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Former Foster Youth in Postsecondary Education

Reaching Higher

Jacob P. Gross

with contributions by

Jennifer Geiger · Ellen Bara Stolzenberg

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To my wife, Charlotte, who is my best friend and most ardent supporter in all I do, and to our daughter, Cammie, who teaches Charlotte and me everyday about the joys and challenges of what it takes to raise and support youth.

ACKNOWLEDGEMENTS

The genesis of this book was my time spent as a foster parent in Louisville, Kentucky. I learned quickly that it was one thing to understand intellectually that early childhood education and familial support can make a world of difference in the educational attainment of youth. It was something entirely different to see and experience that within your own home. As a foster parent, I failed in many ways. The challenges of supporting young children amidst a system with too few resources to do its job and a society that largely ignores the importance of investing in children were too much for me. I quit after two years. I took the advice of my mentor from college and focused on small actions toward big change. I focused on what I could do and what I could sustain. Personally, I focused on raising a child. Professionally, I knew that I could listen, learn, and hopefully make small contributions to removing barriers that prevent youth and especially former foster youth from reaching their high aspirations in life. I wrestled with this decision, because I know what a privilege it is to be able to make such decisions. It was the right decision for me.

This book grows out of my work on financial barriers to postsecondary education for low-income students. As I began to learn more about the educational trajectories of former foster youth, I asked more expert colleagues for their perspectives on former foster youth in higher education. I looked to the literature and found that, although growing, it was small, with relatively little attention paid to college entrance and experiences—areas that I had expertise in. Numerous colleagues who

are scholars and practitioners answered my neophyte questions and were instrumental in helping me better understand the collegiate experiences and outcomes of former foster youth. These colleagues include Kenyon Whitman, Sara Gamez, Kizzy Lopez, and Mauriell Amechi. Jennifer Geiger, a contributor to this book, and Angelique Day—both colleagues in the field of social work and founders of campus-based support programs—were invaluable in orienting me to the extant literature and policies outside typical education studies. Debbie Rauch and Rachel Strawn helped educate me about programs and policies from an applied perspective. Ellen Stolzenberg, also a contributor, was generous from the beginning with her intellectual curiosity, her resources, and her willingness to run (and rerun) analysis as we delved more deeply into questions.

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ABBREVIATIONS

AA	Associate of Arts
AFCARS	The Adoption and Foster Care Analysis and Reporting System
BA	Bachelor of Arts
BPS	Beginning Postsecondary Students Longitudinal Study
CAPTA	Child Abuse Prevention and Treatment Act
CCRAA	The College Cost Reduction and Access Act
CFCIP	The John Chafee Foster Care Independence Program
CIRP	Cooperative Institutional Research Program
CSU	California State University
DHHS	U.S. Department of Health and Human Services
EFC	Expected Family Contribution
ETV	Chafee Education and Training Vouchers
FAFSA	Free Application for Federal Student Aid
FAME	The Fostering Academics Mentoring Excellence program
FCIA	Foster Care Independence Act
FERPA	The Family Educational Rights and Privacy Act
FFY	Former Foster Youth
FTFT	A First-Time Full-Time Student
GEAR UP	The Gaining Early Awareness and Readiness for Undergraduate Programs
GED	General Education Degree
GPA	Grade Point Average
HBCU	Historically Black Colleges and Universities
HECA	Higher Education Cost Adjustment
HEOA	The Higher Education Opportunity Act
HERI	Higher Education Research Institute

IPEDS	The Integrated Postsecondary Education Data System
NCES	National Center for Education Statistics
non-FFY	non-Former Foster Youth
NPSAS	National Postsecondary Student Aid Study
OHP	Out-of-Home (e.g., foster care) Placement
SHEEO	State Higher Education Executive Officers
SIL	Supervised Independent Living <i>or</i> Supported Independent Living
SNAP	Supplemental Nutrition Assistance Program
TANF	Temporary Assistance to Needy Families
TFS	The Freshman Survey
WIC	Women, Infants, and Children (a particular welfare program)
WMU	Western Michigan University

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Introduction

Jacob P. Gross

Abstract Despite high aspirations, former foster youth (FFY) face substantial barriers to enrolling in and completing college. If foster youth completed high school and enrolled in college at the same rates as their peers, an additional 100,000 FFY in the 18- to 25-year age group would be attending college. This disparity in educational opportunity for FFY is the focus of this book. While most research pays attention to pre-college experiences, enrollment, and success, this book addresses the dearth of research related to what happens during college. The remainder of this introduction prepares the reader for language and background related to studying foster youth, challenges and limitations to this research, and the audience for and the organization of this book.

Keywords Former foster youth · Higher education · Educational attainment

Despite high aspirations, former foster youth (FFY) face substantial barriers to enrolling in and completing college. In one study, over 70% of the youth in care desired to attend college, yet 20% of FFY enrolled in college compared to 60% of peers who had not been in foster care (Wolanin, 2005). Postsecondary graduation rates range from 1 to 11% (Dworsky & Courtney, 2010; Pecora et al., 2003). If foster youth completed high school and enrolled in college at the same rates as their

peers, an additional 100,000 FFY in the 18- to 25-year-old age group would be attending college (Wolanin, 2005).

This disparity in educational opportunity for FFY is the focus of this book. Although some attention is being paid to this attainment gap by policymakers and researchers, we need a better understanding of college-going and college experiences of FFY in order to remove barriers and enhance successes. Most research on the postsecondary attainment of FFY has focused on pre-college experiences and characteristics; college enrollment; and college success, but has not delved more deeply into what happens during college. This is the contribution of this book.

Our focus on educational attainment, as opposed to stable housing, mental health services, or other challenges faced by youth in care and FFY, is deliberate and meant to emphasize what we see as the crucial importance of postsecondary educational attainment in addressing conditions that lead to the placement of youth in foster care. This focus on higher education rather than the profound and immediate conditions that prompt the removal and placement of youth into the foster care system warrants additional explanation. Consider causes for removal: Neglect, physical abuse, sexual abuse, parental drug abuse, and more. These are serious and dangerous circumstances, so much so that that state has deemed it necessary to step in as corporate parent (Courtney, 2009) and physically remove the child or youth from the conditions. The effects of these conditions are significant. Youth who have experienced foster care are more likely to struggle with depression, addiction, and other mental health issues (Barth, 1990; Courtney, 2009; Dworsky & Perez, 2010). Social workers, acting on behalf of the state, have an immediate and crucial role to play in ensuring the safety of the youth as well as helping address the conditions that lead to removal. It is hard to understate the importance of this work. Rigorous research is essential to supporting social workers, advocates, counselors, and others who are the front line of support for youth who face conditions that require removal.

However, we adopt the stance in this book that research is also needed to address the underlying conditions that lead to the removal of youth from their homes. These conditions are systemic, stemming from poverty and its effects as well as a lack of support for mental health and behavioral issues in children (Barth & Green, 2006). As we detail in Chapter 2, we believe that education offers a path out of these conditions, which are too often reproduced across generations. The benefits of higher education are substantial. They include increased earnings,

decreased likelihood of unemployment, enhanced physical well-being, greater access to health care (including mental health care), and more. This book presents original research to help educators and policymakers understand the experiences of FFY in postsecondary education with the singular goal of helping get more FFY into and through higher education and to mitigate the conditions that lead to the removal of youth. This work is part of a broader stream of research focused on the successful transition of FFY into adulthood (e.g., Courtney, 2009; Courtney, Charles, Okpych, & Halsted, 2014; Courtney & Dworsky, 2006; Courtney, Roderick, Smithgall, Gladden, & Nagoka, 2004; Courtney, Terao, & Bost, 2004; Day, Dworsky, & Feng, 2013; Dworsky & Havlicek, 2010a, 2010b; Dworsky & Perez, 2010; Geiger, Hanrahan, Cheung, & Lietz, 2016).

OUR FRAMEWORK

Throughout the book, we refer to adults who were no longer in foster care as FFY and youth who are in foster care as *youth in care*. Other descriptors are used in the literature, such as *foster youth*, *foster care alumni*, *youth who have experienced care*, *current foster youth*, or *youth in foster care*. The words chosen to denote that someone currently is or once was in the foster care system can emphasize certain aspects of that experience. For example, describing someone as a FFY may imply that because a youth is now an adult and no longer in the foster care system that the experience is in the past, when in fact the impacts and experiences may forever shape that individual. Moreover, saying *foster youth* may imply to some that being in the foster care system is related to intrinsic characteristics of the individual youth. Describing someone as an alumni or alumna of the foster care system may similarly imply that one *graduates* from foster care and forever leaves it behind (Whitman, 2016). Even describing foster care as an *experience* can have the effect of minimizing how impactful such an experience can be for individuals. Language, of course, conveys meaning and has the power to shape perceptions.

The language used to talk about foster care and people who are or have been in foster care is dynamic. It is a matter of important discourse and debate that is not academic in the sense that it is theoretical. Rather, it has the power to shape viewpoints, ascribe meaning, and claim ownership of experience and identity. Pragmatically, we had to choose labels

to refer to the population of people who are in foster care or who have been in foster care. The choice of the term FFY is deliberate in that we want to convey that we are referring to adults who were in the foster care system; that lived experiences in foster care may be profoundly impactful for those adults; and that characteristics associated with adults who have been in foster care (e.g., poor academic preparation, higher incidence of mental health issues) are not intrinsic to the individual per se, but a function of the environment and context. This last point is important to understanding how we frame the work in this book.

Too often in education, researchers, educators, and policymakers adopt deficit perspectives when trying to understand and address achievement gaps in education attainment. Deficit cognitive frames are those in which individuals may be inclined to attribute differences in educational outcomes to incorrect cultural stereotypes (e.g., lack of motivation among low-income families); poor socialization; or maladapted characteristics of individual students (Bensimon, 2005). Such frames can lead to the erroneous conclusion that individuals are solely responsible for their educational attainment, when in fact societal and organizational factors are at play. Although student experiences are the focus of much of this book, we are interested foremost in barriers presented by organizations and social systems. For example, in Chapter 2 we examine barriers to academic preparation for FFY. While it is the individual whose level of academic preparation may be insufficient for college-level work, our discussion focuses on organizational and systemic causes for that, such as school mobility among youth in care.

Our choice of terms in this book is pragmatic and is not meant to be definitive. Other terms can be used depending on one's perspectives on foster care and one's positionality. We recognize that in choosing our terms, however, we are shaping perceptions. One danger in referring to FFY is that we are inherently aggregating a diverse group of people whose experiences with foster care are also diverse. Not only are youth in care diverse racially, ethnically, geographically, and otherwise, but the conditions that triggered their entry into care are varied along with how they may experience care. In Chapter 3, we describe and discuss the diversity of foster care, but it is important to acknowledge the diversity that our choice of language may obscure. We try to be transparent about our choice; however, we suspect we have overlooked other implications of the language we use.

In addition to using language designed to combat deficit perspectives on the educational attainment of FFY, we also strive to highlight successes, strengths, and resilience throughout the book. For example, in Chapter 5 we find that FFY are adaptive in relying on teachers and counselors for information about college more than non-FFY, perhaps because FFY do not have the familial support to gather information about college. Also, we find that FFY engage in a number of positive behaviors in college, such as seeking out faculty, that are associated with being more likely to succeed in college. A focus on successes, strengths, and resilience is intended to combat deficit perspectives on the educational attainment of FFY by drawing attention on the agency FFY exert in pursuing an education and overcoming barriers. This focus is also intended to help educators think of ways they can leverage the strength and resilience of FFY to support their pursuit of a postsecondary credential.

HIGHER EDUCATION

Our choice of terms to describe higher education also needs explanation and warrants consideration. For simplicity, we most often use the term *college* in this book, although we also use *higher education*, *postsecondary education*, and *university* at times to avoid repetition in certain areas. Although subtle differences exist in the meanings of these words—especially among educational scholars—we use them to refer to all institutions of education beyond the secondary level. This includes vocational and technical schools, community colleges, four-year colleges, beauty schools, research-intensive universities, for-profit institutions, and more. Postsecondary education in the USA is a diverse and expansive sector. For example, in 2016 (the latest year of available data), there were 6733 postsecondary institutions (excluding those in US territories and abroad) recognized for federal financial aid purposes. Of these, 733 were public, four-year or above; 517 were private, non-profit, four-year or above; 984 were public two-year; 157 were private, non-profit two-year; and 1787 were less than two-year (public, non-profit, or for-profit). About 65% of these federally recognized institutions grant degrees or certificates, with the remainder being non-degree granting. Only 225 of these 6733 institutions have student enrollments of 20,000 or above, with the majority (4044) having enrollments less than 1000 students. Just 47 institutions nationally offer all programs via distance education and only 115

institutions nationally are classified as doctoral universities with highest research activity (formally known as research one universities).

These data illustrate the diversity of institutions in US higher education. Note that these statistics do not touch on the incredible diversity of students, staff, faculty, missions, or academic programs within these many institutions. When we consider these additional differences in institutions, the complexity and variation are even more profound than described above. As you read the remaining chapters and digest the new data presented on the college-going experiences of FFY, keep in mind the multiplicity of US higher education institutions. Although we write about *colleges*, the institutional contexts in which FFY enroll can vary greatly, as well as their experiences and potentially outcomes. Moreover, the various types of institutions and programs in which FFY enroll likely reflect variance in aspirations and opportunities.

CHALLENGES AND LIMITATIONS

One of the challenges with understanding the experiences of FFY in higher education is the lack of data. First, we lack good and reliable ways of identifying youth who experienced foster care once they arrive at a college campus. One method is self-identification on the Free Application for Federal Student Aid (FAFSA), the form necessary for applying for and receiving much state and federal student aid. This form asks students if they had deceased parents, were wards of the court, were an emancipated minor, were in a legal guardianship, or were in foster care at a time since they turned 13. As discussed more in Chapter 6, this groups together students who may have had very different experiences and may not have actually been placed in the foster care system.

Another method of identification is on application and enrollment forms at the institutional level. However, little is known about the extent to which institutions collect these data themselves, how they define foster care, or whether students reliably self-report experiencing foster care.

A third method of identification would be through institutional outreach related to FFY support programs. For example, some California State University (CSU) campuses have a support program for FFY called the Equal Opportunity Program, which is designed to provide additional academic and other help. However, even with a program like

this in place, only about half of the FFY at participating CSU campuses were involved with the program (RTI International, 2015). Without the relatively robust data systems in place to identify FFY at CSU and other California institutions, relying on programs to identify youth who had experienced care could greatly undercount the number of students.

Finally, a fourth way that FFY on college campuses might be identified is through state administrative data systems, such as those that are used by child welfare agencies, departments of education, or state higher education coordinating boards. As part of their routine business fulfilling their public mission, these agencies keep records about youth in care. These records might include out-of-home placements, movement across elementary schools, or the awarding of scholarships (such as the Chafee Educational and Training Vouchers). However, these data may not be reliable sources of information for at least a couple of reasons. Just like institutional collection of data, states may define foster care status differently (e.g., Kentucky identifies youth as FFY who had special needs and were in the foster care system at any point in their life, not just after age 13). So, what is defined as being a FFY in one state may differ from another state. Second, unless there is an agreement among agencies to link their administrative data (as has been done to some extent in states like California), data about experiences in foster care may not be connected to educational data. This limitation of administrative data raises another challenge in using data to understand the educational attainment of FFY, discussed next.

This variation in defining FFY status speaks to the considerable variability that exists in the experiences of youth in care, which is often lacking in data about educational experiences. Foster youth are a heterogeneous group in terms of demographics, but also their experiences in foster care systems. Foster care varies based on the circumstances associated with removal (e.g., neglect or parental drug abuse); the type of placement (e.g., foster home of a non-relative, group home); the case plan goal (e.g., reunification with parent, emancipation); the time spent in care; or the age of removal, as a few examples. These experiences impact the educational trajectories of youth who have been in care. Without data about these experiences that can be linked to postsecondary educational data, we overlook important variation in FFY that may be related to their educational outcomes.

AUDIENCE AND ORGANIZATION OF THE BOOK

This book is written and organized with several audiences in mind. Our primary audience is educators, a group we define broadly. We consider social workers, high school counselors, college faculty, student affairs practitioners, and staff running campus support programs for FFY—as a few examples—educators. By our definition, any professional working in a capacity to effect cognitive, emotional, moral, or psychosocial development of others is an educator. Given that relatively little research has focused on the postsecondary experiences and related outcomes of FFY, this book is intended to help educators better understand the barriers to postsecondary success that exist for this youth in care or who have experienced care. Ideally, after reading this book they will be better equipped to help remove those barriers and to leverage the strengths and resilience of FFY. For example, educators who are unfamiliar with the foster care system and FFY on their campuses will garner an understanding of how foster care works in the USA; what educational challenges being in foster care presents; and how some college campuses are taking steps to support FFY.

Another audience is educational decision-makers at the institutional, state, or federal levels. This group may include administrators at high schools or colleges, university presidents, school board members, state legislators, state higher education coordinating board staff, state departments of education staffers, national legislators, and more. For this audience, we hope this book raises awareness of this population of students by detailing the barriers they face, but also by providing original research on the college experiences of FFY, including how they pay for college and how colleges support them.

The third audience for this book is researchers who strive to understand the experiences of youth who have experienced care as well as researchers who are passionately engaged in work to help increase college access and success. Education researchers lag behind colleagues in the field of social work in terms of devoting time and attention to this, albeit proportionally small, but important population of students. A reader will note that much of the research cited in this book comes from the field of social work, which has paid much more attention to the educational trajectories of FFY once they leave the foster care system. Relatively little attention has been paid to this population among higher education researchers, despite apparent growing concern among

campus-practitioners and even policymakers. In this book, we bring together research from social work and education with the hope that education researchers can learn from the field of social work and that social work researchers can learn from those who study educational attainment. We believe more collaborations like this are necessary.

With these audiences in mind, we tried to make this book accessible in our writing, our analytic methods, and our structuring of the content. We presume no special knowledge of research methods on the part of the reader, nor special knowledge of the foster care system or even higher education. A reader that is entirely new to the topic will finish this book with a better understanding of why higher education matters for FFY, what the barriers are to educational attainment, how the foster care system is structured, and what the experiences of FFY on college campuses may entail, including how some institutions are supporting the success of FFY. A reader that is already familiar with FFY in higher education, such as an educator who runs a campus support program, will find the original research helpful in understanding the broader experiences of FFY in higher education and also contextualizing their work to support FFY. Decision-makers who may not have considered how seemingly unrelated policies, such as state grant aid programs, can impact FFY, will better understand how decisions can promote or perturb the success of FFY. Finally, researchers will find new analyses using diverse datasets, which should inform but also generate questions for additional researcher. We structure the book as follows.

The first chapter of this book strengthens our case for a focus on FFY in higher education by first reviewing the many and substantial benefits of attending higher education. We draw on the work of Ma, Pender, and Welch (2016) and others, who regularly synthesize the expansive literature and analyze data to provide a detailed overview of the benefits of higher education, to individuals and society. With these benefits as context, we then review what we know from existing literature about the barriers FFY in their educational pathways. For those unfamiliar with higher education, this chapter establishes the context.

In Chapter 3, we provide an overview of how the foster care system works, common outcomes for FFY, and a brief review of the federal policies intended to support the educational attainment of FFY. We include a brief review of the educational outcomes of FFY in this chapter as well. Each chapter can be read on its own, to some extent, so information presented in one chapter maybe be reviewed briefly in another chapter.

Also, some repetition of key content helps to highlight its importance. Chapter 3 is a primer about foster care, intended for readers who may be completely unfamiliar with the foster care system in the USA or those who are unaware of the federal policies intended to support the education of FFY.

Chapters 4 through 7 are the heart of the book. In each chapter, we present original analyses related to the college-going, college enrollment, and college experiences of FFY. Chapter 3 provides the broad context for understanding the point at which FFY transition out of foster care and, for some, into college. We use nationally representative data from the National Youth in Transition Database (NYTD) and the National Postsecondary Student Aid Study. This chapter focuses on the services FFY receive as they reach traditional-college-bound ages, such as educational support services. In addition, we provide one of the first and most current national portraits of patterns of college-going among FFY.

The next chapter, Chapter 5, builds on the context provided in Chapter 4, focusing more specifically on how FFY finance their college education. The data paint a troubling, albeit not surprising, picture of an affordability issue for FFY. We think financing is an important issue to explore and do so in this book because of national and state efforts to support FFY as they transition out of care. Our findings suggest that FFY may not have the information they need to secure the financial support they need and even deserve.

Chapter 6 also uses national data which comes from the Higher Education Research Institute's (HERI) The Freshman Survey (TFS). This survey collects data on the high school experiences, college readiness, attitudes, behaviors, and expectations of FFY who were enrolled in a four-year college in 2016. This rich dataset provides important context for understanding ways in which FFY are similar to and different from non-FFY in their college-going and college experiences.

Finally, Chapter 7 presents national data focused on campus support programs for FFY. As more and more administrators become aware of the challenges FFY face, there has been growth in the number of programs designed to help FFY leverage their strengths and resilience in order to succeed in college. Although there is still much we need to learn about how campuses support FFY, this chapter presents one of the first attempts to describe the national landscape.

In Chapter 8, the conclusion, we highlight some of the key findings from the preceding chapters thematically and offer recommendations for

educators—particularly those working at a postsecondary institution—about ways to support FFY at their institution. We also summarize some of the key contextual points that explain the foster care system. Our intent in Chapter 8 is to provide a chapter that can be read on its own and still be useful in educating the reader about this important topic.

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CHAPTER 2

Benefits of and Barriers to Higher Education

Jacob P. Gross

Abstract Little research has focused on the higher education pathways of youth who have experienced foster care. As context for the rest of this book, this chapter details the positive outcomes associated with attending higher education. The first half of this chapter discusses positive outcomes associated with higher education generally, given that little is known about the differential impacts of higher education on FFY compared to non-FFY. The second half considers the major findings and conclusions from existing research on barriers to higher education for FFY. Subsequent chapters use different data sources to illuminate national trends in higher education for FFY, including potential barriers and the relative benefit of addressing these barriers for FFY.

Keywords Educational benefits · Racial disparities · Health outcomes · Accessibility of high education

The benefits of attending higher education are well established in the research literature, as is a deepening understanding of the formidable barriers some populations, such as low-income students or first-generation students, face. As context for the rest of the book and in order to understand the importance of removing barriers to educational attainment, we detail the positive outcomes associated with attending higher education in this chapter. These outcomes include increased economic mobility, decreased chances of unemployment, an enhanced tax base,

greater civic participation, and more. Much of what we know from research about the benefits of higher education pertains to the economic and financial benefits. However, higher education has positive effects that extend beyond money. We discuss these below in greater detail.

Also, much of what we know about the benefits of higher education is not specific to former foster youth. Just as the barriers to attaining a higher education can differ for FFY, so can the benefits. For example, a study (Okpych & Courtney, 2014) focused on FFY finds that even among FFY who receive a bachelor's degree employment remains lower than youth who were never in care, although FFY with bachelor's degree were still better off. We discuss this and the other few studies that have focused on FFY in more detail below.

BENEFITS OF HIGHER EDUCATION

On the whole, higher education is an investment on the part of individuals and the public (i.e., through tax subsidies) that yields a net positive return. The outcomes associated with attending higher education vary, however. For example, different regions or even cities of the USA may benefit to different degrees or in distinct ways. Students may see outcomes that differ based on their own backgrounds, such as coming from a lower-income family. Furthermore, while society may reap rewards, it is generally the individuals who go to college and specifically those who earn a degree that see the greatest benefit (Ma, Pender, & Welch, 2016). This variation should be kept in mind as we can consider the following generalizations about the benefits of attending college.

Economic Benefits

Attending college yields a number of economic benefits for individuals, even when considering the cost of attendance. If we compare costs with the income increases from attending (not finishing) college, we find a net positive gain. For example, a student who enrolls in a public college for a year (presumably earning no income while paying to attend) and leaves without a degree will have higher cumulative full-time earnings than a high school graduate by age 35 (Ma et al., 2016).

Earnings. People who attend as well as complete college earn more than those with only a high school diploma, although variation in

earnings exists by field of study, gender, race/ethnicity, level of education, and institutional sector. Over the course of their lifetime, a bachelor's degree holder will earn about \$400,000 more than a high school graduate with no college (Ma et al., 2016).

Field of study. Although all people with college education earn more than high school graduates, some fields of study such as computer science, physics, and business analytics yield higher salaries for college graduates than other fields of study, such as secondary education or early childhood education. For example, at mid-career a college graduate who majored in computer science had a median salary (in 2013–2014 dollars) of \$86,000 compared to \$40,000 for someone who majored in early childhood education. The median salary across all fields of study in 2013–2014 for college graduates was \$62,000 (Ma et al., 2016).

Race, ethnicity, and gender. Differences in earnings exist by race, ethnicity, and gender within levels of education across groups and across levels of education within groups. In terms of differences within levels of education across groups, variation in earnings among White males and Hispanic males is one example. White males with a bachelor's degree had a median salary of \$56,500 compared to \$50,500 for Hispanic males with a bachelor's degree (both in 2015 dollars). Across all racial/ethnic groups, men earned more than women, at every level of education (e.g., associate compared to bachelor's degree) and even across levels. For example, a White male with a high school diploma had a median salary of \$36,700 compared to \$33,200 for a White female who had earned an associate degree (in 2015 dollars). Earnings ratios of bachelor's degree recipients compared to high school diploma holders varied across racial/ethnic groups as well. For example, an Asian male aged 25 and older earned 2.06 times as much as an Asian male with a high school diploma (median amounts, 2013–2015). Compare this to a Black male (same age group) with a bachelor's degree who earned 1.57 times more than a Black male with a high school diploma (Ma et al., 2016).

Levels of education. As might be expected, earnings rise as the level of education increases, although variation exists within levels of education. For example, data from 2015 indicate that about 5% of full-time, year-round workers, aged 35–44, with a high school diploma earn \$10,000 and over annually, whereas about 41% of this same group

earn \$20,000–\$39,999 annually. Compare this to those who have an advanced degree (i.e., doctoral or professional). About 38% of full-time, year-round workers aged 35–44 with advanced degrees earned \$100,000 and over compared to about 7% that earned \$20,000–39,999 (in 2015 dollars) (Ma et al., 2016).

Institutional sector. Income earned also differs depending on the sector (e.g., public, two-year; private, non-profit, four-year) of institution. Students who received federal aid and attended four-year schools of any type (i.e., public, private, non-profit, for-profit) had higher median salaries on average than students who attended a two-year school. For example, the median earnings for a student who attended a public four-year institution were \$39,800 compared to \$29,100 for a student who attended a public two-year school.

Other Economic Benefits

Hedge against unemployment. Attending and completing college is not a guarantee of employment, but it is associated with reduced chances of being unemployed and higher rates of participation in the labor force. In 2015, among 25- to 64-year-olds, 4.9% of people with less than a high school diploma were unemployed, compared to 4.0% of people with a high school diploma, 3% of people with an associate degree, and 2.1% of people with a bachelor's degree. As the level of education increases, so too do the labor force participation rates (Ma et al., 2016). Of those aged 25–64, 85% of those with bachelor's degree or higher participated in the workforce compared to just 60% of those without a high school diploma and 72% of those with a high school diploma (Ma et al., 2016). As Ma et al. (2016) note, “The unemployment rate for individuals aged 25 and older with at least a bachelor's degree has consistently been about half of the unemployment rate for high school graduates” (p. 29).

Retirement planning. In addition to earning more and being less likely to be unemployed, college-educated workers are more likely than those with less education to have access to and participate in retirement plans. Moreover, participation rates in retirement plans increase as the level of education increases. For example, among full-time workers aged 25 and older about 65% of those with a high school diploma participated in a public (i.e., federal, state, or local governments) retirement plan. This

compares to 79% of workers with a bachelor's degree and 82% of workers with an advanced degree (Ma et al., 2016).

Poverty and social mobility. Given the preceding discussion about income, it is not surprising that higher levels of education are associated with decreased rates of poverty and increased chances for social mobility. The official poverty threshold varies depending on family size, number of children under 18, and whether someone was a senior citizen. In 2015, the poverty threshold for a family of four with two children was \$24,036. For individuals aged 25 and over, the poverty rates among all households were 4% for those with a bachelor's degree or higher and 13% for those with a high school diploma in 2015 (Ma et al., 2016).

Earning a bachelor's degree is associated with increased social mobility as measured by income, regardless of whether a student came from a lower- or higher-income family. For example, among students who were high school sophomores in 2002 and whose parents were in the lowest-income quartile (less than \$25,000), 21% of those who had completed a bachelor's degree had moved into the highest-income quartile (more than \$44,000) by 2011 compared to just 13% of students who had completed a high school diploma (Ma et al., 2016). However, coming from a higher-income family increased the chances of social mobility, regardless of education level. For example, 34% of bachelor's degree recipients who were high school sophomores in 2002 and whose parents were in the highest-income quartile (more than \$75,000) were in the highest-income quartile (more than \$44,000) by 2011 compared to 21% of those who completed high school only. In other words, students who came from the wealthiest families but received no college education moved into the highest-income groups at rates equal to those students who came from the poorest families but had earned a bachelor's degree (Ma et al., 2016).

Personal and Societal Benefits

There are numerous non-monetary benefits associated with attending higher education as well, including improved health outcomes, less reliance on public assistance and greater civic participation.

Health benefits. There are a number of ways in which a college education is associated with improved health outcomes. First, among part-time

and full-time workers, having some college education was associated with greater likelihood of having health insurance. For example, 66% of full-time workers aged 25 and older with a bachelor's degree had employer-provided health insurance compared to 54% of those with a high school diploma. Thirty-eight percent of part-time workers aged 25 and older with a bachelor's degree had employer-provided health insurance compared to 26% of those with a high school diploma (Ma et al., 2016).

Second, people with a college education are less likely to smoke, less likely to be obese, and exercise more than those with a high school diploma, on average. In 2014, among individuals aged 25 and over about 8% of those with a bachelor's degree or higher smoked compared to 26% of those with a high school diploma. Indeed, some research has suggested that the relationship between lower smoking rates and a college education is causal (not just correlational), given that college graduates may be more cognizant of the negative effects of smoking. Close to 70% of college graduates reported exercising vigorously at least once a week compared to 45% of high school graduates, among those aged 25 and older in 2015. Finally, college graduates are less likely to be obese. Among all men aged 25 and over between 2011 and 2014, 36% were obese compared to 29% of men with a bachelor's degree or higher. Among women in the same age range over the same period, 40% overall were considered obese compared to 29% of women who had a bachelor's degree or higher (Ma et al., 2016).

Societal benefits. The societal benefits of a more educated populace are also well documented. The difference in the proportion of people receiving public assistance (i.e., Medicaid, school lunch, Supplemental Nutrition Assistance Program (SNAP), and housing assistance) varies greatly depending on the level of education. For example, in 2015, 13% of those aged 25 and over with only a high school diploma received SNAP compared to 3% of those with a bachelor's degree or higher. Only 1% of those aged 25 and over with a bachelor's degree received housing assistance compared to 4% of those who had a high school diploma (Ma et al., 2016).

Parents who attended college are more likely to be engaged in educational activities with children, such as reading to them, visiting a library, or doing arts and crafts. For example, 92% of children aged three to five whose parents had a bachelor's degree had a family member read to them three or more times in a week compared to 75% of children whose parents had a high school diploma (in 2012) (Ma et al., 2016).

Volunteerism and civic participation increase with education. Among adults aged 25 and older in 2015, 39% of those with a bachelor's degree or higher engaged in some form of unpaid volunteer activity compared to 16% of those with a high school diploma. In 2014, those aged 25–44 with a bachelor's degree voted at almost twice the rate of those with a high school diploma (45% and 20%, respectively). Interestingly, the voter participation gap between college graduates and high school graduates has increased between 1964 and 2012. In 1964, the gap was 12%, and in 2012, it was 24% (Ma et al., 2016).

Finally, another significant social benefit associated with increased college attainment is a stronger tax base. Because college graduates earn more than high school graduates, they pay more in taxes overall. Bachelor's degree recipients paid about \$6900 (91%) more in taxes than the average high school graduate in 2015 (Ma et al., 2016).

Summary

As should be clear from the preceding, there are many significant and positive outcomes associated with attending college, both for the individual and for society. Individual economic benefits, such as increased income, greater retirement savings, or being less likely to face unemployment, occur and accumulate over a lifetime. Besides greater earning potential and economic stability, people who attend college live healthier lives. They are more likely to exercise, less likely to smoke, and more likely to have health insurance. College graduates generally report greater levels of life satisfaction and overall well-being, for various reasons including an increased capacity to use information, communicate, negotiate, and problem solving. Of course, the previous discussion of positive outcomes associated with attending college does not consider the many effects that college has on students including development of verbal, quantitative, and subject matter competence; cognitive and intellectual development; psychosocial change; moral development; and changes in attitudes and values (Mayhew et al., 2016).

The positive outcomes are not limited to the individuals that attend college. There are numerous spillover effects for society, including more taxes, less reliance on public support, greater civic participation in the form of volunteerism, higher rates of voting, and greater familial involvement in the educational lives of children. In sum, the evidence supports the long-held belief in the USA that higher education is an engine of opportunity, mobility, and even transformation.

Okpych and Courtney (2014) investigated the association among education levels, earnings, and employment, comparing former foster youth to the general US population. They find that attaining a postsecondary degree of any sort (i.e., two- and four-year) yielded returns in the form of higher rates of employment and higher earnings compared to attending postsecondary education but not completing a degree. This held true for FFY and the general US population. However, former foster youth earned about half as much as the general population and were employed at a rate of about 20 percentage points lower than those who had never been in foster care. This difference shrank as education level increased, although it still existed. Former foster youth did realize relatively greater gains from their education. When comparing FFY who earned a four-year degree to those FFY who had a high school diploma, Okpych and Courtney (2014) find that those with a four-year degree earned 218% more. Among those who had not been in care, the difference between four-year degree holders and high school diploma recipients was 151% of those who were not FFY and the rate of employment was 20 percentage points higher for non-FFY. However, as we discuss next, the opportunity to attend college and complete a degree is not equal. Significant barriers exist to being prepared for, applying to, paying for, and graduating from college. Opportunity is stratified by race, ethnicity, gender, and socioeconomic class. Moreover, this stratification begins far before youth are seniors in high school and applying to colleges. In fact, if a student does not begin taking the steps to prepare and plan for college as early as the 6th grade, the odds of attending college decrease. Many of the barriers discussed below are not necessarily unique to the experiences of former foster youth, although experiencing foster care may deepen the impact of barriers, such as lack of financial resources. Of course, former foster youth undoubtedly face unique challenges in their journey to and through college. In what follows, we provide an overview of these barriers to college enrollment, with a focus on how the barriers may or may not differ for former foster youth.

BARRIERS TO HIGHER EDUCATION

As discussed previously, recognizing and understanding what barriers to higher education exist for FFY are necessary steps for their removal. We reiterate that these barriers are not inherent attributes of FFY, but rather a part of their experiences that—in spite of FFY’s resilience,

determination, and aspiration—impede educational attainment. This point is driven home in an innovative study by Berger, Cancian, Han, Noyes, and Rios-Salas (2015) that tries to discern whether differences in educational achievement are a function of being in an out-of-home (e.g., foster care) placement (OHP) or the conditions associated with OHP. Through rigorous analysis and by comparing youth in OHP to youth who were not removed from their homes but had child protective service involvement in their lives, the scholars conclude that lower educational achievement is not caused by OHP, but rather the factors which contribute to child protective service involvement (which may result in OHP).

Before considering what the existing research tells us about the educational attainment of FFY, it is helpful to begin with a general understanding of the strengths and weaknesses of this literature. First, understanding postsecondary educational attainment among FFY is an emerging and relatively young area of research that is primarily the purview of social work scholars. The majority of studies have been published since 2000, with just two peer-reviewed studies focused on higher education prior to that (e.g., Barth, 1990; Blome, 1997). A characteristic of studies in the field, including Barth (1990) and Blome (1997), is the use of convenience samples (e.g., volunteers from an independent living services program) or small samples (e.g., Blome's use of the national High School and Beyond relied on as little as 140 students), as well as samples that may not be representative of all former foster youth. Even one of the more robust studies (Okpych & Courtney, 2018) of educational attainment of FFY which included rich data on foster care experiences from the longitudinal *Midwest Study* (formally called the Midwest Evaluation of the Adult Functioning of Former Foster Youth) and followed the FFY well into adulthood comes from three midwestern states—Iowa, Illinois, and Wisconsin—whose former foster youth and postsecondary institutions may differ from those nationally. For example, among college-bound aged youth (17–21) who were in foster care in 2016, only 6.1% came from those three states combined. About 54% of youth in care nationally from that same age group were from metropolitan areas greater than 1 million people. These limitations do not invalidate the existing research. Indeed, we face similar limitations in this book. However, the limits of the research are important to keep in mind when evaluating what we can conclude from the literature.

In our review of the literature, we begin by considering the attainment gap in postsecondary completion to illustrate the consequences of

obstacles, then we discuss conditions that lead to lower levels of degree attainment. We include peer-reviewed articles, a number of reports, and dissertations or master's theses. We cast a wide net given the emerging state of this literature. Throughout the review, we try to draw attention to higher quality (e.g., peer-reviewed) studies and to also note the limitations of studies. With the exception of a recent review by Geiger and Beltran (2017), which focused on postsecondary outcomes and experiences among FFY, there have been no systematic literature reviews published in peer-reviewed journals on this topic.

Former foster youth lag well behind peers in attaining a postsecondary credential (Dworsky & Courtney, 2010). Although studies have found that over 70% of youth in foster care aspire to attend college (Wolanin, 2005), access and success in postsecondary education remains low. Compared to 60% of their peers, about 20% of youth in care attend college (Wolanin, 2005). Estimates of completion rates for those FFY who do attend college vary depending on the study, but lag behind those of the US general population.

In one report, using data from the National Postsecondary Student Aid Study 2004 (NPSAS:04) and Beginning Postsecondary Students Longitudinal Survey 2001 (BPS:01) Davis (2006) found that 26% of former foster youth who entered college in 1995 had obtained a postsecondary credential by 2001 compared to 56% of their peers. Prior research has found similarly low graduation rates. For example, Barth (1990) reported that just three out of 55 foster youth in his retrospective study had earned a postsecondary credential (1 AA and 2 BA's). Both studies were limited with respect to sample size, however, and Barth's (1990) sample consisted of self-selected former participants in social services, raising questions about the reliability and generalizability of their findings. More rigorous studies confirm low graduation rates, nonetheless. Postsecondary graduation rates for FFY range from 1 to 11% (Dworsky & Havlicek, 2010; Pecora et al., 2003), compared to about 24% for the US general population (Pecora et al., 2006).

Low graduation rates have been found even when FFY are compared to first-generation, low-income students—arguably a more comparable group to FFY. In their peer-reviewed study, Okpych and Courtney (2018) found that FFY enrolled in college were less than half as likely to earn a college degree within six years as low-income, first-generation students (12% versus 28%). They find that college-level factors (e.g., spending on academic support, instruction, and student services) and personal

circumstances (i.e., financial hardships, needing to work, and parental responsibilities) were significant predictors of degree completion for FFY.

Academic Preparation

To succeed, students must be prepared academically for college-level coursework; academic preparation is particularly significant for former foster youth's collegiate success (Anderson, 2017). Conditions associated with foster care may inhibit academic preparation for a number of reasons. First, youth in foster care are more likely to experience disruption in their primary and secondary schooling when they move schools. Although, data about the number of schools moves youth in care experience are limited, placement changes are associated with changes in schools (Courtney, Roderick, Smithgall, Gladden, & Nagoka, 2004; Wolanin, 2005). Placement changes include the first time a youth enters care or moving existing placements. Using national, longitudinal data that followed a cohort of high school sophomores from 1980 to 1986, Blome (1997) found that 36% of youth in foster care had moved schools at least once since the fifth grade compared to 20% of youth who had never been in care. A more recent report (Courtney, Terao, & Bost, 2004) based on a tristate (Illinois, Iowa, Wisconsin) longitudinal study of youth leaving foster care found that about 80% of FFY had moved schools at least once. However, almost one-third of FFY reported moving schools five or more times. The same study found that nearly 18% of FFY had missed a full month of school due to changes in foster care placements. Moving schools can result in the disruption of what youth in care are learning as well as their social relationships. Moreover, school records may not be transferred quickly enough to ensure that educators at the new school are prepared to fully support youth in care who are changing schools. This contributes to poorer academic performance for these youth, who are more likely to be retained in a grade, were more likely to be suspended, and more likely to be expelled (Courtney et al., 2004). Where relevant and effective services are provided, Burley and Lemon's (2012) analysis of a college preparatory program found that participating foster youth enrolled and succeeded in college at similar rates to their non-foster peers. Kirk and Day (2011) arrived at similar findings, demonstrating that campus-based programs improve foster youth's knowledge and information about college-going.

There is evidence that youth in foster care attend schools with lower levels of student performance. In their study of Chicago Public Schools, Smithgall, Gladden, Howard, George, and Courtney (2004) found that youth in foster care were more likely to attend lower achieving elementary schools. This concentration of youth in care in lower achieving elementary schools mirrored the stratification of public schools along racial, ethnic, and socioeconomic lines. In 2015–2016, 45% of Black or African American youth and 45% of Hispanic youth attended what were considered high poverty schools (i.e., schools with more than 75% of the students receiving free and reduced lunch) compared to 8% of White youth (NCES, 2017). Black or African American as well as Hispanic youth make up a significant proportion (44%) of the youth in foster care. In the federal fiscal year 2016, Black or African American youth comprised 23% of all youth in foster care and were about 14% of the US population. Hispanic youth constituted about 21% of all youth in care and were about 24% of the US population (Children's Bureau, 2017). In sum, youth in care may be more likely to attend lower performing schools not as a result of the foster care system, but because of socioeconomic and racial inequalities in society that impact which youth end up in care. Attending a lower performing school affects the academic preparation of youth in care, who disproportionately begin falling behind in school earlier than their peers who have not been in care.

School context impacts academic preparation, but so too does the home environment in which youth in care live. Youth enter care for a variety of reasons. For example, in 2016, youth entered care due to neglect (61%), parental drug abuse (34%), caretaker inability to cope (14%), physical abuse (12%), behavioral problems (11%), abandonment (5%), sexual abuse (4%), and more (Children's Bureau, 2017). The relatively poorer academic performance of youth in care is attributable, at least in part, to their experiences prior to entering the foster care system (Smithgall et al., 2004). However, once a youth enters care, they may have less support in their out-of-home placement than youth who did not enter care. In comparing the support high school sophomores and seniors received from foster-mothers and foster-fathers, Blome (1997) found that both parents were less likely to monitor the homework of their foster youth, compared to non-foster parents and families. Foster-fathers in particular were much less likely than non-foster-fathers to be involved in monitoring homework. Reasons for this may include a lack of role clarity regarding educational and other aspects of raising

a foster child (Rios, 2009). Carpenter-Aeby, Aeby, Cooper, Kellam, & Salter (2017), in reviewing literature related to the academic needs of foster youth, found that educational interventions tended to be more effective when they engaged foster parents.

High School Completion

Consequently, once youth in care are in secondary school, they are less likely to complete a high school degree and less likely to be prepared for college. More than half (55%) of the youth in care in one study aged out of the foster care system without completing a high school degree (Barth, 1990). More recently, Courtney and Dworsky (2006) found that about 64% of 19-year-olds who had experienced care had a high school diploma or GED compared to 90% of a national sample of 19-year-olds who had not experienced foster care.

The same barriers described above impact high school completion and college preparation. For example, the impacts of school stability carry through to high school. Pecora (2012) found that youth who had one fewer placement move per year while in care were nearly twice as likely to complete high school. Ensuring school stability is one of the most commonly recommended supports for youth in foster care (Rios, 2009). Youth in California schools who had experienced foster care were more likely to face school disruptions, be classified with mental disabilities, and be enrolled in the lowest performing schools (RTI International, 2015).

Challenges with academic preparation for college continue in high school. Blome (1997) found that 15% of youth in care were enrolled in a college preparatory track compared to 32% of the comparison group who had never experienced care. Poor performance on standardized tests by youth in care lends further evidence that these youth face issues of access due to low levels of academic preparation (Frerer, Sosenko, Pellegrin, Manchik, & Horowitz, 2013). Data on course completion in college further indicate youth who experience care are not adequately prepared by secondary schools for college-level work. Among youth who had experienced foster care and enrolled in a California community college, 7% successfully completed a transfer-level college math course within two years compared to 17% of youth who had not experienced care (RTI International, 2015).

In sum, youth who have experienced foster care face a number of conditions that can inhibit their opportunity to prepare academically

for college, including instability in school placements that may lead to repeating classes, loss of credit, and disruption of social relationships and support networks; being more likely to attend lower performing schools; struggling with mental health issues; lacking academic support in the out-of-home placement; addressing the reasons that triggered their removal and placement in the foster care system; being more likely to depart high school; and for those that finish, being less likely to have taken a college preparatory curriculum. Together, these conditions contribute to lower rates of college enrollment. Subsequent chapters discuss the college-going and college experiences of FFY in greater detail, analyzing primary data, but as context we consider next barriers to postsecondary attainment faced once a student enrolls.

Mental health challenges and trauma experiences. Research shows that youth in foster care and former foster youth experience mental health challenges, often as a result of trauma associated with child maltreatment and foster care experiences (Kyles, Unrau, & Root, 2016; McMillen, Auslander, Elze, White, & Thompson, 2003; Pecora et al., 2003; Rios & Rocco, 2014; Unrau, Font, & Rawls, 2012; Watt, Norton, & Jones, 2013). Mental health challenges have been cited as a common barrier to accessing and achieving educational success (Day, Riebschleger, Dworsky, Damashek, & Fogarty, 2012; Morton, 2015; Rios & Rocco, 2014; Salazar, Jones, Emerson, & Mucha, 2016; Tobolowsky, Madden, & Scannapieco, 2017; Wolanin, 2005). In addition to unresolved mental health issues, including ongoing depression and other symptoms of mental illness and emotional problems, studies also point to youth in care being unable to access appropriate, affordable, and consistent mental health services to address their needs (Day et al., 2012; Dworsky & Perez, 2010; Hines, Merdinger, & Wyatt, 2005; Lovitt & Emerson, 2008; Salazar, 2012). Mental health service utilization decreases significantly after youth leave care; however, many still require counseling and psychiatric services (McMillen & Raghavan, 2009). It is possible that access to such services is associated with a lack of knowledge of coverage, providers, or access to mental and behavioral health services/centers on and off college campuses (Gallagher, 2014).

College Success

Data from the US Department of Education show that 14% of FFY complete a bachelor's degree within six years compared to 31%.

Day, Dworsky, Fogarty, & Damashek, (2011) found that even when compared to first-generation and low-income students, FFY dropped-out at higher rates, both before the end of their year and before completing a degree. Data from 2009 (the latest data available) show that six years after enrolling in college, 72% of FFY had no bachelor's degree compared to 57% of low-income students (U.S. Government Accountability Office, 2016). Reasons for these differences begin from the outset of a student's pursuit of a higher education. Next, the major barriers in college are discussed, based on what is known from the research literature.

Enrolling in less resourced institutions. First, FFY are more likely to enroll in community colleges. Community colleges may lack the financial and institutional support to help FFY address challenges presented by conditions of experiencing care. However, some community colleges are creating support systems specifically to help the success of FFY (Fried, 2008; U.S. Government Accountability Office, 2016; Merdinger, Hines, Osterling, & Wyatt, 2005).

Delayed enrollment. Second, FFY are more likely to delay enrollment in a postsecondary institution of any type. For example, Blome (1997) found two years after high school that just 13% of FFY were taking college courses compared to 29% of youth who had not experienced care. Delaying enrollment is associated with being less likely to attend college and may impact eligibility for financial aid for FFY. Under federal law, FFY must be receiving Chafee Education and Training Vouchers (ETV) before they turn 21 in order to keep receiving the voucher through age 22 (U.S. Government Accountability Office, 2016). ETV is a federally funded, state-administered financial aid program for FFY that awards up to \$5000 per year for five years for educational expenses up to age 23.

Enrollment intensity and course completion. Third, once enrolled, FFY are more likely to enroll part-time and less likely to complete courses. For example, in a study of FFY enrolled in California public schools, one-third of all FFY enrolled part-time compared to one-half of non-FFY. Moreover, FFY did not complete half of the courses in which they enrolled in California community colleges, although some differences exist by sector potentially. FFY successfully completed 85% of the courses in which they enrolled in the California State University System (RTI International, 2015). Part-time enrollment slows progression

toward a degree, extending the time in school and potentially the opportunity cost. Failure to complete courses can also lead to the same consequences but may have financial ramifications as well. Students who fail courses may have to pay to re-take the courses or may exhaust federal financial aid eligibility.

Lack of affordable housing. Next, FFY may lack access to affordable housing, which can present a barrier to enrolling in college as well as completing college. Once emancipated from the foster care system, FFY may struggle to find stable employment and affordable housing, which may prevent them from enrolling in higher education (Cochrane & Szabo-Kubitz, 2009). Approximately 20% of youth in care reported being homeless within a year of aging out, and half of those reporting more than one instance of being homeless (Courtney, Zinn, Koralek, & Bess, 2011). Many youth transitioning from foster care are faced with a lack of affordable and safe housing options and without the option of returning to a caregiver's home when in need (Dworsky & Courtney, 2010; Kinarsky, 2017; Salazar et al., 2016; Tobolowsky et al., 2017). Even if enrolled, given the propensity of FFY to attend part-time and enroll in community colleges, they are unlikely to have access to affordable campus housing. Moreover, for FFY that enroll full time at institutions with campus housing, they may still face financial obstacles in paying for housing. One study found that FFY who participate in campus support programs cited housing assistance as important or very important to their success in college (Dworsky & Perez, 2010).

Parenting responsibilities. Youth in care experience early pregnancy and parenting at a rate more than double that of same age youth who have not been in care (Dworsky & Courtney, 2010). For many former foster youth in postsecondary education, these parenting responsibilities exacerbate concerns related to money management, work, and transportation that can inhibit their success (Batsche, Hart, Ort, Armstrong, Strozier, & Hummer, 2014). In the general population, some research indicates early pregnancy and parenting as a negative impact on educational achievement, particularly postsecondary educational opportunities and attainment. One study in Illinois indicated that less than half of female youth in care who have a child before exiting obtain a high school diploma or GED (Dworsky & DeCoursey, 2009). In the Midwest Study, 22% of participants reported dropping out of college as result of

becoming a parent or due to parenting responsibilities (Courtney et al., 2011). Other studies have described young parents' desires to obtain postsecondary education, but due to their parenting responsibilities and a lack of childcare have not pursued it, while others described parenting as a source of motivation to succeed academically (Schelbe & Geiger, 2017).

Lack of familial and social support. Throughout adolescence and the transition to adulthood, having social and emotional support is critical and for many that support comes from family and close friends. For many youth in care and former foster youth, this familial and social support is not guaranteed. In one study, researchers found that former foster youth report lower rates of educational aspirations and expectations, and these correlated with lower rates of perceived parental support (Kirk, Lewis, Nilsen, & Colvin, 2013). Research has also shown that youth in care do not have access to many basic supports from family that others do (Courtney, Hook, & Lee, 2012; Wolanin, 2005). Youth often rely on family members, particularly parents/caregivers for financial support, housing, clothing, guidance, and support in times of need. Studies have shown that many youth in care struggle with establishing and maintaining relationships (Goodkind, Schelbe, & Shook, 2011), and a small proportion (34%) report having a long-term significant relationship with a caring adult (Munson & McMillen, 2009). The lack of supportive network has implications for the preparation and ease of transition into postsecondary educational settings. Studies have consistently shown that positive support and encouragement for pursuing postsecondary education can lead to educational enrollment and success (Merdingner et al., 2005; Salazar, 2012), and make youth in care and former foster youth feel supported (Day et al., 2012; Kirk et al., 2013).

Paying for college. Finances can be a major barrier to college completion. Former foster youth are more likely to come from low-income families (RTI International, 2015) and receive less financial assistance for their education from parents or guardians (Blome, 1997). In another study, Dworsky and Courtney (2010) found that about 40% of FFY said they did not have enough money to pay for school and nearly 20% said they needed to work full time to pay for school. FFY may also lack awareness of financial aid options to pay for school (Davis, 2006). Barnow et al., (2015) found that income support programs such as TANF, Chafee, and Pell Grants were significantly associated with positive

educational and employment outcomes for FFY. Even with tuition and fee assistance, federal, state, and private scholarships, many youth struggle with meeting their basic needs, including food, housing, clothing, or emergencies while attending a postsecondary program (Hernandez & Naccarato, 2010). The financial barriers to attaining a postsecondary credential are discussed more in Chapter 5 and are the focus of Chapter 6. For now, it suffices to know that having the resources to pay for school while supporting oneself are major obstacles for FFY in pursuit of a degree.

Successes and resilience. Despite the many barriers youth in care may encounter as they prepare for and enroll in postsecondary educational programs, many youth possess a high level of resilience and persevere to achieve academic success. Several studies have examined successes among former foster youth in postsecondary education and identified the protective factors and ways that resilience is manifested for youth in care and former foster youth to adapt and thrive in postsecondary settings. For example, Hass, Allen, & Amoah (2014) described how youth who have been successful point to the integration of autonomy, social and instrumental supports, and environmental supports. Participants in Hines and colleagues' (2005) study identified individual attributes such as independent, autonomy, assertiveness, and persistence as being critical to their success in higher education. Other studies have pointed to various family and community level factors such as supportive adults, scholarship programs, supportive school and living environments, and supportive peers (Hass et al., 2014; Lovitt & Emerson, 2008; Salazar et al., 2016). In an international study, Jackson and Cameron (2012) also found that having supportive adults, stable placements, and satisfactory accommodations served as protective factors for former foster youth in their study. Overall, participants in studies examining the challenges and successes of youth in care as they pursue a postsecondary education describe a positive outlook, optimism, and resilience (Geiger & Beltran, 2017; Hass et al., 2014; Hines et al., 2005; Okumu, 2014; Salazar, 2012; Watt et al., 2013).

Limitations to Research on FFY and Postsecondary Education

In addition to there not being a significant research portfolio to draw on, the extant literature on former and current foster youth is limited in a few ways. First, sample sizes tend to be limited to one state or one

institution, as there are so few programs out there to study. Second, and related to the first, is that these studies tend to not have a designated control group, rather comparing it to the institution's or state's student population, or even national trends. Third, much of the conclusions made from quantitative data are derived from self-reported surveys, a form that has limitations such as social desirability and ability to respond to affecting results. Fourth, foster youth are logistically more difficult to student qualitatively because they move homes more often, making follow-up interviews and longitudinal studies more difficult. Each of these limits the ability to generalize findings, demonstrate change over time, and effectively connect the perceptions of foster youth with their behavior before and during college.

CONCLUSION

There is debate in the USA about whether college is worth the cost of attendance. This debate intensifies amidst news stories of rising tuition prices and mounting student debt. This chapter summarizes the considerable body of research that leads us to conclude that attending higher education and earning a credential pays financial, personal, and social dividends well beyond the costs. These benefits may be more pronounced for FFY, although we lack strong evidence that may be the case. However, it is reasonable to conclude that if earning a college credential can help a student who has experienced foster care move out of poverty and have a more stable life, those benefits are qualitatively profound.

This chapter also summarizes the major barriers FFY have to overcome in order to attain a postsecondary credential. At every level of education, youth in care can face significant instability and lack of resources. Instability may come in the form of the conditions and crises in the youth's home that lead to their removal and placement in the foster care system. Placement can result in a change in schools, which can lead to instability in the classroom, disruptions in learning, and the disappearance of existing social networks that may have offered support and some form of stability for the youth. This instability can ripple through the educational experience of youth in care and is exacerbated by a lack of resources at home and in the educational setting. Youth in care may end disproportionately concentrated in high poverty schools that are lower performing, thereby compounding the challenges youth already face in obtaining a good education. Instability and lack of resources can carry

through into the collegiate experience for those FFY who do finish high school and enroll in a postsecondary institution. Once enrolled, FFY may find themselves at institutions with limited resources to support their education and help them overcome barriers. FFY may find themselves struggling to pay for school and needing to work to pay tuition. This may compound academic challenges, as time spent working may interfere with time needed for studying.

In summary, while the benefits of higher education are clear, the barriers that must be removed are complex, intertwined, and in many ways entrenched in our educational and social systems. For example, the apparent concentration of youth in care in high poverty schools is embedded in the economic and social systems of the USA that lead to the racial, ethnic, and socioeconomic stratification of our schools. Affordability (or the lack thereof) in higher education is part of a broader context in which the costs are increasingly born by students and their families. This is particularly problematic for low-income students who may have no familial support. To remove these barriers, we must do more and know more about FFY in higher education. This is the focus of much of this book.

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An Overview: Foster Care and Policies Designed to Support Youth in Care

Jennifer Geiger and Jacob P. Gross

Abstract This chapter will help the reader to understand the design and outcomes of the foster care system in the USA. The first half explores the historical roots and modern structure of the foster care system, beginning with legal efforts to keep children safe in the early 1600s to the creation of the current form through the enactment of Child Abuse Prevention and Treatment Act (CAPTA) of 1974. It next examines the children placed in foster care, placement options, and the outcomes for these children, with a deeper dive into educational outcomes. The second half describes federal policies related to youth in foster care, beginning with a general overview and then examining their connections to policies and laws related to adoption, college cost, and college-going.

Keywords Federal policies · Foster care placements · Magnitude of foster care · Characteristics of foster youth

This chapter provides an overview of how the foster care system is structured and how it is intended to work. Of course, states differ in their foster care policies (e.g., some states enable youth to remain in the foster care system until age 21 rather than age 18). However, the intent in this chapter is to sketch the common features and contours of the foster system so that someone who is unfamiliar with it will have a better idea of what the system is designed for and what it is intended to do. We begin the chapter with a brief history of how foster care developed in the USA.

We highlight what we think are the key federal policies that impact FFY in higher education as well. Then, we present a generalized overview of how youth progress through the foster care system, including reasons for entry, types of placements, and avenues of exit. Finally, we present information about traditional college-bound aged (17–21) youth who were in foster care, what brought them into care, and what experiences they had in the foster care system. This is important information to consider in light of the diversity that exists among those in foster care. Older youth in care may differ in important ways (e.g., disabilities, placement settings, case goals) from younger children in care. These differences should be considered as we seek to understand the experiences of FFY in higher education as well as support their success. This chapter is intended as a primer on the foster care system and will be especially relevant to those with little prior knowledge of how foster care works. Yet, even for those with deep knowledge of the system, we believe the information shared about youth aged 17–21 who were in care in 2016 is helpful in understanding FFY in higher education.

A BRIEF HISTORY OF FOSTER CARE IN THE USA

Myers (2008), who has written extensively about the history of child welfare in the USA, divides the history of foster care in the USA into three periods: Colonial times to 1875; 1875 to 1962; and 1962 to the current time. The period prior to 1875 is characterized by the lack of organized protection for children, although Myers (2008) notes that cruelty to children has never been entirely overlooked as criminal prosecution of abuse occurred prior to the creation of child protection societies in 1875. Moreover, magistrates during the colonial period could remove children from neglectful and abusive parents.

Myers (2008) writes that the rise of organized child protection in the USA paralleled efforts to protect animals and has its origins in the rescue of Mary Ellen Wilson from her guardians in 1874. Wilson lived in a tenement in Hell's Kitchen in New York City. She suffered beatings and neglect at the hands of her caretakers. A religious missionary named Etta Wheeler sought to help her but received no assistance from the police and formal institutions like child protective services and juvenile courts did not exist. She sought the advice of Henry Bergh, the founder of the American Society for the Prevention of Cruelty to Animals. Bergh asked his attorney to find a legal mechanism to remove Wilson from

her guardians. Wheeler and Bergh were successful in rescuing Wilson. Stemming from these efforts, Bergh created the New York Society for the Prevention of Cruelty to Children. By 1922, about 300 nongovernmental societies devoted to child protection were created (Myers, 2008).

Similarly, juvenile courts—first created in 1899—had spread to all but three states by 1919. Other government institutions began to play a role in the protection of children, such as the Children’s Bureau, which was created in 1912. Myers (2008) cites the Great Depression as the event that shifted the role of government in tending to the welfare of children. The Social Security Act included the creation of Aid to Dependent Children, providing money for poor families. As more and more states as well as the federal government developed laws and programs to care for children, societies for the prevention of cruelty to children—such as the one formed by Bergh—began to diminish in activity and numbers (Myers, 2008).

In the mid-twentieth century, physicians began to draw more attention to child abuse and child neglect. Nationally, there was also a push to enact mandatory reporting of child abuse among states resulting in all but two states having reporting laws by 1967 (Myers, 2008). The availability of data made more the scope of the issue more apparent and drew further attention to the issue. The passage of the Child Abuse Prevention and Treatment Act (CAPTA) of 1974 solidified the role of government in addressing child abuse and neglect, effectively creating a nationwide system of government-sponsored child protection. CAPTA provided federal funds to support state efforts to address abuse, including investigation and reporting. In addition, the Act created The National Center on Child Abuse and Neglect, which was charged with administering CAPTA and also funding research on maltreatment (Myers, 2008). Although outside the scope of this chapter to review all policies passed in support of child welfare since CAPTA, it is important to note that the role of government in child welfare has continued to expand throughout the late twentieth century and into the twenty-first century. Concurrently, beliefs and paradigms about what was best for children evolved and shifted. For example, the work of Richard Gelles was influential in challenging the primacy of the *family preservation* philosophy, which asserted that the preservation of family was paramount (as opposed to the protection of children). Myers’ (2008) work, on which the preceding discussion is based, provides additional detail and depth on the evolution of child protection philosophies and policies. While it is outside the scope

of this chapter to discuss each of the policies that shape foster care and the educational trajectories of foster youth, we do highlight and briefly describe what we think are the most pertinent policies next.

KEY POLICIES RELATED TO YOUTH IN FOSTER CARE

In recognition of the challenges experienced by youth who “age out” of the child welfare system, several policies have been enacted to better serve this group of young people in the last two decades to prepare for and during their transition to adulthood. The John Chafee Foster Care Independence Program (CFCIP), or the Chafee Act, was created as a result of the amendment to Title IV-E of the Social Security Act by the Foster Care Independence Act (FCIA) of 1999 (Public Law 106–169), which was aimed at assisting youth who aged out of foster care with independent living skills (US DHHS, 2018). Funding was doubled for states to develop, deliver, and evaluate independent living programs for older youth in care as they transition into adulthood. Such programs typically address finances, housing, health, education, and obtaining employment (US DHHS, 2018).

The Chafee Act was further amended in 2001 to include annual educational and training vouchers (ETV) of up to \$5000 per year for youth up to 23 years old. To be eligible, the individual must be enrolled in a program by the age of 21 to continue to receive the voucher for two more years (Benedetto, 2008; Courtney, 2009). Critics of the ETV argue that \$5000 is often not enough to offset costs of higher education, and that in many cases, these benefits do not reach the intended population due to organizational difficulties in administering the funds (Benedetto, 2008).

The Fostering Connections to Success and Increasing Adoptions Act

The Fostering Connections to Success and Increasing Adoptions Act of 2008 (Fostering Connections Act) amends parts B and E of Title IV of the Social Security Act to improve outcomes for children in foster care, provide for tribal foster care and adoption access to the title IV-E funds, improve incentives for adoption, and to connect and support relative caregivers (US DHHS, 2018). Fostering Connections aims to promote educational stability for youth in care by requiring child welfare agencies to collaborate with school systems to ensure a child remains in

their school of origin, when possible. When this is not possible, the law requires students to be enrolled immediately in another school when swift transfer or school records.

As it relates to older youth in care, the Fostering Connections Act increased the age limit in which youth could remain in care from 18 to 21 and allowed the continuation of access to support services including Supported Independent Living (SIL) (US DHHS, 2018). The Fostering Connections Act amended the CFCIP to allow youth who enter kinship guardianship or who are adopted to receive services after age 16 and required that a youth’s caseworker develops a personalized transition plan as directed by the youth, at least 90 days prior to emancipation (US DHHS, 2018). Regarding education, Fostering Connections amended the Education and Training Voucher Program (ETV) to permit vouchers for youth who enter into kinship guardianship or adoption after age 16 and required that a youth’s case plan includes a clear plan for ensuring educational stability while in care and as they transition from care (US DHHS, 2018).

The College Cost Reduction and Access Act

Although not a policy specifically targeting youth in foster care, the College Cost Reduction and Access Act of 2007 (CCRAA; H.R. 2669) includes several elements that benefit youth who are pursuing a post-secondary education. First, the CCRAA makes it clear that for the purposes of federal financial aid, youth who are an “orphan, in foster care, or a ward of the court at any time when the individual was 13 years of age or older” is considered an “independent student.” This is significant because as an independent student, only the youth’s income—not the parent or guardian’s—is considered when the determination of eligibility of financial aid is made for postsecondary education and training programs.

The College Cost Reduction and Access Act also authorized funding for the Pell Grant program through the 2017 fiscal year and provided for an increase in the maximum award for up to \$5820 in 2016–2017, up from \$3790 in 1996–1997 (in constant 2016 dollars) (CollegeBoard, n.d.). The majority of youth aging out of foster care are eligible for Pell Grant funding and many apply for and obtain it to assist with costs associated with college.

The College Cost Reduction and Access Act also phases in a reduced interest rate on new subsidized Stafford loans for undergraduate students to help reduce the financial burden of student loan interest during repayment. The Act also includes a provision for an income-driven repayment plan for students with federal loans and defines a public service loan forgiveness plan for those working at least 10 years in public service following graduation.

Higher Education Opportunity Act

The Higher Education Opportunity Act (P.L. 110–315; HEOA) became law in August, 2008, and reauthorized the Higher Education Act of 1965. The overarching purpose of the bill was to lower the cost of a college education and includes provisions regarding the simplification of the federal aid application (FAFSA), developing campus safety plans, and provides guidance regarding the relationships between student lenders and higher education institutions. The HEOA adjusted the Federal TRIO Programs and the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), which aim to increase the number of low-income and disadvantaged students in postsecondary programs (Nowak, 2013). Institutions and/or states applying for funding for these programs were required under HEOA to make youth in foster care eligible for programming such as mentoring and tutoring under these programs. The law also stipulates that youth in care (and other disconnected individuals) are provided with an early awareness of financial aid eligibility through public awareness campaigns such as print, television, radio, and the Internet. Title VII of the HEOA includes direction to provide support and assistance for demonstration projects “to provide comprehensive support services to ensure that homeless students, or students who were in foster care or were a ward of the court at any time before the age of 13, enroll and succeed in postsecondary education, including providing housing to such students during periods when housing at the institution of higher education is closed or generally unavailable to other students.”

The Uninterrupted Scholars Act

The Uninterrupted Scholars Act of 2013 addresses barriers related to the Family Educational Rights and Privacy Act (FERPA) that were

frequently experienced by child welfare workers and youth as they attempt to implement provisions of the Fostering Connections Act. The purpose of FERPA is to protect the privacy of student education records and specifies what information can be shared, when, and with whom. The Uninterrupted Scholars Act stipulates an exception that makes it easier for schools to release information about a child's education to a child welfare agency without having to obtain explicit permission from a child's parent and eliminates the requirement to notify a parent in such cases. This allows for a swifter transfer of records and information to promote educational enrollment and stability.

With some historical context provided and an overview of key policies affecting foster youth, we next provide an overview of how foster care typically works across the USA, knowing that differences exist state-by-state.

HOW FOSTER CARE WORKS

In 2016, there were over 2.3 million “screened-in” reports of child abuse and neglect made to child protection agencies in the USA involving 3.5 million children (US Department of Health and Human Services, 2018). Children in their first year of life have the highest rate of victimization, at 24.8 per 1000 children (of the same age in the USA), and 28.5% of all victims were 3 years old or younger.

Figure 3.1 depicts a generalized view of the foster care system. Youth can enter the system through voluntary surrender of the caretaker or through removal by the state for a variety of reasons, including neglect, emotional abuse, parental drug abuse, and more. When it is necessary to remove a child from the home, the substitute care setting (placement) must be the least restrictive and most family-like setting available to meet the child's needs. There are several types of foster care placements, including kinship (relative) foster homes, non-relative family foster homes, pre-adoptive homes, group care and institutions, and supervised independent living (SIL). A child who has been legally removed from the home is often placed in these substitute care settings temporarily until permanency can be achieved. It is also possible that a placement becomes a permanent placement following court approval.

Once a youth is removed, there are several placement options: non-relative foster care, kinship/relative care, post-adoptive homes and adoption, group homes/institutions, and SIL. In FY2016, almost half

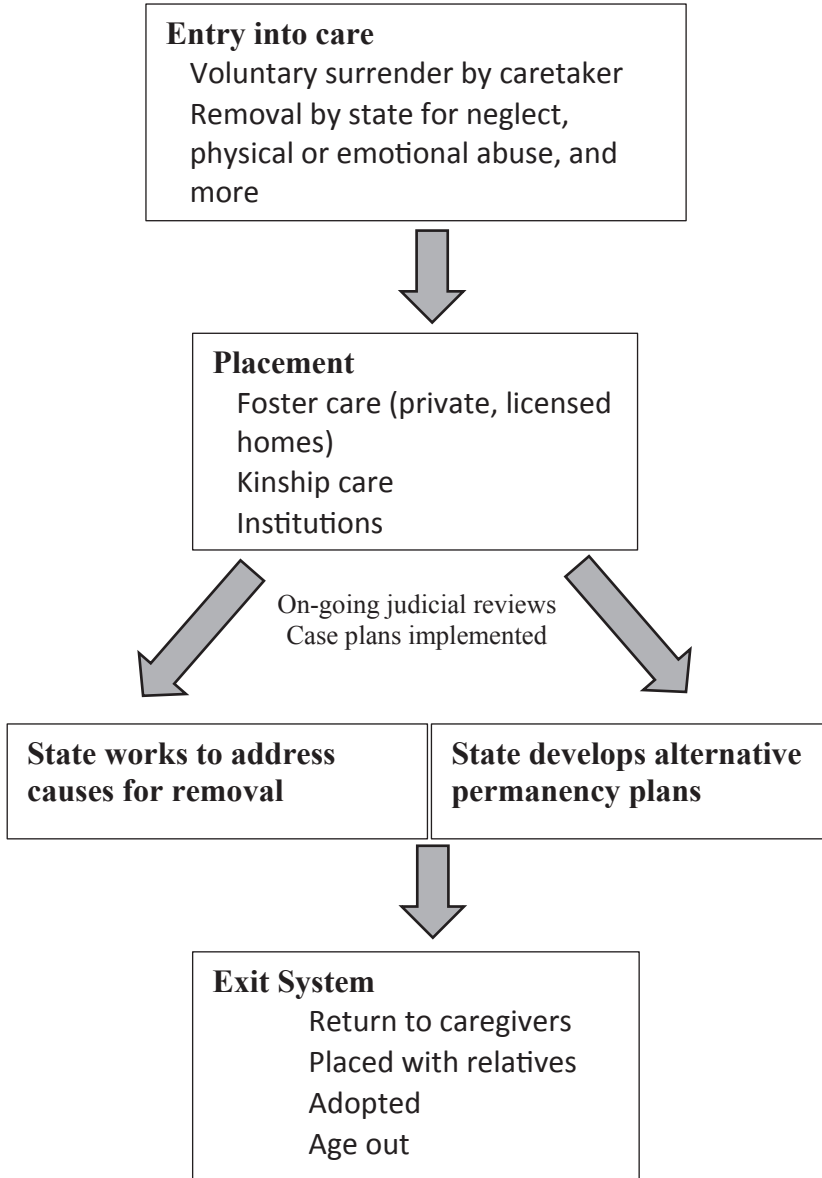


Fig. 3.1 General overview of foster care process

of children (45%) in foster care were living in non-relative family foster homes, where foster parent(s) are typically licensed by their state of residence to provide temporary care for children in out-of-home care (US DHHS, 2018). Next to relative foster care, family foster care is a preferred placement option because it is less restrictive and allows the child to be cared for in a more natural, family-like environment.

Kinship care is defined as a licensed or unlicensed home of the child's relatives through blood, marriage, adoption, tribal or clan members or others who are determined to have a kinship bond with the child (Font, 2014). Kinship care is the preferred substitute placement option because it is the least restrictive setting and allows children to maintain their cultural and familial connections (Wu, White, & Coleman, 2015). State policies often prioritize kinship care as a placement option and efforts must be made to identify and determine if a child's kin may serve as an appropriate placement (Children's Bureau, 2011). Over the past decade, the percentage of children in kinship care increased from 24% in 2006 to 32% in 2016 (US DHHS, 2018).

Most often children in foster care whose parents' rights have been terminated are adopted by non-relative foster families; however, about 22% of adoptions are by relatives (Malm, Vandivere, & McKindon, 2011). In 2016, on a single day 4% of children in the foster care system were placed in pre-adoptive homes (US DHHS, 2018). Approximately, 23% of children exit the foster care system to adoption; however, rates of adoption vary by developmental stage.

A group home is defined as "a licensed or approved home providing 24-hour care for children in a small group setting that generally has from seven to twelve children" and an institution is defined as "a child care facility operated by a public or private agency and providing 24-hour care and/or treatment for children who require separation from their own homes and group living experiences" (45 C.F.R. § 1355, Appendix A, 2012). In 2016, an estimated 12% of children in out-of-home care were placed in some form of group care or institution (US DHHS, 2018). Across the country, group care and institutional placements have declined by 37% over the past decade (Children's Bureau, 2014).

SIL is defined as "an alternative living arrangement where the child is under the supervision of the agency but without 24-hour adult supervision, is receiving financial support from the child welfare agency, and is in a setting which provides the opportunity for increased responsibility for self-care" (45 C.F.R. § 1355, Appendix A, 2012). SIL supports

youth as they transition into adulthood by providing psychosocial, educational, employment, and vocational supports and supervision to assist youth as they transition to adulthood. In 2016, there was an estimated 1% of youth in foster care living in SIL (US DHHS, 2018). SIL for older youth in care is a promising practice; however, there is a lack of rigorous evaluation of programs to support its effectiveness. Research has shown that youth in SIL settings or programs show improvements in daily living skills and self-sufficiency (Colca & Colca, 1996; Mallon, 1998).

Placement may include a case plan and ongoing judicial reviews. Case plans detail what services are provided to the caretakers, what the case goal is (e.g., reunification), as well as what supports are in place for the youth that has been removed from the home. Often, caretakers who have had a child removed will have to meet certain goals and requirements (e.g., negative test for drug use) as part of the case plan and in order to regain custody.

Family preservation is a guiding principle of the national child welfare system, but the safety of youth is codified in the 1997 Adoption and Safe Families Act (ASFA) as a top priority (Myers, 2008). Moreover, ASFA prioritizes the safety of children in a reasonable time frame by attempting to prevent children from lingering in foster care too long. Specifically, ASFA requires that states file for the termination of parental rights (TPR) once a child has been in care 15 of the most recent 22 months. This philosophy is known as permanency and aims to ensure youth in care have a legally permanent, stable, and supportive home or living situation as quickly as possible.

The twin goals of family preservation and permanency may appear contradictory in nature. The state is simultaneously working to address the underlying conditions that lead to the removal of a child, yet at the same time is working to ensure that if the caretakers cannot provide a safe and stable home, another, permanent living arrangement (e.g., an adoptive home) is available for the child. This is sometimes called concurrent planning or concurrent placement. Youth exit the system by being reunited with their caretaker, by having custody granted to relatives (although parental rights are not necessarily terminated in these cases), by being adopted, or by aging out of the system.

As mentioned above, the foster care systems of states and even counties may look different from one another, but the preceding provides a general map for conceptualizing the foster care system. This generalized perspective is helpful for understanding the experiences of FFY that do

enroll in higher education, but it also risks glossing over the diversity that exists in the foster care system. Youth are removed from their homes for reasons, may stay for shorter or longer periods, and have different placement experiences. Moreover, the experiences of older youth in care may differ from younger youth. With all of this in mind, we next provide an overview of youth in foster care who were traditional college-bound age, which we define as being 17–21. We begin with a brief overview of all youth in care.

YOUTH IN FOSTER CARE

The number of youths in foster care has fluctuated over time, with about 437,000 youth of all ages reported to be in care in 2016 (at the end of the federal fiscal year, which is the federally defined reporting period for these statistics) (see Fig. 3.2). In 1982, there were 262,000 youth in care. Total youth in care peaked in 1999, with about 567,000. Keep in mind that these figures represent a snapshot in time (i.e., the last day of a federal fiscal year, September 30). Youth enter and exit care on an ongoing basis. A youth removed from their home could enter and exit care within a given year.

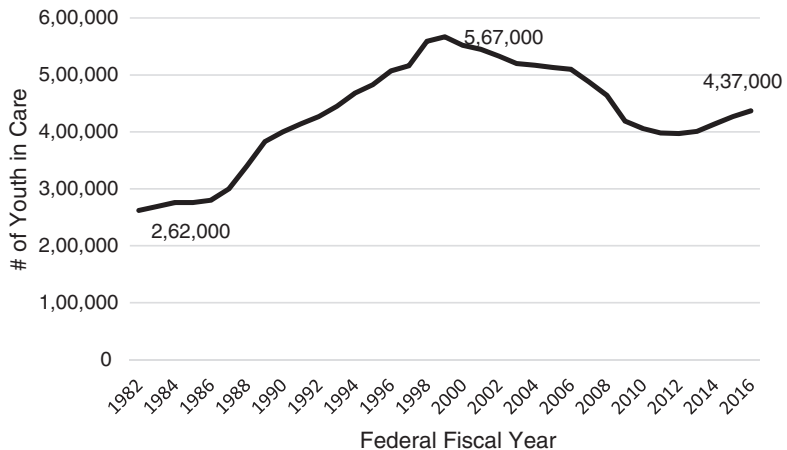


Fig. 3.2 Youth in foster care at the end of federal fiscal year, 1982–2016 (Sources Author analysis of AFCARS [2016] and Brown et al., p. 50)

Foster youth caseloads experienced a significant increase in the late 1980s following the HIV/AIDS and crack cocaine epidemics; typically, these children were either separated from their parents or lost a parent to AIDS (Swann & Sylvester, 2006). Many of these children were subsequently placed in foster care while waiting to be placed in the care of family members (Barbell & Freundlich, 2001). Similarly, the Anti-Drug Abuse Act, implemented in 1986, significantly increased the number of women incarcerated in correctional facilities and the length of their prison sentences (Swann & Sylvester, 2006). Children who enter the foster care system because of parental drug abuse were more likely to remain in state care for longer lengths of time than foster children whose parents did not abuse substances. Similarly, children whose mothers were incarcerated were more likely to be removed from their homes than if their fathers were incarcerated, with 10% of incarcerated mothers in 1997 reporting that their children were in foster care compared with two percent of incarcerated fathers (Mumola, 2000).

However, in the early 2000s, foster youth caseloads entered a steady decline that would last for over a decade. By the early 1990s, the number of qualified foster parents decreased from 134,000 in 1984 to 100,000 by 1991—a decrease of 25% (Jost, 1991). Since the early 2000s, there has also been a decrease of foster youth placed in group homes and a consistent increase of foster youth placed in the care of relatives. Children placed with family members typically display fewer behavioral issues than children placed in homes with non-relatives, suggesting that keeping youth in the care of relatives may help prevent re-entry into the foster care system (Child Trends, 2018). Caseloads have largely decreased thanks to “expediting permanency for foster youth, thus reducing the average length of time in care. Reports of maltreatment and foster care entries, however, have remained relatively stable” (California Child Advocates for Change, 2016, p. 1) (Fig 3.2).

To provide an overview of youth in care, we draw on information contained in the Adoption and Foster Care Analysis and Reporting System, also known as AFCARS.¹ All states are required to report data on children in foster care, including information on demographics, reasons for removal, prior stays in foster care, and more. Some data about foster parents and biological parents are also included in the annually reported data. AFCARS was born of federal efforts dating back to 1986 in the Department of Health and Human Services (HHS) to create a system for collecting data and monitoring outcomes for youth placed in care.

AFCARS, which was created in 1993, provides a snapshot of all youth in foster care for the federal fiscal year² (AFCARS, User's Guide 2016).

As previously mentioned, our interest in this book is former foster youth who attend higher education; therefore, we provide a portrait of foster youth aged 17–21 who were in foster care during in 2016. This is the age group that would be considered traditional college-bound age but is not necessarily representative of the typical youth in care. For example, in 2016, the average age of a child in foster care was 8.5 (US DHHS, 2018). The 17–21 age group represents just about 11% (or 74,752) of all youth in care during the 2016 reporting period. We share demographic characteristics, reasons for removal, disabilities, number of removals, case goals, and other details of these youths' experiences in care. This information provides context for understanding the population of foster youth who *could* be college bound and, for those who do enroll in college, what typical experiences in care may have been. There are limitations to this information. For example, we cannot tell from these data whether the experiences and characteristics of youth who enroll in college are different than those of youth who do not enroll in college. Nonetheless, the following provides context that is important to consider as we seek to explore and understand the educational of FFY in higher education.

Characteristics of youth. Of those youth who were aged 17–21 and in foster care in 2016, men appear slightly overrepresented (51.6% versus 50.5%) compared to the general US population aged 18–24 in 2018 (see Table 3.1). About 40% of youth in care who were aged 17–21 were White, around 30% were African American or Black youth, and about 22% were Hispanic youth. As a point of comparison, White youth constituted 73.4% of youth ages 18–24 in 2018, African American or Black youth were 15.1% of youth aged 18–24, and Hispanic youth were 22.5% of the population aged 18–24 (US Census Bureau, 2018)

About 40% of older youth in foster care had a diagnosed disability, with 15% of youth not yet having a determination on disabilities, meaning that a clinical assessment of the youth by a qualified professional has not yet been conducted (see Table 3.2). As a point of comparison around 22% of foster youth under age 17 had a diagnosed disability. The most commonly reported diagnosis was being emotionally disturbed, as defined below.

Table 3.1 Gender, race, ethnicity of 17–21-year-old youth in foster care, 2016

	<i>Column N %</i>
<i>Child sex</i>	
Male	51.6
Female	48.4
<i>Derived race/ethnicity variable</i>	
White	39.5
Black or African American	29.6
Hispanic (any race)	21.9
More than one race	4.9
Race/ethnicity unknown	1.5
American Indian, Alaskan Native	1.4
Asian	0.9
Hawaiian or other Pacific Islander	0.2

Source Author analysis of AFCARS (2016)

Table 3.2 Disabilities among 17–21-year-old youth in foster care, 2016

	<i>Column N %</i>
<i>Diagnosed disability</i>	
Yes	39.1
No	45.9
Not yet determined	15.0
<i>Type of disability</i>	
Emotionally disturbed	30.1
Other diagnosed condition	16.5
Visually or hearing impaired	7.5
Mental retardation	4.5
Physically disabled	1.1

Source Author analysis of AFCARS (2016)

A condition exhibiting one or more of the following characteristics over a long period of time and to a marked degree: An inability to build or maintain satisfactory interpersonal relationships; inappropriate types of behavior or feelings under normal circumstances; a general pervasive mood of unhappiness or depression; or a tendency to develop physical symptoms or fears associated with personal problems. The term includes persons who are schizophrenic or autistic. The term does not include persons who are socially maladjusted, unless it is determined that they are also seriously emotionally disturbed. (AFCARS Foster Care Codebook, 2016)

This diagnosis is based on the Diagnostic and Statistical Manual of Mental Disorders, third edition, and includes over a dozen disorders such as eating disorders, schizophrenic and other psychotic disorders, post-traumatic stress disorder, attention deficit and disruptive disorders, and more (Table 3.2).

Removal manner and reason. An important part of the contextual experiences for youth in care is the manner and reason for their removal from a primary caregiver. Over 90% of youth are removed through an order issued by the court (see Table 3.3), whereas about 6% are voluntary, meaning a placement agreement has been put in place between the primary caregiver and the child welfare agency. A “not yet determined” removal manner indicates that a voluntary placement agreement or court order is not yet in place, which can occur in very short-term cases (AFCARS Foster Care Codebook, 2016).

Table 3.3 Removal manner and reason for 17–21-year-old youth in foster care, 2016

	<i>Column N %</i>
<i>Removal manner</i>	
Court ordered	91.70
Voluntary	6.10
Not yet determined	1.10
<i>Reason for removal^a</i>	
Neglect	43.2
Child behavior problem	36.6
Caretaker inability to cope	18.8
Drug abuse parent	11.2
Abandonment	9.1
Sexual abuse	6.8
Inadequate housing	6.4
Drug abuse child	4.3
Alcohol abuse parent	4.0
Parent incarceration	3.8
Child disability	3.6
Relinquishment	2.2
Alcohol abuse child	1.3

^aDoes not total to 100%. Youth may have been removed for multiple reasons

Source Author analysis of AFCARS (2016)

There are 15 categories of reasons for removal reported by states to AFCARS, ranging from neglect or caretaker inability to cope with inadequate housing. Shown in Table 3.3 are the 13 reasons for removal reported for youth aged 17–21 in 2016. The most common reason was neglect, defined in AFCARS Foster Care Codebook (2016) as negligent treatment or maltreatment, which includes failing to provide adequate food, shelter, or care. Just over 43% of youth were removed for neglect, followed by about 37% for behavioral problems. These include behaviors that negatively affect learning, socialization, moral development, and growth (AFCARS Foster Care Codebook, 2016). About 19% of youth were removed because of a caretaker’s inability to cope, which means the caretaker suffered from a physical or emotional illness or another disabling condition that prevented them from providing adequate care for the youth (AFCARS Foster Care Codebook, 2016).

Placement setting, case goals, and family structure. Once removed, about 28% of foster youth aged 17–21 were placed in foster homes with a non-relative, followed by institutions, groups homes, and SIL (see Fig. 3.3). As one might guess, the typical placement setting looks a little bit different for these older foster youth compared to younger youth in care. About 70% of youth under 17 were in foster homes (with relatives or non-relatives), followed by trial home visits and pre-adoptive homes. Only 9% of youth under age 17 were in group homes or institutions. For older foster youth, emancipation was the most common case plan goal, followed by reunification with a parent or principal caretaker. Reunification and adoption constituted about 78% of case plan goals for youth under age 17 (see Table 3.4).

Nearly half of older youth who are placed in the foster care system are primarily removed from a home headed by a single woman (see Table 3.5). Of those who are placed in a foster home, about 16% end up with a married couple and around 14% stay with a single female.

Removals and time in care. The majority (65.8% or 49,121) of older youth in care had been removed from a primary caregiver once in their life (see Fig. 3.2). A smaller, but still significant proportion (34%) had been removed more than once, with about 1% of youth removed five or more times. For youth who were in care in 2016, the average total lifetime days in care was 1287 (about 3.5 years) and the average

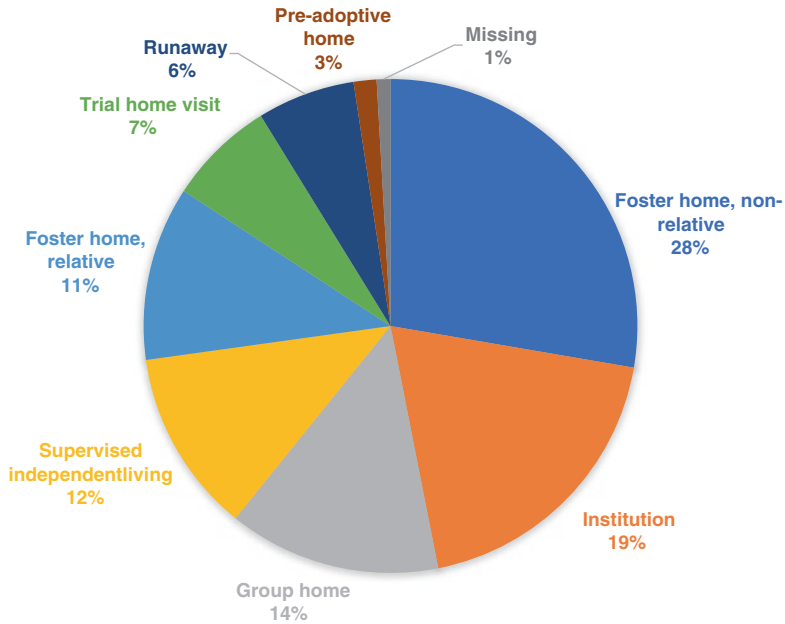


Fig. 3.3 Placement settings for 17–21-year old youth in foster care, 2016

Table 3.4 Placement setting and case plan goals for 17–21-year-old youth in foster care, 2016

	Column N %
<i>Most recent case plan goal</i>	
Emancipation	32.4
Reunify with parent, principal caretaker	31.6
Long-term foster care	10.5
Missing	6.9
Adoption	6.4
Live with other relative(s)	4.4
Guardianship	3.9
Case plan goal not yet established	3.9

Source Author analysis of AFCARS (2016)

number of placements in the current episode of foster care was 5 (not shown) (AFCARS, 2016). Of youth aged 17–21, about 24% were no longer eligible for foster care due to their age (often called *aging out*) (Fig. 3.4).

Table 3.5 Family structures for 17–21-year-old youth in foster care, 2016

	Column N %
<i>Principal caretaker family structure</i>	
Single female	48.1
Married couple	22.1
Unmarried couple	10.6
Single male	9.5
Unable to determine	6.4
Not applicable	3.3
<i>Foster family structure</i>	
Not applicable	64.9
Married couple	16.3
Single female	13.6
Unmarried couple	2.7
Single male	2.5

Source Author’s analysis of AFCARS (2016)

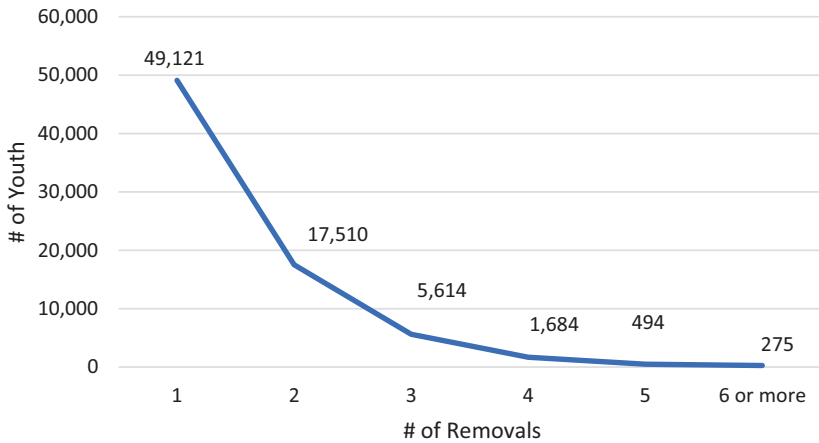


Fig. 3.4 Number of lifetime removals for 17–21-year-old youth in foster care, 2016 (Source Author analysis of AFCARS [2016])

The preceding illustrates that the foster care experiences of older youth differ from those of younger youth. This is relevant to understanding the educational trajectories of FFY in several ways. First, older foster youth are less likely to be placed in a traditional home setting than younger youth. In total, 45% of foster youth aged 17–21 were placed

in group homes, institutional settings, or SIL. Efforts to educate foster youth about college opportunities (including how to pay for college) need to take these differences into account and not rely entirely on transmitting information *home* through guardians. How *home* is defined and what it looks and feels like for older foster youth may not conform to a school's notions of a traditional family. Second, the preceding suggests that additional supports may be necessary for FFY once they enroll in college. For example, a higher proportion of foster youth aged 17–21 had diagnosed disabilities than younger youth. As illustrated and discussed more in later chapters, this requires that institutions of higher education have sufficient mental health and other supports in place if they want FFY to graduate. Finally, the preceding information also highlights that even among a narrower age range, 17–21-year-old youth in this case, experiences in foster care can vary dramatically. For instance, 30% of the youth in this age group experiences more than one removal in their lifetime. Although much of this book presents averages and national snapshots of FFY in higher education, the diversity of people and their experiences in foster care is something that should remain at the forefront of our minds.

CONCLUSION

The development of the foster care system in the USA paralleled the growth of the nation from a colony, to an industrialized economy, to a post-industrial society. National and state governments play a nearly exclusive role in ensuring the welfare of families and children who are struggling. The foster care system exists for one purpose: to provide for children who are not able to be safely cared for by their parents or caretakers. Safety is a top priority of the system along with stability and permanency. Although described as a system, foster care is not monolithic and youth who enter care are diverse in many ways. As described above, foster youth can enter care for numerous reasons and may be placed in a variety of settings. These differences are important and almost certainly impact the educational trajectories of these youth. Unfortunately, we lack good data that link the diversity of foster care experiences to former foster youth who enroll in college. In the next chapter, we use national data to describe and better understand college readiness and college enrollment among former foster youth.

NOTES

1. The data used in this publication were made available by the National Data Archive on Child Abuse and Neglect, Cornell University, Ithaca, NY, and have been used with permission. Data from the Adoption and Foster Care Analysis and Reporting System (AFCARS) were originally collected by the Children's Bureau. Funding for the project was provided by the Children's Bureau, Administration on Children, Youth and Families, Administration for Children and Families, U.S. Department of Health and Human Services. The collector of the original data, the funder, the Archive, Cornell University and their agents or employees bear no responsibility for the analyses or interpretations presented here.
2. States report data to AFCARS over two reporting periods during the federal fiscal year (October 1 to September 30 of the following year). The first period extends from October 1 to March 31, and the second period extends from April 1 to September 30, according to the *AFCARS, Data User's Guide* (2016).

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Transitions Out of Care

Jacob P. Gross

Abstract This chapter focuses on the transition point when youth begin to age out of care and may move into postsecondary education. Specifically, we look at the services youth received (in or out of care) as well as outcomes with respect to employment, financial assistance, and education. We also provide a partial picture in this chapter of who goes to college and, among those who go, where they go nationally. We draw on three datasets to illustrate the social, personal, and economic challenges faced by former foster youth (FFY) in transition. While the data suggest that they do not receive the supports they need and are entitled to, FFY are relatively quite resilient and are similar to their characteristics and behaviors to first-generation and low-income students.

Keywords Aging out of care · FFY services · FFY outcomes · Higher education enrollment · Academic success

The data used in this chapter were made available by the National Data Archive on Child Abuse and Neglect, Cornell University, Ithaca, NY, and have been used with permission. Data from the National Youth in Transition Database (NYTD) were originally collected by the states and provided to the Children's Bureau. Funding for the project was provided by the Children's Bureau, Administration on Children, Youth and Families, Administration for Children and Families, US Department of Health and Human Services. The collector of the original data, the funder, the Archive, Cornell University, and their agents or employees bear no responsibility for the analyses or interpretations presented here.

This chapter focuses on the transition point when youth begin to age out of care and may move into postsecondary education. Prior chapters have explored the reasons foster youth enter care (e.g., neglect, parental substance abuse), their types of placement (e.g., private foster home, group home), and their experiences in care (e.g., length of stay). Understanding the contexts and experiences of youth in care sets the background for understanding the postsecondary trajectories of former foster youth (FFY), which is the central topic of this book. Specifically, we look at the services youth received (in or out of care) as well as outcomes with respect to employment, financial assistance, and education. We also provide a partial picture in this chapter of who goes to college and, among those who go, where they go nationally. We say partial because the data we draw on throughout this chapter are national in scope; however, as discussed previously, there is no nationally representative dataset of FFY that enables us to follow them longitudinally as they age out of care and transition to employment or postsecondary education. Nonetheless, by drawing on the three datasets we do in this chapter, we get a clearer national picture of the transitions and outcomes of FFY.

SERVICES RECEIVED BY FORMER FOSTER YOUTH

We use data from the National Youth in Transition Database (NYTD) to describe the services received by transition-aged foster youth. NYTD comes from the John Chafee Foster Care Independence Program (CFCIP), or the Chafee Act, described in Chapter 3. In addition to the support services aimed at helping foster youth transition to independent living, the law directed that a system for tracking services be established and that outcomes be measured in order to help evaluate the effectiveness of services. The services file and the outcomes file together constitute NYTD. The services file contains cross-sectional data collected every six months on services provided by states under CFCIP. This file represents the entire population of service receiving youth in the USA, the District of Columbia, and Puerto Rico (excepting Connecticut due to confidentiality issues) (NYTD Services File: User's Guide, 2018b).

The average age of all youth in the 2011–2017 services file was 18.17 (median age was 18 with a standard deviation of 2.28 years). As we did in the prior chapter, we restricted our sample to youth who were college-bound age, 17–21, at the time of service. This age range constituted 75% of the population of youth who had received services between

2011 and 2017. Of course, youth can receive services in multiple periods and appear in the dataset each year in which a service was received. We compared the average number of years of services received for college-bound age youth and those that were younger (i.e., under 17). College-bound age youth had received an average of 3.29 years of services compared to 2.51 years of services for those under 17. We should note that youth could receive services under CFCIP and no longer be in foster care. About 30% of the services provided during this period for those aged 17–21 were to youth who were not in foster care at the time services were received. We group youth in care and youth out of care as we discuss services. We look next at education-related services received during this period.

Education-related services. Education-related services include special education, academic support, postsecondary education support, and education-related financial assistance. Special education and academic support services are more geared toward helping youth complete high school, so not surprisingly their utilization is higher among youth as they are. Academic supports are intended to help youth complete high school or earn a General Equivalency Degree (GED). Examples of academic support services include academic counseling, assistance preparing for and taking the GED, literacy training, and more (NYTD Services File Code Book, 2018a). We see in Fig. 4.1 that utilization of academic support is highest among 17- and 18-year-old youth, with about half of all youth receiving these supports. Special education services are defined as instruction specifically services designed to meet the needs of a child with a disability (NYTD Services File Code Book, 2018a). Utilization of these services ranged from about 22% among 17-year-old youth to 14% among 21-year-old youth.

Postsecondary education support services are intended to help youth enter or complete postsecondary education. Examples of postsecondary education support services include entrance exam (e.g., Scholastic Aptitude Test) preparation, financial aid counseling, help completing college applications, and tutoring while in college (NYTD Services File Code Book, 2018a). Use of these services increases as youth age, with 20% of 17-year-old youth utilizing them to 27% of 21-year-old youth. Finally, education financial assistance includes allowances for education-related materials, such as computers, textbooks, or uniforms; tuition

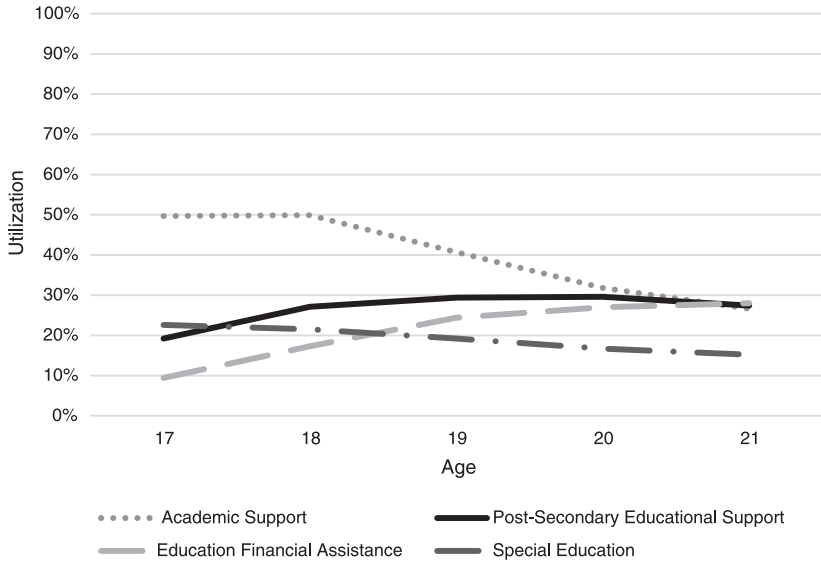


Fig. 4.1 Utilization of education-related services by age, 2011–2017 (*Source* Author analysis of National Youth in Transition Database, Services File, 2011–2017)

assistance; scholarships; payment for support services, such as tutoring; and payment for educational tests, such as the GED or SAT (NYTD Outcomes File Code Book, 2016a). Utilization of these services mirrors postsecondary education supports, increasing as youth age. By age 21, 28% of youth utilize the services.

Educational attainment. We look next at the highest level of education completed for youth who were aged 17–21 and received services between 2011 and 2017. Table 4.1 shows the distribution of education levels completed during the final year in which the youth received services. We use the final year in which a youth received services because youth could receive multiple years of service, and we wanted an approximate measure of the highest overall level of education completed for this group. Of course, youth may have continued to pursue their education, but were no longer receiving services and therefore not reported in the data. Alternatively, youth may have pursued their education beyond

Table 4.1 Highest educational level completed by last year of services, youth aged 17–21, 2011–2017

	<i>Column N (%)</i>
<6th grade	1.6
6th grade	0.6
7th grade	1.2
8th grade	5.5
9th grade	14.2
10th grade	20.1
11th grade	22.6
12th grade	20.0
Postsecondary	2.4
College	5.1
Missing	6.6

Source Author analysis, NYTD Services File, 2011–2017

the end of the 2017 reporting period. Therefore, this is not a complete measure of the highest level of education completed in the lifetime of youth who were in care.

We find that 20% of youth had completed 12th grade and about 8% of the population had completed some level of postsecondary education (including college).

OUTCOMES FOR YOUTH IN CARE

As described above, data regarding outcomes for youth in care are also collected under CFCIP and constitute the second pillar of the NYTD. The outcomes data file represents about 5% of the youth who received services and were reported in the services file (NYTD Outcomes File Code Book, 2016a). The information presented below comes from outcomes data reported for the federal fiscal year cohort from 2011 (FY2011 Cohort). The baseline population for the outcomes survey is all foster care youth who turn 17 in the baseline year (2011 in this case). All youth in the baseline population are contacted and asked to respond to the survey on outcomes. There were 29,104 youth in the baseline population for 2011, and the overall response rate for the first survey (Wave 1) was 54%, compared to an average of 27% for Wave 2 (at age 19) and 24% for Wave 2 (at age 21) (NYTD Outcomes File: User's Guide, 2016b). Because data are self-reported, and responses are voluntary, the outcomes presented below may not be representative of all youth who were in foster care. It is possible that respondents to the survey, especially those that

responded to both surveys, were in better positions socially or financially to do so or may have been more motivated, which would correlate with outcomes but is not observed or accounted for in the data.

Educational outcomes. Five years is a short time frame over which to observe educational outcomes for youth who have experienced care, especially for those who may have sought a bachelor's degree. At age 17, close to 93% were enrolled in high school, GED classes, or some form of postsecondary training (e.g., vocational or college). Likely, most of these youth were enrolled in high school or taking GED classes given that by age 19 just over half were enrolled in an educational setting and just under 2% had earned a postsecondary credential. By age 21, about 68% of youth had earned a high school diploma or GED. Utilization of education aid (e.g., scholarship, voucher, loan) increased from 3.6% at age 17 to 4% by age 19 among those who responded. By age 21, about the same proportion of youth were using educational aid.

In terms of highest educational level achieved during this time period, by age 21 about 8.5% of all youth had received some form of postsecondary credential, including bachelor's or associate degrees, as well as vocational certificates or licenses (see Table 4.2). This proportion of postsecondary completers is similar to what is reported above from the services file.

Other outcomes. We share a number of other outcomes for youth who were in care, including forms of assistance they received, incarceration, homelessness, and substance abuse referral (see Fig. 4.2). By age 21, full-time and part-time employment had increased among respondents, compared to age 17. More 21-year-old youth reported part-time compared to full-time employment (28% compared to 25%). The proportion of youth that reported being incarcerated fell from 35% at age 17 to 22% by age 21. Forms of assistance, such as public housing, public financial, and public food, were utilized by a higher proportion of respondents by age 21 compared to 17-year-olds, with public food assistance the most used. Homelessness increased from about 16% at age 17 to just under 27% by age 21. Substance abuse referrals declined from age 17 to 21, as reported by respondents. Finally, just over 90% of those who were aged 17 reported a connection to an adult, such as a mentor. By the time youth were 21, this proportion remained high, dipping just below 90%.

Table 4.2 Educational outcomes, 2011 Cohort

	<i>Outcome waves</i>		
	<i>Age 17 baseline survey</i>	<i>Age 19 follow-up</i>	<i>Age 21 follow-up</i>
	<i>Column (%)</i>		
<i>Educational aid</i>	3.6	23.8	20.1*
<i>Current enrollment</i>	92.7	54.4	31.9
<i>Highest educational certification</i>			
High school or GED	7.2	53.7	67.8
Vocational certificate	0.2	1.3	4.4
Vocational license	0	0.4	1.2
Associate degree	0	0.2	2.3
Bachelor's degree	0	0.1	0.4
Higher degree	0	0.2	0.2
None of the above	86.7	38.5	21.7
Declined	4.6	2.2	1.6
Blank	1.2	3.5	0.4

Note All differences statistically significant ($p < 0.001$)

*Not significantly different from age 19 follow-up

Source Author analysis of NYTD Outcome File 2011

The preceding information depicts the precarious positions in which FFY may find themselves by age 21 and contextualizes the potential obstacles to postsecondary enrollment and completion. By age 21, about 32% of respondents reported being enrolled in some form of education. Close to that same proportion reported being homeless (28%), receiving public food assistance (28%), having children (27%), and being employed part-time (28%).

Focusing just on FFY who reported being enrolled in some level of education (not necessarily postsecondary) further highlights potential obstacles to educational attainment. Among youth who were enrolled, just 53% were receiving some form of financial assistance for education at age 21 (compared to 39% at age 19) (see Table 4.3). This suggests an underutilization of supports like scholarships, grants, and loans—a topic explored in a later chapter. Homelessness was reported by 21% of youth who were enrolled in school at age 21. Twenty-three percent of this same group received public food assistance and 21% reported having children.

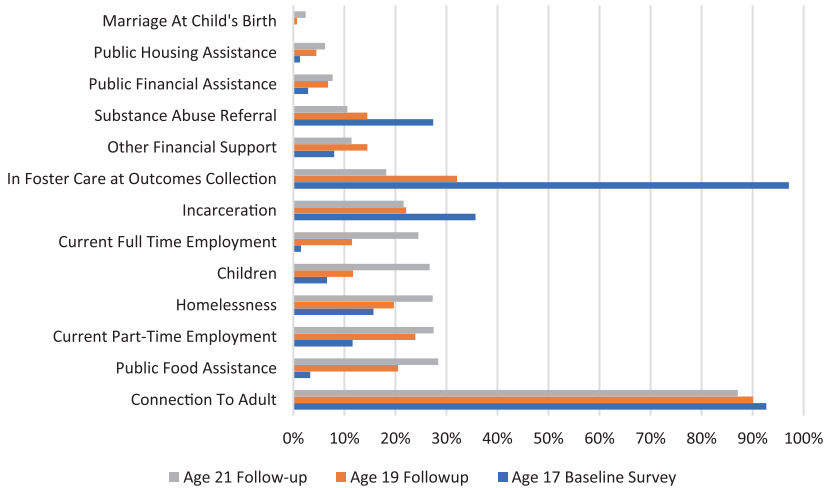


Fig. 4.2 Other outcomes, 2011 Cohort (*Note* All differences statistically significant [$p < 0.001$], except connection to adult and incarceration for those aged 19 and 21. *Source* Author analysis of NYTD Outcomes File 2011)

Table 4.3 Outcomes among youth enrolled in education, 2011 Cohort

	Age 19	Age 21
	Column (%)	
Educational aid	39	53
Public financial assistance	6	7
Public food assistance	15	23
Public housing assistance	4	7
Other financial support	17	15
Homelessness	14	21
Children	10	21

Note All differences statistically significant ($p < 0.001$)
Source Author analysis of NYTD Outcome File 2011

As we discuss later in this chapter, the apparent underutilization of services is a concern and may be related to the poor outcomes for youth who were in care. Of particular interest given, the focus of this book is the possible underutilization of educational services among transition-aged youth. This may have lasting negative impacts on whether FFY

enroll in college and, for those who do, their likelihood of success. Recall that 20% of youth in the services and outcomes data explored above had completed 12th grade and about 8% of the population had completed some level of postsecondary education (including college). Although this proportion would likely increase if we extended the observation period beyond five years, this is still below the general US population, which hovers around 30% for bachelor's degrees. As discussed in prior chapters and illustrated in the information presented above, FFY face substantial barriers to finishing high school and being prepared for college. For those that do enroll in college, we continue to lack good information about where they go and what their experiences are. Next, we explore those postsecondary enrollment paths for FFY, comparing to other students enrolled in college. This sets the context for understanding later chapters that focus on particular aspects of postsecondary enrollment, such as campus-based support programs or the experiences of FFY enrolled at relatively elite, four-year colleges.

POSTSECONDARY ENROLLMENT PATHS

Subsequent chapters focus on different aspects of postsecondary education for FFY, including their experiences in high school leading up to enrollment in a college or university; how they finance higher education; and what support programs may be available for them on campus. Before delving into these aspects of college attendance for FFY, we contextualize college-going among FFY. To do so, we use nationally representative data from the National Postsecondary Student Aid Study 2016 (NPSAS:16). NPSAS is overseen by the National Center for Education Statistics (NCES), the primary federal entity for collecting and analyzing data related to all levels of education in the USA and abroad. NCES oversees a variety of assessments, surveys, and administrative data collections designed to help educators, policymakers, researchers, and the public be better informed about education. NPSAS is a national study consisting of administrative data pulled from federal and institutional records along with detailed demographic data collected through interviews. The study is nationally representative of students attending postsecondary education in the USA and focuses on finances and financial aid. It has been conducted every three to four years since 1986–1987, with the most recently available data collected in 2016 (National Center for Education Statistics, n.d.). Distinct from the Freshman Survey,

discussed in Chapter 5 and which includes only students who enrolled in four-year institutions, NPSAS is representative of all institution types. To understand the postsecondary enrollment of FFY, we focus on all undergraduates enrolled in postsecondary education, first year through fifth year seniors. We classify as FFY all respondents who identified themselves on the Free Application for Federal Student Aid (FAFSA) as having deceased parents, being wards of the court, an emancipated minor, being in a legal guardianship, or being in foster care at a time since they turned 13. If no response was given by the student on the FAFSA, they were asked directly during the student interview portion of NPSAS whether they had experienced any of the preceding (Radwin et al., 2018). Students who answered yes are also classified here as FFY. There are several limitations with this definition.

First, it is not possible to discern which students who responded yes to this question were foster youth and which responded yes for the other reasons. Next, this question would classify a student who exited foster care permanently at age 12 and had one living parent as not having been in foster care. This definition lumps together distinct groups, overlooks youth who were in care prior to age 13, and obscures variability in the foster care experiences of youth. Nonetheless, NPSAS:16 provides a foundation to begin to understand the national profile of students who have experienced foster care and enrolled in higher education.

Our first step in understanding the postsecondary trajectories of FFY is to establish a baseline group for comparison. This presents challenges which need to be acknowledged and understood. There is considerable diversity among FFY (a) demographically, (b) in terms of the reasons that brought them into care, and (c) the experiences they had while in care (such as the placement duration and setting). This has been discussed and shown in the prior chapter. These differences are overlooked when grouping FFY together for comparative and statistical purposes. We try to mitigate this in the following by exploring the diversity of FFY along with the comparison groups. For example, we disaggregate data by race/ethnicity and gender. When interpreting the information below keep in mind the ways in which FFY experiences may be distinct from as well as similar to the comparison groups.

We compare FFY to two groups. The primary comparison group we use is students who were identified as being low-income or first-generation and were not FFY. Low-income is defined as having an adjusted gross income (whether the student was dependent or independent

financially) below the federal poverty level (Office of the Assistant Secretary for Planning and Evaluation [ASPE], 2014). First-generation is defined as neither parent nor guardian having any postsecondary education. The second comparison group is all other students, that is those who were not FFY and those who were not identified as being low-income or first-generation students, which we refer to as *other* throughout the tables and text that follows. These two comparison groups help us contextualize the statistics we present on FFY.

We provide information on student characteristics, family background, academic preparation in high school, institutional characteristics, and enrollment behaviors. This is presented in tables and for certain data points graphically. To orient the reader to the tables, you will find that characteristics of interest (such as gender, age, number of dependents) are listed in the first column, and then we present the column percentages for FFY, low-income or first-generation students, and finally other students. Subscripts in each cell tell the reader whether the column proportions were significantly different from one another. For example, in Table 4.4 subscripts for each of the three groups show that the

Table 4.4 Student characteristics of FFY compared to other groups

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
Gender	Male	47.8 _a	40.1 _b	45.6 _c
	Female	52.2 _a	59.9 _b	54.4 _c
Race/ethnicity (with multiple)	White	45.9 _a	39.6 _b	62.3 _c
	Black or African American	18.1 _a	20.0 _b	11.1 _c
	Hispanic or Latino	18.4 _a	26.8 _b	14.5 _c
	Asian	6.6 _a	6.1 _b	5.3 _c
	American Indian or Alaska Native	1.1 _a	1.0 _b	0.6 _c
	Native Hawaiian/other Pacific Islander	0.5 _a	0.4 _b	0.4 _c
	More than one race	4.0 _a	3.3 _b	3.3 _c
	Foreign students	5.5 _a	2.8 _b	2.5 _c

(continued)

Table 4.4 (continued)

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
Marital status	Single, divorced, or widowed	89.8 _a	82.3 _b	83.6 _c
	Married	8.5 _a	15.5 _b	15.6 _c
	Separated	1.7 _a	2.2 _b	0.7 _c
Dependency status	Dependent	0.0 ¹	38.5 _a	66.0 _b
	Independent without dependents	66.3 _a	29.3 _b	17.7 _c
	Independent with dependents	33.7 _a	32.1 _b	16.3 _c
Born in the US (student)	No	18.2 _a	16.8 _b	11.2 _c
	Yes	81.8 _a	83.2 _b	88.8 _c
Age as of December 31, 2015		24 _a	24 _a	21 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

¹This category is not used in comparisons because its column proportion is equal to zero or one

Source Author analysis NPSAS:16 using weight WTA00

proportion of men in each group was significantly different across the three groups. If subscripts are the same for two or more groups, there was not a statistically significant difference in the column proportions. Notes are included at the bottom of each table to remind the reader of this. Our text highlights what we think are the most interesting and relevant findings in each section. We begin with student characteristics, including demographics next.

STUDENT CHARACTERISTICS

First, we wanted to know in what ways FFY are similar and dissimilar as a group in terms of identities, marital status, nativity, and age. Overall, we find that FFY and first-generation or low-income students are more similar as groups to one another than they are to other students, at least with respect to the characteristics explored here. Women constitute a higher proportion of each of the three groups than men but are the smallest (52.2%) proportion among FFY (see Table 4.4). The gender gap is

especially large among first-generation or low-income students. This may in part be a function of FFY and first-generation or low-income students having higher proportions of students of color than the other students—the gender gap in college enrollment is generally greater among students of color. Perhaps not surprisingly, we find that Black or African American students are overrepresented among FFY and low-income or first-generation students.

We also find that FFY were less likely to be married or separated than peers in the comparison groups. By definition, all FFY were considered independent. Recall that FFY are identified as such in NPSAS:16 if they answered yes to the FAFSA question, “At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?” Answering yes to this question classifies students as independent for financial aid purposes, which is important because they may have no family support on which to draw in terms of paying for college. FFY were more likely to have dependents themselves, however, with about 33.7% of FFY saying they had a dependent compared to about half (16.3%) that proportion for other students. Finally, FFY and first-generation or low-income students were more likely to be older with a median age of 24, compared to other students. In sum, FFY were more likely to be students of color, to be single, to have dependents, and to be older than other students.

FAMILIAL CHARACTERISTICS

Next, we explore family characteristics, both the families from which students came and families they may head. Because of the way our comparison groups were constructed, no first-generation students were included in the *other* group, as can be seen in Table 4.5. About 58% of first-generation or low-income students came from families where no parent had attended any postsecondary education. This compares to about 36% of FFY. This illustrates that FFY come from diverse families in terms of parental education. With respect to families which they may head, FFY are more likely to have dependents (as is mentioned above) and their dependents are more likely to be younger with a median age of 4 compared to age 5 for the comparison groups.

FFY and first-generation or low-income students paid less in median monthly child care costs than other students, by about \$100 less per month for both groups. Finally, if we look at the overall size of the family

Table 4.5 Familial characteristics of FFY compared to other groups

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
Parents' highest education level	Do not know either parent's education level	0.7 _a	0.9 _b	0.0 ¹
	Did not complete high school	9.0 _a	14.5 _b	0.0 ¹
	High school diploma or equivalent	22.1 _a	38.9 _b	0.0 ¹
	Vocational/technical training	5.0 _a	4.2 _b	6.7 _c
	Associate's degree	9.2 _a	6.2 _b	11.5 _c
	Some college but no degree	16.1 _a	12.5 _b	20.2 _c
	Bachelor's degree	20.7 _a	12.9 _b	32.7 _c
	Master's degree or equivalent	11.2 _a	6.6 _b	19.9 _c
	Doctoral degree—professional practice	2.9 _a	1.8 _b	4.7 _c
	Doctoral degree—research/scholarship	3.1 _a	1.5 _b	4.2 _c
First sibling to go to college	56.8 _a	58.5 _b	52.5 _c	
Has dependents	33.7 _a	32.1 _b	16.3 _c	
Number of dependents	0	66.3 _a	67.9 _b	83.7 _c
	1	14.1 _a	11.8 _b	6.2 _c
	2	12.9 _a	11.9 _b	6.4 _c
	3	4.4 _a	5.3 _b	2.7 _c
	4 or more	2.3 _a	3.2 _b	1 _c
Has dependent(s) other than children	8.3 _a	6.7 _b	2.7 _c	
Age of youngest child		4 _a	5 _b	5 _b
	Median			
Monthly childcare costs		\$370 _a	\$350 _b	\$475 _c
Family size (dependent and independent)		1 _a	3 _b	4 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

among each group, we see that the median number of people in a family was one for FFY and four for other students. This illustrates that FFY may be more likely to be alone, at least with respect to traditional definitions of family (e.g., biological relatives). We should note, however, that family size does not necessarily tell us what kinds of support systems FFY had in place in their lives. Data from the Freshman Survey, which we discuss more in the next chapter, help shed more light on the support systems FFY may rely on.

ACADEMIC PREPARATION

We wanted to know to what extent FFY differed from the comparison groups with respect to academic preparation in high school. Again, we find the FFY are more similar than dissimilar to low-income or first-generation students than other students. First, FFY and low-income or first-generation students were both more likely to earn a GED as opposed to a high school diploma (see Table 4.6) than other students. In fact, about 90% of other students earned a high school diploma compared to about 80% of FFY.

Most students attended public high schools, although about 2% more of other students attended private high schools compared to FFY. The majority of each group of students took college credits while enrolled in high school, although the proportion was higher for other students by about 16 percentage points. Over two-thirds of other students had taken some college credit while in high school. Perhaps not surprisingly, since this sample of students had already enrolled in college, the largest proportion of each of the three groups had taken Calculus or Advanced Placement Statistics, which was among the highest level of math courses available. However, the percent of first-generation and low-income students along with FFY who had taken these advanced math courses was lower than other students by about eight to ten percentage points. When we consider the grade point average of each group of college students, we see that most reported A's and B's in high school (see Fig. 4.3). A higher proportion of low-income or first-generation students reported B- to B than either FFY or other students.

FFY and low-income or first-generation students also took fewer honors courses and fewer science courses, on average, than other students (see Figs. 4.4 and 4.5), although over half of each group took at least three science courses while in high school.

Table 4.6 Academic characteristics of FFY compared to other groups, 2016

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
High school degree type	High school diploma	80.1 _a	82.6 _b	90.7 _c
	GED or other equivalency	10.3 _a	9.5 _b	3.9 _c
	High school completion certificate	1.7 _a	1.3 _b	0.9 _c
	Attended foreign high school	6.3 _a	5.6 _b	3.5 _c
	No high school degree or certificate	0.6 _a	0.4 _b	0.2 _c
	Home schooled	0.9 _a	0.7 _b	0.9 _a
	None of these	2.5 _a	1.6 _b	0.8 _c
Highest level of math completed or planned	Algebra 1	4.0 _a	4.0 _a	1.9 _b
	Geometry	6.3 _a	6.9 _b	4.3 _c
	Algebra 2	27.0 _a	26.6 _b	19.1 _c
	Trigonometry	8.9 _a	10.2 _b	8.5 _c
	Precalculus, or probability and statistics	20.9 _a	21.9 _b	26.8 _c
	Calculus or Advanced Placement (AP) Statistics	30.4 _a	28.9 _b	38.7 _c
	Public	84.1 _a	85.9 _b	85.2 _c
Type of high school last attended	Private	7.7 _a	6.9 _b	9.9 _c
	Attended a foreign high school	7.2 _a	6.3 _b	3.7 _c
	Home schooled	1.0 _a	0.9 _b	1.2 _c
Took any college credits in high school	No	48.1 _a	45.1 _b	32.5 _c
	Yes	51.9 _a	54.9 _b	67.5 _c
ACT derived composite score		Median 20 _a	20 _a	22 _b

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

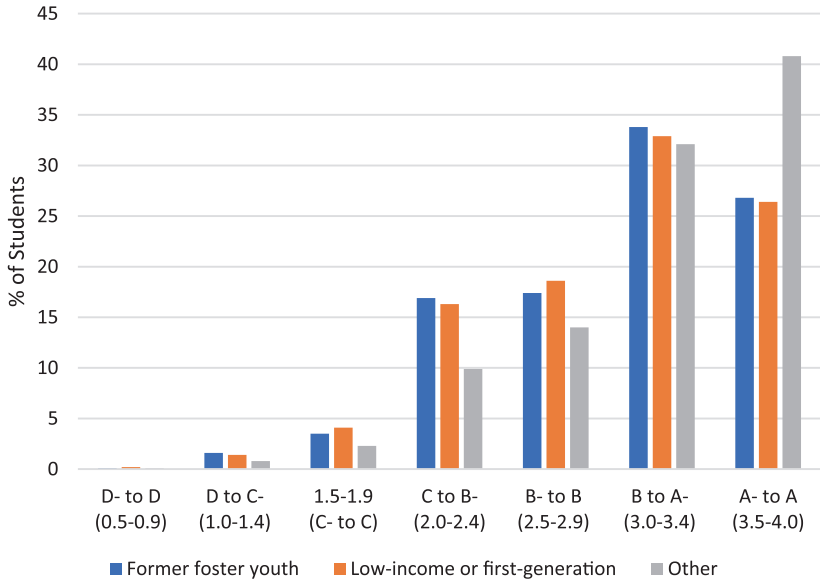


Fig. 4.3 Distribution of high school grade point average by group (*Note* All differences statistically significant at $p < 0.001$. *Source* Author analysis of NPSAS:16 using weight WTA00)

In summary, FFY and low-income or first-generation students have lower levels of academic preparation compared to other students as measured by high school diploma type, high school GPA, courses taken in high school. We see that FFY and first-generation or low-income students are comparable on many of these measures of academic preparation. This gives us some context for understanding the preparedness of FFY who do enroll in college and may point to factors that lead to the lower attainment levels discussed in earlier sections of this book, although two reminders are warranted here. First, the sample of students used here are those that have already enrolled in college, and therefore, they are likely more academically prepared than FFY nationally. Second, the preceding information is not intended to directly connect academic preparedness to college success, in part because the NPSAS does not follow students across academic years.

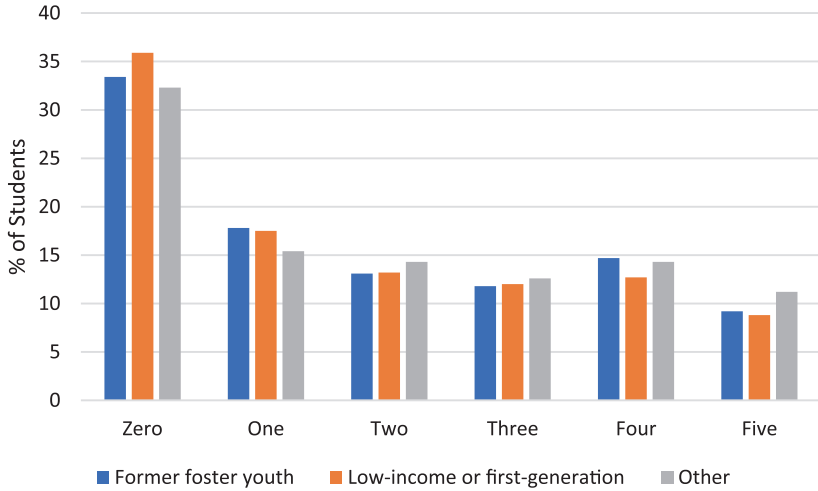


Fig. 4.4 Number of honors courses taken by group (*Note* All differences statistically significant at $p < 0.001$. *Source* Author analysis of NPSAS:16 using weight WTA00)

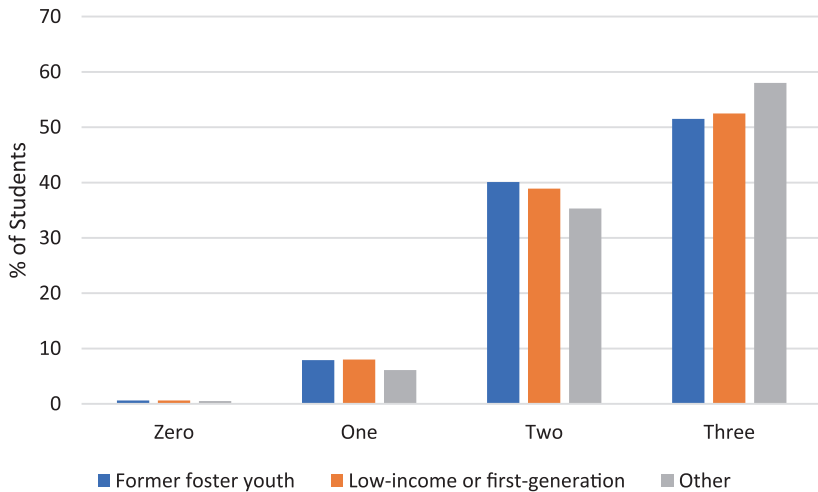


Fig. 4.5 Number of science courses taken by group (*Note* All differences statistically significant at $p < 0.001$. *Source* Author analysis of NPSAS:16 using weight WTA00)

We turn our attention now to where FFY enroll in college and look at what kinds of institutions they attend. The information provided in NPSAS:16 provides us with the most comprehensive national view of postsecondary enrollment among FFY to-date. We provide an overview of the types (e.g., public or private) of institutions in which FFY enroll along with attendance patterns (e.g., full-time or part-time) and institutional characteristics (e.g., size).

COLLEGE ENROLLMENT

Former foster youth and first-generation or low-income students enrolled in two-year colleges in greater proportions than *Other* students (see Fig. 4.6). This is not surprising given that *Other* students were more likely to be enrolled in bachelor's degree programs than their peers in the other two groups. This finding highlights the need to understand community colleges as contexts for the educational attainment of FFY, which we discuss more in later chapters. Another finding of note is that close to 10% of each of the three groups attended multiple institutions, although smaller proportions of FFY and low-income or first-generation

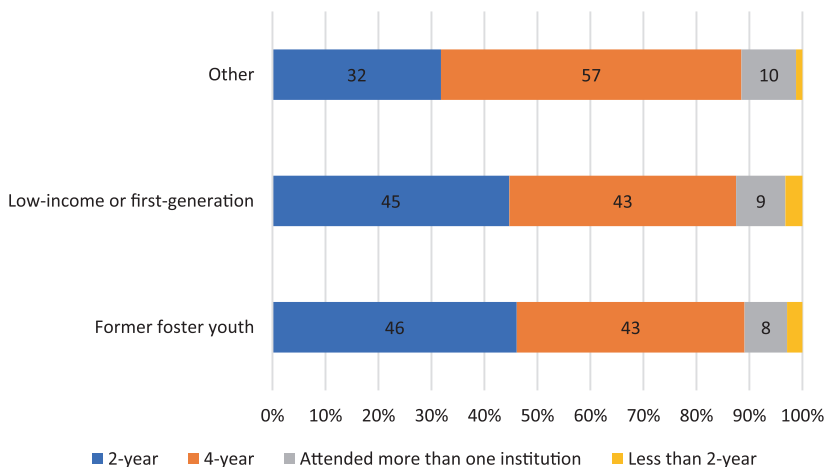


Fig. 4.6 Enrollment of FFY compared to other groups by institutional level (Note All differences statistically significant at $p < 0.001$. Source Author analysis of NPSAS:16 using weight WTA00)

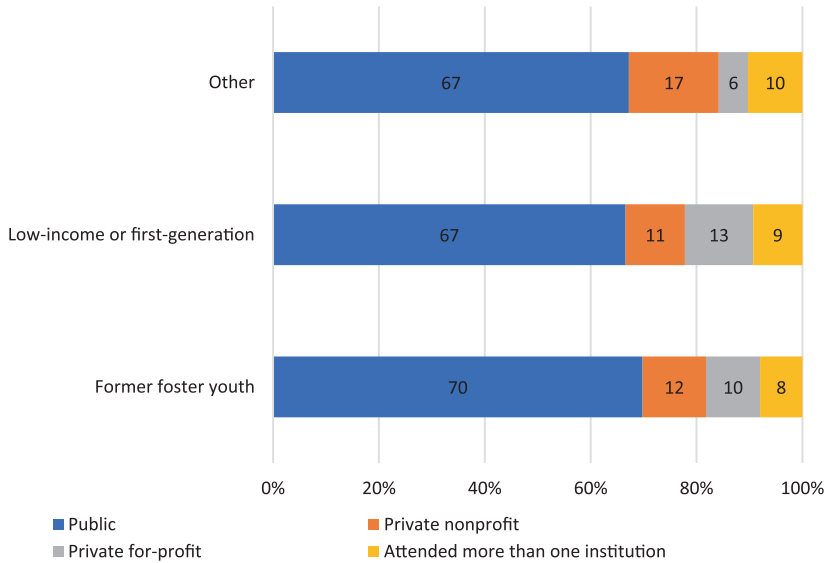


Fig. 4.7 Enrollment of FFY compared to other groups by institutional level (*Note* All differences statistically significant at $p < 0.001$. *Source* Author analysis of NPSAS:16 using weight WTA00)

students did so. We do not explore that in greater detail in this book, but multi-institution attendance among FFY may merit additional attention as further context for understanding their pathways to educational attainment, especially as longitudinal data become available (Fig. 4.7).

Almost three-quarters of each group attended a public institution, although FFY and low-income or first-generation students attended private, for-profit institutions at almost double the rates as other students (see Table 4.7). Given that most public institutions are regionally accredited, it is not surprising that the majority of students in each group attended institutions with regional accreditation.

The institutions attended by youth did not differ much with respect to campus services offered. Over 90% of each group attended an institution that offered employment services. About half of each group attended an institution with on-campus child care, although a smaller proportion of low-income or first-generation students attended institutions with child care services on-campus. The biggest observed

Table 4.7 Characteristics of postsecondary institutions attended by FFY and comparison groups

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
Institution control	Public	75.8 _a	73.2 _b	75.3 _c
	Private nonprofit	12.8 _a	12.2 _b	18.6 _c
	Private for-profit	11.4 _a	14.6 _b	6.2 _c
Accreditation type	Regional	89.4 _a	88.1 _b	95.0 _c
	National	7.7 _a	8.7 _b	3.3 _c
	Specialized	2.0 _a	2.2 _b	0.9 _c
	More than one type	0.9 _a	1.0 _b	0.8 _c
Institution offers				
	Employment services	92.2 _a	92.5 _b	94.7 _c
	Instruction exclusively online	1.9 _a	2.2 _b	1.7 _c
	Placement services	87.6 _a	86.5 _b	87.6 _a
	On-campus child care	52.0 _a	48.6 _b	50.3 _c
Selectivity	Not a 4-year institution	52.8 _a	52.1 _b	37.0 _c
	Very selective	7.9 _a	6.6 _b	12.8 _c
	Moderately selective	22.4 _a	21.8 _b	35.0 _c
	Minimally selective	4.8 _a	5.3 _b	4.6 _c
	Open admission	12.2 _a	14.3 _b	10.6 _c
Median				
NPSAS institution fall enrollment		12,093 _a	11,187 _b	12,371 _c
% white enrollment		51 _a	48 _b	59 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

difference in institutions attended by each group is selectivity. FFY and low-income or first-generation students were more likely to attend less selective institutions than other students or institutions that were not four-year and were not considered selective. Another difference to note is that FFY and low-income or first-generation students were enrolled in institutions with more students of color than students in the other comparison group.

Looking at attendance intensity, we see that FFY enrolled for fewer hours than the comparison groups (see Table 4.8). For example, 42% of FFY enrolled exclusively part-time compared to 36% of low-income or

Table 4.8 Attendance patterns of FFY compared to other groups

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
Attendance intensity (all schools)	Exclusively full-time	36.0 _a	41.3 _b	46.3 _c
	Exclusively part-time	42.1 _a	36.2 _b	29.7 _c
	Mixed full-time and part-time	21.9 _a	22.5 _b	24.0 _c
Attendance pattern	Full-time/full year, 1 institution	24.0 _a	26.8 _b	39.2 _c
	Full-time/full year, 2 or more institutions	2.8 _a	3.6 _b	5.3 _c
	Full-time/part year	16.4 _a	17.4 _b	12.2 _c
	Part-time/full year, 1 institution	20.1 _a	21.1 _b	17.6 _c
	Part-time/full year, 2 or more institutions	2.2 _a	2.5 _b	2.6 _c
	Part-time/part year	34.4 _a	28.6 _b	23.1 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

first-generation students. In fact, only 24% of FFY enrolled in the so-called traditional pattern of attending a single institution full-time. By comparison, about 40% of other students fit that pattern. Finally, about one-third of FFY were enrolled part-time but also for only part of the year.

FFY were more likely to have taken remedial coursework than other students, but in similar proportion to low-income or first-generation students (see Table 4.9). This along with the information presented above regarding preparedness indicates that FFY who enroll in college may not be as well equipped academically to succeed as some peers. Very few students in the sample were undecided with respect to major field of study, specifically around 2% for each of the three groups.

Table 4.9 Comparison of coursework and major choice among FFY and other students

		<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
		<i>Column N (%)</i>		
Took remedial courses in 2015–2016	Yes	15.5 _a	15.6 _a	10.3 _b
Undergraduate field of study or major	Undecided	2.4 _a	2.5 _b	2.2 _c
	Humanities	16.2 _a	15.3 _b	17.2 _c
	Social/behavioral sciences	7.0 _a	6.6 _b	7.4 _c
	Life sciences	7.0 _a	6.1 _b	8.7 _c
	Physical sciences	1.3 _a	0.9 _b	1.3 _c
	Math	0.6 _a	0.5 _b	0.7 _c
	Computer/information science	4.7 _a	4.5 _b	4.6 _c
	Engineering	5.6 _a	5.0 _b	7.0 _c
	Education	3.7 _a	4.6 _b	4.5 _c
	Business/management	14.5 _a	15.2 _b	16.5 _c
	Health	18.8 _a	21.8 _b	15.8 _c
	Vocational/technical	4.8 _a	3.5 _b	2.8 _c
	Other technical/professional	13.4 _a	13.3 _b	11.3 _c
	Highest level of education ever expected	No degree or certificate expected	0.1 _a	0.1 _b
Undergraduate certificate or diploma		4.3 _a	3.5 _b	1.6 _c
Associate's degree		13.7 _a	14.1 _b	7.8 _c
Bachelor's degree		34.5 _a	37.7 _b	35.0 _c
Post-BA or post-master certificate		0.0 _a	0.1 _b	0.0 _a
Master's degree		30.7 _a	29.5 _b	37.0 _c
Doctor's degree—professional practice		7.2 _a	6.5 _b	8.5 _c
Doctor's degree—research/scholarship and other		9.4 _a	8.6 _b	10.0 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

Health and business/management were the two most common major among FFY. Health was the most commonly declared major among low-income or first-generation students, whereas humanities was most common among other students.

Each of the three groups had high expectations with regard to educational attainment, which again may not be surprising for a group of students already pursuing postsecondary education. Noteworthy differences among the groups include FFY were more likely than either of the comparison groups to aspire to an undergraduate certificate or diploma. In addition, FFY were more likely to aspire to a doctoral degree than their low-income or first-generation peers.

To summarize, FFY were more likely to enroll in two-year institutions, be enrolled part-time and for part of the year, and attend open admissions or non-selective institutions. FFY were also more likely to enroll in institutions with fewer White student enrollments overall. We found only modest differences with respect to median size of institutions in which students enrolled, with other students enrolling in somewhat larger institutions (by about 300 students). These findings raise questions about the eventual academic success of FFY once they enroll in college. To explore possible indicators of success, we looked at potential risk factors that could negatively impact degree completion, which we discuss next.

ACADEMIC SUCCESS

NPSAS:16 includes a variable that identifies and counts risk indicators. The variable ranges from zero to seven risk indicators, which include: delayed enrollment; no high school diploma; part-time enrollment; being financially independent; having dependents; being a single parent; and working full-time while enrolled. These are indicators that prior research (e.g., Mayhew et al., 2016) has found to be negatively related to success.

Because all FFY are considered financially independent, they are all considered to have one indicator that may put them at risk for diminished academic success. We see in Fig. 4.8 the distribution of risk indicators by group. FFY have more risk indicators than low-income or first-generation students or other students, with about 23% having three. In light of the barriers to educational attainment discussed in the third

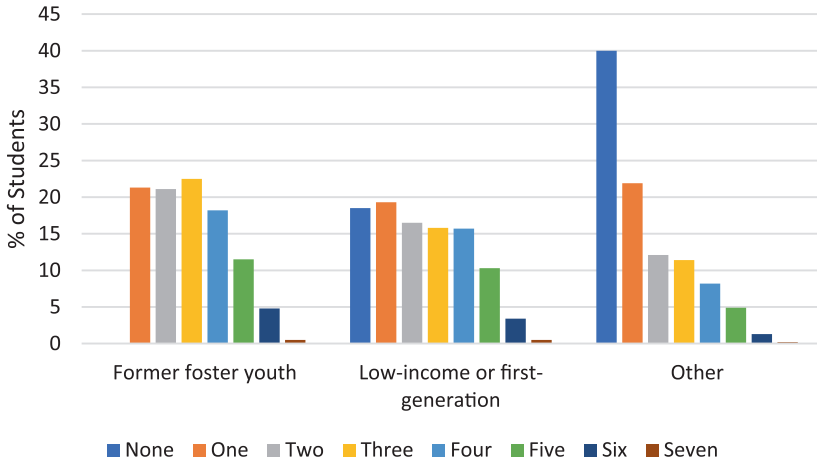


Fig. 4.8 Distribution of risk factors by group (*Note* All differences statistically significant at $p < 0.001$. *Source* Author analysis using weight WTA00)

chapter, we would expect FFY to have more indicators of potential academic difficulty. We should note, especially when discussing FFY, that the indicators of risk discussed here are not innate attributes of these students. Rather, these risk indicators point to the systemic and contextual barriers FFY face and which are a focus of this book.

The preceding risk indicators illustrate the barriers FFY face relative to peer groups. In light of the diversity among FFY, it is also helpful to explore the extent to which risk indicators vary within the population of youth who experienced care and enrolled in college. Disaggregating risk indicators for FFY by institutional level, we see that FFY who enrolled in two-year or less than two-year institutions tend to have more indicators of risk than their peers who enrolled in four-year institutions (see Table 4.10). FFY who enrolled in two-year institutions were more likely than their peers to delay enrollment, to attend part-time, and to work full-time. Those enrolled at less than two-year institutions were less likely to have a high school degree, more likely to be a single parent, and more likely to have dependents than their peers who attended two- or four-year institutions.

Table 4.10 Risk factors among FFY by institutional level

	<i>Institution level</i>		
	<i>4-year</i>	<i>2-year</i>	<i>Less than 2-year</i>
	<i>Column N (%)</i>		
Delayed enrollment	41.1 _a	53.7 _b	50.2 _c
No high school degree*	9.8 _a	14.6 _b	25.1 _c
Part-time attendance	44.4 _a	70.1 _b	28.4 _c
Single parent	24.8 _a	29.9 _b	48.3 _c
Has dependents	29.1 _a	36.6 _b	56.2 _c
Full-time employment	26.2 _a	35.4 _b	26.0 _a

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

*Includes GED or other equivalency, a high school completion certificate, or no high school degree or certificate

Source Author analysis NPSAS:16 using weight WTA00

CONCLUSION

The preceding provides context for understanding the transition of FFY out of care and into postsecondary education. Taken together, the services and outcomes data illustrate the social, personal, and economic challenges faced by FFY—challenges which may present substantial barriers to enrolling and succeeding in postsecondary education. The data suggest that youth who experienced care may not receive the supports they need and to which they are entitled. For example, utilization rates of support services were mostly below 30%, with the exception of academic supports, which was used by 50% of 17- and 18-year-old youth and then declined, likely after the completion of high school. For those FFY that did enroll in college, use of services remains limited to a minority of youth. Only about 4% of students aged 19 who were enrolled in college used educational aid (e.g., scholarships, vouchers). Although information about outcomes is lacking, the available data paint a similarly worrisome picture: The proportion of FFY who were enrolled in some form of postsecondary education was about 32% by age 21 compared to about 27% reporting homelessness by the same age. The use of support services is associated with improved education and employment outcomes (Barnow et al., 2015). Despite changes to federal policy to support the transition of FFY, such as the Fostering Connections to

Success and Increasing Adoptions Act (2008), transition-aged youth may still not be receiving the support they need. Courtney (2009) points out that the implementation of that Act has faced challenges, perhaps limiting its efficacy and potential.

An interesting finding that may illustrate the resilience of youth is that at age 17 over 90% of youth reported a connection with an adult mentor, although this percent drops to around 85% by the age of 21. This raises questions about who these adult mentors are and whether and how they influence the postsecondary trajectories of FFY. In the next chapter, we will look at responses from FFY enrolled in college about the adults that influence their decisions.

In looking nationally at FFY who enroll in college, we find that these students are similar to first-generation and low-income students in many with regard to student characteristics, academic preparation, college choice, and academic major. As we might expect, among those FFY who do enroll in college, most attend a community college and in somewhat higher proportion than first-generation or low-income students. The data show that FFY who attend community colleges are more likely to delay their enrollment, attend part-time, and be employed full-time. All of these characteristics represent potential barriers to completing an Associate's degree and have implications for how we support FFY once they enroll in college. For example, although full-time enrollment leads to completing a degree more quickly, policies such as those that encourage students to take 15 credit hours per semester may be shortsighted in terms of addressing the underlying social and economic reasons students work while enrolled. Simply recommending FFY attend school full-time without providing child care or secure housing, as two examples, will be ineffective. In addition, given that 46% of FFY attend a two-year college, it is important that we understand what campus-based support programs are in place at those institutions specifically for FFY. We discuss campus-based support programs for FFY in Chapter 7 in more detail, including the importance of more research and assessment of these programs, especially those like Great Expectations in the Virginia Community College System. This chapter has focused on the transition point between aging out of foster care and transitioning to college for FFY, including the services and support youth use while transitioning out of care along with their pathways into and preparation for postsecondary education. In Chapter 5, we focus more on FFY who enrolled in four-year colleges, which was 43% of the national sample discussed here—still a significant proportion.

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College Readiness and Enrollment Among Baccalaureate Degree Seekers

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Abstract Little is known about former foster youth (FFY) in higher education, including who they are, how they are the same (and different) from non-FFY, what their prior college preparation is, and what their experiences and behaviors are while in college. The goal of this chapter is to answer the question, “How do FFY compare to non-FFY with respect to academic preparation, college choice, college enrollment behaviors, and finances and financial aid?” This chapter uses nationally representative data from one of the oldest and most established surveys of college students in the USA, which recently began asking college students if they had been in foster care. Understanding this will help both educators and policymakers with supporting FFY students through policies and practices related to college and workforce success.

Keywords College readiness · College preparation · Student demographics · Financial aid · Gender disparities

In this chapter, we focus on the college readiness and college enrollment of former foster youth (FFY) who enrolled in baccalaureate degree-granting institutions. We know little nationally about who FFY in college are; how they are the same (and different) from non-FFY; what their high school experiences are, especially when it comes to preparing

for college; and once they get to college, what their experiences and enrollment behaviors may be. This is important for us to know for a variety of reasons. First, as educators we need to better understand the collegiate experiences of FFY along with how their pre-college experiences shape their experiences, behaviors, and outcomes in college, so we can more effectively support them inside and outside the classroom. Second, as discussed in earlier chapters, policies are being made to support youth who were in foster care into college and the workforce. We believe these policies are important and can be improved with good data. Finally, FFY too often remain an invisible population on college campuses. We think this may be especially true at our nation's more selective college and universities. It is important to highlight the experiences and diversity of this population.

Given the lack of information, the goal of this chapter is to provide educators with a broad understanding of how FFY compare to non-FFY when it comes to preparing for and enrolling in college. Specifically, we ask "How do FFY compare to non-FFY with respect to academic preparation, college choice, college enrollment behaviors, and finances and financial aid?" To answer this question, we use nationally representative data from one of the oldest and most established surveys of baccalaureate degree-seeking college students in the USA, which recently began asking college students if they had been in foster care.

THE FRESHMAN SURVEY

Since 1966 The Freshman Survey (TFS) has been used to collect national data on incoming college students' background characteristics, high school experiences, attitudes, behaviors, expectations for college, concerns about financing college, and more. It has been administered by the Higher Education Research Institution (HERI) at the University of California, Los Angeles since 1973 as part of the Cooperative Institutional Research Program (CIRP). The national population of institutions in 2016—the year from which data for this chapter come—was all institutions of higher education granting baccalaureate degree or higher and that were listed in the Integrated Postsecondary Education Data System (IPEDS). In addition, the institution had to have a first-time, full-time (FTFT) freshman class of at least 25 students. The population sampled excludes community colleges, most proprietary, vocational, or semiprofessional institutions.

In 2016, TFS was administered at 253 colleges and universities nationwide and was completed by 171,300 incoming freshmen. The survey is typically administered prior to the start of classes for students. The 2016 TFS introduced a new item that allows us to identify FFY. Specifically, the question asked students, “At any time since you turned 13, were you in foster care or were you a dependent of the court?” Given that a student who has lived in foster care after age 13 can identify as independent on the FAFSA, analyses of students’ concerns about and strategies for paying for college underscore critical differences between FFY and the national sample of FTFT first-year students. More than 1000 students ($n=1147$) responded “Yes” to this question. Only FTFT students are included in our analyses. The total FTFT, first-year sample is 156,608 students, of which 1019 reported they had been in foster care or had been a dependent of the court any time after age 13. We compared FFY to all FTFT freshman that were never in foster care on a variety of characteristics, as we describe more below in each section.

Demographic Characteristics

Before describing the demographic characteristics of our sample at four-year institutions, it is important to contextualize these FFY respondents relative to all FFY who enrolled in postsecondary education that same year. Recall from Chapter 4, the National Postsecondary Student Aid Study 2016 (NPSAS:16) included a way to identify FFY based on the FAFSA definition. In 2016, the largest proportion of FFY enrolled in postsecondary education attended a two-year college (46%) compared to the 43% who enrolled in four-year institutions (see Table 5.1).

Table 5.1 Enrollment of undergraduate FFY by institutional level, 2015–2016

	<i>Column (%)</i>
2-year	46
4-year	43
Attended more than one institution	8
Less than 2-year	3

Source Authors’ analysis of NPSAS:16 using WTA00

Of the FFY enrolled in nationally that same year, 46% were first-time students. Therefore, the sample described in this study is not necessarily representative of foster youth in general, nor all FFY who were enrolled in postsecondary education. Nonetheless, TFS data come from a range of institutional types (e.g., public, private, research, baccalaureate, faith-based). Moreover, given the lack of research on the topic, our sample can help illuminate differences in educational experiences by gender among FFY, even if the students contained within represent a more select group. Finally, we use one of the largest samples to-date in research on educational experiences and outcomes of FFY. In their review of literature on the topic, Geiger and Beltran (2017) found that the largest sample contained 1068 cases. Next, we describe selected background characteristics of the sample.

We begin by comparing students who said they were FFY (i.e., answered yes to the question above) to those who were not in terms of gender, race/ethnicity, and other personal characteristics (see Table 5.2). Women comprised about 65% of students who were FFY. This was surprising given that data from the Adoption and Foster Care Analysis and Reporting System (AFCARS, 2016) show that women aged 17–21 comprised 48.4% of the youth in care. Students of color (i.e., those did not mark white down as their race or ethnicity) were overrepresented among FFY relative to non-FFY, particularly African American students. About 63% of FFY in the sample self-identified as a person of color, compared to 37.5% of non-FFY respondents. African American students represented 26.8% of the FFY sample and East Asian students represented 23.4%, compared to 12.9% and 7.2% of non-FFY. For reference, in 2016 among youth aged 17–21, 29.6% of youth in care were identified as Black or African American, 21.9% were Hispanic (of any race), 39.5% were White, and 1.4% were Asian (AFCARS, 2016). A higher proportion of FFY (28.1%) did not identify English as the primary language spoken at home relative to non-FFY (7.3%). FFY were also more likely to self-identify as first-generation students, with about 38% saying they were the first-in-family to attend college compared to just 2% of non-FFY. Finally, a lower proportion of FFY identified as heterosexual or straight compared to non-FFY (85% compared to 91.6%).

Respondents who identified as FFY did generally not differ significantly from non-FFY in their reporting of various forms of disability, excepting psychological disorders. About 22% of FFY reported some form of psychological disorder (e.g., depression, anxiety) compared to

Table 5.2 Demographic characteristics of sample

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
<i>Women</i>	65.4	58.8
<i>Race/ethnicity</i>		
Person of color ^b	62.7	37.5
African American ^b	26.8	12.9
American Indian/Alaska Native ^{ns}	4.7	1.8
East Asian (e.g., Chinese, Japanese) ^b	22.4	7.3
Mexican American/Chicano ^{ns}	11.0	11.0
Puerto Rican ^{ns}	4.6	2.3
Other Latino ^{ns}	5.5	6.7
<i>English not primary language^b</i>	28.1	7.5
<i>First-generation^b</i>	37.5	1.9
<i>Heterosexual or straight^b</i>	85	91.6
<i>Disability</i>		
Learning ^{ns}	5.9	3.4
Attention Deficit Hyperactivity Disorder ^{ns}	10.6	6.3
Autism ^{ns}	2.1	0.6
Physical ^{ns}	7.8	4.8
Chronic illness ^{ns}	3.6	2.7
Psychological disorder ^b	21.5	11.1

^{ns}Not significant

^a $p < .05$

^b $p < .01$

Source Authors' analysis of The Freshman Survey, 2016

11% of non-FFY. This is important given the high incidence of mental health challenges reported among foster youth (Geenen et al., 2015).

We turn next to descriptive findings with respect to academic preparation and aspirations, college enrollment behaviors, and finances and financial aid.

Academic Preparation and College Choice

Based on a number of indicators, FFY reported being less academically prepared for college than non-FFY (see Table 5.3). FFY reported lower grades in high school than non-FFY. For example, about 23% of FFY reported having an A or A+ cumulative GPA in high school compared to 30% of non-FFY. Also, a lower proportion of FFY reported taking

Table 5.3 Academic preparation and aspirations

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
GED ^{ns}	0.4	0.1
HS GPA		
B or below ^b	33.1	23.1
A or A+ ^a	23.4	30.2
4 or more years of high school math ^b	77.0	89.2
Aspire to a bachelor's degree or higher ^b	95.9	98.7

^{ns}Not significant^a $p < .05$ ^b $p < .01$ *Source* Authors' analysis of The Freshman Survey, 2016

four or more years of math compared to non-FFY. Interestingly, degree aspirations were high for both groups, with 96% of FFY aspiring to a Bachelor's degree or higher compared to about 99% of non-FFY.

A number of differences in reasons for choosing and enrolling in college emerged in the responses from FFY and non-FFY. First, FFY appeared to attend colleges that were further away from home than non-FFY, with 31.5% of FFY reporting that their current institutions were more than 500 miles from home (compared to 21% of non-FFY). A greater proportion of FFY reported that becoming more cultured and preparing for graduate school was a very important reason for going to college (Table 5.4).

Some differences emerged between FFY and non-FFY with respect to who influenced their college choice decisions. Perhaps not surprisingly, higher proportions of FFY reported being influenced in their college choice process by people other than parents or relatives. About 52% of FFY said parents or relatives were somewhat or very important in their choice of college compared to about 58% of non-FFY. Teachers and high school counselors also seemed to be more influential in the college choice process for FFY versus non-FFY. Financial assistance was cited by both groups as somewhat or very important in the college choice process, but a greater proportion of FFY (81.2%) felt this way compared to non-FFY (74.3%). Interestingly, religious affiliation of the school seemed to hold greater influence on the college choice process for FFY, a smaller proportion of FFY reported attending religious services once enrolled compared to non-FFY.

Table 5.4 Aspects of college choice

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
Distance from home		
>500 miles ^b	31.5	21.0
101–500 miles ^b	18.0	27.8
Accepted to first choice college ^{ns}	70.4	73.3
Attending first choice college ^{ns}	52.0	56.0
Reasons for going to college (ranked as very important)		
Becoming more cultured ^b	60.5	54.5
Preparing for graduate school ^b	69.4	62.1
Pleasing family ^{ns}	37.2	35.4
Reasons for choosing college (somewhat or very important)		
Parents/relatives ^b	51.6	58.4
Teacher ^b	47.3	35.6
Academic reputation ^a	92.4	95.9
Financial assistance ^b	81.2	74.3
High school counselor ^b	49.6	38.8
Private college counselor ^b	32.2	22.0
Good job ^b	82.9	89.5
Religious affiliation ^b	38.6	29.5
Visit to campus ^b	70.7	81.5

^{ns}Not significant^a $p < .05$ ^b $p < .01$

Source Authors' analysis of The Freshman Survey, 2016

College Experiences and Behaviors

Next, we consider self-reported activities and behaviors of FFY compared to non-FFY once they were enrolled in college. FFY reported attending summer bridge programs in higher proportion compared to non-FFY (see Table 5.5). Consumption of alcohol (beer, wine, or liquor) was reported by a smaller proportion of FFY compared to non-FFY. Interestingly, although a greater share of FFY reported having psychological disorders, as discussed above, there was no statistically significant difference in the self-reports of feeling overwhelmed. FFY seemed more likely to seek out counseling, however, with 63.2% reporting a good or very good chance of seeking out counseling, compared to 48.5% of non-FFY.

Table 5.5 Characteristics of college experiences

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
Summer bridge participation ^a	13.8	5.9
Attended a religious service		
Not at all ^b	42.8	29.6
Occasionally ^a	31.4	37.6
Frequently ^a	25.7	32.9
Did not consume beer ^b	75.7	69.7
Did not consume wine or liquor ^b	69	63.6
Felt overwhelmed		
Not at all ^{ns}	12.9	7.7
Occasionally ^{ns}	46.2	50.8
Frequently ^{ns}	40.9	41.5
Occasional/frequent mental health feelings		
Depression ^b	65.8	52.1
Anxious ^b	79.8	84.8
Socialized occasionally/frequently with someone of a different racial or ethnic group ^b	88.7	96.6
Late to class frequently ^{ns}	8.2	7.9
Fell asleep in class frequently ^{ns}	7.0	5.7
Skipped class frequently ^{ns}	3.2	2.6
Frequently took on challenges that scared you ^b	43.2	35.7
Had above average or greater social confidence ^a	50.6	44.9
Had average intellectual confidence ^{ns}	31.4	33.0
Expect to graduate in 4 years or less ^{ns}	90.0	90.0
Reported some or very good chance of seeking counseling ^b	63.2	48.5
Have a very good chance of working on a professor's research project ^a	31.1	23.8
Have a very good chance of getting tutoring in specific classes ^b	44.2	35.4

^{ns}Not significant^a $p < .05$ ^b $p < .01$

Source Authors' analysis of The Freshman Survey, 2016

With respect to academic behaviors once enrolled, there appeared to be little difference between FFY and non-FFY in terms of going to class late, falling asleep in class, or skipping class. A greater proportion of FFY reported frequently taking on challenges compared to non-FFY (43.3% compared to 35.7%). Both groups were similar in reporting expectations

around time to graduate, with about 90% planning to do so in four years or less. Finally, FFY reported having a very good chance of working with a professor in greater proportion than non-FFY, with 31.1% of FFY saying yes compared to 23.8% of non-FFY.

Finances and Financial Aid

A number of differences emerge between FFY and non-FFY with respect to finances and financial aid. About 44% of FFY reported receiving no resources from families to pay for college, compared to 17.6% of non-FFY. Among non-FFY about 32% reported receiving \$15,000 or more from their families to pay for college compared to roughly 23% of FFY. FFY appeared to be less likely to report using loans to pay for college and more like to rely on work study. About 56% of FFY reported receiving a Pell Grant compared to 29% of non-FFY. In addition, FFY were more likely to report receiving need-based aid and less likely to receive merit-based aid. A greater proportion (23.5%) of FFY reported having major concerns about paying for college compared to non-FFY (13.6%). Working more than 20 hours per week was reported with greater frequency among FFY. About 16% of FFY reported working more than 20 hours per week compared to 9.4% of non-FFY (Table 5.6).

College Success Characteristics

Finally, we compared FFY to non-FFY on a number of constructs related to college success. Prior research suggests that having a positive (a) academic self-concept, (b) high levels of social agency, (c) college reputation orientation, (d) being involved in college, and (e) having a high sense of science self-efficacy can be related to positive educational outcomes for all students. We define these five constructs in Table 5.7 and indicate of which questions they are comprised.

To compare FFY and non-FFY on these five constructs, we group responses into high, average, and low scores and see what percentage of each group falls into each of those categories. A low score equates to at least one half of a standard deviation below the mean. An average score is within one half standard deviation above or below the mean. A high score equates to more than a half standard deviation above the mean.

Table 5.6 Finances and financial aid

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
Did not receive resources from family to pay for college ^b	44.0	17.6
Received \$15,000 or more from family ^b	22.8	31.5
Used their own resources to pay for college ^{ns}	62.3	64.3
Did not receive grants to pay for college ^{ns}	22.7	20.3
Did not receive loans ^a	50.2	44.3
Used military grants to pay for college ^{ns}	3.9	3.4
Used work study to pay for college ^b	31.2	22.9
Received Pell Grant ^b	56.4	28.8
Received need-based aid ^b	52.8	39
Received merit-based grants ^b	41.4	55.7
Had major concerns about paying for college ^b	23.5	13.6
Spent over 20 hours per week working for pay ^{ns}	15.8	9.4

^{ns}Not significant^a $p < .05$ ^b $p < .01$

Source Authors' analysis of The Freshman Survey, 2016

Table 5.7 College success constructs

<i>Construct</i>	<i>Items</i>
<i>Academic self-concept</i> —A measure of students' beliefs about their abilities and confidence in academic environments	<ul style="list-style-type: none"> • Academic ability • Mathematical ability • Self-confidence • Drive to achieve
<i>Social agency</i> —A measure of the extent to which students value political and social involvement as a personal goal	<ul style="list-style-type: none"> • Participating in a community action program • Helping to promote racial understanding • Becoming a community leader • Influencing social values • Helping others who are in difficulty • Keeping up to date with political affairs

(continued)

Table 5.7 (continued)

<i>Construct</i>	<i>Items</i>
<i>College reputation orientation</i> —A measure of the degree to which students value the academic reputation and future career potential as a reason for choosing their college	<ul style="list-style-type: none"> • This college’s graduates get good jobs • This college’s graduates gain admission to top graduate/professional schools • This college has a very good academic reputation
<i>Likelihood of college involvement</i> —A measure of students’ expectations about their involvement in college life generally	<ul style="list-style-type: none"> • Participate in student clubs/groups • Participate in a volunteer or community service work • Socialize with someone of another racial/ethnic group • Participate in a study abroad program • Participate in student government
<i>Science self-efficacy</i> —Measures students’ sense of confidence to engage with the scientific method	<ul style="list-style-type: none"> • Use technical science skills (use of tools, instruments, and/or techniques) • Generate a research question • Determine how to collect appropriate data • Explain the results of a study • Use scientific literature to guide research • Integrate results from multiple studies • Ask relevant questions • Identify what is known and not known about a problem • Understand scientific concepts • See connections between different areas of science and mathematics

Source Eagan et al. (2016, Table A2)

We find that a greater proportion of FFY fell into the low academic self-concept category compared to non-FFY (see Table 5.8). A greater percentage of FFY were in the high social agency category compared to non-FFY. In addition, a greater proportion of FFY were classified as having low science self-efficacy relative to non-FFY. Finally, a greater proportion of FFY were classified as having low or average college involvement compared to non-FFY.

Table 5.8 College success constructs

	<i>Former foster youth (%)</i>	<i>Non-former foster youth (%)</i>
<i>Academic self-concept^a</i>		
Low	34.6	27.9
Average	44.7	48.3
High	20.7	23.7
<i>Social agency^a</i>		
Low	15.6	20.1
Average	42.1	43.7
High	42.2	36.3
<i>College reputation^a</i>		
Low	37.7	30.9
Average	33.9	36.6
High	28.4	32.5
<i>College involvement</i>		
Low ^{ns}	30.4	26.9
Average ^{ns}	42.8	39.7
High ^{ns}	26.8	33.4
<i>Science self-efficacy^a</i>		
Low	34.7	29.8
Average	41	44.9
High	24.3	25.3

^{ns}Not significant^a $p < .05$ ^b $p < .01$

Source Authors' analysis of The Freshman Survey, 2016

DISCUSSION

FFY are distinct from non-FFY in ways that may present challenges to their educational attainment. Consistent with other research (e.g., Geenen et al., 2015), FFY in this sample reported various disabilities in greater proportion than non-FFY. For example, about 22% of FFY reported having psychological disorders (e.g., depression) compared to about 11% of non-FFY. Concerns about affordability were also more frequently reported among FFY, and they also reported having fewer resources (especially from family) to pay for college. Therefore, FFY reported relying on need-based aid, work study, and money earned from their own employment to pay for college in greater proportion

than non-FFY. However, affordability was a concern for all students in the sample. FFY were more likely to be first-generation students as well. Lower-income and first-generation students generally have fewer financial and familial resources to draw on to help them as they progress through their postsecondary education. For example, first-generation students may have more trouble transitioning from high school to college, are less likely to persist at four-year institutions, are less likely to attend selective institutions, and they may complete fewer credit hours (Pascarella, Pierson, Wolniak, & Terenzini, 2004). Lower-income students face similar issues in terms of being less likely to persist, working additional hours to pay for school, choosing less selective institutions and more. Finally, FFY were more likely to be categorized as having a low academic self-concept, lower levels of involvement in college, and a low sense of science self-efficacy. All of these factors may contribute to decreased likelihood of earning a postsecondary credential for FFY despite high aspirations and an expectation to finish a BA degree in four years.

Are Women Attending College at Higher Rates?

Nationally, women are overrepresented among college-goers compared to men, but the gender gap may be more pronounced among FFY. Overall, women comprised roughly 51% of high school completers and about 56% of students enrolled in postsecondary education in 2016. The proportion of women enrolled in college is projected to grow to nearly 58% by 2026 (NCES, 2017). In our sample, women were about 65% of the FFY sample compared to about 59% of the overall sample. This difference is especially striking when you consider that fewer girls than boys were in the foster care system in 2015 (48 and 52%, respectively).

Reasons for the national (and indeed international) gender gap include changes in social norms and expectations around labor force participation for women; higher labor force returns for women; improved academic preparation in high school for young women, especially in science and math; greater availability of contraceptive technology; and improved legal protections in the workplace. In addition, boys' college-going suffered in part due to slower social development and behavioral problems (Goldin, Katz, & Kuziemko, 2006). In one of the few studies of gender differences and the academic performance of foster youth, Kirk, Lewis, Brown, Nilsen, and Colvin (2012) found among participants in Kansas' GEAR UP program

that women were more than twice as likely as men to aspire to a Bachelor's degree or higher. In addition, a greater proportion of women (69%) reported high school GPAs above a 3.0 compared to men (55%). Women also reported higher levels of academic self-perception, although it is not clear how the authors operationalized that construct in their study.

Our findings raise questions about why the gender gap appears to be more pronounced among FFY compared to non-FFY. It is possible that challenges youth in care face in primary and secondary school—such as educational disruptions stemming from moving—have a disproportionate impact on young men compared to young women. This in turn may affect the academic preparation of men compared to women. In addition to needing more research as well as a better understanding of pre-college differences in men and women who were FFY, we need to know how they differ in their likelihood of graduating from college, including how they experience college. Prior research (Ewert, 2012) shows us that important differences emerge among men and women once they arrive at college. For example, women may be more socially and academically integrated and more likely to enroll continuously rather than stopping out periodically. This contributes to a greater likelihood of graduation. Although we might assume these differences hold for FFY, we need research to know whether this is the case. Moreover, these differences in pre-college experiences and college enrollment may differ based on institution types (e.g., community colleges versus research universities). Campus practitioners working with populations of FFY should be attentive to potential differences that emerge between men and women in terms of their experiences before coming to college as well as during college.

Finally, we would be remiss if we did not point out that above we discuss gender as a binary. Our data suggest that a lower proportion of FFY may conform to binary gender and sexual identities. However, we lack the information to understand the nuances of gender and sexual identities among FFY who are in college. Nonetheless, educators, campus practitioners, and policymakers should be mindful of the diverse reality of gender and sexual identity among FFY and all college students.

Are Students of Color Attending College at Higher Rates?

It is striking to note that the FFY of color appear to be going to college at higher rates than their White peers. In 2015, about 42% of the youth in foster care were White. In our sample, 37% of the FFY were

White and the remaining FFY (63%) identified as a person of color. Asian American students, who represented about 1% of the youth in care in 2015, were particularly overrepresented, constituting about 23% of FFY. African American and Hispanic students were also overrepresented among FFY in college relative to the proportion that had been in foster care nationally in 2015. For example, Hispanic youth comprised 22% of those in care in 2015 but represented 27% of the FFY in our sample of college-goers.

This is striking because African American and Hispanic youth are less likely to be academically prepared for college, less likely to have the financial resources, and ultimately less likely to enroll given structural and systemic barriers, such as greater likelihood of living in poverty or attending lower-performing secondary schools than their White peers. That FFY of color appear to be going to four-year institutions at higher rates than their White peers prompts questions about why this may be the case. It is possible that White FFY have greater job opportunity immediately after high school graduation and therefore are more likely to work than go to college. Perhaps, White FFY are attending community colleges at higher rates, which would not be captured in our data since it focused on college-goers at four-year institutions.

These are questions that cannot be answered with the data we analyze here, but nonetheless need to be explored in future work. The implications of this finding for educators and campus practitioners are unclear in terms of what may foster the observed differences in the likelihood of going to college by race/ethnicity. We do know that supporting FFY on campus requires supports that enhance the likelihood of success for students of color, such as providing mentoring opportunities and fostering a positive campus climate.

A PICTURE OF STRENGTHS

Above we detail challenges FFY may face as they pursue their college degrees at relatively selective four-year institutions. However, another picture emerges from the data, one that challenges notions of FFY operating from educational deficits. A picture of strengths also emerges. As mentioned above, FFY have high aspirations and expectations for themselves when it comes to earning a degree and the time in which they plan to do it. In the possible absence of family or relatives to help guide their college choice process, FFY relied on teachers and high school guidance

counselors. Once enrolled, FFY reported similar behaviors with respect to studying, going to class, and being engaged in their classes (i.e., not sleeping in class). Indeed, a greater proportion of FFY reported studying more than 20 hours per week compared to non-FFY. Also, a greater share of FFY reported they were likely to work with a professor and likely to seek tutoring for specific courses. This paints a picture of FFY who are engaged in positive behaviors with respect to academic success. In many ways, this is not surprising. Given the overall low rate of college-going among youth who have experienced care, the FFY in this sample likely have developed a number of skills and academic characteristics that made them successful in attending college in the first place. This is likely a self-selected group with high degrees of underlying motivation to first attend, and then succeed in college.

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How Former Foster Youth Finance Higher Education

Jacob P. Gross and Jennifer Geiger

Abstract The costs of college are a perennial concern among families, policymakers, the media, and students (Birnbaum and Shushok in *Defense of American Higher Education*. JHU Press, Baltimore, pp. 59–84, 2001). Finding ways to pay for college is important to all students, but particularly so for FFY who, as previous chapters illuminate, are more likely to come from lower-income families, be first-generation, and report receiving less financial support and being more concerned about paying relative to non-FFY. Using data from the National Postsecondary Student Aid Study (NPSAS), this chapter delves into the various ways in which FFY pay for college. It examines financial barriers, the demographic characteristics of these students, their college enrollment characteristics, sources of financing, and forms of financial aid. It concludes with a discussion of what these findings mean for FFY students.

Keywords Financial barriers · Family characteristics · Socioeconomic status

The costs of college are a perennial concern (Birnbaum & Shushok, 2001). The published (i.e., excluding financial aid) tuition and fees for attending a four-year public institution grew from \$3190 in 1987–1988 to \$9970 in 2017–2018 or about 212%, in 2017 dollars (Figure 3, Trends in College Pricing). Even net price, which accounts for financial aid received, has risen. Between 1997–1998 and 2017–2018, net

tuition and fees for attending a four-year public institution grew by 47% in 2017 dollars (Table 7, Trends in College Pricing). Despite rising costs, the majority of Americans still believe that college, specifically community colleges and four-year public institutions, is worth the cost and that attendance enhances career opportunities (Fishman, Ekowo, & Ezeugo, 2017). The evidence bears this out. Statistics from Georgetown's Center on Education and the Workforce illustrate that the share of jobs requiring only a high school degree has declined from 47% in 1991 to 39% in 2015. By comparison, over the same time period, skilled jobs requiring an associate's degree have risen from 14% to 23% (The Good Jobs Project, n.d.).

Finding ways to pay for college is important to all students, but particularly FFY, who as we saw in previous chapters, are more likely to come from lower-income families, be first-generation students, and lack other forms of support that are often necessary for academic success. In this chapter, we delve into how FFY pay for college, their sources of financial support, and other aspects of finances, such as credit card use and financial literacy. We again use data from the National Postsecondary Student Aid Study 2016 (NPSAS:16), which was first introduced in Chapter 4. To begin, we discuss the role of finances and financial aid in removing barriers to postsecondary attainment with particular attention paid to policies pertinent to FFY.

FINANCIAL BARRIERS

Financial barriers to postsecondary attainment for FFY include lack of support from family to pay for school (Wolanin, 2005) and lack of awareness of financial aid options (Davis, 2006). Adequate financing is a necessary but not sufficient condition to attend and complete postsecondary education for students from all backgrounds, however. Finances play an important role in shaping students' decisions about whether and where to attend college. The substantial and growing body of research on the effects of finances and financial aid on persistence suggests direct and indirect effects (e.g., Bean, 1980; Cabrera, Stampen, & Hansen, 1990; Lichtenstein, 2002; Nora, 1990; Olivas, 1985; Perna, 1998; Santiago & Cunningham, 2005; St. John, Andrieu, Oescher, & Starkey, 1994; St. John, Paulsen, & Starkey, 1996). The direct effect of aid is to enable students to pay tuition, fees, and other costs associated with attendance (including transportation). We discuss direct and indirect effects in the following paragraphs.

Costs are generally found to be negatively associated with persistence and enrollment (Adelman, 1999; Santiago, 2007; St. John, Paulsen, & Carter, 2005; St. John et al., 1996; Stinebrickner & Stinebrickner, 2003). Generally, financial need is thought to have a negative relationship with persistence (Alon, 2005; Bresciani & Carson, 2002; Singell & Stater, 2006), particularly for low-income students (Paulsen & St. John, 2002). Indirect effects on persistence may include enhancing social (Cabrera et al., 1990) and academic (Cabrera, Nora, & Castaneda, 1993) integration as well as affecting academic performance as measured by cumulative grade point average (Cabrera et al., 1993; Lichtenstein, 2002). Put another way, aid is thought to have psychosocial as well as pecuniary effects (DesJardins, Ahlburg, & McCall, 2002). A significant body of research (Heller, 1997; Leslie & Brinkman, 1988) has demonstrated that students are sensitive to prices, including tuition, fees, and other associated costs. Youth from foster care who enroll in postsecondary education are more likely to come from low-income backgrounds, be first-generation, and be students of color than non-foster youth peers.

In an effort to curb the financial burden of attending college, several state and federal policies have been enacted to support former foster youth (Hernandez, Day, & Henson, 2017; Simmel, Shpiegel, & Murshid, 2013). The John Chafee Foster Care Independence Program (CFCIP) was created as a result of the amendment to Title IV-E of the Social Security Act by the Foster Care Independence Act (FCIA) of 1999 (Public Law 106–169). The CFCIP, commonly known as the Chafee Act, doubled federal funding for services provided under FCIA. The FCIA was further amended in 2001 to include annual educational and training vouchers (ETV) of up to \$5000 per year for youth up to 23 years old (National Foster Care Coalition, 2005). To be eligible, the individual must be enrolled in a program by the age of 21 to continue to receive the voucher for two more years (Benedetto, 2008; Courtney, 2009). Critics of the ETV argue that \$5000 is often not enough to offset costs of higher education, and that in many cases these benefits do not reach the intended population due to organizational difficulties in administering the funds (Benedetto, 2008). In addition to these changes in legislation, the Fostering Connections to Success Act, signed into law in 2008, allows states to provide care for youth in foster care for up to the age of 21 if the individual is engaged in educational pursuits, thus extending the age of emancipation and offering support for additional years (Benedetto, 2008; Courtney, 2009).

Most youth who age out of foster care are eligible for Pell Grants, state-level scholarships, various foundation grants and scholarships, work study, and student loans. Few studies have examined how former foster youth are accessing and utilizing these financial supports and how it impacts educational outcomes and success. There is a lack of knowledge about how former foster youth package their financial aid to pay for tuition and other college-related expenses (housing, food, books, etc.) and whether finances are a barrier.

NATIONAL POSTSECONDARY STUDENT AID STUDY

We describe the National Postsecondary Student Aid Study 2016 in Chapter 4, but it may be helpful to briefly remind the reader of the purpose, scope, and limitations of the study. NPSAS is a national study consisting of administrative data pulled from federal and institutional records along with detailed demographic data collected through interviews. The study is nationally representative of students attending postsecondary education in the USA and focuses on finances and financial aid. Former foster youth are identified in the data primarily based on their responses on the Free Application for Federal Student Aid (FAFSA), which students complete as a requirement to determine eligibility for federal and other forms of financial aid. The FAFSA contains a question that asks respondents if they had deceased parents, were wards of the court, were an emancipated minor, were in a legal guardianship, or were in foster care at a time since they turned 13. Respondents who did not complete the FAFSA were asked this question as part of a student survey, which is why we are able to discuss later in this chapter what proportion of FFY applied for student aid.

The limitations of this method of identifying FFY are at least twofold. First, it is not possible to discern which students who responded yes to this question were foster youth and which responded yes for to the other criteria. Next, this question would classify a student who exited foster care permanently at age 12 and had one living parent as not having been in foster care. This definition lumps together distinct groups, overlooks youth who were in care prior to age 13, and obscures variability in the foster care experiences of youth. Yet, in spite of these limitations, NPSAS:16 is an invaluable source of data to help us understand how FFY finance their education.

As we did in prior chapters, we compare FFY to low-income or first-generation students along with all other students. We begin by looking at characteristics of students' financial background, including income,

credit cards, financial literacy, and receipt of federal benefits. Then, we shift our focus more directly on how students pay for college. Results are presented similarly to Chapter 4. The characteristics of interest are listed in the first column, and then we present the column percentages or mean for FFY, low-income or first-generation students, and finally other students. Subscripts in each cell tell the reader whether the column proportions were significantly different from one another. If subscripts are the same for two or more groups, there was not a statistically significant difference in the column proportions. Notes are included at the bottom of each table to remind the reader of this. Our text highlights what we think are the most interesting and relevant findings in each section.

FINANCIAL BACKGROUND

Income differences are apparent among the three groups. Our first point of comparison is the relationship between income and established poverty levels. Specifically, income as a percent of poverty level considers household size and locale (i.e., Hawaii, Alaska, and the District of Columbia have different poverty guidelines). A value of 100 tells us that a student is at the poverty level. Values below 100 indicate incomes below the poverty level and values above 100 represent incomes above the poverty level (up to 10 times the poverty level). In Table 6.1, we see that other students had median incomes 313% (or about 3 times) higher than the poverty level with a median income of \$66,222. Compare this to FFY, whose median income was \$13,160 and had incomes that were 67% of the poverty level—that is below the poverty level. To contextualize this more, the poverty level for a household of two in the USA (excepting the three locales mentioned above) in 2014 was \$15,730 (DHHS ASPE, 2014). There was a great deal of variability in incomes, as indicated by the standard deviation (shown in parentheses), but the variation was greatest for other students at \$90,801. This tells us that income is less variable for FFY and that many are concentrated below poverty levels. Comparing each of the groups' incomes to students overall, we find that FFY ranked in the 30th income percentile, compared to the 26th percentile for low-income or first-generation students and the 67th percentile for other students.

The differences in income for each of these three groups, but especially between FFY and low-income or first-generation students and other students, are substantial. Other students had a median income that

Table 6.1 Income and poverty level among all students

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Median</i>		
Income percent of poverty level	67 _a (156)	72 _b (159)	313 _c (241)
Adjusted Gross Income (AGI)	\$13,160 _a (\$25,225)	\$16,639 _b (\$43,179)	\$66,222 _c (\$90,801)
Income percentile rank for all students	30 _a (28)	26 _b (27)	67 _c (22)
Income percentile rank for full-time, full-year students	27 _a (27)	21 _b (25)	65 _c (23)

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column means and proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction. Standard deviation in parentheses
Source Author analysis NPSAS:16 using weight WTA00

was about five times higher than FFY. This is an essential context as we move forward in this chapter, developing our understanding of how FFY pay for college. Besides income, use of banks, credit cards, and awareness of financing mechanism are important aspects of how students pay for school. We discuss bank accounts and credit card usage next.

Bank accounts are necessary for everyday transactions, such as paying bills, as well as attempting to save and are associated with increased financial awareness and propensity to save (Peng, Bartholomae, Fox, & Cravener, 2007). The majority of students reported having a checking or savings account (see Table 6.2), although the proportion of FFY who said they had such accounts was seven percentage points lower than other students. Most students also reported having at least one credit card, with a slightly higher proportion of FFY having cards than either of the two comparison groups. FFY and low-income or first-generation students were more likely to report having multiple credit cards than other students.

Credit card usage did vary among the groups, but not substantially. FFY reported lower average balances due on all credit cards compared to low-income or first-generation and other students; however, the difference in average balances was \$40. Credit cards were more likely to be used by FFY and low-income or first-generation students as their

Table 6.2 Banking behaviors and credit card usage

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
<i>Had checking or savings account</i>	86.7 _a	86.4 _b	93.7 _c
<i>Number of credit cards in own name</i>			
None	41.2 _a	42.6 _b	42.3 _c
One	28.2 _a	27.2 _b	31.6 _c
More than one	30.7 _a	30.1 _b	26.2 _c
<i>Used credit cards to pay tuition and fees in 2015–2016</i>	17.8 _a	18.6 _b	17.3 _c
<i>Credit cards only source available to pay tuition and fees in 2015–2016</i>	12.3 _a	12.9 _b	10.8 _c
<i>Financial security: \$2000 within the next month</i>			
Certainly could come up with the \$2000	22.1 _a	16.1 _b	28.1 _c
Certainly could <i>not</i> come up with the \$2000	28.5 _a	31.8 _b	18.6 _c
	Mean		
<i>Average balance due on all credit cards</i>	\$3684 _a (\$5252)	\$3697 _a (\$6031)	\$3724 _b (\$5905)

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column means and proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction. Standard deviation in parentheses
Source Author analysis NPSAS:16 using weight WTA00

only source for paying tuition. However, here the difference between other students (10.8%) and low-income or first-generation students (12.9%) was 2.1% points. Nearly one-fifth of each group reported using credit cards to pay tuition and fees in 2015–2016, with low-income or first-generation students being the most likely to report doing so. Interestingly, when we look at credit card usage and aid application status, we find that 4.4% of FFY (not shown) who did not apply for aid said that credit cards were the only available source for paying tuition and fees. We discuss aid application more below, but this finding raises the question of whether some FFY were aware of other options to pay their tuition and fees and therefore may have perceived credit cards as their only source of payment.

Awareness of financial aid options and financial literacy is an important part of understanding the financial background and characteristics of FFY compared to their peers. Financial literacy includes knowledge about personal finance and economics, such as saving, earning income, investing, insurance, and using credit (Buckles et al., 2013). Respondents to NPSAS were asked questions about their awareness of student loan repayment plans as well as questions about financial literacy (e.g., the effect of interest on savings).

Most students across the three groups were not aware of loan repayment options, such as income-driven repayment plans or student loan forgiveness plans. There are currently four income-driven repayment (IDR) plans offered by the federal government. Although differences exist among the four options, each pegs the monthly student loan payment amount based on personal income and family size. Loan forgiveness programs allow students to discharge a portion of their debt based on service, such as being a teacher or working as a public servant. Just about one-third of students said they were aware of income-driven repayment plans (see Table 6.3). Awareness of IDR plans was the same among FFY and other students. There was about a two percentage point difference in the proportion of first-generation or low-income students reporting awareness of IDR.

Financial literacy appeared to be somewhat lower among FFY and first-generation or low-income students compared to other students, based on responses to the three questions students were asked (i.e., effect of diversification on risk, effect of inflation on purchasing, effect of interest on savings). Only about 5% of other students incorrectly answered all three questions compared to 6.7 and 6.4% of FFY and low-income or first-generation students (respectively). On the other hand, 31.1% of other students answered all three questions correctly compared to 27.5% of FFY.

This is relatively similar to the proportion of respondents from a nationally representative sample who answered similar questions as part of the National Financial Capability Study. Among those aged 25–65, 35% answered all three questions correctly, although women and respondents of color (i.e., African American and Hispanic) were less likely to get all responses right compared to White men (Lusardi & Mitchell, 2011). Although it is difficult to draw causal conclusions about the relationship between financial literacy and educational and economic outcomes, research has drawn correlational linkages between higher levels of literacy

Table 6.3 Awareness of student loan repayment options and financial literacy

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
<i>Aware of income-driven student loan repayment plans</i>	33.1 _a	31.0 _b	32.9 _a
<i>Aware of student loan forgiveness programs</i>	34.8 _a	35.2 _b	37.0 _c
<i>Number of correct responses to financial literacy questions</i>			
Zero	6.7 _a	6.4 _b	5.1 _c
One	29.0 _a	33.0 _b	27.6 _c
Two	36.7 _a	36.0 _b	36.1 _c
Three	27.5 _a	24.5 _b	31.1 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

and saving more for retirement, utilizing less expensive mortgage options, and sustainable use of credit cards, as a few examples (Lusardi & Mitchell, 2014). We discuss the implications of these findings more later in this chapter and now turn our attention to support received through federal benefits, such as food stamps.

Receipt of federal benefits is another form of support students may receive to help them complete a college degree. Information about federal benefits received comes from the FAFSA as well as the interview portion of the NPSAS survey. Receipt of any of the benefits listed below is for the student or the student's parents and is for the year prior to data collection, that is, 2013 or 2014. This is important to keep in mind when interpreting the data as the benefits may not have necessarily been received by the individual student. Nonetheless, knowing to what extent FFY may have relied on federal benefits is helpful in understanding the web of support necessary for attending college.

FFY and low-income or first-generation students were significantly more likely to receive any form of federal benefit (see Table 6.4). A lower proportion of FFY received federal benefits compared to low-income or first-generation students, however. Food stamps

Table 6.4 Proportion of students receiving federal benefits by type of benefit

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
Any benefit	23.1 _a	34.1 _b	8.4 _c
Food stamps	16.0 _a	24.2 _b	3.3 _c
Free or reduced-price school lunch benefits	9.5 _a	17.9 _b	5.4 _c
Supplemental security income benefits	2.9 _a	5.3 _b	0.5 _c
Temporary assistance to needy families	2.2 _a	2.9 _b	0.4 _c
Women, infants, and children	6.8 _a	8.1 _b	2.0 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

(known as the Supplemental Nutrition Assistance Program or SNAP) and free or reduced-price school lunch (known as the National School Lunch Program) were the most commonly received federal benefit for FFY. A higher proportion of first-generation or low-income students received these benefits in comparison with FFY.

Both SNAP and the NSLP are designed to ensure food security, including balanced nutrition, among low-income families. Both programs are federal entitlements, meaning that anyone who meets the eligibility requirements related to income and applies can receive the benefit. Women, Infants, and Children (WIC) similarly supports the nutritional health of low-income families, but is targeted toward younger families, specifically women who are pregnant, breastfeeding, or post-partum and women with infants and children up to the age of five who are determined to be eligible. Eligibility is based on a variety of factors, including the preceding categories (e.g., pregnant) along with income or receipt of other federal benefits, such as SNAP. All three of these programs are overseen by the U.S. Department of Agriculture (USDA). Supplemental Security Income (SSI) is a cash assistance program for low-income individuals who are blind, disabled, or aged 65 and above. Adults and children are both eligible for this program (Social Security Administration, 2018).

Temporary Assistance to Needy Families (TANF) provides financial support for low-income families where the mother may be pregnant or the family has dependents under the age of 19 (Center on Budget and Policy Priorities, 2018). Children who come from families that receive SNAP are automatically eligible for NSLP as are youth in foster care (U.S. Department of Agriculture, Food and Nutrition Service, 2017). Federal benefits may offer an essential source of financial support given that FFY were more likely to live below the poverty level than other students and more likely to have dependents.

In sum, we find that FFY on average lived farther below the poverty level than other students, but were comparable to low-income or first-generation students with respect to credit card usage and banking, awareness of loan repayment options, financial literacy, and receipt of federal benefits. In the next section of this chapter, we share information about how FFY paid for college.

PAYING FOR COLLEGE

Applying for financial aid is necessary to receive almost all forms of aid and is required for all federal aid. It is an important step for most students in finding ways to pay for their education. We begin this section on paying for college by comparing aid application status and reasons students did not apply for aid.

We find substantial differences in the proportion of FFY who applied for aid compared to their peers. About one-third (32.3%) of FFY did not apply for any form of aid (see Table 6.5). This is more than twice the proportion of low-income or first-generation students who did not apply for any form of aid. Just 19.1% of other students did not apply for financial aid. Students were counted as applying for aid if they had filed the FAFSA, if they received financial aid, or if they indicated in the student interview they had applied for aid. Among FFY, 55.3% cited perceived ineligibility as a reason for not applying. Interestingly, the second most commonly cited reason among FFY for not applying for aid was that there was no need. Perceived ineligibility and claiming no need were also the first and second most commonly cited reasons for not applying for aid among first-generation or low-income as well as other students, although FFY were more likely than students in the other two groups to perceive themselves as ineligible for aid.

Table 6.5 Financial aid application status and reasons students did not apply for aid

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
<i>Aid application status</i>			
Applied for federal aid	49.0 _a	75.2 _b	69.0 _c
Did not apply for any aid	32.3 _a	15.9 _b	19.1 _c
Applied for non-federal aid only	18.7 _a	8.9 _b	11.8 _c
<i>Reasons for not applying</i>			
Thought ineligible	55.3 _a	46.4 _b	47.7 _c
No need	41.1 _a	43.0 _b	46.1 _c
Did not want to take on the debt	31.2 _a	29.5 _b	31.3 _a
Other	17.3 _a	21.8 _b	17.4 _a
No information about how to apply	16.1 _a	13.6 _b	12.8 _c
Forms were too much work	7.5 _a	8.5 _b	10.4 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

Finally, aversion to taking on debt was also a relatively common reason for not applying for aid among all three groups. About 31% of FFY as well as other students said reluctance to take on debt was a reason they did not apply for aid.

We turn our attention next to the amount of aid received by type for FFY among those who received aid. The average amount of total aid received by FFY was less than either of the comparison groups, by a substantial amount (see Table 6.6). FFY received 8 and 32% less in total aid compared to low-income or first-generation students and other students, respectively. Total aid is inclusive of all sources of federal, state, institutional, and private forms of financial aid, including loans and veteran's benefits.

Disaggregating forms of aid reveal that FFY received less in grants (aid that does not have to be repaid) on average than either of the comparison groups. FFY and low-income or first-generation students received less in merit-based grant aid than other students on average. In fact, FFY received about \$1200 less than other students. As might be expected given the differences in income, FFY received more in need-based grants

Table 6.6 Amount of aid received by type among aid applicants

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Mean</i>		
Total aid amount	\$10,194 _a (\$10,349)	\$10,978 _b (\$10,827)	\$13,515 _c (\$13,525)
Grants	\$5558 _a (\$7501)	\$6211 _b (\$7477)	\$6823 _c (\$9570)
Pell grant	\$2242 (\$2320)	\$3020 (\$2298)	\$1178 (\$1870)
Loans (excluding Parent PLUS Loans)	\$3651 _a (\$5349)	\$3565 _b (\$4893)	\$4508 _c (\$5859)
Merit-only grants	\$852 _a (\$3780)	\$651 _b (\$3049)	\$2025 _c (\$5381)
Need-based grant aid	\$3278 _a (\$4845)	\$4618 _b (\$5684)	\$3139 _c (\$6225)
Non-federal aid	\$3689 _a (\$7513)	\$3468 _b (\$7083)	\$6607 _c (\$10,424)
Work study	\$124 _a (\$672)	\$159 _b (\$729)	\$189 _c (\$739)

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column means. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction. Standard deviation in parentheses

Source Author analysis NPSAS:16 using weight WTA00

than other students, comparable to low-income or first-generation students. This was constituted primarily by the Pell Grant. Pell Grants are awarded to students who demonstrate financial need, primarily at the undergraduate level. Also noteworthy is the considerable level of variation in aid amounts awarded to students. For example, the standard deviation (shown in parentheses) for total aid awarded to FFY was \$10,349. This likely reflects the variation at the institutional level in the costs of attendance and also aid packaging, which is discussed more below.

Non-federal aid (i.e., aid from states, institutions, and private sources) along with student loans was higher on average for other students compared to FFY. Other students borrowed about \$1100 more than FFY on average. This figure excludes the Parent Loan for Undergraduate Students (PLUS) loans, which are federal loans that parents of undergraduate students can take out to help them pay for

college (U.S. Department of Education, Office of Student Federal Aid, n.d.). The PLUS loan program has been expanded since its inception to include graduate student borrowing as well and generally just goes by the acronym PLUS. We exclude PLUS loans from our figures because these are not loans taken on directly by the student and also because FFY are less likely to receive financial support from their parents than either of the comparison groups, although FFY and low-income or first-generation students received support from their parents in lower proportion than other students (see Table 6.7). Forty percent of FFY reported receiving help from their parents, compared to 42.7% of low-income or first-generation students and 60.2% of other students. A relatively small proportion (11–13%) of each of the three groups reported receiving financial support from family and friends.

The average amounts above illuminate the extent of support FFY receive from different types of financial aid, but it does not provide a view of the type of aid package they receive. A financial aid package is the overall portfolio of types and amounts of aid. As discussed briefly above, this aid can come from a variety of governmental and non-governmental sources. Postsecondary institutions are responsible for determining the types and amounts of financial aid students will receive based on their estimated need along with the specific rules and eligibility requirements governing different forms of aid. When we look at the types of aid packages received by FFY, we see that just over 40% received no form of financial aid at all (see Table 6.8). This number is higher than expected given that just over 30% did not apply for aid. We would assume many

Table 6.7 Parental and familial sources of financial help for college

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
Help from parents	40.0 _a	42.7 _b	60.2 _c
Help from family and friends	11.3 _a	11.0 _b	13.2 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

Table 6.8 Proportion of students receiving different aid packages among all students

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Column N%</i>		
No aid received	40.1 _a	24.3 _b	28.7 _c
Grants only	28.6 _a	34.0 _b	26.2 _c
Grants and loans	21.2 _a	27.7 _b	21.3 _c
Loans only	3.2 _a	3.3 _b	9.2 _c
Grants, loans, and work study	1.9 _a	2.7 _b	3.3 _c
Grants and other	1.7 _a	1.7 _b	1.4 _c
Other only	1.6 _a	1.3 _b	1.4 _c
Grants and work study	0.9 _a	1.6 _b	1.1 _c
Grants, loans, and other	0.5 _a	2.6 _b	4.2 _c
Work study only	0.1 _a	0.1 _a	0.1 _b
Loans and other	0.1 _a	0.3 _b	1.6 _c
Grants, loans, work study, and other	0.1 _a	0.4 _b	1.0 _c
Grants, work study, and other	0.0 _a	0.0 _b	0.1 _c
Loans, work study, and other	0.0 _a	0.0 _b	0.1 _c
Loans and work study	0.0 ¹	0.0 _a	0.2 _b
Work study and other	0.0 ¹	0.0 ¹	0.0 _a

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

FFY would be eligible for some type of aid given the relatively higher proportion of these students who lived below the poverty line. However, 11.5% of FFY who applied for aid did not receive it. This compares with 10% of low-income or first-generation students and 11.9% of other students (not shown). Among FFY who applied for and received aid, the two most common packages were grants only followed by grants and loans together. The proportion of FFY who used loans only was about 3%, similar to first-generation or low-income students. This compares with about 9% of other students who used loans only.

The proportion of FFY who received no aid at all may be a function of being more likely than their peers to attend two-year colleges, where tuition and fees are generally less expensive than at a four-year institution. Therefore, we look at net price for students who applied for aid.

Net price is defined in NPSAS as the estimated out-of-pocket expenses for students in 2015–2016 after all financial aid, including loans. Out-of-pocket expenses include tuition, room, board, books, and other living expenses. This excludes students who attended more than one institution (recall from Chapter 4 that the proportion of students who attended more than one institution during the course of a year was no greater than 5.3% for any of the comparison groups). This definition is distinct from traditional definitions of financial need, which includes expected family contribution (EFC). The EFC is largely a measure of familial ability to pay for college and may not be a relevant data point for FFY who are considered financially independent for financial aid purposes.

Overall, we see that low-income or first-generation students had the lowest net price of any of the three groups across all institutional levels (see Table 6.9). As expected, the average net price was lowest at two-year institutions for all groups. This is indicative of the lower cost of attending two-year institutions, and not necessarily a function of financial aid. Former foster youth who attended two-year institutions were less likely to receive aid of any sort (see Table 6.10). In fact, 58% of FFY who attended a two-year institution received no aid. This is about seven percentage points higher than other students. This is noteworthy, because the majority of financial aid received by FFY came in the form of federal Pell Grants, which students attending community

Table 6.9 Net price of attendance by institutional level among all aid applicants

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Mean</i>		
4-year	\$9590 _a (\$11,324)	\$8416 _b (\$9436)	\$12,104 _c (\$12,191)
2-year	\$6418 _a (\$6294)	\$6662 _b (\$6068)	\$7260 _c (\$6005)
Less than 2-year	\$12,658 _a (\$7903)	\$11,635 _b (\$8352)	\$11,827 _c (\$9050)

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column means. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction. Standard deviation in parentheses

Source Author analysis NPSAS:16 using weight WTA00

Table 6.10 Proportion of students receiving no aid by institutional level

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	Column N%		
4-year	33.9 _a	29.1 _b	38.6 _c
2-year	58.0 _a	62.3 _b	51.7 _c
Less than 2-year	1.9 _a	2.2 _b	1.0 _c
Attended more than one institution	6.2 _a	6.5 _b	8.8 _c

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

colleges—even those attending part-time—can receive as long as they meet other (e.g., income and satisfactory academic progress) eligibility criteria. This raises concerns highlighted above about why students do not apply for aid for which they may be eligible. However, even among students who applied for and received financial aid, affordability is a problem, as we discuss next.

Although there are no standard measures of what constitutes an affordable college education, a common yardstick is the proportion of income necessary to pay for a year of college. We utilize the net price of attendance *after* grants as a percent of income. We exclude loans because those have to be repaid, and although loans can be helpful to students in paying for college, they are substantively different from grant aid, which does not have to be repaid. The differences in percent of income necessary to pay for college after grants are stark (see Table 6.11).

On average, FFY at four-year institutions had to pay an amount equivalent to 77% of their income. This was compared to other students paying equivalent to 30% of their income, on average. Even among FFY who attended two-year institutions, the net price after grants was equal to 65% of income. The net price as a percent of income after grants was higher for FFY than any other group of students across all institutional levels. We discuss the implications of this and highlight other key findings next.

Table 6.11 Net price of attendance after grants as a percent of income among aid recipients by institutional level

	<i>Former foster youth</i>	<i>Low-income or first-generation</i>	<i>Other</i>
	<i>Mean</i>		
4-year	77 _a (34)	69 _b (35)	30 _c (24)
2-year	65 _a (37)	57 _b (38)	23 _c (22)
Less than 2-year	86 _a (26)	85 _b (28)	48 _c (32)

Note Values in the same row and subtable not sharing the same subscript are significantly different at $p < 0.05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction

Source Author analysis NPSAS:16 using weight WTA00

CONCLUSION

As discussed throughout this book, FFY face a number of barriers (e.g., educational stability to support academic preparation) to attaining a college credential. Affording college can present another obstacle. Consider that the average income of FFY as a percent of the poverty level was 67% and that median income was \$13,160 (compared to \$66,222 for other students). This chapter provides the most current to-date, in-depth exploration of how former foster youth finance their postsecondary education. We find that in addition to being more likely to live in poverty, FFY have less information about financial aid options, are less likely to apply for and receive aid, and may struggle the most with respect to affordability, regardless of institution type, compared to their peers. These findings warrant additional consideration.

Our finding that FFY have lower incomes than peer groups is important in both a pecuniary and non-pecuniary way. That is, this finding is important in terms of money but also the broader social implications of what a lack of money means for educational attainment. The pecuniary importance of this is straightforward: Former foster youth may lack the ability to pay for college, including tuition, fees, housing, and all other associated costs. The evidence presented above indicates that FFY do struggle to pay for college, which we summarize next.

There are essentially three ways any student can pay for school. They can receive grants or scholarships, they can incur debt, or they can rely on personal savings or income. Of course, any one of these methods of paying for school contains a menu of sub-options. For example, students may rely on grants from governmental (e.g., Pell Grants) and non-governmental (e.g., Kiwanis Club scholarship) sources. Moreover, students can and do utilize these methods of payment in combination. A student may receive a grant while working and taking out a loan to pay for school. We assessed each of these three methods of paying for school in this chapter to the extent we were able with available data. Again, and again, the evidence points to financial barriers for FFY. With regard to grants and scholarships, FFY received less on average in grant aid compared to low-income or first-generation students and other students. Proportionally, FFY were less likely than peers to receive any form of grant aid. With regard to loans, FFY on average incurred debt that was comparable to low-income or first-generation students but appeared less likely than peers to take on any sort of debt. Finally, with regard to personal savings or income, we lack information about savings, but FFY reported feeling less financially secure than other students. Specifically, a higher proportion of FFY compared to other students said they felt they could certainly not come up with \$2000 in the next month if needed. Low-income or first-generation students were comparable in their self-reports of financial security, but this group of students also reported somewhat higher median incomes than FFY, although both groups of students had median incomes below the poverty level. Moreover, FFY were less likely to expect support from parents to help pay for school.

The implications of lacking the financial resources to pay for college are numerous and likely impact academic success as well as personal and social well-being. Differences in a sense of secure housing, certainly a basic requirement for academic success, illustrate this point. Consider 19% of FFY reported that they felt they were at risk of homeless or were already homeless compared to 13% of low-income or first-generation students and about 4% of all other students (NPSAS:16). Prior research further helps us understand the impacts of a lack of financial resources on academic success. Students from lower-income backgrounds are less likely to remain enrolled year-to-year and persist through graduation (Paulsen & St. John, 2002), for a variety of reasons, including working more hours to pay for school (Perna, 2010). Our analysis shows that FFY pay a greater proportion of their income to attend postsecondary

education—across less than two-year, two-year, and four-year institutions—than their peers. This is likely a function of lower average incomes and also being less likely to apply for and receive financial aid than peers. This disparity considered alongside what we know from prior research about the challenges low-income students face in college is cause for concern. Although we do not examine the direct relationship between financial aid and academic success in this chapter, our findings certainly raise questions about whether one cause for lower college completion rates among FFY is that they lack the necessary financial resources.

These are the pecuniary aspects of lacking financial resources to pay for college. Keep in mind that the ability to pay of FFY discussed here is for students *already enrolled in college*. As we discuss more below in considering the role information plays in applying for financial aid, youth who perceive college to be too expensive are unlikely to take the steps to prepare for and enroll in college to begin with (Perna, 2006). Also, income and ability to pay are intertwined with socioeconomic status and non-pecuniary impacts. Put differently, coming from a lower-income background has a much broader impact on the educational attainment of FFY than the money they have (or do not have) to pay for school.

The stratification of educational opportunity by socioeconomic status has a long history in education research (e.g., Coleman, 1966; Jencks, 1972; Taubman, 1989). Perhaps one of the best known and most influential studies of socioeconomic and educational opportunity is what has come to be known as the Coleman Report, formally called *Equality of Educational Opportunity*. Commissioned by the US Office of Education under the auspices of the Civil Rights Act of 1964, the study was designed to explore the extent to which equality of opportunity existed among students of different racial/ethnic backgrounds, but particularly for African American or Black children. The central conclusions of the study were that equality did not exist, that racial segregation in schools remained overwhelmingly prevalent, and that Black children learned better in integrated schools (Coleman, 1966).

What is striking about the report and most relevant to this discussion is that Coleman and his colleagues focused not only on financial resources available at the school level, but also, they paid attention to school contexts, neighborhoods, and the families that constituted the school community. Illustrating this point, Coleman and colleagues write, "...one must picture the child in a dismal tenement area who may come hungry to an ancient dirty building that is badly ventilated, poorly

lighted, overcrowded, understaffed, and without sufficient textbooks” (Coleman, 1966, p. 8). This passage illustrates the broader social context which can greatly impact educational attainment and that is more complex than income alone.

The broader context that impacts the educational attainment of FFY has been discussed in prior chapters. It is inclusive of the conditions that lead to removal and placement in foster care, the placement type, the school setting, the services foster youth receive to support their eventual independence, and more. We see the effects of these contexts—which income is often a proxy for—play out in clear ways. For example, in 2016 among 16- to 24-year-olds, students in the lowest income quartile were 3.7 times more likely to drop out of high school than peers in the highest income quartile (U.S. Department of Education, 2017). For those students that do graduate high school and access to more resources, they are more likely to attain higher levels of education. This is a function of financial resources that enable students to access better quality secondary schools, as well as non-financial resources, such as access to information about when and how to apply for college (McDonough, 1994). In summary, the implications of our findings about income and financial background extend beyond ability to pay for school, although that is certainly a significant implication as well. Income, socioeconomic status, and postsecondary educational attainment for FFY are interrelated. That FFY appear to be less likely than their peers to apply for and receive financial aid illustrates this.

We find above that nearly one-third of FFY did not apply for any form of financial aid, and among those who did not apply for aid, the majority thought they were not eligible. Moreover, nearly 40% of FFY received no form of financial aid whatsoever. This is surprising given that the median income of FFY in this study was \$13,160 and that students whose families earn \$50,000 or less annually generally qualify for a Pell Grant. In addition, in the NPSAS sample used in this chapter, the median income for students who received any amount of Pell Grant aid was \$21,754. Finally, we also found that FFY were less likely to be aware of loan repayment options, such as income-based repayment plans. This raises questions about whether students are receiving the information and support they need to obtain the financial aid to which they may be entitled.

Of course, prior research has focused primarily on parental socioeconomic status and the home environment (e.g., Teachman, 1987; Wells, Seifert, Padgett, Park, & Umbach, 2011) in terms of the information

students receive about college and financial aid. This reflects underlying assumptions of a stable home and family environment. The forms of social capital (i.e., social knowledge and networks) that are thought to be instrumental in facilitating academic success are assumed to come primarily from family and home, although this may not be the case with FFY who have faced instability in their family structures and home life. Work by Tierney and Venegas (2009) conceptualizing peer counselors as fictive kin (Fordham, 1988) points to the need to expand our understanding of the ways in which *family* and socioeconomic status impacts former foster youth's educational attainment. In a study of where California youth received information about financial aid, Luna de la Rosa (2006) finds that schools and peers are an important source of information, especially for low-income youth. However, information about financial aid is also related to parental education level. Awareness of financial aid options was greater among students whose parents had some college education (Luna de la Rosa, 2006). As discussed in prior chapters, FFY have high educational aspirations but may lack the information necessary to obtain financial aid, making postsecondary education even less affordable. This lack of information may in part be due to the lack of a stable home environment, parental influence, and parental education. Additional research is needed to better understand where and how FFY receive information about financial aid options. Recall from Chapter 5 that FFY were more likely to report receiving information about college from teachers and guidance counselors than non-FFY. Secondary school staff as well as social service providers, such as case-workers, may need support so that they can serve as a resource for FFY when it comes to helping them navigate paying for college.

To conclude, this chapter raises as many as questions it answers with respect to the ways in which FFY finance their college education. FFY come from lower-income backgrounds than their peers, are less likely to apply for aid, and less likely to receive aid. They pay more to attend school as a percent of their income (after grants) than any other group of students. We do not explore why FFY are less likely to apply for aid, although it is likely related to the familial contexts that lead to their entry into care. Moreover, we do not investigate the extent to which ability to pay for FFY is related to academic success as measured by grade performance, retention, or graduation. This is in part due to the limitations of the data used here. These remaining questions point to the need for additional research in this area to help inform policy and practice.

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Campus-Based Support Programs

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Abstract As a result of federal and state-level legislative changes discussed in Chapter 3, and the growing awareness of the educational needs of youth in foster care and FFY, many states and educational institutions have developed and implemented campus-based support programs targeting FFY (Geiger, Piel, Day, & Schelbe in *Children and Youth Services Review* 85: 287–294, 2018a). The literature on college preparation programs and campus-based support programs has continued to grow in the last five years; however, there is still a lack of rigorous research on the effectiveness of such programs and longitudinal data on student outcomes after graduation. This chapter describes what is known about campus-based support programs and programs to prepare youth in care for postsecondary education. It will also discuss future directions for research, policy, and practice.

Keywords College support programs · Program characteristics · Needs and experiences of FFY in college

As a result of federal and state-level legislative changes discussed in Chapter 3, and the growing awareness of the educational needs of youth in foster care and FFY, a growing number of states and educational institutions have developed and implemented campus-based support programs targeting FFY (Geiger, Piel, Day, & Schelbe, 2018a). The literature on college preparation programs and campus-based support

programs has continued to grow in the last five years; however, there is still a lack of research on the effectiveness of such programs and longitudinal data on student outcomes after graduation.

Building from the national contexts described in prior chapters, in this chapter we focus on the institutional level more directly. We provide brief descriptions of what we think are the more notable existing campus-based support programs and then share the results of exploratory efforts to document and describe the structure of these programs nationwide. Our study of existing campus-based programs has limitations, but to date, it represents the best data available on programs across the country. We begin with a brief review of the barriers FFY may face and the kinds of support that may be necessary for their academic success.

EXPERIENCES AND NEEDS OF FFY IN POSTSECONDARY EDUCATION

Former foster youth share many of the social, emotional, and academic needs as their non-foster care peers, such as balancing the demands of college courses, social relationships, and employment. However, they also may have some unique needs as it relates to preparing for and succeeding in postsecondary education settings. Youth in care and FFY often face pre-existing barriers related to education due to a lack of social, familial, and financial support in preparing and pursuing higher education options. For example, as discussed in Chapter 3, research has shown that FFY may be less academically prepared (i.e., lower test scores and GPA) and struggle with disciplinary referrals and making friends (Teisl & Cicchetti, 2008). Children in foster care are overrepresented in special education classes and have fewer opportunities for advanced placement courses, field trips, extracurricular activities, and tutoring than their non-foster care peers (Shin, 2003). Youth in foster care and FFY are less likely to obtain a high school diploma, which impacts their postsecondary options (Wolanin, 2005). Many youth in care have a difficult time obtaining the necessary documents to fulfill application requirements and meeting entrance criteria related to test scores and grade point average (Emerson, 2006). Many of these challenges are rooted in youth's experiences of maltreatment, trauma, residential instability, and a lack of supportive relationships (Unrau, Font, & Rawls, 2012; Watt, Norton, & Jones, 2013).

Being successful in postsecondary educational settings also requires one to be flexible and able to adapt to new surroundings and responsibilities, such as finding housing, selecting courses, obtaining health care, and developing social and emotional support (Dworsky & Perez, 2010; Salazar, 2012; Watt et al., 2013). There are a number of financial support options for youth who have been in foster care; however, it can oftentimes be difficult to find them, apply for funding, and obtain funding without support and guidance (Simmel, Shpeigel, & Murshid, 2013). As we saw in Chapter 5, FFY are less likely than peers to apply for and receive financial aid, compounding the challenge of being from lower-income backgrounds and contributing to a lack of affordability.

A recent review of the literature summarized research related to the experiences and outcomes experienced by FFY (Geiger & Beltran, 2017a). Challenges included college disengagement related to mental health problems, working too many hours, and difficulty accessing health care (Day, Dworsky, Fogarty, & Damashek, 2011; Merdinger, Hines, Osterling, & Wyatt, 2005; Salazar, 2012). The authors also described studies outlining gender, racial, and ethnic disparities among youth in care and their experiences in postsecondary education (e.g., Harris, Jackson, O'Brien, & Pecora, 2009; Kirk, Lewis, Brown, Nilsen, & Colvin, 2012; O'Brien et al., 2010).

PRE-POSTSECONDARY EDUCATION ENROLLMENT INTERVENTIONS

Little has been published in the literature on pre-college interventions and program outcomes. However, the information that has been made available on such programs describes some common elements to improve student preparedness for postsecondary education and promising program outcomes (Geiger & Beltran, 2017b). For example, Kirk and Day (2011) evaluated two consecutive summer camp programs of 67 youth who had been in foster care using a mixed-method short-term longitudinal design. Findings indicated that participants in the intervention showed significant gains in scores related to postsecondary participation, transition preparation, hope, self-determination, and mental health empowerment (Kirk & Day, 2011). Geiger, Cheung, Hanrahan, Lietz, & Carpenter (2017) evaluated their Bridging Success Early-Start program for FFY who had enrolled and planned on

attending a 4-year institution. Findings showed that students who participated in the program showed improved confidence and competence academically and socially (Geiger et al., 2017). Other studies examining pre-college interventions include an evaluation of a mentoring program designed to increase knowledge about postsecondary options for youth in care (Bruster & Coccoma, 2013). Geenen and colleagues (2015) and Phillips and colleagues (2015) described and presented findings of the Better Futures Program aimed at improving postsecondary preparation for youth in foster care with mental health challenges. They found that following the program, participants in the intervention group showed improvements in mental health recovery, high school completion, and quality of life (Geenen et al., 2015).

To summarize, success in postsecondary education requires a variety of skills, knowledge, and supports. These include knowing how to apply to an institution; how to obtain benefits (e.g., financial aid or federal benefits); selecting courses; accessing health care; working with faculty; paying for school; and overcoming the on-going impacts (e.g., mental health) of being in the foster care system as a youth. As noted above, other college students may require similar supports, but FFY generally lack the familial support that other students can draw on and may face more systemic barriers on the whole. In response to these barriers and as an effort to provide these supports, institutions have developed support programs for FFY. We review some of the more notable programs next before sharing results from an exploratory analysis.

CAMPUS-BASED SUPPORT PROGRAMS

Chapter 3 of this text discusses some of the federal legislation that has aimed to improve postsecondary preparation, access, and success for FFY. As a result of these legislative advances, more FFY are engaging in postsecondary education (Fried, 2008) and more institutions are recognizing the need for specialized programming for students who have a history of foster care. Most programs offer variations of financial, social, and academic support for students; however, there is much variation across programs in terms of programming, resources, management, student eligibility, and support. To attempt to delineate some of the program elements, Dworsky and Pérez (2010) outlined five key dimensions in terms of structure across 10 programs in Washington and California as

reported by program administrators and students. They found that programs are often affiliated with a campus or operated statewide; programs typically serve all eligible students or use a selection process; programs provide either scholarships or non-financial supports; programs that have some direct service component and/or referrals for services; and programs typically operate as an independent entity on campus (Dworsky & Pérez, 2010). Hernandez and Naccarato (2010) surveyed program coordinators at 12 campus-based support programs in the USA. Their findings identified themes among youths' unmet needs related to academic preparation, housing and financial assistance, need for emergency assistance, personal challenges, and the need for advocacy.

Several programs have emerged in the past decade and demonstrated their effectiveness in recruiting and retaining students with a history of foster care. Some programs have shown promising results and have become models for other emerging programs across the country. Below are just a few examples of programs that support FFY in postsecondary settings.

California has a long-standing Guardian Scholars Program for students who have experienced foster care. The program varies by institution, but most are comprehensive and assist youth between the ages of 17 and 23 by providing scholarships and on-campus support to complete a postsecondary education program. The program offers a comprehensive package of supportive services and opportunities, such as year-round housing, priority registration, a summer bridge program, counseling, life skill workshops, enrichment activities, a student lounge, tutoring, and access to a computer lab. The program spans over 32 higher education institutions across California, including 2-year and 4-year institutions.

Several institutions in Michigan have also been successful in recruiting and graduating FFY. For example, Michigan State University has been administering the Fostering Academics Mentoring Excellence (FAME) program for FFY since 2007. This program aims to increase the academic success of young people from foster care by providing the supports necessary to succeed. The program includes a summer camp for students prior to their first semester, support from campus champions (faculty/staff within a college/unit available to students who have questions or want to talk), student involvement opportunities, peer mentorship, and academic and social services for students in the program (Michigan State University School of Social Work FAME, 2017).

Fostering Success Michigan at Western Michigan University (WMU) has built a statewide network of service providers, institutional representatives, and community members to work together to increase access and success in postsecondary education for students with experience in the foster care system. The initiative involves networking opportunities for students, a retreat, a series of informative webinars, coaching, financial assistance, and a higher education consortium (Fostering Success Michigan, 2017). WMU is also home to the Seita Scholars Program (Part of the Foster Youth and Higher Education Initiative), one of over 16 campus-based support programs across Michigan. The Seita Scholars Program includes campus housing (over breaks), care packages, coaches, financial aid and planning, work study, academic assessment and support, campus engagement, leadership development, and support with the court, health, public assistance systems (Seita Scholars Program, 2017).

Unrau, Dawson, Hamilton, and Bennett (2017) conducted a study of 95 FFY participating in a campus-based support program regarding their perceptions of the program and its value in an effort to evaluate the core program components. Overall, the majority of participants (95%) were extremely or very satisfied with the program and 77% described it as being “helpful” (Unrau & colleagues 2017). When participants were asked about the importance of specific program components, students ranked coaching, summer orientation, budgeting support, identity groups, and first-year semester class with high value.

Texas State University’s FACES program uses a strength-based approach to working with students who have experienced foster care and has shown promising results (Watt et al., 2013). The program, which was founded in 2011, works with community partners to support students at Texas State University and engage them academically and socially (Watt et al., 2013).

Bridging Success is a fairly new program developed at Arizona State University in response to tuition and fee waiver legislation benefiting youth in care and FFY (Geiger, Hanrahan, Cheung, & Lietz, 2016). This program, works in collaboration with a parallel program at the Maricopa Country Community Colleges, offers case management, peer support, an early-start program prior to students’ first semester, workshops, leadership training, and graduation celebrations (Geiger et al., 2016).

The Better Futures Program (Geenen et al., 2015; Phillips et al., 2015) is a model designed to increase participation in higher education among youth with mental health challenges and who have also experienced foster care. It involves a brief on-campus summer program, peer coaching,

workshops, support, and information sharing by FFY enrolled in higher education programs and other experts and guest speakers. The studies' findings indicated that participants enjoyed the program, that is, was useful, and instilled hope for success for college (Phillips et al., 2015). Peer coaching, the summer institute, and the workshops emerged as effective components in the program. Early findings are promising in promoting higher education among FFY with mental health challenges (Geenen et al., 2015; Phillips et al., 2015).

The Fostering Higher Education program is federally funded post-secondary access and retention intervention designed to improve post-secondary success for FFY (Salazar, Haggerty, & Roe, 2016; Salazar, Roe, Ullrich, & Haggerty, 2016). The intervention, in its early stages, includes components such as professional educational advocacy, mentoring, and substance abuse prevention programming. The program aims to support students through the transition from high school to college, include all college-interested youth in care, and will be integrated into current practice settings, such as child welfare agencies and colleges and universities (Salazar et al., 2016).

A unique program, the Guardian Professions Program, provides support to FFY to pursue an advanced degree at the University of California, Davis. This program offers a user-friendly and comprehensive Web site, virtual and campus-based mentoring, one-on-one assistance with crafting statement essays and resumes, guidance with interviewing, and financial support for application fees and travel for campus visits (Sensiper & Barragán, 2017).

There are many programs across the country administering various services and support for FFY, on and off campus, but the literature remains limited as to the effectiveness of such programs. This hinders the identification of specific elements that have been shown to contribute to college persistence, graduation, and long-term positive outcomes. Moreover, there continues to be a great deal of variation in the programming and support offered by campus support programs at community colleges, colleges, universities, and across private and public institutions. Randolph and Thompson (2017) conducted a systematic review of interventions to improve postsecondary educational outcomes for FFY and yielded seven articles. They summarize findings from the studies included in their review related to student views and program experiences, student outcomes, needs and challenges associated with postsecondary education, and services (Randolph & Thompson, 2017).

To our knowledge, there is no national inventory of campus-based support programs for FFY. However, Casey Family Programs (2015) described a framework for improving postsecondary outcomes for students who have experienced foster care and provides examples of campus-based support programs for FCA. The report outlines core elements for developing a campus-based program for students who have been in foster care and elements to provide direct student support and provides examples of programs supporting FFY at their institutions. With these programs in mind, we turn to share the exploratory results of a national effort to document and describe these programs.

CAMPUS-BASED SUPPORT PROGRAM SURVEY

Geiger, Piel, Day, and Schelbe (2018b) conducted a study of campus-based support programs across the USA. The survey was designed to gain a better understanding of the campus-based support programs currently serving FFY across the USA. It aimed to understand the characteristics of such programs, the services and supports offered to FFY by these programs, as well as the perceived student challenges and programmatic challenges. A list of 296 researchers and practitioners was compiled from an extensive online search of on-campus support programs and literature in journals and online sources. An e-mail link to an anonymous online survey was sent to the list of potential participants. Of those, 24 emails were returned as undeliverable or no longer active. The survey was open from May 2, 2016 to June 9, 2016, during which 81 individuals responded, yielding a 30% response rate. The survey consisted of 45 closed- and open-ended questions about participants' role in campus-based support programs and the institutions at which they were located. Questions also asked details about the programs and students served by these programs, as well as perceived student and programmatic challenges. Participants were not asked for the name of their program or institution to ensure confidentiality. This is important to note as it is possible that we received multiple responses from a single institution. We did this to ensure confidentiality of programs and program staff, while also allowing for multiple perspectives. Therefore, the responses below should be interpreted not as individual programs, but as individuals working within campus-based support programs. Given the paucity of research in this area, we feel this is an important contribution.

Sample description. Eighty-one individuals from 22 different states who were involved with institutions that have programs serving former foster youth in postsecondary education programs participated in the survey. The majority of survey participants were program managers or directors ($n=37$) and program staff ($n=20$); however, there were also a number of grant principal investigators, faculty, researchers, and students ($n=14$). Other participants provided descriptions of their role as state agency caseworkers, financial aid staff, student services, community research, and mentorship program staff.

Institutional characteristics. Many participants reported their programs were at institutions with more than 20,000 students enrolled ($n=33$), and two-thirds were at institutions that offered undergraduate, master's, and doctoral programs ($n=43$). Sixty-eight percent ($n=46$) reported representing programs at four-year public institutions, and 23 participants represented campus-based support programs at two-year community colleges.

Students served and student recruitment. Oftentimes, programs serving former foster youth also serve students from other underrepresented groups. Half of survey respondents reported students were eligible to participate in their program if they had been adopted (50%), placed in guardianship (53%), experienced homelessness (56%), or had a history of juvenile justice system involvement (34%). When asked about the number of students served, participants reported a range of 10–2500 students being served in the most recent academic year. Most students served were between the ages of 16 and 20 (35%) and between the ages of 21 and 23 (30%).

Programs reported various strategies for student recruitment. The majority reported using word of mouth ($n=50$) to recruit students. Many utilized the financial aid department as a recruitment tool (60%; $n=40$). Participants also reported reaching out to agencies and local child protection agencies to recruit eligible students. For example, 68% relied on agencies who serve youth in foster care ($n=45$) and sixty-three percent relied on local and state child protection agencies ($n=42$). High school and community colleges as well as community events and admissions outreach were used to recruit students (33%).

Funding for students. As expected, 91% of respondents indicated Pell Grants as a primary source of financial support for students ($n=60$). In addition, work study and institutional grants or scholarships were common, reported as a financial support source by 85% and 83% of participants, respectively. Educational Training Vouchers (ETVs) were listed as a common source of financial support (67%). Another source available for students is tuition/fee waivers, as almost half the institutions (45%) have these non-loan supports available. Almost half of participating programs are located in a state that has a tuition/fee waiver available to students who have experienced foster (42%). Participants described other sources of financial support, such as waiving application fees and private scholarships available for former foster youth.

Perceived student challenges. Participants were asked about the challenges they perceived students who participate in their program experiencing. Eight options for student challenges were offered along with an opportunity to add an “other” option. Responses were provided on a Likert-type scale of (1) strongly disagree to (7) strongly agree. The biggest student challenge as perceived by study participants was family and personal issues ($\mu=6.05$). Other challenging issues for students were related to housing ($\mu=5.58$), informal social support ($\mu=5.35$), such as support from family and friends, and inadequate financial support ($\mu=5.35$). Other reported challenges were reported, such as lack of availability of mental health services, related to students’ ability to plan for the future, concerns about transportation and parking costs, food insecurity, finding employment, meeting academic expectations, and the transition to college.

Program characteristics. Most programs represented in the study were established after 2000, although there were also two programs established in the 1990s and one in 1967. The oldest program represented in the survey was established in 1915, although this program pre-dates federally funded foster care, so its initial mission was likely different. The most growth in program development was between 2013 and 2015, with both years seeing nine programs created. Seven programs were also created in 2014, demonstrating a greater awareness of need for former foster youth in postsecondary programs. In terms of program funding, 37% percent of programs ($n=25$) received their financial support from public sources (i.e., state, county, or federal government), and 31% ($n=21$) received funding from both institutional and private funding sources.

Program elements. Study participants were asked about the type of support and services they offered to students in their program who were former foster youth. More than three-quarters (77%, $n=62$) offered information and referrals. More than two-thirds of the programs offered financial assistance (68%, $n=55$) and 72% ($n=58$) offered career exploration and planning. Fifty-seven percent ($n=46$) of participants reported offering academic supports such as tutoring (Geiger et al., 2018b). On average, programs offered 6 of the 11 program elements described in the survey. In addition, survey respondents reported other program elements, such as priority move-in for students, year-round room and board, community building, adventure-based group work, advocacy training, summer bridge program, snacks, drop-in appointments/sessions, dedicating study/printing/computer stations, lounge, priority registration, and community service opportunities (Geiger et al., 2018b).

Perceived programmatic challenges. In order to better understand some of the challenges of campus-based programs, participants were asked about eight potential programmatic challenges they encountered (on a scale from (1) strongly disagree to (7) strongly agree), along with an option to offer others. The most common challenge reported was related to financial support of the program ($\mu=4.66$), followed by student engagement, with a mean score of 4.59 out of 7, and student recruitment ($\mu=4.56$) (Geiger et al., 2018b). Other challenges reported by participants were a lack of mental health services for students, staffing issues, not having enough time to prepare activities, lack of transportation for students, fundraising and financial issues, and barriers related to policy interpretation (Geiger et al., 2018b).

On-campus partnerships. Survey participants were asked about the quality of their relationship with on-campus units. Sixty-one percent of participants reported having an above average or excellent relationship with their institution's financial aid department, and 41% reported an above average or excellent relationship with the counseling department. Almost half (46%) reported positive relationships with the student support unit/tutoring/first-year success office, and 36% reported excellent or above average relationships with career services. Similarly, 35% had positive relationships with the housing unit on campus (Geiger et al., 2018b).

Community partnerships. Almost half of the participating programs are partnered with community agencies (46%), such as community foundations, other foster care supporting agencies, child welfare agencies, youth and young adult mentoring agencies, county agencies, primary and secondary schools, food pantries, housing shelters, and local social service departments (Geiger et al., 2018b).

Evaluation and research capacity. More than half ($n=41$, 52.6%) of study participants agreed that evaluation was perceived as a programmatic challenge. Almost two-thirds (62.9%) indicated that no formal evaluation was being conducted. Of the participants who reported an evaluation being conducted (37%), 62% reported the evaluation was being conducted internally.

Program strengths and lessons learned. Given the limited knowledge about programs serving former foster youth, it was important to learn more about program strengths and the lessons learned through development and delivery of the program. Seventy-two participants provided short responses to open-ended questions about their perceived program strengths, and 68 discussed the important lessons they've learned. Analysis of participant responses related to program strengths yielded four themes: supportive program staff, programmatic elements, campus and community partnerships, and financial support. Leadership and staff dedication were discussed as key to program success and to the success of students in their program. Study participants also pointed to the important program supports offered to students as a strength. Participants discussed the importance of financial support to student success in postsecondary education as well as financial support of their programs to ensure consistency and longevity.

When participants were asked about important lessons they've learned about the campus-based support programs they have developed and delivered, three themes were identified, including understanding needs and engaging students, overcoming systematic barriers, and creating networks for resources. Several participants described how they learned to translate the unique needs of former foster youth into being better able to engage students in their program. Participants identified several potential barriers to student and programmatic success, but went on to describe how they have been able to address these barriers to ensure sustainability and positive student outcomes. Participants also shared how they've learned to use the existing resources, organizations, and networks at their disposal to benefit students and the program.

CONCLUSION

In the last 10 years, there has been an increase in the research, programming, and policy related to youth aging out of foster care and postsecondary education. Although it is still an emerging area of study and practice, we have gained valuable knowledge about what helps and hinders these youth in achieving success in education. For example, programs promoting early and comprehensive preparation for youth while they are in care and as they transition from care are invaluable. We have learned that various types of support, guidance, and communication before and after FFY are enrolled in higher education is imperative. Additionally, campus-based programs must be tailored to meet the needs of FFY with the support of the institution, the community, and child welfare agencies. Funding, policies, and people who support higher education for FFY are critical. As researchers, policymakers, educators, and practitioners, we must advocate alongside young people who have experienced foster care to promote increased opportunities and well-being by continuing to conduct rigorous and meaningful research, building and maintaining programs to support FFY, and working together to influence and demand better policies for youth to succeed.

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Conclusion

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Abstract This book helps illuminate some of the barriers faced by former foster youth (FFY) as they strive for a postsecondary credential. For example, former foster youth who enrolled in four-year institutions reported higher levels of self-reported disability, lower levels of campus involvement, lower levels of self-efficacy, and less certainty around academic self-concept compared to youth who had never experienced care. As another example, FFY enrolled at any type of postsecondary institution are concerned about challenges related to being able to pay for college. This book concludes with a review of what the authors believe are the major implications.

Keywords History of foster care · Higher education enrollment · Systemic barriers

Throughout this book, we have followed the paths of former foster youth (FFY) from their entry into foster care to their transitions out of care and (for some) their enrollment in postsecondary education. Our central focus has been on the transition of FFY into higher education along with the experiences in and, to some extent, the outcomes of their pursuit of a degree. Our goal has been to illuminate the time spent in college, so educators and policymakers better understand the kinds of

barriers FFY face in striving to obtain a degree. As we say in Chapter 1, we see our work here as complementary to the important research (Barth, 1990; Courtney, 2009; Dworsky & Perez, 2010) focusing on the causes (e.g., neglect, abuse) and consequences (e.g., depression, addiction) of removal and placement in the foster care system. However, we believe that research is also needed to address the underlying conditions that lead to the removal of youth from their homes. These conditions are systemic, stemming from poverty and its effects as well as a lack of support for mental health and behavioral issues in children (Barth & Green, 2006). As discussed in Chapter 2, we believe that education offers a path out of these conditions, which are too often reproduced across generations. In this concluding chapter, we highlight thematically the key takeaways from the original research presented Chapters 4 through 7 with a focus on recommendations for educators. We begin, however, by again discussing (briefly) the foster care context and system with the intent of providing a summative chapter that can be read alone and still provide a reader new to this topic with a complete and coherent picture of the educational trajectories of FFY.

THE FOSTER CARE CONTEXT REVISITED

The modern foster care system emerged throughout the twentieth century, but was primarily codified beginning in the 1960s and 1970s. Prior to passage of federal legislation, such as the Child Abuse Prevention and Treatment Act (CAPTA) of 1974, provisions for the protection and welfare of children had largely been piecemeal at the state level. For example, mandatory reporting of abuse and neglect was typically laws enacted by states. Since 1974, a variety of laws (e.g., the Foster Care Independence Act of 1999) have been passed to broaden and deepen child protection and also ensure the youth in care have the supports to be personally, professionally, and economically successful in their lives (Myers, 2008). We should note that although a number of federal laws provide structure for the foster care system nationally, foster care can vary from state to state and even county to county. For example, some counties may have a dedicated family court system that oversees all cases involving child welfare, whereas other counties in the same state may use trial courts and have no specialized court system.

In 2016, there were over 2.3 million screened-in reports of child abuse and neglect made to child protection agencies in the USA

involving 3.5 million children (US Department of Health and Human Services, 2018). Children in their first year of life have the highest rate of victimization, at 24.8 per 1000 children (of the same age in the USA), and 28.5% of all victims were 3 years old or younger. In 2016, there were 74,752 youth ages 17–21 in the foster care system, representing about 11% of all youth in care.

Youth can be placed in the foster care system through the voluntary surrender of the caretaker or through removal by the state for various reasons, including neglect, emotional abuse, parental drug abuse, and more. There are several types of foster care placements, including kinship (relative) foster homes, non-relative family foster homes, pre-adoptive homes, group care, and institutions, and supervised independent living. A child who has been legally removed from the home is often placed in these substitute care settings temporarily until permanency can be achieved. The overarching philosophy of the foster care system is to balance family preservation with the well-being of the child. Practically speaking, this means that social workers will work with the family to address the underlying conditions that lead to removal while also ensuring that the child is safe, even if that means permanently removing the child from its family.

The most common reason for removal among college-aged (17–21 years old) youth in 2016 was neglect, which includes failing to provide adequate food, shelter, or care. Just over 43% of youth were removed for neglect, followed by about 37% for behavioral problems, which include behaviors that negatively affect learning, socialization, moral development, and growth. About half of the college-aged youth who were removed in 2016 came from homes headed by a single woman. Multiple removals are common, but not for the majority of college-aged youth. Thirty-four percent of college-aged youth had been removed more than once. For youth who were in care in 2016, the average total lifetime days in care were 1287 (about 3.5 years). Older youth are more likely than younger youth to be placed in institutional or group home settings as opposed to foster homes.

This is the context from which FFY who enroll in higher education come. Despite high aspirations for attaining a degree, this context contributes to systemic barriers that have been discussed throughout this book. These barriers include lower levels of academic preparation caused in part by experiencing disruptions in primary and secondary schooling; attending resource-poor schools with lower levels of student

performance; receiving less academic support in their out-of-home placements; being less likely to enroll in a college preparatory track in high school; and being less likely than peers to receive a high school diploma. Moreover, FFY are more likely to face mental health challenges stemming from their experiences; they are less likely to have access to mentors and adults that can provide information about college applications; they are more likely to lack stable housing while enrolled in college; affordability is a major concern as FFY are less likely to have the financial resources to pay for college; and FFY are more likely to enroll in community colleges, which may have fewer student supports than wealthier four-year institutions. All of these barriers contribute to the low graduate rates among FFY, even when compared to first-generation or low-income students. In their peer-reviewed study, Okpych and Courtney (2018) found that FFY enrolled in college were less than half as likely to earn a college degree within six years as low-income, first-generation students (12% versus 28%). Our analysis of various datasets throughout this book illuminates and deepens our understanding of systemic barriers FFY face on their path to a college degree. We discuss these thematically next.

Information

FFY may lack access to crucial information they need to prepare for, apply to, and enroll in college. We make this claim based on several findings in earlier chapters. First, among FFY who enrolled in four-year institutions, we found from The Freshman Survey that FFY were more likely to report getting the advice of teachers and high school counselors as opposed to parents and families when it comes to choosing a college. This can be problematic if adult mentoring and advising is lacking as some research has found (Day, Riebschleger, Dworsky, Damashek, & Fogarty, 2012; Okpych & Courtney, 2017) and if FFY are more likely to be enrolled in schools with fewer resources to provide counseling and support for academic preparation (Smithgall, Gladden, Howard, George, & Courtney, 2004). Second, we found that FFY were less likely than their peers to apply for or receive financial aid, despite it being likely they would be eligible for some form of support. Recall, FFY had the lowest median incomes of any group of students and were more likely to be living in poverty. Finally, we also found that FFY were somewhat less likely to be aware of student loan repayment options and scored somewhat lower on measures of financial literacy compared to their peers.

The practical implications are significant, and in many ways clear and tangible. Programs that provide information to FFY about the necessary steps to prepare for, apply to, choose, and enroll in college are vital, and they must begin at an early enough age so that FFY will have the time necessary to take college preparatory coursework. For example, financial literacy programs that are not deficit oriented (i.e., blame FFY themselves for simply making bad financial choices while overlooking the systemic nature of poverty and the long-term impacts of removal) can increase awareness of financial aid options, using debt wisely to pay for school, and increasing overall financial stability. The financial literacy programs can also be designed with a clear knowledge of the federal and state supports specific to FFY, such as Chafee Education and Training Vouchers (ETV). Of course, this is just one example. Advising and mentoring is needed on a much broader array of topics to help FFY and admittedly creating, implementing, and sustaining programs of this sort require resources, partnerships, and an unwavering commitment to addressing the roots causes of child neglect and abuse.

There are, of course, potential models already in place nationally for such programs. Fostering Success Michigan (FSM) is a comprehensive initiative statewide to increase the educational attainment of FFY. FSM targets students in middle school, works to train educators about how to support FFY educationally, and provides information to FFY on everything from applying for financial aid to relationships, life skills, and identity. This statewide network includes 16 campus-based programs that support FFY at the institutional level. As mentioned previously, the state of Virginia has a privately supported program called Great Expectations to support FFY at all community colleges in the state. States and institutions of higher education can learn from these examples, especially as more research is done on how to design effective support programs.

The ways in which FFY receive information about college is equally vital to consider and an area where we need more research and perhaps new models. The work cited in Chapter 6, by Tierney and Venegas (2006), compels us to move beyond the model of adult counselors, mentors, and even families as primary vehicles for transmitting knowledge about college. Peer networks and peer counselors are an intriguing possibility. Tierney and Venegas (2006) find that peer groups have the potential to increase college access for youth via the informational and socioemotional sharing and support that can occur. Examples of this approach can already be found. The Seita Scholars Program at Western

Michigan University includes peer mentoring from upper division (e.g., junior and senior class) students. Yet, we would benefit from understanding more about the effective design of these programs, including how peer counseling might be implemented in middle school or high school.

Affordability

Paying for college is a concern for FFY and may present a barrier to applying to, enrolling in, and completing college. Although affordability was a concern for most students, FFY reported having fewer resources from family to help them. FFY were more likely to be low-income, more likely to be first-generation, and less likely to apply for financial aid. A greater portion of FFY income *after* accounting for grants was necessary to pay for school at community colleges (which historically have lower tuition and fees) and four-year institutions. FFY relied on work-study jobs, off-campus employment, and need-based aid to help pay tuition as well as living expenses. Pell Grants constituted the largest single source of financial aid for FFY followed by need-based institutional grant aid. There are a number of implications of these findings.

First, FFY reported working more hours off campus than their peers who had not experienced care. Working more hours off-campus may have a negative impact on the academic success of FFY as it reduces the time available for studying. Moreover, for traditional-age (e.g., those who enrolled in college within a year of graduating from high school) FFY, off-campus work may limit opportunities for academic and social engagement within a campus community. It is difficult with our data to discern whether working off-campus had a negative relationship with educational attainment, but other research has found that hours worked can negatively affect students.

Second, the reliance on Pell Grants may be problematic. The purchasing power of Pell has declined. In 1975, a Pell Grant covered 79% of the average costs of tuition, fees, room, and board at a public four-year institution, whereas today it covers just 29% (Protosaltis & Parrott, 2017). Moreover, lifetime eligibility for Pell Grants has been limited to 12 semesters. If FFY need to take developmental education courses, which may not count toward graduation requirements, to make up for poor academic preparation in high school, they may exhaust Pell eligibility prior to completion of a degree. Finally, changes to the funding structure of the Pell Grant program have been proposed, which would

include eliminating mandatory funding and ending carry-over balances from year-to-year. Both would have the effect of reducing the amount of Pell awarded and further eroding its purchasing power (Protopsaltis & Parrott, 2017).

The affordability concerns FFY face is similar to those of other students in college. Rising net prices, the declining purchasing power of the Pell Grant, and increased reliance on merit-based criteria for awarding aid impact aspiring youth from low-income families negatively, regardless of whether they were in or had experienced care. However, FFY are distinct in a number of ways too. We found that in the absence of familial support to seek out information about college, FFY reached out to teachers and high school counselors more often than their peers who had not been in foster care. This illustrates the strength and resilience of FFY who aspire to attend college. Yet, if youth in care are not reaching out to gather information about college until their junior or senior year of high school, they may not be academically prepared for college-level work. It is imperative that efforts to educate youth in care about how to prepare for college financially and academically go hand-in-hand and begin at an early age, preferably in middle school.

We also found that a greater proportion of FFY relied on federal benefits, such as food stamps while in college. Paying for college requires FFY to confront resource constraints in paying for food and housing. Concerns about food and stable housing are not necessarily unique to FFY, but they may be more pronounced compared to students who have familial support. This points to the ways in which education policies interact with other social policies to support the educational attainment of FFY and the need for educators and decision-makers to be aware of this interaction. A characteristic of some campus support programs for FFY is the presence of knowledgeable educators who help FFY navigate the college environment as well as the social welfare environment to help them ensure they receive the benefits to which they are entitled.

In sum, affordability is an issue for FFY in ways that appear to be similar to non-FFY but also ways that are distinct, as discussed above. The implications for educators include needing to mentor youth in care about the financial and academic steps to prepare for college, advising FFY about the potential impacts of working too many hours while in college, and helping FFY navigate educational and social welfare benefits in a seamless way. For decision-makers, it is clear that programs such as Pell—which are not intended to support FFY per se—provide important

supports for this population of students. The impacts of changes to aid programs, like Pell, however, may have a disproportionate impact on the most economically vulnerable of our low-income students, such as FFY. For researchers in the area of college finance and affordability, many questions remain unanswered about how FFY pay for college. For example, we know very little about how foster-specific financial supports, such as the ETV, promote college preparation, enrollment, and attainment among FFY.

Campus-Based Support

Campus support programs may play an integral role in helping FFY earning a postsecondary credential, although more research is needed linking outcomes with programmatic interventions. The kind of support offered by campus programs includes information and referrals, scholarships, and other forms of financial assistance, priority move-in, support for housing, advising, and more. An interesting impact of campus support programs, in addition to the support provided to FFY, may be increased institutional awareness about the needs of this population of students. Many of the program directors reported positive relationships with different offices across their institutions, such as financial aid, counseling, and career services. In serving as advocates for FFY and making referrals across campus, directors of campus support programs play an educative role with their colleagues. This may help lower systemic barriers that exist on campus. However, findings from the survey of program directors also raise the question of whether the support programs are reaching FFY at the institutions where they are most likely to enroll.

Although FFY enrolled at higher rates in community colleges, the survey of campus support programs suggests that the majority of programs may be located at four-year institutions, and disproportionately at large (i.e., over 20,000 students) institutions. In fact, about one-third of respondents indicated they were on a campus with over 20,000 students (which represent just about 4% of all postsecondary institutions nationally). Given the financial and human resource needs to run programs, this finding is not terribly surprising as larger institutions, especially four-year institutions generally have higher tuition and more resources overall. This points to a need for educators and decision-makers to consider models for providing FFY support at community colleges through private-public partnerships, perhaps. The Great Expectations program at

Virginia's community colleges may serve as an example for such partnerships. The program began in 2008 with a gift from a private benefactor and a partnership between Virginia's Community Colleges and the Virginia Foundation for Community College Education. The community college raised matching funds, and the program was implemented on a pilot basis on five campuses with existing GED programs for adults. The program has since expanded to all 18 campuses and is supported through private fund-raising (Strawn & Roberts, personal communication, February 17, 2017).

STRENGTHS, SUCCESS, AND RESILIENCE

Throughout the book, we have drawn attention to the strengths, success, and resilience of FFY in higher education, who in many ways are reaching higher. Consistently, research has shown that FFY have high aspirations to attend and graduate from college. These aspirations are a point of strength and resilience which should be nurtured and leveraged by educators and decision-makers in order to help FFY overcome barriers. Among FFY who did enroll in college, we found high levels of self-reported engagement with peers and faculty. We found self-reported information seeking in the absence of built-in familial networks that high school youth might ordinarily turn to in order to learn about college and how to pay for it. We also found a network of campus support programs for FFY, some of which are run by FFY who have already attained a post-secondary degree. These programs illustrate how comprehensive advising and mentoring efforts can be structured to lower barriers and enable FFY to draw on their strength and resilience to be successful in higher education.

We set out to provide additional detail as well as a broad context for educators, decision-makers, and researchers to better understand the college trajectories of FFY. We hope that our work is helpful to each of these audiences and to all readers, no matter their degree of familiarity with this population of students. In thinking about future research and next steps, it is important to note that this book does not portray the diverse, varied, and rich lived experiences of youth who have experienced care. As mentioned in Chapter 1, youth in care may have radically different experiences, even though throughout this book we have grouped them together. Reasons for removal from family (e.g., abuse, neglect) and placement into foster care vary as does the type of placement, time

spent in care, placement outcome (e.g., return to family, adopted, or emancipated). Moreover, youth in care are diverse racially and ethnically, which can also impact their experiences (e.g., Black or African American youth may be more likely to be placed in institutional settings rather than private foster homes).

We argue that more and better data are needed to discern commonalities and differences in the experiences of FFY in higher education so barriers to educational attainment can be removed. More and better data are also needed to understand the strength and resilience that FFY draw on to succeed in higher education. What is also needed, however, is more work that highlights the diverse, varied, and rich lived experiences of FFY in higher education. The voices of FFY need to be a central part of the efforts of educators, decision-makers, and researchers, who are allied with or are themselves FFY, to help FFY have the opportunity to succeed in higher education.

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APPENDIX: POLICIES RELATED TO YOUTH IN FOSTER CARE

Adoption and Safe Families Act (ASFA), 1997 (Public Law 105-89)
ASFA prioritizes the safety of children in a reasonable time frame by attempting to prevent children from remaining in the foster care system for too long. ASFA requires that states file for the termination of parental rights (TPR) once a child has been in care 15 of the most recent 22 months.

The Anti-Drug Abuse Act (ADAA), 1986 (Public Law 99-570)
The Act significantly increased the number of women incarcerated in correctional facilities and the length of their prison sentences, also largely increasing foster youth caseloads in the country.

Child Abuse Prevention and Treatment Act (CAPTA), 1974 (Public Law 93-247)
Cemented the government's role in addressing child abuse and neglect, efficiently creating a nationwide system of government-sponsored child protection. The Act created The National Center on Child Abuse and Neglect, which was charged with administering CAPTA and also funding research on maltreatment.

The College Cost Reduction and Access Act (CCRAA), 2007 (Public Law 110-84)

Does not specifically target youth in foster care, but nonetheless benefits this population. The CCRAA establishes that, for the purposes of federal financial aid, youth who are “[orphaned], in foster care, or a ward of the court at any time when the individual was 13 years of age or older” is considered an “independent student.” Therefore, only the youth’s income is considered when determining financial aid eligibility for post-secondary institutions and trainings programs.

The Foster Care Independence Act (FCIA), 1999 (Public Law 106-169)

Amended Title IV-E of the Social Security Act and aims to assist youth who have aged out of foster care with independent living skills. Programming addresses finances, housing, health, education, and obtaining employment.

The Fostering Connections to Success and Increasing Adoptions Act (FCSIA), 2008 (Public Law 110-351)

Amends parts B and E of Title IV of the Social Security Act to progress the outcomes for youth in foster care, provide for Tribal foster care and adoption access to the title IV-E funds, improve incentives for adoption, to support relative caregivers, and promote educational stability.

Higher Education Opportunity Act (HEOA), 2008 (Public Law 110-315)

Reauthorized the Higher Education Act of 1965 and intends to lower the cost of postsecondary education and simplify the federal aid application (FAFSA). The law instructs that youth in care (and other disconnected individuals) receive awareness of financial aid eligibility through public awareness campaigns such as print, television, radio, and internet early on.

The John Chafee Foster Care Independence Program (CFCIP), 1999 (Public Law 106-169)

Helps former and current foster youth achieve self-sufficiency. Increased funding for states to develop, implement, and evaluate independent living programs for older foster youth while they transition into adulthood. Amended in 2001, The Chafee Act now provides annual educational and training vouchers (ETV) of up to \$5000 per year for youth up to 23 years old.

The Uninterrupted Scholars Act (USA), 2013 (Public Law 112-278)

The Act addressed hurdles related to the Family Educational Rights and Privacy Act (FERPA) which were commonly experienced by child welfare workers and youth as they attempt to implement provisions of the Fostering Connections Act. The USA makes it easier for schools to release information about a child's education to a child welfare agency without obtaining explicit permission from a child's parent and eliminates the requirement to notify a parent in such cases.

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