



Paying for College as a Student with Foster Care History

Findings and Recommendations from Discussions with Students in California

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Young people with foster care history want to attend college but face financial barriers to enrollment and graduation. To help address this problem, California recently created the Middle-Class Scholarship (MCS) for Foster Youth, which is available to students with foster care history attending public, four-year colleges and universities in state. Are these students receiving the financial support needed to achieve their educational goals? How do they pay for college, including both tuition and nontuition costs? And how do they think educational funding programs, including the MCS for Foster Youth program, could be improved?

To answer these questions and better understand the MCS, we first examined data on MCS utilization in the 2023–24 academic year—the first year the program was made available. We also spoke to 57 students with foster care history who were eligible for the MCS. We asked students what they knew about funding and financial aid opportunities before they enrolled in college, how they were paying for their postsecondary education, and their opinions regarding how educational funding programs, including the MCS, could be improved.

Background

In California, more than 18,000 young people who self-identified as having foster care history were enrolled in postsecondary education in fall 2023.¹ Students with foster care history want to pursue postsecondary education, but—even at lower-cost institutions—the net price is more than 100 percent

of their income (Packard Tucker et al. 2023a). Students can work, but working, and especially working full time, can be difficult.

Challenges Enrolling and Persisting in College for Students with Foster Care History

The vast majority of young people with foster care history want to attend and graduate from college (Courtney et al. 2016; Courtney, Terao, and Bost 2004; McMillen et al. 2003; Unrau, Font, and Rawls 2012). For those who do, research shows that increased education—especially degree achievement—leads to higher incomes and lower unemployment rates for young people with foster care history (Okpych and Courtney 2014). However, these young people are less likely to enroll in or graduate from postsecondary education compared with young people without foster care history (Courtney et al. 2007; Davis 2006; Day et al. 2011; Hanson et al. 2022; Okpych et al. 2020).

For young people with foster care history, experiencing instability in foster care, repeating grades, and early parenthood are some risk factors that decrease the likelihood of college enrollment (Courtney and Hook 2017; Okpych and Courtney 2017; Okpych, Courtney, and Dennis 2017). But protective factors such as more time in extended foster care (for young people who have aged out of care), higher reading ability and high school grades, educational aspirations, and connections to resourceful adults can make college enrollment more likely (Courtney and Hook 2017; Okpych and Courtney 2017, 2019; Okpych, Courtney, and Dennis 2017). Postenrollment factors that act as significant barriers to persistence and degree completion for students with foster care history include mental health challenges, needing to work, being a parent, and facing economic hardships (Courtney et al. 2011; Courtney et al. 2020; Geiger and Beltran 2017; Okpych and Courtney 2021). Young people with foster care history are more likely than their peers to be parents, with about half of women age 21 reporting having at least one child (Courtney et al. 2007; Courtney et al. 2018).

Decreasing Affordability of Postsecondary Education

The cost of postsecondary education can be a barrier to many students, and all students in the US currently face high, rising costs for postsecondary education. Their cost of attendance includes not only tuition and fees but also books, supplies, and living expenses such as housing and transportation. Between 1980 and 2021, the total cost of attendance tripled, even when accounting for inflation.² And just in the past decade, annual college tuition inflation was 12 percent on average from 2010 to 2022.³ However, most students, especially students from families with lower incomes, do not pay this full price but instead pay a “net price.” This net price is the cost to the student after any financial aid, such as grants and scholarships, has been applied and is sometimes referred to as the “out-of-pocket” cost.

The rise in net price has been much less over time, even decreasing a little during the pandemic. But this still leaves an affordability problem for students with low incomes because their net price is a high share of their annual income.⁴ Students with foster care history face this issue as well as the aforementioned additional challenges when pursuing postsecondary education; most are figuring out how to apply to, pay for, and stay in college on their own without a strong familial or social support system.

Difficulty Paying for School

Needing to cover their out-of-pocket costs, students work to pay the bills, but the most common difficulty that students with a foster care history report is having to balance school and work (Courtney et al. 2018).⁵ Research has found negative postsecondary outcomes associated with young people with foster care history working (Courtney et al. 2007; Courtney et al. 2011; Okpych 2012; Okpych and Courtney 2021), and evidence suggests a direct relationship between number of hours worked and the likelihood of dropping out of school for students with foster care experience (Salazar 2011). But most students with foster care history work while attending college and often use their earnings as a way to pay for college. In a survey of full-time community college students who were formerly in foster care, 74 percent worked at least 20 hours a week, and 21 percent worked a full 40 hours a week (Cooper, Mery, and Rassen 2008). When the CalYOUTH study asked students how they were paying for college, 34 percent of young people age 21 and 44 percent of the young people age 23 study reported using money from their own employment (Courtney et al. 2018; Courtney et al. 2020).

Challenges to college persistence for students with foster care history could be related to the lack of both financial and social support they experience. When attending college, family and kin can provide a student with both emotional and financial support. But less than 10 percent of students age 21 with foster care history report using money from a friend or relative to pay for college (Courtney et al. 2018), compared with 72 percent of all students (Ipsos 2023). Having family to live with, eat with, or go to with small financial issues can help reduce the fiscal stress of attending college. Students with foster care history are less likely to live with parents or relatives while in school compared with other young people, even when compared with students with low incomes (Packard Tucker et al. 2023a). Students who live off campus face a higher cost of attendance than students who live with parents or relatives, but estimating how much higher is difficult. No standard methodology exists for institutions to use to estimate living costs, and living cost estimates can vary substantially across schools in the same county (Kelchen, Goldrick-Rab, and Hosch 2017). The living costs (housing and other expenses) included in cost of attendance may not reflect the actual costs students face.

Literature suggests that financial supports such as financial aid receipt in general and specific supports such as receiving room and board financial assistance, state tuition waivers, and Education and Training Vouchers are associated with higher rates of postsecondary enrollment and persistence (Geiger and Okpych 2022; Gross et al. 2023; Hanson et al. 2022). However, students with foster care experience are less likely to apply for and receive financial aid compared with other students with low incomes (Gross and Geiger 2019). They also pay a higher share of their incomes to attend postsecondary education compared with their peers (Gross and Geiger 2019; Packard Tucker et al. 2023b).

Financial Aid for Students with Foster Care History

Knowing that facing economic hardships and needing to work present such barriers to young people with foster care history in achieving their postsecondary education goals, providing them financial support is vital. And numerous grants and scholarships programs target students with foster care history, especially in California.

At the federal level, the largest financial support grant program available to all students is the Pell Grant Program (Dortch 2023). For the 2023–24 award year, Pell Grants are providing up to \$7,395 of financial support that does not have to be repaid to students from families with low-to-moderate incomes.⁶ The funding that each student receives is determined by the student’s Student Aid Index (based on relevant family financial information reported on the Free Application for Federal Student Aid—FAFSA), their school’s determination of the cost of attendance, their status as a full- or part-time student, and whether they plan to attend for a full academic year or less (Dortch 2023). Although the Pell Grant maximum award amount has slowly increased over time, the purchasing power of the grant has decreased as the costs associated with attending many higher education institutions have continued to rise.

An important federal financial support for students with foster care history is the Education and Training Vouchers (ETV) Program for young people aging out of foster care. The ETV Program, also known as the Chafee Grant Program in California, can provide vouchers of up to \$5,000 to students currently or formerly in foster care, with each state determining specific eligibility and the award amount. This \$5,000 maximum was set in 2001 and has remained flat despite inflation and rising costs of attendance. As of the 2024–25 award year, the Chafee grant is excluded from the calculation of eligibility for need-based aid, which may allow some students to receive a financial aid award that is more than the cost of attendance.⁷ For example, previously, if a student had an unmet need of \$10,000 and then received a \$5,000 Chafee grant, their unmet need would be decreased to \$5,000. With this new legislation, that student’s unmet need would remain \$10,000 even after receiving a \$5,000 Chafee grant.

California offers additional supports to students with low incomes and students with foster care history:

- California College Promise Grant (CCPG).⁸ Through the CCPG, students with low incomes qualify for a waiver of community college tuition and fees.⁹
- Cal Grant.¹⁰ For students with low incomes, Cal Grants can cover full tuition at a University of California (UC) or California State University (CSU) or up to \$9,358 at an in-state private college or university. Students with foster care history are given special considerations such as having until their 26th birthday to apply and being able to receive the award for up to eight years rather than four.¹¹
- Cal Grant Access Award for Foster Youth.¹² Students with foster care history can get an additional \$6,000 a year for nontuition costs such as rent and books.¹³
- Cal Grant Access Award for Students with Dependent Children. Students with dependent children can get an additional \$6,000 a year for nontuition costs such as rent and books.¹⁴
- Student Success Completion Grant payment.¹⁵ Students with foster care history attending a community college can receive up to \$10,500 a year if enrolled in 12 units or more.

Other scholarships and funds are available to students with foster care histories through nonprofit organizations like Foster Care to Success. They provide sponsored scholarships ranging from \$1,500 to \$5,000 of funding from individual donors and other organizations to help cover the costs associated

with higher education.¹⁶ In addition, all community college campuses in California have campus support programs such as NextUp at community colleges, and all undergraduate serving CSUs and UCs have foster youth programs such as Guardian Scholars programs.¹⁷ These campus support programs can deliver critical advising services for participants in addition to educational, social, and cultural programming, but they are often unable to provide students with adequate financial support through scholarships, grants, and emergency funds (Whitman, Espino, and Thompson 2023). In 2012, California adopted federally funded foster care up to age 21. Enrollment in college is one of the five ways for young adults to be eligible for federally funded extended foster care.¹⁸ Thus, extended foster care provides some support for young people enrolled in college, but it may not be enough to cover room and board. As of July 2024, young people living in their own Supervised Independent Living (SILP) arrangements in California received \$1,258 a month as a stipend until age 21.¹⁹ This may not cover room and board in many regions of California. For example, Los Angeles City College estimates the cost of living off campus as \$2,847 a month.²⁰ Further, this funding likely ends in the middle of a youth's enrollment, because young people formerly in foster care generally enroll at later ages and may take longer to complete school because they are more likely to enroll part time. Similarly, if a student is currently in foster care, they may not need to cover the cost of their housing. For example, if a student is a nonminor dependent living in a Transitional Housing Placement program for Non-Minor Dependents (THP-NMD), they face no housing costs.²¹

However, not all eligible students know about these resources or are applying for them. For students enrolled in college in the CalYOUTH study, only 58 percent reported using an ETV to pay for college and 61 percent reported using a Pell grant (Courtney et al. 2020). Research has also found that up to 34 percent of young people with foster care history may be disqualified from most financial aid after their first year of college as a result of Satisfactory Academic Progress (SAP) requirements (JBAY 2021).

MIDDLE-CLASS SCHOLARSHIP (MCS) FOR FOSTER YOUTH

California recently passed legislation creating the Middle-Class Scholarship (MCS) for Foster Youth to aid students with foster care history in paying for college. The new legislation requires that 100 percent of the remaining cost of attendance is covered for students with foster care history enrolled in a UC or CSU, or bachelor's program at a California community college, after accounting for an annual "self-help" student contribution of \$7,898 and any other federal, state, and institutionally administered grants, scholarships, and fee waivers. The program is funded by the MCS fund, which is a state financial aid program managed by the California Student Aid Commission that provides low- to middle-income undergraduate students, including students pursuing a teaching credential, with a scholarship if they are attending an eligible school (i.e., UC, CSU, or enrolled in a bachelor's program at a California community college).

This is the first legislation of its kind in any state, and little is known about how it will impact the financial needs of students with foster care history who wish to attend or are currently attending postsecondary institutions. In a study of 10 states, among current and former foster students enrolled in some school, California has the lowest share enrolled in four-year schools (Hanson et al. 2022). One

reason may be the high cost of attendance in California for four-year institutions; public, four-year institutions in California cost 12.55 percent more than the national average.²²

By providing more financial support, the MCS could help encourage more young people currently and formerly in foster care to attend college, switch from two-year schools to four-year schools, or choose schools in a different city or region within California. However, \$7,898 is a lot for a youth to come up with to help pay for college each year. Without familial support, students with a foster care history will likely need to work to cover this cost. Assuming a student works full-time over their 13-week summer break, earning the California minimum wage of \$16 an hour, their gross income would be \$8,320. Once taxes and deductions (e.g., Social Security) are considered, the student would not have enough to cover the “self-help” contribution even before considering their summer living expenses (a time when students typically do not receive financial aid). Given these dynamics, students will have to work while attending classes, which presents challenges, as outlined above.

Below, we explore MCS utilization and share what we learned from the MCS-eligible students who we spoke with.

Middle Class Scholarship Usage in the Data

To receive the MCS, students must be enrolled in either a UC, CSU, or bachelor’s degree program at a California community college. For the academic year 2023–24, 796 students with foster care history met this criterion, resulting in the distribution of about \$4.6 million in additional financial aid to these students.

Students with foster care history at MCS-eligible institutions are less likely to receive any MCS funding, with only 45 percent of them having received any MCS funding compared with 83 percent of other students for the 2023–24 year. These students may not have received MCS funding for several reasons. Less than 2 percent of current and former foster students did not receive MCS because they were enrolled less than half time, did not meet SAP requirements, or had too much income. Most did not receive MCS because they did not have enough unmet need. The average unmet need among students with foster care history at MCS-eligible institutions who did not receive MCS was \$632. This was well below the cutoff of \$7,898 for full-time students. One reason they may have had unmet need below the cutoff is that about 55 percent received Chafee funding, likely in addition to other financial aid such as the Pell Grant and Cal Grant. On average, those who received Chafee funding received about \$4,400, which is nearly the maximum of \$5,000.

Most students who received MCS funding were attending CSUs. Ninety-five percent of students with foster care history receiving MCS funding attended a CSU compared with 71 percent of other students receiving MCS funding. This left 5 percent of students with foster care history and 29 percent of other students receiving MCS funding attending a UC. Among students who attended a bachelor’s program at a CCC, no students with foster care history and less than 50 other students received MCS funding.

Among those receiving MCS funding, students with foster care history received an average of \$5,700. This is more than other students who received on average \$2,300 in MCS funding. This is not surprising given that for young people with foster care history the MCS paid 100 percent of unmet need after accounting for the self-help contribution, whereas for other students the grant provided only 36 percent of unmet need in academic year 2023–24. Among students with foster care history who received MCS funding, 23 percent also received Chafee funding. Among those who received Chafee funding, they received about \$4,400 on average. While the MCS program spends approximately \$600 million on other students, the program spends only about \$4.6 million on students with foster care history (0.8 percent of all MCS funding). The changes described above to how the Chafee grant is applied to need-based eligibility calculations would likely increase the spending on MCS for Foster Youth in the future. For instance, all 180 students currently receiving MCS for Foster Youth funding and a Chafee grant would have their Chafee funding excluded from the unmet need calculation, thus adding the amount of the Chafee grant (averaging \$4,386) to the funding from MCS for Foster Youth. This represents about \$800,000 in additional spending on MCS for Foster Youth. Some students currently not receiving MCS for Foster Youth funding would become eligible because their unmet need would be pushed above the \$7,898 self-help requirement. However, only about half of these students receive a Chafee grant with an average award amount of \$4,437, and the average unmet need is low (only \$632). So this would only apply to a fraction of students, and the amount they receive would likely be small.

TABLE 1

MCS and Chafee Receipt among Students at Eligible Institutions in Academic Year 2023–24

	Current and former foster students	Other students
Total number	1,788	307,470
Share with less than \$7,898 in unmet need	57%	17%
Mean unmet need	\$632	\$3,521
Share receiving Chafee grants	55%	-
Mean Chafee amount	\$4,437	-
Share receiving MCS funding	45%	83%
Share at UCs	5%	29%
Share at CSUs	95%	71%
Share full-time	75%	85%
Share receiving Chafee grants	23%	-
Mean Chafee amount among those receiving Chafee	\$4,386	-
Mean MCS funding	\$5,698	\$2,307
Median MCS funding	\$4,503	\$1,902
Maximum MCS funding	\$28,442	\$12,682

Source: California Student Aid Commission data on academic year 2023–24.

Notes: We exclude from this analysis students who are ineligible for MCS only for other reasons including because they were enrolled less than half time, did not meet SAP requirements, or had too much income. Only 80 current and former foster students meet one or more of these exclusion criteria. About 19,000 nonfoster young people meet one of these exclusion criteria.

Young People's Experiences Paying for College

From December 2023 to February 2024, we conducted 13 focus groups and spoke with a total of 57 students with foster care history who were eligible for MCS funding. These students were part-time or full-time students at a UC or CSU; none of them attended a community college. With assistance from John Burton Advocates for Youth, we contacted 38 staff members at college success programs for young people with foster care history throughout California, including 9 (of 10 total) UCs and 22 (of 23 total) CSUs. Each staff member was given information about the project, a recruitment flyer to disseminate, and a link where interested students could fill out a survey for eligibility and scheduling purposes. We specifically asked these contacts to reach out to students who could be eligible to receive the MCS (i.e., ages 18 and older; in foster care at ages 13 and older; attending a UC or CSU; a California resident; and submitted a FAFSA or California Dream Act Application by March 2, 2023).

Most young people used the survey link to initiate contact with the research team, though some reached out directly by text or email. After young people confirmed their eligibility and indicated available time slots, we sent them the meeting link using their preferred contact method and asked if they had any questions or concerns regarding their participation. Interest in participation grew substantially over the course of the project, potentially because winter break was ending and the spring semester was beginning in late January.

Each focus group took place via videoconferencing and lasted 45 to 60 minutes on average. Focus group size ranged from 1 to 12 participants. In all focus groups, the interviewer explained that participation was voluntary and personal information would be kept confidential. All students who took part in the focus groups consented to participate and be recorded, and all were offered a \$50 e-gift card as a participation incentive. Students were asked what they knew about funding and financial aid opportunities before they enrolled in college, how they were paying for their postsecondary education, what they knew about the MCS, and how educational funding opportunities in California could be improved.

Students' College Decisions

WHAT DID STUDENTS KNOW ABOUT FINANCIAL AID WHEN MAKING THEIR COLLEGE DECISIONS?

The majority of students reported frustration with the lack of specific information about financial aid that was made available to them. The information young people received, or lack thereof, influenced students' decisions to go to college, the schools they attended, and whether they studied full time or part time.

We asked students to think back to when they were deciding if they wanted to attend college. For most students, this was in high school. Most said that the cost of college and expected (or unknown) financial aid were major factors in their decisions of whether, where, and when to apply to college. Students had a range of experiences when it came to their knowledge base when making their college

decisions—some learned about their options early while others knew little to nothing about the financial support available to students with foster care experience.

Some students received consistent encouragement to attend college along with assurance that there were grants and scholarships dedicated to young people with foster care history going to college. However, some of these students expressed frustration and confusion. They felt that the information had been nebulous and they had not been given the specific information or assistance needed to apply and receive the aid available to them.

“I remember hearing ‘College is free for foster youth,’ so I thought I could just pick a college and go there.”

—student with foster care history

Some students recounted hearing that “College is free for foster youth.” In their opinion, the assertion that young people with foster care experience do not need to pay for college is oversimplified and harmful. For example, they were told by high school counselors that college was free for them, but those counselors were not well equipped to explain the eligibility requirements of specific grants or help young people decide between schools. One student with this experience said that knowing what he knows now, he would not have chosen to go to college at all.

“CPS agents were constantly informing me and my peers that there is a mass amount of funding and schooling is free, but...that is [a] highly inaccurate statement. It doesn’t include the pros and cons—the ifs and buts—that come with that money.”

—student with foster care history

When students reported receiving positive support and accessible information about financial aid in high school, they often recounted a specific counselor, caseworker, or mentor taking the time to explain their options and help them through the application process. One student explained that a staff member at their school district would pull them out of class to keep them informed about scholarships, saying, “I remember they would poke me a little bit by telling me about these opportunities.” When young people received one-on-one attention, consistent reminders, and accurate information from a program coordinator, teacher, or social worker, they were able to develop knowledge of funding opportunities

and apply for grants and scholarships. When remembering support received in high school, students most often mentioned hearing about the Chafee grant and getting help filling out the FAFSA.

“I got a lot of help from my house parent, a staff member that took care of me. She helped me apply for school. I also applied for scholarships through the group home. I was aware that resources were out there—it was just a matter of figuring out how to apply [or] if I qualify.”
—student with foster care history

While some students were made aware of funding sources for young people currently and formerly in foster care pursuing postsecondary education, many were not. “I knew nothing,” a student explained. “All I knew was how to sign up for things and put in my information and wish for the best.” Without information on how to pay for school, they did not know if college was the right option for them. Some were wary after hearing their friends talk about the long-term consequences of student loans while others felt pushed to join the workforce immediately to prevent themselves from becoming homeless or to support their families. The information young people received, or lack thereof, influenced students’ decisions to go to college, the schools they attended, and whether they studied full time or part time.

“I didn’t even know I could go to college. I always thought I didn’t have the money for it.”
—student with foster care history

HOW DID INFORMATION ABOUT FINANCIAL AID GUIDE THEIR DECISIONS?

The information students received impacted their college decisions, leading many students to attend community college, postpone college, or choose a college that they thought cost less, even if it was not the best academic fit.

Deciding to attend community college

Students recounted what postsecondary decisions they made and how the information they had on hand influenced them. Roughly half of the students decided to attend community college before transferring to a four-year college or university because of lower tuition costs and the promise of an easier transition to postsecondary education from high school or full-time work. “I knew with community college at the time that I wouldn’t really have out-of-pocket costs. I knew that financial aid would cover it,” a student explained. For these young people, community college was the most realistic

next step. Financial aid is available through the California College Promise Grant, and many knew friends and classmates on the same path who encouraged them.

Some students who attended community college first thought their grades were too low to apply to CSUs or UCs directly. Others chose community college because they did not have the resources or support to leave their community. Others needed the class flexibility afforded at community college because of limited child care. Students were often surprised at the level of financial and social support they received at their community colleges. They spoke about the benefits of their community colleges having programs for young people formerly in foster care and dedicated financial aid counselors that helped them complete the FAFSA and other applications. Still, some students did not get the support they needed. When they were not connected to the available programs or resources, these students struggled to stick to their timelines and complete their academic goals. As a result, students described feeling stuck at their community colleges, unprepared to transfer to a different school but not taking “full advantage” of the time-limited grants for students with foster care experience.

“We had a [representative at my community college] that focused purely on assisting any foster youth or any youth that were part of the Next Up Program [a campus support program for students with foster care histories], so if I ever had any questions or concerns, she would always respond within the day, sometimes within a few minutes...If I needed help, I could always schedule a one-on-one with my office. Having that financial advisor that could help purely foster youth was definitely beneficial at my community college. I never heard about any foster youth that had issues with financial aid because she was always there to support us along the way.”

—student with foster care history

Deciding to postpone college

With finances at the forefront of their minds, some students decided not to pursue postsecondary education immediately after high school. These students opted to join the military, focus on their families, or obtain full-time employment instead. These students expressed that college seemed risky, especially without information on how they could maintain financial stability, stay housed, and find child care while going to school. For these young people, going to college was not out of the picture academically—it just did not seem like a smart financial choice given the information they had at the time. Many did not realize that certain grants or scholarships have age caps for recipients or that there was any educational funding for them at all.

“But with emancipating there’s a huge possibility of you becoming homeless...In my instance if I knew there were more resources, I would have gone straight to college after graduating from high school, but instead I joined the military because I thought it was my only option because I could use the GI bill once I was done with my service. At the time it allowed me a sense of security by giving me a job and housing.”

—student with foster care history

Choosing a college

Other students described how their concern over cost of attendance influenced the schools they applied to and the programs they chose. Worries about paying for tuition and living expenses made them prioritize institutions with lower attendance costs over colleges that better aligned with their long-term academic goals or interests. “I had assumed I wasn’t going to go to college, so even the cheaper alternatives seemed like a lot,” a student explained. Students remembered being stressed about balancing tuition and living costs, figuring out the logistics of moving without sufficient support, and being in a new environment. Some students who were accepted into out-of-state or expensive schools decided not to go, and many did not send applications to the institutions where they felt they were a good fit academically because they thought they could not afford those colleges.

“I feel like [my lack of information about financial aid] did impact my college decisions because my biggest fear was that I was going to be taking out loans after loans and by the time I graduated I would be in so much debt that I could barely afford to live. I was raised on the concept of hard work and getting your bills out of the way, and I think going to school not knowing about funding stressed me, and it did impact the school I chose because I chose on the safer-side price-wise since I didn’t have a safety net or know that these programs were there.”

—student with foster care history

We also talked to students who made the decision to attend school full time because they knew that educational funding would be a stable source of income. Similar to those students who did not choose to apply for college immediately after high school, these students prioritized financial security. They were

aware that financial aid and grants could cover their tuition and living expenses and knew that their college or university would have programs and resources for students like themselves.

“Money was more of a motivating factor than actually going to school. I knew I’d get this many thousands of dollars over a couple of months; I’d be set—I don’t have to worry. And I just happened to get a degree along the way.”

—student with foster care history

WHAT MIGHT THEY HAVE DONE DIFFERENTLY WITH MORE INFORMATION?

Some students said they would have made different postsecondary decisions with more information on the financial aid available to them. Young people would have spent more time preparing for college while in high school, started college earlier, attended a four-year college directly after high school instead of a community college, and considered a wider selection of schools.

After discussing the information available to students when they were deciding to go to college, we asked participants whether they would have made different college decisions if they knew then what they know now. For many, the answer was yes. Some felt that having information about the grants and scholarships available would have motivated them to focus on their studies and get better grades in high school. They speculated that with more information they would have applied to more colleges and compared financial aid packages before turning down opportunities at schools with higher tuition costs. With more complete information about the age caps on some financial aid (e.g., Chafee grant), multiple students stated that they would have attended college earlier, enrolled full time instead of part time, or spent less time at community college.

“If I had known [about the Chafee grant], I probably would have skipped community college and just came straight to [my current four-year college]. I probably would have already graduated a long time ago...I probably could have saved a lot of time.”

—student with foster care history

Some students remained unaware of educational funding opportunities even while attending their college or university. Without information about grants and scholarships, these students did not apply

for or receive all the funding they were eligible for and worked multiple jobs, accepted unnecessary loans, or decided to take time off school to make ends meet. Students expressed frustration about the missed opportunities and additional stress caused by this lack of information.

“I went [to college], and I had \$3,000 saved up and that was so much money for me as a high schooler. I didn’t get my Chafee. I don’t even know how much financial aid I had, but I remember paying so much money to the dorms. I took out loans. I remember when COVID happened, and I did go homeless. I was still paying off my loans.”

—student with foster care history

On the other hand, we also talked to students who felt like they made the best decision for themselves given their experiences and needs. If they attended community college, they valued their time there and the support they received. They felt that the college or university where they currently study was a good fit and that they were in programs that align with their long-term goals. For these students, knowing about financial aid would not have changed their choices, but it may have made their transition to college easier.

Paying for College

Students received multiple types of financial aid to help them pay for college, but many were uncertain of the exact mix of aid and expressed frustration about eligibility restrictions. Most students had tuition covered by their financial aid. However, many had to pay for a substantial portion of their living expenses, usually through employment earnings. Almost all students who worked explained that having to work negatively impacted their academic success and mental health while in college.

To explore how students are paying for college, we first asked participants about the types of educational funding they got. Each participant reported receiving a mix of financial aid, including grants, scholarships, and awards.

Most focus group participants (40 out of 57) stated that they are receiving a Federal Pell Grant, and we did not speak with any students who were unaware that this funding source existed. However, some students had exceeded their lifetime eligibility because they had already received the equivalent of six years of Pell Grant funding. These participants expressed how frustrating it was to learn that they had exhausted this funding source, as many were previously unaware that it was time limited. Students explained that if they had known about this limit, they would have optimized their usage, spending less time at community college and transferring to their current college or university earlier. Students felt

that the way Pell Grant limits were explained was also confusing. Some had been told by financial aid counselors that they had used their total award amount, but they were not warned beforehand.

Slightly less than half of the focus group participants were confident that they received the Chafee grant. Although it was certainly the most well-known grant specifically for young people formerly in foster care, a handful of students were unaware of this grant and its eligibility requirements. We learned that some students no longer receive this grant because they exceed the age limit, and others were never eligible because of foster care experiences that fell outside the eligibility requirements or leaving care before age 16. As with the Pell Grant, students voiced that it was disheartening to learn about this opportunity but not have the ability to take advantage of it. Those who fell outside the eligibility criteria explained that the grant's requirements felt arbitrary. They said they still felt impacted by their time in foster care history and deserved the same level of support that their eligible peers were getting.

More than half of students stated that they receive either Cal Grant A or Cal Grant B. Participants did not have many comments on these two grants, their eligibility requirements, or what they could improve. Institutional and outside aid were also mentioned but not discussed in depth.

Slightly more than a third of students confirmed that they receive the MCS. Some found out about the program from an email their school sent, a foster youth program, or the California Student Aid Commission, but many said they first heard about this scholarship when they saw it listed in their financial aid package. Compared with other grants and scholarships, students appreciated that the MCS does not have age limits or restrictions on how many years someone can receive funding. One student had a negative perception of the MCS because their financial aid office mistakenly awarded them the grant and they were required to pay the money back, and another mistakenly thought they were not eligible because they were placed with kin.

WHAT SHARE OF THEIR COST OF ATTENDANCE DO STUDENTS PAY?

We asked students to estimate how much they contribute to their tuition and living expenses, but many did not share a specific number or percentage. It may have been difficult or uncomfortable to produce a number on the spot, and participants were instead more comfortable and willing to share the expenses that they cover.

Of the 34 participants who explicitly discussed what they contribute to their cost of attendance, 33 told us that the educational funding they receive covers their entire tuition. Conversely, only 11 out of 34 stated that the cost of their dorm or rent was fully covered by educational funding. Most of the students paid for a substantial portion of their living expenses, including food, gas, phone bills, car insurance, child care, and emergency expenses. Participants pointed out how these expenses can add up quickly, especially in areas with higher costs of living. Additionally, students mentioned how the high cost of textbooks and required materials for classes made the beginning of each semester difficult, as financial aid packages were still being processed but people were still expected to spend money on books.

“Most if not all my money goes toward living expenses as well as books and getting to school and trying to stay in school, having a roof and making sure everything is good....In between semesters are the roughest points and it’s hard to save for that because it’s not cheap out here.”
—student with foster care history

HOW ARE THEY MAKING UP THE DIFFERENCE BETWEEN AID AND COST?

The majority of focus group participants who talked about employment stated that they were currently working, though a few mentioned they were actively looking for a job or had recently become unemployed. Of those who were working, roughly half were employed part time and half were employed full time. Students described having various jobs, including working on campus at a foster youth program, at a warehouse off campus, as a barista, and as a barber. Some participants explained that they needed to work more than one job or supplement their income with gig work to make ends meet, with several stating that they have had three or more jobs at the same time.

Fifteen students mentioned that they took out loans to cover their cost of attendance. They expressed that they were not surprised they needed to take out loans to help cover their tuition and living expenses. Mentally, they found it difficult to go into debt while also never seeing that money show up in their bank account. Instead, it often went directly to their school. Students expressed anxiety about accumulating debt, especially those who anticipated needing to borrow more money to finish their bachelor’s degree or pay for graduate school.

“Not coming from a lot of money I was told that with loans you can get in a lot of debt. There’s interest and I don’t want to take out a loan unless I have to. Nobody really talks about the cost of getting a master’s degree, so I’m kind of worried about that aspect because I know it’s going to be more expensive and I won’t receive as much financial aid. So I’m just trying to save up everything now and manage the best way I can until I have to take out a loan.”
—student with foster care history

Several students had savings from a job in high school or leftover grant money from previous semesters. But these funds do not seem significant enough to offset the cost of tuition or housing. Participants with savings mentioned having to work or take out loans to cover the bulk of the difference between aid and their cost of attendance.

HOW DOES PAYING FOR SCHOOL IMPACT THEIR COLLEGE EXPERIENCE?

Almost all participants explained that working negatively impacts their academic success while in college. It gives them less time to do homework, study for tests, and attend office hours. Students spoke about feeling like they needed to make a choice between school or money: “It’s hard because you have to make a decision—is school more important or finances? But they’re both important...You don’t want to let go of one or the other.” Several student parents also mentioned the difficulty of adding child care to that juggling act.

“It’s hard because I don’t get the luxury of spending all day in the library. One thing I’ve always felt is that I don’t do as good academically because I just don’t have the resources and time. If I didn’t have to work more than full time and do all these things to try and earn money, I probably could focus better. I just do the best that I can and that’s good enough for me.”

—student with foster care history

For those working off campus, students mentioned managers who do not care that they have a 10-page paper due at the end of the week or need to spend more time studying for their final exam. Moreover, students discussed the difficulties of coordinating school and work schedules. Class schedules change every semester, so if a mandatory class is only offered at a specific time, students must either change their rigid work schedule or stay in college an extra semester.

“I’ve done work study on campus and they’ll work with you, but a job off campus—they’re more preoccupied with what you can do for them. My last job didn’t want to let me take time off for finals.”

—student with foster care history

Participants also spoke about how working long hours can harm their mental health. More than one student used the word “hectic” to describe their life, explaining that they feel busy all the time, have no time to rest, and are always thinking about school or work. While they can finish their assignments and get to work on time, balancing both adds an “extra layer of stress” to their schedule and leaves them feeling more burnt out than their peers.

“When I was first going to college I was having a difficult time, especially with housing, and I was working different jobs and really beating myself up at work because at the time I was working two jobs and going to school full time. So I think knowing about financial aid and scholarships and grants would have taken off some of that burden, and I could have taken a step back working-wise and taken the time to really build myself and build a support system financially to create stability so that I could focus more on school.”

—student with foster care history

Another aspect of this delicate balancing act is the relationship between financial aid, academic progress, and financial security. If a student spends too much time working and their grades drop, they may be put on academic probation and become ineligible for grants and scholarships. However, if a student cannot afford their rent, they risk becoming homeless.

“I prioritize working and making money over everything. I don’t have the luxury that I could fail my classes, drop out, and move in with my parents. People say, ‘But I don’t pay rent, I live with my parents.’ I’m like, ‘Well, nice.’ I’m always going to be scared of going homeless again. I like to take five to six classes. When I was in high school, I was taking a lot of classes, I was working; I was in sports because I had that security that I had a placement. I’d always have a placement in the system, but now I’m on my own. Nothing is guaranteed for me anymore.”

—student with foster care history

While many students struggled with working while attending school, a few said that working while going to college did not negatively impact their grades. Some of these students worked on-campus positions, which are often limited to 20 hours a week, and they spoke about the convenience of working in a program office or café on campus. Supervisors on campus were understanding about conflicting schedules during midterms and finals, and students still had enough time for their assignments and projects.

Students' Insights and Recommendations

Students with foster care experience want to go to college, but they are concerned about cost. Most lack necessary information about available financial aid and are not aware of specific grants such as the MCS for Foster Youth. When we spoke with students with foster care history at UCs and CSUs, they expressed both thoughtfulness and concern related to balancing attending school and managing their finances. The research supports their concerns; economic hardship and the need to work contribute to students with foster care history dropping out of school (Courtney et al. 2018; Okpych and Courtney 2021). Students described trying to make the best, most responsible decision given the—sometimes limited—information they had. They had educational and career aspirations that hinged on them having enough money to continue and get their degrees. Students provided many thoughtful recommendations for making financial aid work better for them and for improving messaging. Below, we summarize the recommendations we heard from our conversations with students.

Reconsider cost-of-living calculations. As mentioned previously, many students do not receive enough financial aid to cover their living expenses. One reason they mentioned was that the cost of attendance did not match their experience. One student said, “The determination of cost of attendance doesn’t reflect reality. How are they determining these numbers?” Other students who went to school in more urban environments felt that grant amounts should be increased to cover the cost of living in a city.

Reduce the self-help contribution of the MCS. Aligning with what we see in the literature, students described negative consequences of working or working too much while going to school. And even with their current employment, students expressed difficulties covering their living expenses. Almost none of the students we spoke with knew about the “self-help” contribution element of the MCS, and when we explained, they reacted negatively to the amount. Many responded that it was too high and unreasonable for them given their current school and fiscal obligations.

Speaking specifically about the MCS, some students felt that the self-help contribution was too high: “Who decided to have it be that amount? That is a lot of money. \$800 is doable. \$8,000 is a lot of money. Now students are going to be more stressed out.”

—student with foster care history

Remove age caps. Although the MCS does not have an age cap, many grants and scholarships do, such as the Chafee grant. Many students we spoke to suggested that age caps on scholarships, grants, and other financial aid be removed or relaxed. They spoke about the many reasons they either started college later or took a longer time to finish. Students expressed that they felt “punished” for starting

school late or taking too long. We know that young people with foster care history enroll and graduate in college later than their peers, and financial aid eligibility requirements should reflect that.

Increase efficiency. Students expressed frustration with the diffuse financial aid information, applications, and operations. They suggested that, whenever possible, there be more centralization—offering a single website and single application. Students mentioned how taxing filling out applications can be and how demoralizing getting rejected or being ineligible is. One student said, “It is an anxiety-ridden process, at least it was for me. There’s this fear of rejection—every time I get disqualified from something I don’t want to try again.”

“They need to plainly say: This is the form that you need to fill out. This is the grant. This is what it means. It does XYZ, pays for XYZ. They need to understand their target audience. They don’t understand how complicated it is for students to navigate their websites and contact them.”

—student with foster care history

Relax academic performance standards. Many students we spoke with discussed the difficulty of balancing work and school. They cited work and the need to make money as a constraint on their ability to be the students they wanted to be. In return, students mentioned being unable to keep up with the academic performance measures that are a part of their grant requirements. This can be a cycle with lack of financial support, making school performance harder to achieve. One student explained, “Getting financial aid, like the extra grants and scholarships, typically helps me pay for my rent. And the semester where I didn’t have extra scholarships or aid and risked losing my housing situation—those are the semesters I would typically get Cs, Bs, Ds, or sometimes I would just straight up fail one of my classes when I’m usually a straight A student.” California has taken some steps toward this by loosening academic performance standards for retaining the Chafee grant through the enactment of Senate Bill 150²³ in 2019 and by enacting Assembly Bill 789²⁴ in 2023, which will expand opportunities for all students to maintain financial aid.

“Don’t hold off on that money because clearly there’s a reason why there’s something going wrong with our grades. It’s not like our parents paid for our college and we have a free ride and we’re using it to party. No, it’s because we can’t keep ourselves stable and afloat—that’s why our grades are dropping. It’s cause we’re drowning in everything; we’re drowning in life.”

—student with foster care history

Increase the knowledge of the people supporting them. Students expressed difficulty with understanding all the nuances and complexities of their financial aid options and disappointment that the people meant to support them (e.g., social workers, financial aid counselors) did not have the knowledge or skills to help them understand. Students suggested providing these people with training or job aids specifically about financial aid options for students with foster care experience. They also suggested employing people with lived experience in support roles. One student said, “If you haven’t experienced what we experienced, you will not be able to understand it. It’s just not possible. You can empathize, you can try to connect, but it’s not going to be the same. So having a voice like that come to your school and say, ‘I know where you’ve been, I know you don’t understand the process of doing research and looking for this or that opportunity. What do you want to do? Let’s start brainstorming.’”

“Everybody I turned to should have been informed on how to get me to college. If you’re going to be a foster parent, if you’re going to be a social worker working with foster youth, these are things that you just need to know. I’m a third-generation foster youth; this is how you end the cycle: you get me to college and get me the resources I need to thrive.”

—student with foster care history

Provide in-person and peer support. During the focus groups, students often connected with each other, sharing information, experiences, or ideas. They said they were grateful for the time to connect and discuss these issues in detail and in person. Many said how much they wished there were more similar events and opportunities to talk in-depth with people who understood. One student explained, “I like the idea of focus groups. I like the idea of getting that one-on-one connection, even the idea of getting one-on-one connection with other individuals who have been in my place, like us in this group—just having that connection and not feeling alone.” Students spoke about the difficulties, isolation, and

loneliness of going to school as someone with foster care history and the related importance of community and safe spaces for students like themselves.

Consider the timing of funding. Students mentioned the uncertainty that comes from waiting for financial aid funds to arrive at the beginning of a semester and stretching out money across school breaks. Financial aid is being used for living expenses, and students cannot pause their housing, food, or transportation costs while waiting for funding. One student explained, “The timing of financial aid—that’s the biggest barrier. You’re waiting for that money. While you’re waiting for that money, yes, your tuition’s covered but I need other money—I need access to it right now. I’ve got to pay rent. I’ve got to eat. I’ve got to drive my car.” Students identified the first two weeks of school as one of the most perilous times financially.

“You do not get the money when you need it most, you cannot be proactive, you need to float your way through the first two weeks and make sure all your ducks are in order so that there’s no delay with disbursements. It took me years to get that figured out. I kept blaming myself. It took me working in higher education to realize that they’re setting students up for failure.”
—student with foster care history

Improve transparency and messaging. Almost all students we spoke to expressed confusion about their financial aid packages. They were often unaware of which financial aid they received or why they did or did not receive it. Students felt that much could be done to make the process and eligibility clearer and more straightforward. To that end, students provided suggestions on how to better message the MCS specifically and financial aid more broadly:

- **Discuss financial aid early and often.** We heard from almost all the students that they wished they had heard about financial aid options earlier. When asked when would be best to start introducing that information, the majority of students said early high school. Earlier, starting in high school, would allow students to take the steps needed to make college a possibility such as focusing on their grades. They noted that hearing the information once was not enough and that young people needed to hear messaging over and over for it to make a difference.
- **Align the messaging to the audience.** Students spoke about the sometimes confusing, overly technical nature of financial aid messaging. One student said, “I feel like these programs forget that we’re just students, we don’t really understand all your technical language and vocabulary.” They said that this made it hard to understand valuable information such as the eligibility, timing, and amount of funding.

- **Provide information in person.** The mode of messaging also matters. Students felt that it was easiest to understand the complexities of financial aid when they received the information in person and had a chance to ask questions. “Flyers and brochures don’t work. Talk to us and let us know in a way we can understand.” Students recommended having orientation sessions on campus to walk through the realities of applying for, receiving, and keeping financial aid as a student with foster care history.
- **Be clear about eligibility.** Students expressed exasperation about the sometimes-opaque eligibility criteria for different grants and scholarships. Some students did not know they were eligible for grants and missed years of potential funding. Other students thought they were eligible for grants that they did not meet the criteria for. Both situations caused significant frustration. One student spoke about missing years of Chafee funding: “For me, I’m not going to get back paid for the Chafee grant because I didn’t apply for it, since I didn’t know. That’s something that crushed me last semester. I almost dropped out. I feel like that could have been avoided.”
- **Keep information up to date.** Students mentioned the importance of having the messaging and resources kept up to date. They noted the frequent changes to financial aid programs and spoke up about the need to have any and all changes reflected in the information they receive so they have accurate and up-to-date information.

Conclusion

To help financially support students with foster care history achieve their educational goals, California created the MCS. This program is available to students with foster care history attending public, four-year colleges and universities in state. This covers only a very small share of students with foster care history enrolled in school, because most attend two-year community colleges. The vast majority (82 percent) of students with foster care history in California attend two-year public schools, compared with 48 percent of students with low incomes (Packard Tucker et al. 2023b). In academic year 2023–24, only about 45 percent of potentially eligible students with foster care history received MCS funding. This is primarily because students did not have an unmet need of \$7,898 or more—possibly because these students had other resources such as Chafee grants.

In speaking with students eligible for the MCS, we heard students discuss the difficulty of paying for their cost of attendance and navigating the sometimes-obtuse world of financial aid. Overall, students felt like they did not receive the information they needed about financial aid to make the best decisions. They spoke about feeling alone when trying to understand their financial aid; navigating an opaque system that other adults in their lives did not understand. Many of the students we spoke with articulated how they would have adjusted their college decisions if they had more information at the start. Our research reflects only the perspectives of the students who went on to attend a UC or CSU, although some of them did begin their postsecondary experience at a community college. Our brief does not reflect the perspectives of students who chose not to attend college at all or only attended a two-year school.

We learned that students are covering the gap between their cost of attendance and their educational aid in various ways, including loans, on-campus work study, and full- and part-time jobs off campus. Work was the most common way that students bridged the gap between their financial aid and their remaining expenses. For many, working while studying negatively impacted their academic success and mental health. Their lives felt hectic, and they were not able to spend as much time studying as their peers. Students who were also parents spoke about the additional challenge of adding child care scheduling to the balance between work and school.

Students shared valuable recommendations for improving financial aid and supporting them as they attend school. Students felt that the process and messaging could be made clearer and more straightforward. Students suggested the following:

- discussing financial aid early and often, starting in high school
- aligning the messaging to the audience—making sure materials use plain language and include clear details on the eligibility, timing, and amount of funding
- considering the mode of messaging and providing information in person, perhaps in campus orientation sessions
- being clear about eligibility so students can make informed decisions about their education path and take advantage of the resources available to them
- keeping information up to date and in the hands of any support people in the students' lives

It is important to keep in mind that our findings may not be generalizable. We spoke with only 57 students, all who were attending college in California and going to either a UC or CSU. This excludes the voices of students from other geographic areas and those who only attend community colleges—where the majority of students with foster care history attend. It also does not include the opinions of students who did not go to college.

Young people with foster care experience need better information earlier about financial aid for postsecondary education so they can make informed decisions. It can start in high school, a time when students mentioned that improved and more frequent messaging about options and supports would have been useful. But informing young people about their options is not enough. More supports need to be provided to improve their academic readiness for college as well. Research shows that students with foster care history face more serious academic challenges in high school compared with other students, even those with low incomes, and may not be ready for college upon graduation (Font and Palmer 2024; Unrau, Font, and Rawls 2012). The students we spoke to mentioned that more information earlier about their academic options and available financial support might have encouraged them to work harder in high school, but additional supportive services in high school to help prepare students for postsecondary are also needed.

But even among academically qualified students, students with low incomes are less likely to enroll in college than their more well-off peers (Reber and Smith 2023). Young people with foster care history need to be made aware of the array of options and provided the supports to prepare early. Early knowledge is

especially important; literature shows that knowing college will be paid for leads to increased college enrollments, especially among Black and Hispanic students (Gándara and Li 2020). Support should also include assistance with filling out the applications necessary to access the financial aid available. Research demonstrates that individualized support in filling out the FAFSA can improve successful submission and college enrollment rates and increase the amount of financial aid for students (Bettinger et al. 2009).

Students also expressed the desire for more support to better understand financial aid as well as to relieve the loneliness that can come with being a student with foster care history. Other studies have shown the importance of social support for educational achievement for students with foster care history. In a recent study, social support was one of the few factors that positively impacted the graduation rate for these students (Okpych and Courtney 2021). And other studies have shown that campus support programs can improve students' educational outcomes (Geiger and Okpych 2022). Students specifically mentioned the need for individual support throughout their educational trajectory—while considering and applying for colleges, finding and applying for financial aid, navigating the transition to postsecondary education, maintaining their academic performance and financial aid, and keeping a school-work-life balance.

Although not every young person needs or wants to attend college, clearly there are barriers limiting the educational choices of young people with foster care experience. We heard from many students about the different choices they would have made if the information or financial support had been available to them—starting earlier, reaching higher, or dedicating more time to their studies. The barriers need to be removed so young people with foster care experience can pursue the best-fit path for them, whether that be a four-year school, community college, vocational training, or entering the workforce.

One major way to support these young people is ensuring they have sufficient financial support to make college a viable option. Financial aid receipt is associated with greater rates of degree attainment for students with foster care history (Gross et al. 2023). Overwhelmingly, we heard from students that the need to generate the income to pay for college was stressful and damaging to their academic performance. Requiring students to cover the full cost of attendance requires many of them to work while in school, which can lead to negative outcomes and added stressors. If the MCS dropped the self-help requirement, it would free many of the students we spoke with from having to work while in school. If the unmet need requirement were removed entirely, we estimate this would increase the amount spent on MCS for Foster Youth by a maximum of \$9.4 million dollars.²⁵ Given that the MCS program spends approximately \$600 million per year, this would represent only about a 1.5 percent increase in total MCS funding.

Other funding obstacles, such as age caps, are problematic. Young people with foster care history tend to enroll in college later and take more years to complete their degrees. The students we spoke to expressed frustration with the age caps on certain types of financial aid, such as the Chafee grant, and said they felt like they were being penalized for starting later or taking longer. They mentioned reasons for their delayed educational trajectories, such as engaging in the military, becoming a parent, having to work, or just needing the time to get themselves mentally to a place where they felt like they could

succeed in school. Financial support should align with students' timing and needs and not limit their options if they do not start college at the same time as their peers.

The research clearly shows that young people with foster care history face financial barriers to enrolling and persisting in postsecondary education, and our conversations with the students reinforced that. More supports, especially financial supports, are needed to make sure that young people with foster care history can take full advantage of their postsecondary education.

Notes

- ¹ Based on data from the California Community Colleges Chancellor's Office, 18,706 students with foster care history were enrolled in community college in fall 2023: "Management Information Systems Data Mart," accessed April 18, 2024, https://datamart.cccco.edu/Services/Special_Pop_Count.aspx.
- ² "Table 330.10. [CORRECTED] Average Undergraduate Tuition, Fees, Room, and Board Rates Charged for Full-Time Students in Degree-Granting Postsecondary Institutions, by Level and Control of Institution: Selected Years, 1963-64 through 2020-21," National Center for Education Statistics, accessed April 18, 2024, https://nces.ed.gov/programs/digest/d21/tables/dt21_330.10.asp?current=yes.
- ³ Melanie Hanson, "Average Cost of College & Tuition," Education Data Initiative, November 18, 2023, <https://educationdata.org/average-cost-of-college>.
- ⁴ Phillip Levine, "College Prices Aren't Skyrocketing—But They're Still Too High for Some," Brookings, April 24, 2023, <https://www.brookings.edu/articles/college-prices-arent-skyrocketing-but-theyre-still-too-high-for-some/>.
- ⁵ More than 60 percent of young people in CalYOUTH study reported balancing school and work as a difficulty during the transition to college. These young people were currently in college or had been in college since their last interview.
- ⁶ "Pell Grant Maximum for 2023–24 Announced," Office of Federal Student Aid, accessed March 19, 2024, <https://studentaid.gov/announcements-events/pell-max-award>.
- ⁷ "Financial Aid Guide for California Foster & Unaccompanied Homeless Youth," John Burton Advocates for Youth (JBAY), January 2024, <https://jbay.org/wp-content/uploads/2024/01/Financial-Aid-Guide-ONLINE-1.5.24.pdf>.
- ⁸ "California College Promise Grant," California Community Colleges Chancellor's Office, accessed March 19, 2024, <https://www.cccapply.org/en/money/california-college-promise-grant>.
- ⁹ "California College Promise Grant," California Community Colleges Chancellor's Office.
- ¹⁰ "Cal Grant Programs," California Student Aid Commission, accessed March 19, 2024, <https://www.csac.ca.gov/cal-grants>.
- ¹¹ "Foster Youth Students," California Student Aid Commission, accessed March 19, 2024, <https://www.csac.ca.gov/foster-youth-students>.
- ¹² "Foster Youth Students," California Student Aid Commission.
- ¹³ "What Are the Cal Grant Award Amounts," California Student Aid Commission, accessed March 19, 2024, <https://www.csac.ca.gov/post/what-are-cal-grant-award-amounts>.
- ¹⁴ "Students with Dependent Children," California Student Aid Commission, accessed July 26, 2024, <https://www.csac.ca.gov/students-dependents>.
- ¹⁵ "Foster Youth Student Success Completion Grant FAQ," JBAY, accessed April 18, 2024, <https://jbay.org/wp-content/uploads/2023/08/Foster-Youth-Studen-Success-Completion-Grant-FAQ-8.16.23.pdf>.

- ¹⁶ “Our Programs: Scholarships and Grants,” Foster Care to Success, accessed March 19, 2024, <https://www.fc2success.org/programs/scholarships-and-grants/>.
- ¹⁷ “NextUP,” California Community Colleges, accessed April 18, 2024, <https://nextup.cccco.edu/>; Guardian Scholars, accessed April 18, 2024, <https://guardianscholars.com/>.
- ¹⁸ The complete list of possible activities to make young people eligible are (1) completing high school or an equivalency program; (2) enrolling in postsecondary or vocational school; (3) participating in a program or activity designed to promote, or remove barriers to, employment; (4) being employed for at least 80 hours a month; or (5) being incapable of doing any of these activities because of a medical condition.
- ¹⁹ California Health and Human Services Agency, Department of Social Services, “Aid to Families With Dependent Children-Foster Care California Necessities Index Rate Increases,” All County Letter No. 24-46 to all county welfare directors, foster care eligibility supervisors, short-term residential therapeutic programs, chief probation officers, local mental health directors, county adoption agencies, adoption regional and field offices, group home providers, foster family agencies, Title IV-E agreement tribes, out-of-state group homes, and consortium project managers, June 27, 2024. <https://cdss.ca.gov/Portals/9/Additional-Resources/Letters-and-Notices/ACLs/2024/24-46.pdf?ver=2024-06-28-135402-340>.
- ²⁰ See total indirect cost for a California resident living away from their parent/guardian in the 2023–24 school year here: “Can I Afford College? Cost of Attendance,” Los Angeles City College, accessed July 8, 2024, <https://www.lacc.edu/cost-tuition/costs-college>.
- ²¹ “The Transitional Housing Placement program for Non-Minor Dependents (THP-NMD) is a transitional housing placement for nonminor dependents (NMDs), ages 18 to 21.2. THP-NMD programs offer supervised, transitional housing services to nonminor dependent young people in foster care under the supervision of the county welfare department or the juvenile probation department. The goal of THP-NMD is to provide safe housing for NMDs and services to support the skills young people need to transition to independent living” (“Transitional Housing Placement for Non-Minor Dependents (THP-NMD): A Fact Sheet Prepared by the Youth Law Center,” Youth Law Center, July 2022, p. 1, <https://www.ylc.org/wp-content/uploads/2021/11/THP-NMD-Fact-Sheet-UPDATE-7.2022.pdf>).
- As of October 2023 in California, 7,085 young people in extended foster care lived in either a SILP (2,913) or THP-NMD (1,835). See “Child Welfare Indicators Project,” University of California, Berkeley, accessed March 19, 2024, <https://ccwip.berkeley.edu/>.
- ²² “Average Cost of College in California,” Education Data Initiative, accessed March 19, 2024, <https://educationdata.org/average-cost-of-college-by-state#california>.
- ²³ “SB-150 Construction: Workforce Development: Public Contracts,” California S. B. 150 (Jul. 10, 2023), https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240SB150.
- ²⁴ “AB-789 Health Care Services,” California A. B. 789 (Oct. 5, 2021), https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB789.
- ²⁵ There are 1,019 young people currently not receiving MCS for Foster Youth funding who would be eligible if the unmet need requirement were removed. They have an average of \$632 in unmet need, so their total unmet need is estimated to be \$644,008. Of these 1,019 young people, 557 are receiving Chafee grants with an average award amount of \$4,437. When the Chafee grant is excluded from the need-based eligibility calculation, this would lead to at most an additional \$2,471,406 in unmet need for these students. There are 796 students currently receiving MCS funding. Conservatively, their maximum unmet need after receiving MCS funding would be \$7,898. This translates to a total unmet need among those currently receiving MCS for Foster Youth funding of \$6,286,808. The total unmet need among all students qualifying for MCS for Foster Youth without a self-help requirement would be \$9,402,222.

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