitment by Urban to make any program-related investments or awards to any entity participating in, responding to, or submitting subsequent information in response to this request for applications for funding through the Urban Institute provided by Goldman Sachs. Urban fully reserves the right to terminate, alter, or suspend this process at any time. By submitting a proposal or information pursuant to this request for applications, each applicant shall be deemed to have acknowledged that Urban shall have no obligation to make any award or program-related investment and shall have no liability to any applicant or other person or entity should it determine not to proceed with this process or to make any awards or program-related investments. It is further understood that any award or program-related investment that may be considered pursuant to this process must satisfy certain legal criteria at the sole discretion of Urban in consultation with Goldman Sachs.

All information submitted to Urban as part of the application process shall become the property of Urban to be used for its internal purposes. Information submitted by applicants may be shared with third parties engaged to assist Urban with the selection process for these awards.

Selected institutions will enter into a fixed-price grant award with Urban, to include specific terms and conditions. Any research created and developed as a part of this agreement will be owned by each grantee organization, however you must agree to issue Urban and Goldman Sachs a nonexclusive, irrevocable, transferable, perpetual, worldwide royalty-free license to reproduce, publish, republish, summarize, or otherwise use, and license others to use the created work product.

Research and Human Subjects Protection

Your organization will be responsible for the protection of the rights and welfare of any human subjects involved in research and/or evaluation supported by this award. Each awardee, and any lower-tier awardee(s) or contractor(s), shall also comply with all applicable federal provisions, statutes, and regulations relating to the protection and privacy of human subjects, and the law and regulations of individual states. Such requirements include, but are not limited to, conducting the research in compliance with the ethical standards and the criteria for approval and conduct of research set forth in United States Department of Health and Human Services policy for the protection of human research subjects (45 C.F.R. Part 46 and related guidance, as amended from time to time). Your organization must also obtain and maintain institutional review board (IRB) approval, either by an internal IRB or through a contracted agency and obtain informed consent of participating research subjects. Urban must be notified immediately of any breach of personally identifiable information or any other violation related to the requirements stated herein, and your organization will be required to indemnify Urban against any such violations.