

LEARNINGS BRIEF

WHAT'S DRIVING OUR GRANTMAKING

A COMMITMENT TO LEARNING

At RRF Foundation for Aging (RRF), we are very clear about our mission, vision, and values and are dedicated to improving quality of life for older adults. With an abiding commitment to diversity, equity, and inclusion, we are focused on four priority areas – caregiving, economic security in later life, housing, and social and intergenerational connectedness. We strive for proactive, high impact grantmaking.

Underlying all these efforts is a commitment to learning. RRF sees grantmaking as a learning process that we engage in with our grantee partners. It is the bridge from what we know and where we are now to where we want to go. With humility, we seek knowledge, expertise, and insight from a variety of sources and work to center the perspectives of older adults and the communities in which they live.

This approach guides our most important grantmaking decisions. Notably, we seek to fund projects of various sizes that have the most potential to create an immediate impact as well as the capacity to create essential learnings that ripple out far beyond the grant period, influence others locally and nationally, and ultimately lead to meaningful and lasting change in the lives of older people.

INSIGHTS FROM OUR GRANTMAKING

Over the years, we have used insights from our grantees and our grantmaking to create progress in the areas we care most about: housing, economic security, caregiving, and social and intergenerational connectedness. In this report, we highlight several key philosophies that drive our grantmaking, including the need to:

- Generate reliable data about social issues that can build public awareness and guide policy and practice innovations;
- Address a problem or issue from multiple, complementary perspectives in an effort to foster progress and lead to greater impact;
- Build partnerships and coalitions that will provide important leverage towards creating lasting change; and
- Embrace diversity and lift the voices of the older people most helped by our work.

#1 DATA SPEAKS

For many years, scant attention was paid to the number of unhoused older people, both nationally and locally. In 2022, RRF made a grant to the [National Alliance to End Homelessness](#) to work with the U.S. Department of Housing and Urban Development (HUD) to improve HUD's annual "Point-in-Time Count" that tracks the number of unhoused individuals. Thanks to this advocacy work, HUD agreed to expand the limits of its age categories. As a result, it became clear that more than one in five people in the U.S. experiencing homelessness on a single night in 2023 were age 55 or older. More than 98,000 of these individuals were age 55 to 64, and almost 39,700 people were over age 64. Data for 2024 is forthcoming.



This analysis, which can be broken down by state, has pointed to the rising rate of older adult homelessness and has proven to be a powerful organizing tool. For example, Illinois advocates could finally measure and "see" the significant number of older, unhoused individuals; aging service advocates at both the state and federal levels recognized a new area of unmet need. These advocates, along with service providers working in the community, have developed data-informed trainings to raise awareness of the needs of unhoused people throughout the state. Of equal importance, they have begun to generate bipartisan policy and programmatic solutions that will help ensure that all of us have the ability to live in safe, affordable, and accessible homes as we age.

#2 MULTIPLE APPROACHES CREATE GREATER IMPACT

Debt is a major threat to the economic security of older adults. In 2024, we recognized that not enough was being done to reduce older adults' debt burden, and intensified our focus significantly, designing a multi-pronged approach that emphasizes preserving assets and maximizing income. This strategy includes:

- Policy research that sets the stage for advocacy by providing important data on the scope of the problem and identifies which subsets of older adults are at a high risk for certain types of debt. These efforts, through grants to the [Center for Retirement Research](#) at Boston College and [New America](#), will help bolster prevention and the reduction of the devastating consequences of debt.
- Advocacy for policy change around medical and student loan debt has been accomplished through a grant to the [National Consumer Law Center](#) (NCLC). With funding from RRF, NCLC identifies policy issues, works toward system reforms, and gathers and shares case examples to support advocacy, while also building the capacity of service providers, attorneys, and advocates who represent consumers to resolve debt issues.
- Program support to the [DuPage Health Coalition](#) is helping develop a community model that generates direct debt relief by: negotiating with healthcare providers on behalf of older adults; educating and counseling older adults to avoid debt or obtain debt relief; and building relationships between local healthcare providers and [Undue Medical Debt](#), an organization that purchases bad medical debt to relieve debtors.
- Funding to [Next Avenue](#), a leading digital journalism platform for older adults, supports the development of stories that debunk myths about older adult debt and build momentum for effective, scalable community models that assist older adults in reducing debt burden.

Through this diverse, integrated body of work, we've established significant synergies and increased leverage.

One notable result of this multi-pronged approach is relief provided for approximately 800,000 borrowers, age 62 and older, who have defaulted on their student loans and are subject to Social Security garnishment. Our grantee partners' advocacy, research, and public comment campaign efforts informed a U.S. Department of Education decision to initiate policy changes that would increase the monthly amount protected from Social Security garnishment for student loan debt collection, from \$750 to \$1,883. Prior to this decision, the protected amount had not been adjusted for inflation since 1996, pushing many older adults into poverty.

Given the rapidly changing landscape of federal initiatives, it is critical that we continue supporting grantee efforts to ensure older adults' economic security.



Photo Credit: Associated Press

#3 WE ARE STRONGER TOGETHER

RRF supports a number of local and national coalitions that have been critical to leveraging the impact of our grants and driving important and needed change. For example:

- Two grantee partners, the [National Alliance for Caregiving](#) (NAC) and [Illinois Aging Services](#) (IAS), are working together to increase resources and supports for family caregivers throughout Illinois. Bridging the gap between national and state-based family caregiving initiatives, IAS was selected to participate in NAC's [Caregiver Nation Network](#), facilitated through [Grantmakers In Aging](#), for a second year. This 10-state, collaborative network provides family caregiver coalitions with a voice at the state and federal levels and works to: cultivate and elevate state leaders championing the needs of family caregivers; foster peer-to-peer learning on caregiving policy issues; and elevate family caregiving issues on state and national policy agendas.
- [Chicago Funders Together to End Homeless](#) (CFTEH) is a group of philanthropic partners (including RRF) dedicated to improving programs and systems that address homelessness. CFTEH distributed \$2 million over two years to support policy, advocacy, community organizing, and narrative change initiatives to advance housing justice.
- The [Foundation for Social Connection](#), with support from several prominent national organizations, is well positioned to influence policymakers around the importance of social connections for older adults and embedding social connection frameworks within existing and new aging services. Through these and other joint efforts, we've learned the importance of pooling funding; building strong partnerships; providing resources for coordination; finding ways to sustain momentum on the issue; and highlighting the essential role national centers play in delivering technical assistance and other needed support for local groups.



Photo credit: Brissa Del Mar, Breeze Art Creatives

#4 CONTEXT MATTERS

Program and policy innovations may falter if the cultural contexts of different populations and communities are not well-understood and integrated at the outset. Beyond offering language translations where needed, programs and policies must account for subtle and not-so-subtle differences. Understanding diverse communities, along with their distinct interests and values, can enhance engagement and strengthen support. For example:

- Recognizing that there are a limited number of programs created by and for Hispanic caregivers, researchers at the University of Texas Health San Antonio School of Nursing - [Caring for the Caregiver](#) Program adapted its Learning Skills Together online offering for Hispanic family members who provide care for older people with dementia. Caregiver confidence grew significantly after participation, and the team is now working to implement the model with Hispanic family caregivers across the country.
- The [Diverse Elders Coalition](#) developed a robust training program dedicated to acknowledging and meeting the unique needs of family caregivers for older adults in diverse communities. This includes older adults who identify as Native American, Asian American and Pacific Islander, Black and African American, Hispanic and Latino/Latina, and/or LGBTQ+.
- [Pride Action Tank](#), is a results-driven think tank that addresses challenges facing the LGBTQ+ community in Illinois. With RRF funding, Pride Action Tank is training advocates to use storytelling as they reach out to appointed and elected officials, helping them see the importance of implementing new state laws to protect LGBTQ+ older adults. Responding to the need for authentic portrayals of diverse older adults, Pride Action Tank also commissioned a local photographer to amplify their storytelling and community awareness campaign.



LEARNING AHEAD

Moving forward, RRF will continue to use these learnings to improve our grantmaking and generate better outcomes for older adults and their families. RRF's work with our grantees and other partners is an ongoing process of co-creation, where we all learn from one another and find the most innovative and effective ways to move forward.

There is much to do and much to learn from our ever-broadening network of partners. We hope you will join us in developing the next generation of collective solutions to address our shared interests as part of RRF's commitment to improve the lives of older adults.

BY THE NUMBERS*

FY2024

Total dollar amount awarded

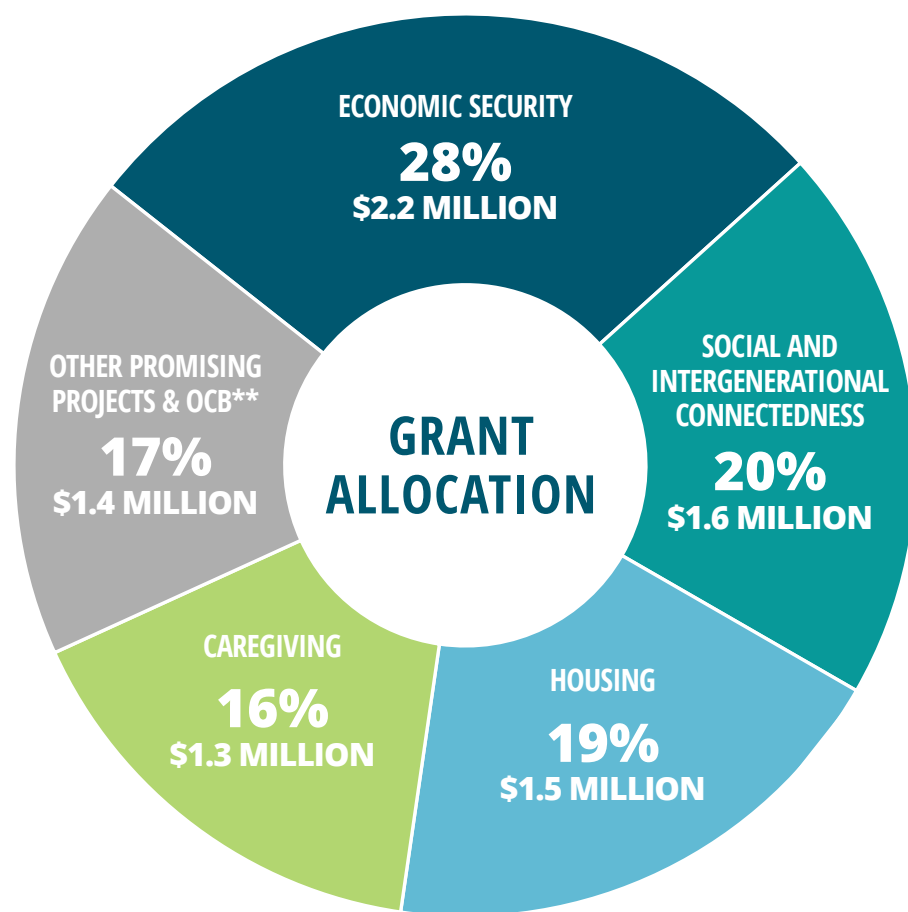
\$7.9 MILLION

Number of grants awarded

76

Percentage of funds supporting a priority area

83%



*Dollar amounts are rounded.

**RRF funds advocacy, research, education & training, Illinois-based direct service, and organizational capacity building (OCB) within our priority areas.