

Transitioning out of Foster Care: A Review of the Literature On Extended Support Services and Financial Literacy Programs

March 2020

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*Submitted for consideration regarding to the Santa Clara County basic
income/foster care pilot proposal.*

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Transitioning out of Foster Care: Extended Support Services

Abstract

Many youth aging out of foster care have a difficult time acquiring the skills and competencies they need to transition from adolescence to adulthood. Over the past three decades, policymakers have increased the resources devoted to this effort, and federal support for independent living services has more than doubled since the late 1980s. Despite these efforts, little is known empirically, about the effectiveness of programs designed to support foster youth as they transition out of care (Courtney et al 2017). Evaluation research to date has unfortunately provided little guidance to policymakers, program administrators, and practitioners about specific evidence-based interventions that could improve the prospects of these young people.

This report briefly summarizes the current research on the characteristics, needs, and outcomes of young adults aging out of foster care. It then examines the research on programs and strategies that are designed to support this especially vulnerable population, and identifies evidence-based (as well as non-experimental) program models that are associated with positive outcomes. The emphasis of the present research is on multicomponent service strategies, and financial literacy/asset-building strategies.

Key Findings and Highlights

Research on Characteristics of Youth Exiting Foster Care

- **Generally poor outcomes achieved.** On average, youth aging out of foster care have limited education and employment experience, relatively poor mental and physical health, and a relatively high likelihood of experiencing unwanted outcomes such as homelessness, incarceration, and nonmarital pregnancy. Commonly, these vulnerable individuals are making the transition to adulthood without the knowledge and skills they need to make it on their own.
- **Remaining in care until 21 serves as a protective factor.** Research has shown that young people who remain in care to age 21 are less likely to experience homelessness or become pregnant before age 21, and are more likely to be employed and attend college compared with those who leave care at age 18. According to the National Conference of State Legislators, youth remaining in care beyond 18:
 - Doubled the odds that they would be working or in high school at 19.
 - Were twice as likely to have completed at least one year of college by age 21.
 - Doubled the percentage of youth remaining in care until 21 who earned a college

degree.

- Reduced by 38 percent the incidence of pregnancy among young women in care before age 20.

A recent study by Child Trends (2017) asserts that more research is needed to understand the relationship between staying in care and improved outcomes.

- **Youth are exiting foster care early.** Although foster care is almost always available in some form to youth over age 18, three quarters of states report that most young people leave foster care before the maximum age permitted. In 27 states that extend foster care to age 21 or older, young people typically leave at age 18, including in California. This is concerning because research has shown considerably improved outcomes among foster youth who remain in the system until 21 across a range of measures.

Research on Support for Transitioning Youth

- **Lack of research.** Young adults with histories of foster care or juvenile justice custody experience poor outcomes across a number of domains, on average, relative to their peers. While government funding for services targeting these young people has increased in recent years, research on the effectiveness of such services is limited, and few of the programs that have been rigorously tested have been found to improve outcomes.
- **Programs lack conceptual and logic modeling.** According to a long-term, multi-site evaluation of independent living programs (2003-2011), well-developed conceptual models to inform service development or detailed logic models for specific interventions are generally lacking.
- **Conceptual framework.** A research team, led by the Urban Institute and its partner Chapin Hall Center for Children at the University of Chicago, recently developed a conceptual framework that identifies key components of the transition from foster care to adulthood. Its broad purpose is to help inform program development and evaluation. The model takes into account maltreatment trauma and subsequent experiences in care that are unique to youth in foster care. It also highlights that youth in foster care, like other young people, approach the transition to adulthood with their own individual characteristics and experiences.
- **Typology of Independent Living Programs (ILPs).** The Urban Institute/Chapin Hall research team also developed a typology, based upon a review of the literature, that classifies independent living programs into 10 service categories. These include: *education, employment, mentoring, housing, behavioral health, permanency enhancement, pregnancy prevention, parenting support, asset development/financial literacy, multicomponent services.*
- **Importance of targeting an accurate population.** Research highlights the generally poor

outcomes for youth in foster care transitioning to adulthood while acknowledging that distinct subgroups of youth may fare better or worse than others. The diverse experiences and needs of youth in foster care suggest that we should consider how well services target these needs when developing and evaluating programs. According to the results of a noteworthy national study of independent living initiatives, program management often poorly understands the characteristics of the populations programs are intended to serve, resulting in inattention to targeting (i.e., population over-inclusion and under-inclusion).

Research on Asset-Building and Financial Literacy Programs

- **Poor financial literacy skills.** Many youth in foster care lack the financial skills required for independence and have reduced financial capability. The reasons for this include: lack of financial support from family; lack of savings; and less exposure to financial stability and healthy financial behaviors.
- **Financial skills support.** There are numerous programs designed to help low-income people develop the motivation, knowledge, and skills to save money, manage money, and build savings and assets. These programs, which support economic stability, fall into two categories: Financial literacy, and asset-building (including individual development or IDA accounts).
- **Financial programs for foster care youth are lacking; rigorous research is limited.** Unfortunately, few financial literacy and asset-building programs target foster youth explicitly. Further, empirical support for the few programs that do operate is virtually nonexistent. None of the IDA or financial education initiatives that specifically target youth transitioning out of foster care have been rigorously evaluated. In addition, the evidence on the impacts of these programs for other populations shows mixed results.
- **Nonexperimental evaluations of asset-building programs.** While IDAs for foster youth have not been rigorously evaluated, there are nonexperimental evaluations specifically targeting foster youth, including:
 - The Opportunity Passport Program (Jim Casey Youth Opportunities Initiative) Opportunity Passport improved financial capability, motivation to save, and the means to build savings in the mainstream banking industry. However, youth had difficulty saving in their accounts; savings were highest for youth who were employed or still in foster care (Peters, Sherraden, and Kuchinski 2012b).
- **Integrated versus stand-alone programs.** IDAs and financial education can and do exist as stand-alone programs for youth in foster care, but they often are integrated with other services. Whether or not these programs are aligned with education, employment, or housing programs may affect the degree to which youth benefit, given the complex needs of youth in foster care. Integration with education or housing programs may motivate youths and guide them toward

regular deposits, and links to employment programs can provide them with a source of earnings for their savings.

- **Just in time approach.** Integration may also enable use of the “just-in-time” approach to financial education, wherein services are offered when youth face key decision points in their lives. Research has shown that “just-in-time” programs are more effective than those that are offered long before the financial decisions they are intended to change (Fernandes, Lynch, and Netemeyer 2013).
- **Consensus on financial literacy and asset building programs.** Despite the limited research base to date, there is a growing consensus that asset-building and financial literacy programs are important components in supporting the financial stability and well-being of vulnerable populations, including youth transitioning out of foster care.

Background and Context

The transition from adolescence to adulthood is a critical period in a young person’s life, encompassing important school-to-work transitions, formation of adult relationships, acquisition of independent housing, and development of the skills and capacity to constructively participate in society (Shanahan 2000). This is also a period of considerable brain development, suggesting that youth are still growing and maturing into adults, and their development can still be shaped by supportive interventions and adult guidance (Jim Casey Youth Opportunities Initiative 2011). The transition period is challenging for all youth but particularly difficult for youth with few economic and social resources (Stein and Munro 2008). Youth aging out of foster care and entering adulthood make up one subpopulation of vulnerable youth with a significant need for support in the face of multiple barriers (Courtney et al. 2001; Koball et al. 2011).

Legislative Policy Requirements

Current child welfare policy recognizes that youth in foster care need help transitioning to adulthood. Over the past three decades, policymakers have increased the resources devoted to this effort, and federal support for independent living services has more than doubled since the late 1980s. Recently, states have been given the option of extending foster care to age 21. Federal policy, in addition to encouraging states to enhance services for youth even after they have left care, calls for a critical examination of the effectiveness of independent living services. Specifically, the Foster Care Independence Act of 1999 (FCIA), or the Chaffee Act, requires that funding be set aside for rigorous evaluation of promising independent living programs (Courtney et al., 2017).

Multi-Site Evaluation

The first such evaluation required under the FCIA began in 2003 and was completed in 2011. The Multi-

Site Evaluation of Independent Living Programs was a “first-generation” critical examination of ILPs. Employing experimental designs, the Multi-Site Evaluation found no significant impact on targeted outcomes in three of the four programs evaluated. The fourth program, Adolescent Outreach in Massachusetts, which provided individualized case management services adapted to youths’ needs around employment, education, health, or other services, demonstrated some promise. The program had impacts on several outcomes, most notably college enrollment and persistence and the likelihood of youth remaining involved with the foster care system beyond age 18. Evaluation results can be found at: <https://www.acf.hhs.gov/opre/resource/evaluation-of-the-massachusetts-adolescent-outreach-program-for-youths-in>

Absence of Rigorous Evaluation Research

The Multi-Site evaluation also provided important lessons for research and practice, and demonstrated the need and the potential for rigorous evaluation to improve the child welfare field’s understanding of effective services for youth transitioning to adulthood. A significant finding was that although rigorous evaluation is possible, many child welfare programs are not set up to learn whether their services truly improve young peoples’ outcomes (Courtney et al. 2014; Edelstein and Lowenstein 2014).

Beyond the Multi-Site Evaluation, very little evidence exists regarding the effectiveness of interventions targeting foster youth aging out of the system (Courtney et al., 2017).

In their 2017 report on planning the next round of ILP evaluations, Courtney and his colleagues encouraged policymakers, researchers, and developers and managers of ILPs to learn from the Multi-Site Evaluation by reflecting on current and emerging programs. The typology of independent living services identified in their report is intended to help foster such reflection by encouraging these stakeholders, to ask the following questions:

- **Outcomes.** What specific outcomes are the programs helping youth achieve?
- **Developmental Assets.** What developmental assets would the program help youths acquire so that they are better prepared to achieve these outcomes?
- **Evidence-based.** What current evidence, if any, suggests the program model is associated with positive outcomes?
- **Subgroups.** Which subgroups of youth are the programs targeting?
- **Targeting Accurate Population.** Are the program models suitably designed for those populations?

Next-Generation Evaluation

The Administration for Children and Families (ACF) is pursuing “next-generation” evaluation activities under the Foster Care Independence Act, as mandated by the 1999 legislation. It has contracted the Urban Institute and its partner, Chapin Hall at the University of Chicago, to build on lessons learned from

the Multi-Site Evaluation. In their 2017 report, “Planning for a Next Generation Evaluation Agenda for the John H. Chaffee Foster Care Independence Program” researchers introduce a conceptual framework of the transition to adulthood to help inform program development and evaluation (Figure 1).

The Conceptual Framework

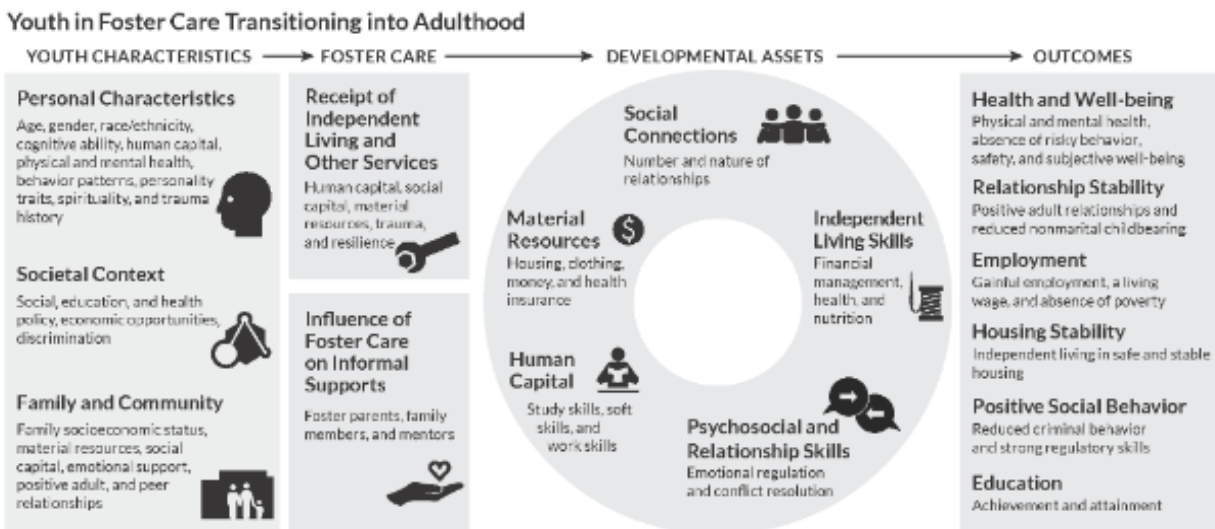
The following four conceptual areas comprise the Conceptual Framework:

- **Characteristics** and experiences that help or hinder a successful transition;
- **Primary mechanisms** through which the child welfare system directly influences assistance to young people transitioning to adulthood;
- **Developmental assets** that support successful transitions; and
- **Outcomes**, supported by the Chafee Act, that reflect a successful transition.

This conceptual framework is informed by ecological systems theory (Bronfenbrenner 1979) and the more recent focus on the transition to adulthood as a distinct developmental period (Arnett 2004). It also attends to the particular challenges facing transitioning youth and policies focused on vulnerable youth during this period (Osgood et al. 2005).

Figure 1.

Conceptual Framework of the Transition to Adulthood for Youth in Foster Care



Typology of Independent Living Programs

The conceptual framework shows that the child welfare system influences the transition to adulthood primarily through formal independent living services and its effect on informal supports. A typology of independent living programs, also developed in 2017, conceptually organizes independent living services into the following 10 categories:

1. education
2. employment
3. mentoring
4. housing
5. behavioral health
6. permanency enhancement
7. pregnancy prevention
8. parenting support
9. asset development and financial literacy
10. multicomponent services

Throughout this report, I've identified the service categories that are associated with individual programs and strategies, under the heading "ILP Service Categories." In some cases, I've added a keyword that is not included on the typology list, based upon my review of the research. These keywords include: coaching; evidence-based; independent living skills; partnerships; personal connections/social connections; self-sufficiency skills; and support systems.

It is worth noting that the Santa Clara County Independent Living Program (ILP) provides most of the services listed above to foster youth ages 16-21, contracted through the Bill Wilson Center, although the extent and quality of the services warrants further investigation (<https://www.sccgov.org/sites/ssa/dfcs/tay/Pages/housing.aspx>).

Targeting an Accurate Population

Recent studies have begun to identify distinct subgroups of young people transitioning to adulthood, all with markedly dissimilar characteristics and transition trajectories (Courtney, Hook, and Lee 2010; Keller, Cusick, and Courtney 2007; Keller, Salazar, and Courtney 2010; Macomber et al. 2008). The characteristics and experiences of these subgroups help demonstrate the resilience of many youth who spend part or all of their childhood in state care. The diversity of these subgroups also has implications for the development of programs intended to improve their adult outcomes and for the evaluation of such programs (Courtney et al., 2017).

One of the principal themes of the 2017 Urban Institute/Chapin Hall report was that youth in foster care are not a homogeneous group and neither are the supports and services that may be required to best

support their transition. In their review of the literature, researchers highlight the generally poor outcomes these young people experience during the transition to adulthood and the heterogeneity of those experiences. The diversity of experiences argues for better population targeting in program development and evaluation.

Unfortunately, the report's authors assert that few programs are set up for rigorous evaluation, which limits what the field can learn. Of the lessons learned from the Multi-Site Evaluation, researchers claim that programs often lack a clearly defined target population, or lack clarity on whether they are targeting and reaching the intended population.

Characteristics of Youth Aging out of Foster Care

This section explores the research on young people in foster care transitioning to adulthood by examining two studies with large-sample estimates of adult outcomes (as recommended by the 2017 Chapin Hall/Urban Institute report). A third study, conducted by Child Trends in 2017, was also included. Unfortunately, relatively little relevant research has been conducted since the Multi-Site evaluation, except for small qualitative investigations that do not provide reliable estimates of outcomes (Courtney et al., 2017).

Outcomes Described

The summaries presented below describe each study's findings, focusing on specific outcome indicators that, according to the research, are the foundations to longer-term success in adulthood (Courtney, 2017). These include: *education, employment, housing, parenthood, health, relationships, and social behavior*. Research suggests outcomes in these areas align with the long-term outcomes depicted in the conceptual framework. The outcomes also correspond with indicators tracked by the National Youth in Transition Database, including financial self-sufficiency, experience with homelessness, educational attainment, positive connections with adults, high-risk behavior, and access to health insurance.

[State performance is a high priority under the FCIA. The Department of Health and Human Services was tasked with developing a set of outcome measures to assess state performance on managing ILPs, and states are now required to collect data on these outcomes through the National Youth in Transition Database. The language in the FCIA requiring performance measurement and rigorous evaluation of ILPs reflects an acknowledgment that too little is known about the adult functioning of youth who age out of foster care and the effectiveness of independent living programs.]

Midwest Evaluation of the Adult Functioning of Former Foster Youth

The "Midwest Study" is a collaborative effort among the public child welfare agencies in the three participating states (Illinois, Iowa, and Wisconsin), Chapin Hall at the University of Chicago (PI Mark

Courtney), and the University of Wisconsin Survey Center. Baseline survey data were collected between 2002 and 2003 from 732 study participants when they were 17 or 18 years old. Study participants were reinterviewed at ages 19, 21, 23 (or 24) and 26. This research represents the largest longitudinal study of young people aging out of foster care and transitioning to adulthood since the passage of the John Chafee Foster Care Independence Act in 1999.

Findings

The Mid-West evaluation revealed how these young adults were faring across a variety of domains, including living arrangements, relationships with family of origin, social support, education, employment, economic well-being, receipt of government benefits, physical and mental well-being, health and mental health service utilization, sexual behaviors, pregnancy, marriage and cohabitation, parenting, and criminal justice system involvement.

Unfortunately, as a group, emancipated youth are faring poorly. About four-fifths of these young adults have a high school diploma or a GED, but only 11 percent of the young women and 5 percent of the young men have even an associate's degree considerably lower than the percentage of young adults who are college graduates in the general population.

Equally troubling was their state of economic well-being. Fewer than half of these 26-year-olds were currently employed, and most of those who had a job were not earning a living wage. Half of the young adults who had worked during the past year reported annual earnings of \$9,000 or less, and more than one-quarter had had no earnings at all. This probably explains why nearly half the sample had experienced at least one economic hardship and why one quarter had experienced food insecurity during the past year. Their lack of self-sufficiency was also reflected in their receipt of means-tested benefits from government programs. Two-thirds of the young women and two-fifths of the young men had received food stamps during the past year.

No less disconcerting were some of the other outcomes observed. Far too many of these young adults, and especially the young men, have been or are currently incarcerated. Far too many of the young women who cannot support themselves are raising children alone, and far too many of the young men have children with whom they have little or no relationship.

At the same time, it is important to keep in mind that some of Midwest Study participants have managed to "beat the odds" and made significant progress toward self-sufficiency (Courtney, Hook, & Lee, 2010). In addition to these seemingly "objective" measures of success, we also find less tangible evidence of resiliency among this sample of former foster youth.

Summary

The John H. Chafee Foster Care Independence Program provides states with federal funds for independent living services for current and former wards of the state. The services fall into six domains:

1) educational support, 2) employment services or training, 3) budget and financial management services, 4) health education services, 5) help finding and maintaining housing, and 6) services to promote youth development. Just over half of the participants in a national survey received some form of educational support, but fewer than half received any service in the remaining domains. Across all six domains, significantly more young adults still in care reported receiving at least one type of service or support than their peers who had left care (Chapin Hall Discussion paper: Midwest Evaluation of the Adult Functioning of Former Foster Youth: Outcomes at Age 19).

Generally, the outcomes of the Midwest Study participants at age 26 suggest that young people are aging out of foster care without the knowledge and skills they need to make it on their own. Hence, more attention should be paid to evaluating the services and supports that this population now receives, using methodologically sound research designs (Montgomery, Donkoh, & Underhill, 2006).

Supporting Young People Transitioning from Foster Care: Findings from a National Study

ILP Service Categories: housing; partnerships; evidence-based practices

Child Trends conducted a national survey of state independent living coordinators (Survey on Services and Supports for Young People Transitioning from Foster Care). Survey findings, collected in 2016, are based on responses by Independent Living Coordinators from 47 of 52 states and territories contacted. They describe the array and availability of services and supports for youth and young adults who have experienced foster care, highlighting state trends and examples of innovation in six major service areas: 1) post-secondary education; 2) employment and career development; 3) financial capability; 4) safe, stable, and affordable housing; 5) health and mental health care; and 6) permanent relationships with supportive adults.

Findings

Although foster care is almost always available in some form to youth over age 18, three quarters of states report that most young people leave foster care before the maximum age permitted. Nearly every state reported that foster care could be extended beyond age 18, 85% reporting that it is available to at least some young people up to age 21. However, in 27 states that extend foster care to age 21 or older, young people typically leave at age 18.

Across every category, the service array is similar for youth ages 18 to 21 in foster care and those 18 to 21 who have left foster care. This means that states have very similar services and supports available (or in some cases, not available) regardless of whether a youth is in foster care or has left foster care. However, we do not know the utilization rates or how these services are operationalized in each state.

There is a steep drop off in available services and supports as soon as young people reach age 21, the age of legal majority in most states. However, most states continue to provide at least some

opportunities for this population, especially in post-secondary education, employment and career development, and accessing and managing health and mental health care. Overall, states typically offer these services to those who are under 21 as well (in or out of care).

Partnerships with other agencies are a key part of supporting this population. Independent Living Coordinators from child welfare state agencies reported that they work with several other state agencies to develop and deliver services for transition-age youth. Specifically, the juvenile justice agency, the state agency that provides workforce trainings and supports, the state agency that manages services and assistance for adults with disabilities, the state's housing agency, and schools all help child welfare agencies as they work with this population. Some states find that having an official interagency work group helps them streamline services and supports more efficiently.

Many states are adopting evidence-based or evidence-informed programs or practices, but there is much room for growth. Overall, states report similar numbers of such programs and practices in each of the service areas, ranging from 19 states with evidence-based or -informed permanency supports to 11 states with such physical health supports. However, 11 states reported no such programs or policies in any of the six service categories.

Housing was the area most commonly reported as being in need of improvement. States were asked to report a primary area of strength and a primary area in which they could do better in supporting young people transitioning from foster care. Twenty-one states responded that housing was a primary area in need of improvement or an area in which their state is actively working to improve, specifically through providing transitional and/or affordable housing. Without stable housing, young people face challenges staying in school, gaining employment, accessing physical and mental health services, and reaching self-sufficiency.

Summary

Individuals who have recently transitioned from foster care to independence, or who are approaching that milestone, are among the most vulnerable young people in the country. This survey underscores a troubling reality: while existing state services and supports are important to their well-being, much work remains to connect young people with the kinds of tangible and intangible supports that millions of families across the country provide to their adolescent and young adult children every day.

The Child Trends study also revealed that the service array is similar for youth in or out of care, however, more research is needed to understand the relationship between staying in care and improved outcomes. For example, we need to know more about the quality of services, and whether that quality varies based on location or whether a young person is in foster care. We also need to know if young people in foster care access services at the same rate as those not in foster care, and ensure that any barriers to service use are removed.

Best Practices and Promising Strategies

Data Sources

This section summarizes the research on best practices and promising strategies for working with foster youth transitioning to adulthood, focusing on multicomponent ILP strategies. Primary sources of data include the following:

- **Child Welfare Information Gateway**, The Children’s Bureau, Administration for Children and Families, Department of Health and Human Services.

<https://www.childwelfare.gov/topics/outofhome/independent/support/>

ILP Service Categories: community connections and supportive relationships; education; employment; financial capability; housing; identity formation; life skills; mental health; youth with disabilities.

Website: As youth age out of out-of-home care, receiving guidance and support when facing life's challenges can help prepare them for self-sufficiency. The Child Welfare Information Gateway provides a vast array of resources to learn more about the areas in which youth may need support as they transition to adulthood. These resources include policy papers; description of strategies and programs; promising practices and program recommendations.

- **The California Evidence-Based Clearinghouse for Child Welfare (CEBC)**

Youth Transitioning into Adulthood Programs

<https://www.cebc4cw.org/topic/youth-transitioning-into-adulthood/>

ILP Service Categories: self-sufficiency; independent living skills; life skills; employment; social connections; support systems; self-sufficiency skills; financial management; stable housing; case management; mentoring.

Website: Provides information on programs to increase the skills, knowledge, and supports of youth who age out of the foster care system and need to live on their own. The programs help with independent living and self-sufficiency in the areas of employment, finances, meals, and housing.

Youth Transitioning into Adulthood Programs are defined by the CEBC as programs that increase the skills, knowledge, and supports of youth who age out of the child welfare system while in out-of-home care and, therefore, have to transition out of the foster care system and live on their own. Transition programs are aimed at increasing independent living and self-sufficiency skills and/or developing formal or informal social connections that can provide guidance and support to youth beyond their time in foster care or receiving services. Independent living and

self-sufficiency skills could include employment (including readiness and retention), financial management, healthy meal planning and preparation, securing and maintaining stable housing, and/or other life skills.

Recommendations: (reviewed under Best Practices & Promising Strategies: Special Populations)

One Program with a Scientific Rating of 2: Supported by Research Evidence:

1. Better Futures

Three programs with a Scientific Rating of 3: Promising Research Evidence

1. My Life
2. Self-Determined Career Design Model (SDCDM)
3. Transition to Independence Process (TIP) Model

Multicomponent Strategies

Many programs do focus in a particular area, although a number of the programs and services directed at adolescents in foster care take a multipronged approach, reflecting that young people in care can experience challenges across several domains. A potential strength of multicomponent programs is that they offer a “one-stop shop” approach that can reduce service duplication and avoid instances where needs are not identified and addressed (a situation maybe more likely to occur in service arrangements where multiple providers address discrete service needs). Such a comprehensive treatment approach may be especially advantageous for youth aging of foster care. Conceptual models for these programs vary depending on the characteristics of the youth targeted, the intended outcomes, and the mechanisms used to try to alter these outcomes (Courtney, 2017).

To date, few, if any, multicomponent programs targeting youth in foster care have been rigorously evaluated. Nevertheless, several promising programs are currently undergoing evaluation, including:

YVLifeSet program (formerly known as the Transitional Living program)

The YVLifeSet program (operated by Youth Villages) operates in six states and serves youth between 17 and 22 years old transitioning out of foster care. A host of services including housing support and tenant training, links to health services, educational and vocational programs, and life skills training are provided over the 6 to 12 months that youth are typically enrolled in the program. In addition, the YVLifeSet program seeks to engage and establish enduring networks of support among individuals in a youth’s community, family, peer group, school, and work settings.

The Youth Villages YVLifeSet program Evaluation used a rigorous random assignment design and is set in Tennessee, where Youth Villages operates its largest Transitional Living program. Researchers worked

with the program to randomly assign more than 1,300 eligible young people to either a program group or a control group. Using survey and administrative data, the evaluation team measured outcomes for both groups over time to assess whether Transitional Living services led to better outcomes for the program group compared with the control group's outcomes.

The YVLifeSet program was well implemented, and a substantial portion of program group members received services at the expected dosage. The program group also received substantially more services than the control group. In the first year of follow-up, the program improved outcomes in three of the six domains that it was designed to affect. It boosted earnings, increased housing stability and economic well-being, and improved some outcomes related to health and safety. However, the program did not improve outcomes in the areas of education, social support, or criminal involvement. Longer-term data were only available to assess two-year impacts in three of the original six domains: education, employment and earnings, and criminal involvement. During the second year of follow-up, YVLifeSet did not increase young people's average earnings, but it did have a modest, positive effect at some earnings levels and it led to modest increases in employment and earnings over the full two-year study period. Statistically significant impacts in the education and criminal involvement domains did not emerge in Year 2, spurring Youth Villages' ongoing efforts to strengthen its program offerings in these areas. These results indicate that the YVLifeSet program can improve some short-term outcomes for young adults with histories of foster care or juvenile justice custody, a notable finding given the paucity of documented positive effects for programs that serve these populations. It will be critically important to build on these initial successes to help secure the future life outcomes of participants.

National Guard ChalleNGe Program

Many interventions for the broader population of vulnerable youth are essentially multicomponent programs. One example is the National Guard ChalleNGe Program, developed to improve the employment and life prospects of young people ages 16 to 18 who have dropped out of high school and have not found employment. It operates in 29 states and one territory and has served more than 70,000 youth. Participants engage in a five-month residential program followed by a year of nonresidential support. All ChalleNGe programs include eight core components: education, life coping skills, leadership/followership skills, community service, citizenship, physical fitness, health and hygiene, and job skills. A random-assignment evaluation of ChalleNGe showed that participants were more likely than control group members to obtain a GED certificate or high school diploma, earn college credit, and be working (Millenky et al. 2011). Working participants' incomes were also higher, on average, than the incomes of members in the control group.

However, multicomponent interventions that operate on a scale such as the ChalleNGe program are unlikely to be implemented only for young people in foster care. Building evidence that such interventions can improve the prospects for this population will likely require evaluations that randomly assign young people in foster care to such programs in jurisdictions where the program is already serving other vulnerable youth and compare ChalleNGe program participant outcomes with those of young people in foster care who continue receiving existing services.

Jim Casey Youth Opportunities Initiative

Annie E. Casey Foundation 2019

ILP Service Categories: permanence; social connections; stable housing; education; employment; pregnancy prevention; parenting support; partnerships; financial literacy

Note: While this program has not been rigorously evaluated, it is endorsed by the Child Welfare Information Gateway of the Children’s Bureau (under “Promising Practices in Transition to Adulthood and Independent Living Programs”).

<https://www.childwelfare.gov/topics/outofhome/independent/practices/>

Summary

The Jim Casey Youth Opportunities Initiative works to ensure that young people ages 14–26 — who have spent at least one day in foster care after their 14th birthday — have equitable access to the resources, relationships and opportunities they need to achieve positive well-being and success as they transition into adulthood.

The Initiative's approach, rooted in adolescent brain research, employs best practices to engage young people in the decisions that shape their lives; apply a racial and ethnic equity lens to reduce system-level disparities; leverage community partnerships to develop resources; use data and evaluation of progress to improve outcomes; and build public will to create better policies that sustain enhancements over time.

The Jim Casey Initiative works nationally and through partnerships in 17 states (not in CA) to focus on four areas that indicate how well young people are doing as they transition from foster care into adulthood. The Foundation seeks to ensure that all young people, regardless of racial and ethnic background or where they are from, have equitable access to these pillars of positive well-being:

- **Permanence:** Young people are connected to caring, supportive adults. This is critical to ending the pipeline of youth exiting foster care without the permanent relationships that can help them navigate adulthood.
- **Stable Housing:** Young people have a safe place to live that they can call their own. Housing stability is a fundamental need and contributes to educational attainment, gainful employment and feelings of safety and security.
- **Education Success and Economic Security:** Young people earn a high school diploma and postsecondary credentials, have access to work opportunities and can build financial management skills.

- **Pregnancy Prevention and Parenting Support:** Young people have the tools and skills needed to make informed decisions about parenthood, while also ensuring that those who are expecting or parenting have the resources, opportunities and support needed for the well-being of themselves and their children.

The Jim Casey Initiative has also developed substantive tools and resources, including a financial literacy curriculum and an innovative asset matching initiative (see Financial Literacy).

Building a Foundation: Successful Transitions for Youth Using Evidence-Based Practices

Sonoma County Human Services Department (2016)

ILP Service Categories: case management; independent living program; education and employment services; life skills; mentoring/mentorship; savings and budgeting; evidence-based.

Note: While this program has not been rigorously evaluated, it is endorsed by the Child Welfare Information Gateway of the Children’s Bureau (under “Promising Practices in Transition to Adulthood and Independent Living Programs”).

<https://www.childwelfare.gov/topics/outofhome/independent/practices/>

This research examines successful transitions for foster youth in San Mateo County, California using the evidence-based practices of mentoring and case management in the areas of education and employment services. San Mateo County’s model for transitioning foster youth demonstrates their understanding of the needs of youth in preparing for adulthood and of the importance of the county’s role.

When youth turn 17, their social worker begins working on an Initial Transitional Plan with them. The plan covers educational advocacy and support, assistance in pursuing college or other training, and job readiness. It also covers public benefits, bank accounts, building a social support system, the housing system, and the payment of utilities, telephone and rent. It also provides the youth with important documents and contacts.

At 17, youth are automatically referred to Employment Service Specialist (ESS), funded by TANF. While the youth is still a dependent, the ESS works in collaboration with the social worker and provides education and employment services in addition to the services and case management that the social worker is providing. Former foster youth may continue to receive employment and educational services through the age of 24.

Areas of ESS Focus:

- **Job Skills and Career:** resume writing; filling out job applications; interviewing techniques; professional appearance; how to talk to employers; job advancement; career exploration

- Educational Planning: financial aid and scholarships; exploration of colleges and majors; applying to college; transfer preparation; vocational training options; internships
- Life Skills for Independent Living: goal setting; mentoring; conflict resolution; savings and budgeting; time management

Aged-out youth entering the After Care Program (18-21) who are in need of housing may be referred to Youth and Family Enrichment Services (YFES). YFES is contracted by the San Mateo Human Services Department to provide three housing models within the Transitional Housing Program Plus (THP+): host family, single site or scattered site. All three housing options provide case management and employment and educational services through the After Care Program.

Three areas of San Mateo’s employment and education services program stand out as strengths that could benefit Sonoma County: evidence-based practices; the transition between services; and, having an ESS work with youth specifically on the areas of education and employment.

Mentoring is effective in the areas of education, employment outcomes, and decreased delinquency. Case management has been shown to be effective with youth in the areas of education and employment outcomes, attendance, earnings, and reduced welfare dependence.

Case-carrying social workers have many areas to cover with each child. Assisting a youth in their transition to adulthood with a focus on employment and education is a portion of what social workers must cover with each child in their caseload. An ESS who can focus on employment and education and handhold, mentor, and help pave the way for youth, can make a huge difference in their success. In San Mateo County, the ESS position was originally funded through a Work-force Investment Act (WIA) grant. When the grant funding ended after 3 years, San Mateo was able to keep the two ESS positions by transitioning them under the CalWORKS allocation.

Ready by 21

Maryland Department of Human Services (2019)

<http://dhr.maryland.gov/foster-care/youth-resources/ready-by-21/>

ILP Service Categories: education; stable housing; health care; financial stability; mentorship.

Note: While this program has not been rigorously evaluated, it is endorsed by the Child Welfare Information Gateway of the Children’s Bureau (under “Promising Practices in Transition to Adulthood and Independent Living Programs”).

<https://www.childwelfare.gov/topics/outofhome/independent/practices/>

Ready by 21 assists youth in foster care in Maryland with transition planning and provides assistance with education planning, health care, financial planning, and mentors for youth.

Preparing youth for adulthood is a critical priority of the Department of Human Services (DHS). At the end of fiscal year 2012, there were approximately 4,100 youth over the age of 14 in foster care in Maryland. This represented more than half of the total Maryland caseload. Unfortunately, the majority of these youth likely remained in care until they aged out of the system when they reached 21 years of age. Researchers from across the nation have begun to quantify outcomes for youth transitioning from foster care. This suggests that former foster youth are not as stable as their peers in independently managing their mental and physical health and in finding and maintaining employment, education, and housing. These youth may find themselves in low wage jobs or unemployed, struggling with mental health and substance abuse problems, or spending time in the corrections or homeless systems.

To ensure that youth are provided with the opportunity to achieve these outcomes, the Department must marshal and refocus its own financial and human resources and actively engage stakeholders and partners in both the public and private sectors. As these efforts are undertaken, the Department must reach out to other community-based organizations that work with youth, to take advantage of their expertise and link our youth to needed services and supports. Other government agencies, both local and State, will also be critical partners in these efforts. Working in tandem allows a system to be created that is attuned to the individual needs of those in care, and effectively prepare them for successful adulthood.

The Department of Human Resources is working collaboratively with stakeholders to secure the following in an effort to ensure that youth are as prepared as possible for independent living by the time they reach age 21 or Ready by 21 (RB21):

- **Education Goal:** Youth will have a high school diploma/GED, or will be actively enrolled in an academic or occupational skills training program.

Youth in foster care consistently have lower rates of high school graduation, GED attainment, and college enrollment than the general population, and are more likely to “complete high school via a GED and not a regular diploma.”

- **Stable Housing Goal:** Youth will reside in stable living situations.

Youth who age out of foster care are at-risk of becoming homeless. Nationally, up to 50% of former foster youth become homeless within the first 18 months of emancipation.

- **Health Care Goal:** Youth will be linked to appropriate services to address physical and behavioral health needs.

Physical health, mental health, and positive development are fundamental to a young person's ability to maintain stable housing, secure a job, and form healthy relationships.

- **Financial Stability Goal:** Youth will have financial resources, either through employment or entitlements, to allow for self sufficiency; a credit history adequate to ensure youth can turn on utilities in their own names or obtain other services where credit histories are a factor (i.e. housing, employment); and identification documents.

The DHR intends that youth in foster care be afforded the opportunity to participate in activities that are aimed at supporting them in acquiring marketable skills and searching for full-time positions.

- **Mentors.** Goal: Aged-out youth will have ongoing support.

Youth who have aged out of the foster care system face many challenges as they attempt to secure employment, housing, and services to meet their needs. While youth outside the foster care system can rely on a network of family and friends to help them with rent, provide a free room, pay for college books, and offer advice on key decisions, aged-out foster youth often need to be much more independent. The DHR is committed to reducing the number of youth aging out of care, and to ensuring that ongoing supports are in place when a young adult does age-out of care so that every young adult has a network of supports throughout their transition to adulthood. Such supports could include a youth advocate, mentors, relationships with community service providers, support groups, and other aftercare services.

Life Skills Training Program

ILP Service Categories: education, employment, independent living skills, evidence-based.

Note: While this program did not achieve positive results, it did employ an experimental design and offer explicit recommendations based upon lessons learned from the evaluation research.

The Life Skills Training (LST) program, part of the Multi-Site Evaluation of Foster Youth Programs, provided 30 hours of life skills training over five weeks to foster youths ages 16 and older. The classes were held on community college campuses throughout Los Angeles County. The program was based on seven state-adopted competency skill areas: education, employment, daily living skills, survival skills, choices and consequences, interpersonal/social skills, and computer/Internet skills. Instructors had the flexibility to design their own classes and activities, invite guest speakers, and use experiential methods to impart information. Pre- and post-test assessments were provided to evaluate whether a youth had made progress in skill acquisition. In addition, an outreach component was staffed with 20 full- and part-time workers dedicated to recruiting youths into the classes. Outreach advisors were responsible for recruiting youths, providing short-term case management, and documenting services.

The evaluation of the LST program, followed a representative group of youth in foster care in Los Angeles County, California, and consisted of interviews at ages 17 (n = 467) and 19 (n = 410) (Courtney et al. 2008; Pergamit and Johnson 2009). This evaluation used an experimental design, whereby some youths were randomly referred to the service being evaluated, while others were referred to standard services or “services as usual.”

Findings

Concrete measures of the transition to adulthood were examined. Education and employment measures include completion of a high school diploma or general equivalency diploma and current employment status. Economic well-being was measured by reported earnings and current net worth, economic hardship, and receipt of formal and informal financial assistance. Youths were also asked how prepared they felt in 18 areas of adult living and in obtaining a job. Finally, the evaluation considered youths’ housing, including residential stability and homelessness, as well as delinquency, pregnancy, and receipt of needed documentation (e.g., Social Security card) and accounts (e.g., a bank or savings account).

The impact evaluation found few impacts on any outcome assessed. After adjusting significance levels to account for the possibility of false positive results, no significant impacts remained. While the problems encountered in trying to conduct a random-assignment evaluation of LST require more complex analyses than would be the case if the evaluation had fewer violations of random assignment, the evaluation findings give no reason to believe that LST had a significant positive impact on any of the concrete indicators of successful transition to adulthood (e.g., educational attainment, employment, earnings, and avoidance of economic hardship).

Lessons for Independent Living Programs

The large percentage of foster youths who reported receipt of help in acquiring various kinds of life skills from sources other than LST calls into question whether classroom-based life skills training can add much to what foster youths are already obtaining from other sources. In addition, for most youths, it appears that independent living assistance comes from a variety of sources. Although the most commonly reported sources of independent living assistance included biological parents or other original family members and teachers and schools, sizable proportions of youths reported receiving assistance from foster parents, caseworkers, and independent living programs. Child welfare authorities would be wise to assess how available these other sources of help are to youth in their jurisdictions when considering investing in classroom-based life skills training.

The evaluation calls into question the notion that classroom-based life skills training, in and of itself, is likely to have much impact on the well-being of foster youth in transition to adulthood. Child welfare authorities should not expect classroom-based life skills training to suffice as a strategy to prepare foster youth for adulthood.

The results of the evaluation provide strong evidence that foster youth are already getting some of this kind of help from their foster care providers, though there is room for improvement. Further research should be conducted to understand the degree to which foster youth acquire independent living skills from their caregivers and whether knowledge thus gained is more enduring than knowledge gained through classroom-based training. In addition, promising approaches to training foster care providers in teaching independent living skills and supporting them in such efforts should be rigorously evaluated.

Evaluation results can be found at:

<https://www.acf.hhs.gov/opre/resource/evaluation-of-the-life-skills-training-program-los-angeles-county>

Financial Literacy and Asset Development Strategies

Federal interest in financial literacy and asset-building programs has grown in recent years; for instance, the heads of 19 federal agencies, including the Department of Health and Human Services, serve together as part of the Treasury Department’s Financial Literacy and Education Commission. Moreover, with the extension of foster care eligibility to age 21, this area is increasingly relevant to serving youth in care. The child welfare system has an opportunity to help youth learn financial literacy and build assets at a critical time in their lives. Further, youth aging out of care who are living independently may receive their own foster care payments, a housing subsidy, and educational supports, making money management knowledge important. (Edelstein & Lowenstein, 2014).

Financial capability and literacy is “the capacity, based on knowledge, skills, and access, to manage financial resources effectively.” This set of skills can help youth achieve financial well-being, which happens when they can fully meet current and ongoing financial obligations, feel secure in their financial future, and are capable of making decisions that allow them to enjoy life. Financial education is how youth can learn these skills through a variety of resources and programming.

Financial capability is knowing how to spend wisely, manage credit, and plan for the future. It is an effective way to help youth, no matter their circumstances, avoid common financial vulnerabilities and build economic stability.

As they approach high school graduation, students and their caregivers will make important decisions about whether to pursue higher education and if so, how to face the reality of paying for it. Additionally, youth who do not attend college or trade school directly after high school will more quickly face financial responsibilities as adults. These early choices can have a long-lasting impact on their financial well-being.

Unfortunately, data suggest that few youth formerly in care (about 15 to 18 percent) report receiving training in budgeting, opening a bank account, balancing a checkbook, or money management

(Courtney et al. 2007). Moreover, a high proportion use alternative financial services, such as check-cashing services (Peters, Sherraden, and Kuchinski 2012a). Some have also experienced fraud and identity theft, leading them to distrust banks and to delay opening new accounts (Peters, Sherraden, and Kuchinski 2012).

Financial Education Programs

There are many programs designed to help low-income people develop the motivation, knowledge, and skills to save money, manage money, and build savings and assets. These programs, which support economic stability, target the general population, low-income people, youth, or the elderly.

The first group of programs aims to boost financial literacy by increasing financial knowledge and financial skills so that participants are better equipped to build assets later on and achieve greater financial stability. The programs develop these skills in two ways. The first and most common strategy is financial education and training. Financial education courses ideally incorporate (1) content that is timely and relevant to the specific program participants, (2) participant-appropriate delivery methods, and (3) accessibility and cultural sensitivity (GAO 2011).

Among the supports foster youth lack, financial support and stability are some of the most important because these youth face financial independence almost immediately once they exit care and often at an earlier age than their peers.

Examples of financial education programs for youth exiting foster care:

Keys to Your Financial Future

Updated in August 2019, Keys to Your Financial Future is a curriculum developed by the Annie E. Casey Foundation's Jim Casey Youth Opportunities Initiative. It helps young people — ages 16–26 who are, or will soon be, facing adult responsibilities — build the financial skills they need.

Keys to Your Financial Future was created with experts from around the country, including young people who shared what they wished they had known about personal finances as they transitioned to adulthood. Through interactive activities, the curriculum aims to empower young people to make informed decisions about their financial lives. It is organized into eight segments called keys, which cover topics such as understanding credit, paying bills and budgeting, saving and investing, banking and protecting your identity.

- The individual guides for facilitators will help those working with young people lead engaging and illuminating workshops and activities with young people.
- The individual guides for participants will provide the foundation for the training, which is facilitated by an expert.

The curriculum is delivered in eight sections, which are called keys. These keys are: 1) building the foundation; 2) unlocking the door to loans, housing, jobs and more; 3) getting the credit and loans you need; 4) understanding your income; 5) paying your bills and making a budget; 6) saving and investing; 7) banking; and 8) protecting your identity and your money.

Goals and Objectives:

- Strategic Spending: By the end of the training, participants will have learned how to prioritize their spending based on needs, obligations and wants and also understand the consequences of not paying off bills and expenses.
- Personal Finances 101: Young people will learn financial basics, such as: comparing credit offers, reading and interpreting paycheck stubs and opening and maintaining bank accounts.
- Planning for the Future: Keys to Your Financial Future shows young people how they can find money to save for assets and emergencies, and how they can build secure, accessible savings.

Additional examples of financial education programs for youth exiting foster care:

- Building Assets for Your Future (curriculum developed by The Finance Project, with support from the Jim Casey Youth Opportunity Initiative)
- Foster Youth Money Guides (handbooks developed by the Casey Foundation and the National Endowment for Financial Education)
- Component of some life skills programs (e.g., lessons on how to balance a budget or write a check)

Asset-Building Programs

In contrast to financial literacy programs, asset-building programs directly help participants accumulate wealth or assets, often through matching deposits for savers' contributions to an account. The most common type of matched savings device for low-income individuals is an individual development account (IDA). With an IDA, participants make deposits into a savings account and receive matches on withdrawals. Matches are funded by federal, state, or local government; private sources; foundations; or a combination, and are provided at a specified dollar-to-dollar ratio depending on the asset purchase (e.g., 2:1 or 3:1).

The following current and former IDA programs specifically serve youth aging out of care:

Opportunity Passport

<https://www.aecf.org/work/child-welfare/jim-casey-youth-opportunities-initiative/areas-of-expertise/opportunity-passport/>

Opportunity Passport, designed by the Jim Casey Youth Opportunities Initiative, represents the largest IDA effort targeting foster youth transitioning out of care. It is a unique matched savings program that helps young people improve their financial capability when transitioning from foster care or navigating other youth-serving systems. The program is grounded in research on adolescent brain development, trauma, and youth engagement.

Data collected from 3,052 youth in 10 Opportunity Passport sites show that youth contributed about \$1,000 on average to their matched savings accounts and that they used the funds for such developmentally appropriate purchases as vehicles, education and training, and housing (Jim Casey Youth Opportunities Initiative 2009). In addition, more than 4,400 young people have saved over \$7 million and purchased \$16 million worth of assets. Asset purchasing has been shown to improve outcomes important to the long-term trajectory of young people's lives, including securing stable housing, pursuing education and being employed.

Evaluation Results

A nonexperimental evaluation of the Jim Casey Youth Opportunities Initiative's Opportunity Passport program was recently conducted, relying on interviews with youth. It found that for its youth participants, Opportunity Passport improved financial capability, motivation to save, and the means to build savings in the mainstream banking industry. However, youth had difficulty saving in their accounts; savings were highest for youth who were employed or still in foster care (Peters, Sherraden, and Kuchinski 2012).

Youth Financial Empowerment Program (NYC Center for Economic Opportunity)

In 2007, Mayor Michael R. Bloomberg and Administration for Children's Services Commissioner John Mattingly announced a new program, Youth Financial Empowerment (YFE), which taught essential financial literacy skills and also provided matching funds to contributions made by youth into Individual Development Accounts (IDAs). Participants in the program received matching funds of up to \$2,000 by saving \$1,000 in the IDAs that were established for them. These savings were applied to secure and maintain stable housing, to pursue educational opportunities, and to obtain vocational training.

The financial literacy training focused on identifying goals and financial management skills like managing a checking account, paying bills on time and lowering their debt.

The Youth Financial Empowerment program was launched in collaboration with Citibank, New Yorkers for Children, the United Way of New York City, Wells Fargo & Company and the U.S. Department of Health & Human Services. The Center for Economic Opportunity committed \$300,000 toward the

program, and approximately \$700,000 in additional public and private funds had been set aside for the program.

Said Deputy Mayor Linda Gibbs, "By targeting this intervention to foster care youth, we will test whether IDAs and financial literacy combined will produce improved assets and savings, as well as higher rates of graduation, secondary education and employment for those who need it most."

Evaluation Results

A report on outcomes of youth participating in New York City's Youth Financial Empowerment program found that while some youth are able to save, others lack the motivation, resources, or stability to do so. These results are based on a non experimental evaluation research design. The characteristics associated with purchasing an asset were having some college education, being out of school, and being at least 21 years old. Surveyed youth believed the program could be improved by offering more follow-up support following financial education, and they identified having an income as a key factor in their ability to save (Rollins and Fu 2012).

ASPIRE Initiative, RI

<https://www.fosterforward.net/programs-initiatives/for-children-teens/works-wonders/aspire-initiative/>

Launched with funding from the National Jim Casey Youth Opportunities Initiative, ASPIRE (Aligning Savings, Permanency, Information, Resources, and Empowerment) is a collaboration among Foster Forward, DCYF, and local community agencies. ASPIRE helps young people impacted by foster care get on the path to financial independence.

Aspire recipients receive the following:

- Nine hours of classroom-based, comprehensive financial education, tailored to the unique needs of young people in foster care
- Assistance with setting goals for saving money
- \$100 toward the opening of an Individual Development Account (IDA), and a dollar-for-dollar match, up to \$1,000 per year, toward the purchase of such items as cars, education expenses, housing expenses, health expenses, and investments
- Access to community resources and supports
- Additional financial education specific to transportation, housing, saving and investing, and education and training
- Access to financial coaching

Effectiveness of Financial Literacy and Asset Building Efforts

There is little evidence on the effectiveness of financial literacy programs. Few rigorous studies of the impacts of financial literacy initiatives exist for two reasons. First, the field is relatively new. Second, existing studies often examine changes in attitudes or knowledge—often self-reported—rather than changes in behavior, such as saving. There is some evidence that financial education can improve financial knowledge, and that this knowledge may affect savings levels, likelihood of having a bank account, and credit behavior. While studies have found a relationship between financial education and behavior, it is difficult to prove that the relationship is causal.

There is likewise limited rigorous evidence on the effectiveness of IDA programs. The literature on IDAs finds that low-income families do accumulate savings through their IDAs, though most of this literature is nonexperimental. However, a few rigorous studies of IDAs suggest positive effects. The American Dream Demonstration, an IDA initiative, found positive effects on homeownership among renters, though the effects disappeared by the 10-year follow-up. Canada’s Learn\$ave demonstration found that IDA savers were more likely than nonsavers to enroll in postsecondary education and have more positive attitudes about money management. (Neither of those programs, however, target foster youth).

The evidence of the effectiveness of both financial literacy and asset-building programs for youth, including youth in foster care, is even more limited. To date, IDAs for youth have not been rigorously evaluated. There are nonexperimental evaluations of asset-building programs specifically targeted to youth in foster care, including the Jim Casey Youth Opportunities Initiative’s Opportunity Passport program—which provides transitioning youth with an IDA, a checking account, and financial education—relies on interviews with youth. It finds that for its youth participants, Opportunity Passport improved financial capability, motivation to save, and the means to build savings in the mainstream banking industry. However, youth had difficulty saving in their accounts; savings were highest for youth who were employed or still in foster care (Peters, Sherraden, and Kuchinski 2012b).

Summary Financial Literacy Efforts

Many youth in foster care have neither the financial skills nor the financial stability necessary to support their transition to adulthood, and few financial literacy and asset-building programs target them explicitly. Further, empirical support for the few programs that do operate is virtually nonexistent. None of the IDA or financial education initiatives that specifically target youth transitioning out of foster care have been rigorously evaluated. In addition, the evidence on the impacts of these programs for other populations shows mixed results. Thus, there is little research to guide the development of programs, to inform decision-making about which strategies to use with youth in foster care, or to indicate how to adapt existing interventions to meet their needs.

Despite the limited research base at this point, there is a growing consensus that asset-building and financial literacy programs are important components in supporting the financial stability and well-being of vulnerable populations, including youth transitioning out of foster care. These programs may be especially important for youth in foster care given the vast financial challenges they face, including that they often become financially independent at a younger age than their peers who were not in foster care. If youth transitioning out of care do not know how to manage and save their money, they may benefit less from services they receive in other arenas, such as education and employment. Financial education and savings programs have the potential to help build a more stable future for youth after foster care; it is crucial to learn more about what works in these areas.

Financial education and IDA programs can play a critical role in helping youth in or transitioning from foster care develop the skills and knowledge to plan for their future and increase their personal wealth through savings and asset accumulation. At the same time, they afford program developers and community leaders opportunities to establish productive public-private partnerships and engage in efforts to focus attention and community resources on helping transitioning youth achieve independence and economic success.

Strategies for Specialized Populations

Better Futures

Note: Focus of this initiative is youth exiting foster care with mental health challenges

Received a Scientific Rating of 2: Supported by Research Evidence according to the California Evidence-Based Clearinghouse for Child Welfare (CEBC)

ILP Service Categories: mental health; education; coaching

This program targets youth and young adults (age 16-19) in foster care, including youth with disabilities and/or mental health conditions, who are: 1) in their final year of high school or GED completion, 2) not opposed to the idea of participating in postsecondary education, and 3) permitted to go into the community with their Better Futures coach.

The purpose of Better Futures is to support young people in exploring their postsecondary interests and opportunities, and in preparing them to participate in postsecondary education, including college and vocational training programs. Grounded in self-determination promotion, and developed as a postsecondary-focused adaptation of the My Life program, Better Futures engages youth in a four-day postsecondary immersion experience along with the following supports that are provided for 9 months after that experience.

Peer-reviewed Research

Geenen, S., Powers, L. E., Phillips, L. A., McKenna, J., Wings-Yanez, N., Croskey, A., ... Research Consortium to Increase the Success of Youth in Foster Care. (2015). A randomized field-test of a model for supporting young people in foster care with mental health challenges to participate in higher education. *Journal of Behavioral Health Services Research*, 42(2) 150-171.

Summary

The purpose of the study was to conduct a preliminary efficacy evaluation of the Better Futures model, which is focused on improving the postsecondary preparation and participation of youth in foster care with mental health challenges. Youth were randomized to either a control group that received typical services or Better Futures. Measures utilized include the Arc Self-Determination Scale, the American Institutes for Research (AIR) Self-Determination Scale, the Youth Empowerment Scale-Mental Health, the Quality of Life Questionnaire, the Career Decision Self-Efficacy Scale, the Assessing Barriers to Education Scale, Transition Planning Assessment Scale, and the Hopelessness Scale. Results indicate significant gains for the Better Futures group on measures of postsecondary participation, postsecondary and transition preparation, hope, self-determination, and mental health empowerment, as compared to the control group. Youth in the Better Futures group also showed positive trends in the areas of mental health recovery, quality of life, and high school completion as compared to those in the comparison group. Limitations include small sample size; study implementation in a single midsized urban setting on the west coast, which limits generalizability of the findings to other locales; and length of follow-up.

My Life

Note: Focus of this initiative is youth exiting foster care with special needs

Scientific Rating of 3: Promising Research Evidence according to The California Evidence-Based Clearinghouse for Child Welfare (CEBC)

My Life directly provides services to children/adolescents and addresses challenges faced by youth transitioning out of the foster care system such as lack of information, opportunity, support, and skill needed to actively strive toward their chosen goals; lack of experience in successfully managing barriers that emerge during transition; lack of adult allies; and lack of confidence and feelings like frustration, anger, fear and hopelessness, which are often associated with prior exposure to trauma, life instability, and restriction.

This program involves the family or other support systems in the individual's treatment. In the context of working toward their self-identified goals or managing barriers that arise, youth may be supported to communicate, plan with, or seek support from bio or foster family members. Foster parents are provided with monthly updates on the youth's goals, with maximal youth participation.

The typical resources for implementing the program include: Take Charge For the Future youth guides Certification program participation and license agreement.

The goals of My Life are:

- Increased self-determination
- Increased quality of life
- Increased educational and transition planning knowledge and engagement
- Increased achievement of goals and accomplishments
- Increased independent living, career, and postsecondary preparation
- Increased use of transition services
- Increased time spent on homework and credits toward high school graduation
- Increased employment and high school completion
- Reduced levels of depression and anxiety

The essential components of My Life include:

- Youth are provided with a minimum of 40 hours (9-month intervention) up to 55 hours (12-month intervention) of youth-directed weekly coaching, provided at school, community, or home locations.
- Coaching focuses on providing a reliable, transparent, and respectful relationship presence in the context of supporting youth.
- Metacognitive self-determination skills.
- Coaches also support youth to share their goals and support needs with adults in their lives during a youth-led meeting, as well as to develop a plan for support during the coming year with at least one adult whom the youth trusts.

Peer-Reviewed Research

Powers, L. E., Geenen, S., Powers, J., Satya, S., Turner, A., Dalton, L., ... The Research Consortium to Increase the Success of Youth in Foster Care. (2012). My Life: Effects of a longitudinal, randomized study of self-determination enhancement on the transition outcomes of youth in foster care and special education. *Children and Youth Services Review*, 34(11), 2179-2187.

Summary

This study purpose of this study was to evaluate the efficacy of the My Life self-determination intervention for improving the transition outcomes of those highly at-risk youth who are in both foster care and special education. Participants were randomly assigned to My Life or to Foster Care Independent. Measures utilized include the Arc Self-determination Scale, the Quality of Life Questionnaire (QofLQ), the Transition Planning Assessment, and the Outcome Survey. Results indicated at baseline, post intervention, and at one-year follow-up moderate to large effect sizes for the

differences between groups in self-determination, quality of life, and utilization of community transition services. Youth in the My Life group also completed high school, were employed, and carried out independent living activities at notably higher rates than the comparison group, although statistical analyses were not conducted on the high school completion, employment, and living status outcomes. Limitations include the lack of statistical analyses on key variables relevant to the topic area (high school completion, employment, and living status), small sample size and generalizability to other youth in foster care system.

Self-Determined Career Design Model (SDCDM)

Note: Focus of this initiative is youth exiting foster care with disabilities

Received a Scientific Rating of 3: Promising Research Evidence according to the California Evidence-Based Clearinghouse for Child Welfare (CEBC)

The Self-Determined Career Design Model (SDCDM) was designed to provide people with disabilities the knowledge and skills they need to compete for jobs they want with the potential for career advancement, higher wages, and benefits. SDCDM's purpose is to enhance consumer self-determination by teaching a structured process to identify their job and career goals, develop an action plan to achieve those goals, and to evaluate and modify that plan. The goal is that with increased self-determination and proper supports, people with disabilities will self-direct their vocational planning and decisions related to career changes with less reliance upon service systems.

Transition to Independence Process (TIP) Model

Note: Focus of this initiative is youth exiting foster care with, or at risk of, emotional/behavioral difficulties (EBD)

Received a Scientific Rating of 3: Promising Research Evidence according to The California Evidence-Based Clearinghouse for Child Welfare (CEBC)

This program targets youth and young adults (14-29 years old) with, or at risk of, emotional/behavioral difficulties (EBD) [e.g., severe mental health conditions and related challenges] who often have extensive histories of serious mental health challenges, multisystem involvement, out-of-home placements or homelessness, high prevalence of developmental snares and delays, possible involvement with the court system and/or incarceration, and co-occurring substance use/abuse problems

The Transition to Independence Process (TIP) Model was developed for working with youth and young adults (14-29 years old) with emotional/behavioral difficulties (EBD) to: a) engage them in their own futures planning process; b) provide them with developmentally appropriate, nonstigmatizing, culturally

competent, trauma-informed, and appealing services and supports; and c) involve the young people, their families (of origin or foster), and other informal key players, as relevant, in a process that prepares and facilitates their movement toward greater self-sufficiency and successful achievement of their goals. Youth and young adults are guided in setting and achieving their own short-term and long-term goals across relevant Transition Domains, such as: employment/career, educational opportunities, living situation, personal effectiveness/well-being, and community-life functioning. The TIP Model is operationalized through seven Guidelines and their associated Core Practices that drive the work with young people to improve their outcomes and provide a transition system that is responsive to them and also to their families.

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