



# Foster Care, Postsecondary Education, and Financial Aid in California

## How Affordable Is Postsecondary Education for Young People with a Foster Care History in California?

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**Young people with foster care history need financial support to attain their educational goals. Are these young people getting the financial support they need for college? How do their financial aid packages compare with those of their peers? Does the Education and Training Voucher program meet their needs? If not, how can it be improved?**

To answer these questions, we used data on California students from the National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC) (Siegel, Ramirez, and Johnson 2021). We compared postsecondary costs and financial aid for students with foster care history versus those of students without foster care history. We found that students with foster care history do not receive the level of support needed to cover their postsecondary education costs, despite choosing lower-cost institutions.<sup>1</sup> Further, while Education and Training Vouchers are meant to fill this need, the program is underfunded to serve all young people, and the funding cap leaves a lot of unmet need.

## Foster Care and Postsecondary Education

In California, more than 11,000 young people with foster care history are enrolled in postsecondary education each year (Hanson et al. 2022). These independent young adults are faced with additional barriers and challenges when pursuing postsecondary education opportunities, and most are navigating how to pay for high and rising educational expenses on their own. As a result, the experiences, needs, and outcomes of these young people differ from those of other young adults who have not experienced foster care.

## Lower Rates of Postsecondary Participation

Young people with experience in the child welfare system face a unique set of challenges in attending and graduating from higher education. Research has found that the majority of young people with foster care history want to attend and graduate from college (Courtney et al. 2018; Courtney, Terao, and Bost 2004; McMillen et al. 2003; Unrau, Font, and Rawls 2012). However, with enrollment rates around 30 percent, these young people are half as likely to enroll in postsecondary education by age 21 compared with all young people (62 percent) and all young people with low incomes (58 percent) (ACS 2012; Courtney et al. 2007; Hanson et al. 2022). Of those who do enroll, it is estimated that more than three-quarters do so in a two-year college—a higher share than the national average (Courtney et al. 2007; Hanson et al. 2022; NPSAS(AC:16) table ksjobs; Okpych et al. 2020). Once enrolled, students with foster care history drop out at high rates. Of students with foster care history, 20 percent attending a four-year college and almost 50 percent attending any postsecondary institution drop out within their first year (Day et al. 2011; Hanson et al. 2022; Okpych et al. 2020). This dropout rate results in very low completion rates: fewer than 10 percent of young people with a foster care history have a postsecondary degree (Courtney et al. 2011; Hanson et al. 2022), and fewer than 3 percent have a bachelor's degree (Hanson et al. 2022; Pecora et al. 2005).

## High Postsecondary Education Costs

The cost of postsecondary education is one of the main barriers to college success for young people with foster care experience. For students with foster care experience who drop out, nearly half do so because they cannot afford their education (Courtney et al. 2007; 2011). Among those who either never enrolled or dropped out, about one-third reported facing a barrier to going back to school, with needing to work and not being able to afford college among the most common barriers (Courtney 2018). Postsecondary education is expensive, and costs for students are rising. Even when adjusting for inflation, the average tuition at public four-year colleges in academic year 2017–18 was more than three times as high as it was 30 years ago (Ma et al. 2017). Students with foster care history have much lower family incomes to help pay for the rising cost of college, and they face many competing fiscal demands. In a recent study of young people in California with foster care history, only 7.5 percent reported using money from family or friends to pay for college (Courtney 2018). They are usually exiting the foster care system at the same time they are entering or still enrolled in their postsecondary education, so they suddenly must house themselves, pay for all of their expenses, and find aid or pay for schooling themselves (Freundlich and Avery 2006; Hernandez and Naccarato 2010; Okpych 2012).

## Available Financial Supports

A variety of postsecondary financial supports are provided at the federal, state, and local levels to support those with foster care histories. At the federal level, the largest federally funded financial support grant program available to all students is the Pell Grant Program (Dortch 2021). The program provided about \$27 billion in aid to about 6.3 million undergraduate students in fiscal year 2020 (Dortch 2021). For the 2022–23 award year, Pell Grants are providing up to \$6,895 of financial support that does not have to be repaid to students from families with low-to-moderate incomes (FSA 2009).

The funding that each student receives is determined by the student's estimated family contribution (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 (FSA 2009).

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. For example, in 1975–76 the grant covered half of the base average costs at private four-year schools; whereas in 2020–21, the grant only covered 14 percent. In the 2020–21 school year, the total maximum Pell grant amount covered about 55 percent of the tuition, fees, and room and board at public, two-year institutions and 30 percent at public, four-year institutions (Dortch 2021).

An important federal financial support for students with foster care history is the Education and Training Vouchers (ETV) Program for Youth Aging out of Foster Care. The ETV program 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. We discuss the ETV program in more detail later in this brief.

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

- California College Promise Grant (CCPG).<sup>2</sup> Through the CCPG, students with low incomes qualify for a waiver of community college tuition and fees.<sup>3</sup>
- Cal Grant.<sup>4</sup> For students with low incomes, Cal Grants can cover full tuition at the University of California (UC) or California State University (CSU) or up to \$9,220 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.<sup>5</sup>
- Cal Grant Access Award for Foster Youth.<sup>6</sup> Students with foster care history can get an additional \$6,000 per year for nontuition costs such as rent and books.<sup>7</sup>

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.<sup>8</sup>

In 2012, California adopted federally funded foster care to age 21. Enrollment in college is one of the five ways for young adults to be eligible for federally funded extended foster care.<sup>9</sup> 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 2022, young people living in their own Supervised Independent Living (SILP) arrangements in California received \$1,129 per month as a stipend until age 21 (CDSS 2022). 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 \$1,842 per month.<sup>10</sup> 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.<sup>11, 12</sup>

## **The Need to Work Conflicts with Postsecondary Education**

Although most students with foster care history receive diverse forms of financial aid, it is usually not enough to support them throughout schooling, forcing them to find employment that often conflicts with their education. Although many students work while enrolled in college, the rates are much higher for students with foster care experience. In a survey of full-time community college students who were formerly in foster care, 74 percent worked at least 20 hours per week, and 21 percent worked a full 40 hours per week (Cooper, Mery, and Rassen 2008). In comparison, for two-year public students nationwide (both part time and full time), it is estimated that 35 percent worked less than 35 hours per week, and 32 percent worked 35 hours or more per week.<sup>13</sup> The most common difficulty that students with a foster care history report is having to balance school and work (Courtney 2018, 2020). Further, there is evidence of a direct relationship between number of hours worked and the likelihood of dropping out of school for students with foster care experience (Okpych 2012).

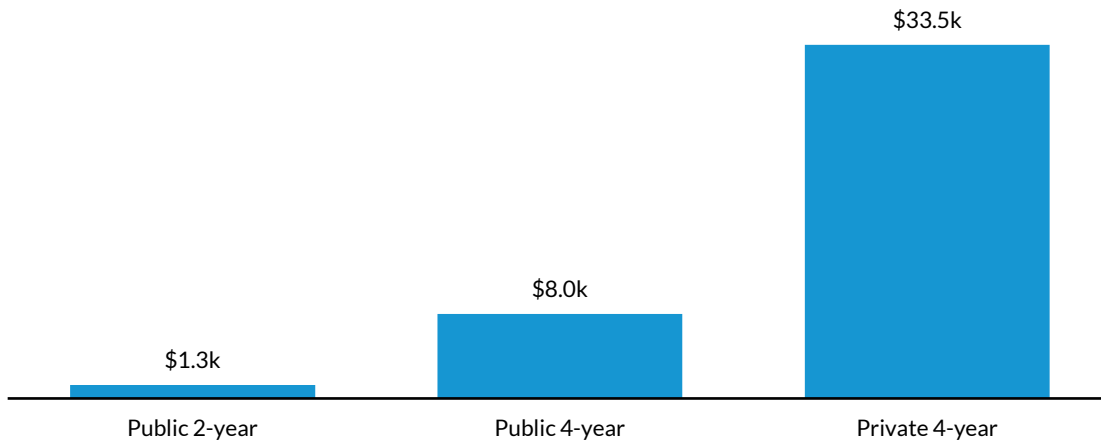
## **Institution Selection, Cost, and Unmet Need**

The federal government defines a student's financial need as the cost of attendance minus the estimated family contribution.<sup>14</sup> Costs of attendance are set by the postsecondary institution and include tuition and fees as well as other expenses such as books, supplies, and living expenses such as housing. We define unmet need as any financial need not covered by financial aid that does not need to be paid back (i.e., grants). Below, we examine which institutions young people formerly in foster care typically attend, how much of their cost of attendance is covered by grants and the student's expected family contribution, and how their unmet needs vary compared with those of their peers.

### **Institution Selection and Cost Implications**

One decision that impacts both cost and financial aid is a student's selection of postsecondary institution. The type of school chosen (e.g., a four-year public college versus a four-year private college) can significantly impact the cost of tuition and fees as well as other costs of attendance (figure 1).

**FIGURE 1**  
**Average Tuition and Fees by Institution Type in California**  
2017–2018 school year



**Source:** Integrated Postsecondary Education Data Systems, National Center for Education Statistics, accessed February 24, 2023, [https://nces.ed.gov/programs/digest/d19/tables/dt19\\_330.20.asp](https://nces.ed.gov/programs/digest/d19/tables/dt19_330.20.asp).

**Note:** We assume in-state tuition for public schools.

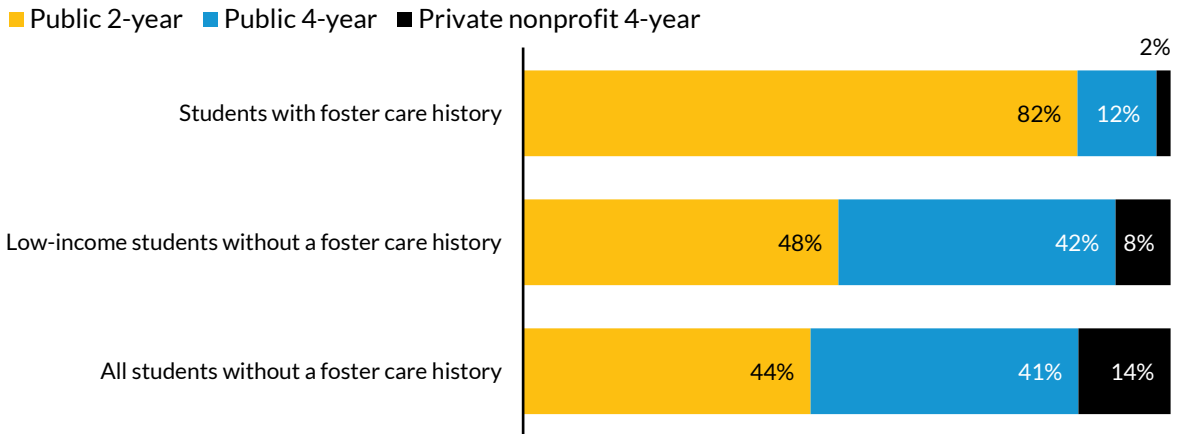
Tuition and fees vary widely by institution type. Figure 1 displays tuition and fees by institution type assuming the student is attending an in-state school if public. The least expensive institutions are the public two-year institutions, with average tuition and fees of \$1,300. On average, tuition and fees at public four-year institutions are more than four times as expensive as public two-year institutions at \$8,000. Showing the highest tuition and fees, private four-year institutions have average annual tuition and fees of \$33,500, more than 25 times higher than that of a public two-year institution. Tuition and fees are not the only cost of attending college. Colleges also include room and board and other expenses in their overall cost of attendance.<sup>15</sup> Across the three institution types nationally, the costs of room and board and other expenses are all fairly similar, so the difference in average cost of attendance is largely driven by differences in the average cost of tuition and fees (Packard Tucker 2023).

Students with a foster care history are more likely to attend lower-cost institutions than their peers, even when comparing them with other students with low incomes (figure 2). The vast majority (82 percent) of students with foster care history in California attend two-year public schools, versus 44 percent of all other students and 48 percent of low-income students. Students with foster care history are less likely to attend private nonprofit institutions compared with all students without foster care history, even when limiting to those with low incomes. Only 2 percent of students with foster care history attend private nonprofit institutions. Students with foster care history in California are more likely to attend two-year schools than students with foster care history nationally (82 percent compared with 49 percent) (Packard Tucker et al. 2023).

FIGURE 2

**Postsecondary Institution Enrollment by Student Status**

Share of students ages 23 and younger with California as state of legal residence who attend each institution type



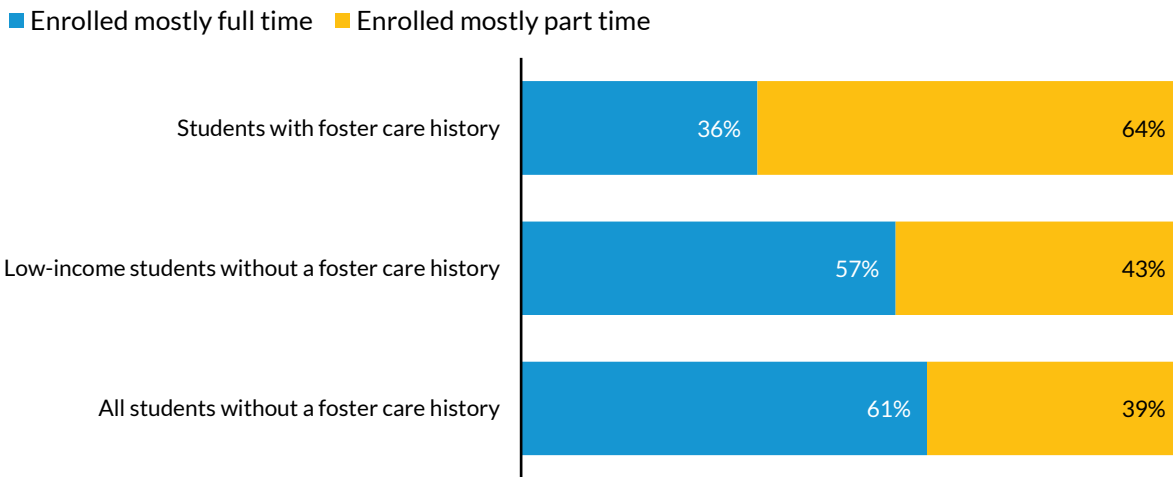
**Source:** US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC). The table numbers to retrieve results are abazht and kfhepl.  
**Notes:** Low incomes are defined as incomes less than 200 percent of the federal poverty level. Students with foster care history are defined as students who answered yes to the FAFSA question “At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?” Weighted sample sizes for the three samples are 24,007 for students with foster care history, 542,654 for low-income students without a foster care history, and 1,168,658 for all students without a foster care history.

Students with foster care history are also more likely to attend school part time in California than students without a foster care history (figure 3). Of students with foster care history, 64 percent attend postsecondary institutions part time. This is higher than the 43 percent of all students without foster care history or the 39 percent of low-income students without foster care history. Students with foster care history in California are more likely to attend part time than students with foster care history nationally (65 percent compared with 41 percent) (Packard Tucker et al. 2023). Enrolling part time affects a youth’s cost of attendance. For part-time students enrolled half time or more, institutions may prorate down the cost of attendance. However, for those enrolled less than half time, not all common costs will be included in cost of attendance. For instance, for those enrolling less than half time, certain allowances are not permitted, such as miscellaneous personal expenses.<sup>16</sup>

FIGURE 3

### Enrollment Status by Student Status

Share of students ages 23 and younger with California as state of legal residence who attend school full time or part time



**Source:** US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC). The table numbers to retrieve results are bnokcp and otljpl.  
**Notes:** Low incomes are defined as incomes less than 200 percent of the federal poverty level. Students with foster care history are defined as those students who answered yes to the FAFSA question “At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?” “Enrolled mostly part-time” includes any youth who was enrolled part time for at least half of the year and students who were enrolled full time and part time equally. Weighted sample sizes for the three samples are 23,856 for students with foster care history 531,425 for low-income students without a foster care history, and 1,133,304 for all students without a foster care history.

Students with foster care history are less likely to live with parents or relatives compared with other young people (Packard Tucker et al. 2023). Nationally, more than half (53 percent) of students with foster care history live off campus compared with only 32 percent of all students and 33 percent of low-income students.<sup>17</sup> While only 16 percent of young people with foster care history live with their parents, 28 percent of all students and 32 percent of low-income students live with their parents. California offers independent living supports for young people in extended foster care (i.e., SILPs and THP-NMDs), but these options are only available if the young person is in extended foster care and is 20 or younger. Some young people with a foster care history are not eligible for extended foster care because they were not in care on their 18th birthday. A recent study found that only 51 percent of young people with a foster care history at age 16 or older in California were in care on their 18th birthday (Hanson et al. 2020).

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.<sup>18</sup> Looking at a few example schools, we see a substantial difference in the cost of attendance reported by schools for those living off campus versus those living at home. For example, at Butte College, a two-year public school, the average cost of attendance in 2020–21 for those living off campus is listed as \$21,644 versus \$13,346 for those living with their parents.<sup>19</sup> At Los Angeles City College, another two-year public school, the average cost of

attendance in 2021–22 for those living off campus is listed as \$24,377 versus \$15,719 for those living with their parents.<sup>20</sup> It is important to note that the living costs (room and board and other expenses) included in cost of attendance may not reflect the actual costs students face. There's no standard methodology that institutions use for estimating living costs, and estimates of living costs can vary substantially across schools in the same county (Kelchen, Goldrick-Rab, and Hosch 2017).

## What Does the Typical Financial Aid Package Include for Students with Foster Care History in California?

To meet the costs of postsecondary education, students' financial aid packages can include a mixture of grants, estimated family contribution, work-study, and federal and/or private loans.<sup>21</sup> Students can use these to pay for tuition and fees or to cover other out-of-pocket costs associated with attending school (e.g., housing, food, transportation, child care).

### GRANTS

Grants represent financial aid that students do not need to pay back. Most undergraduate students with foster care history ages 23 and younger receive some type of grant. Among full-time students in California, 76 percent of those students receive a federal grant, compared with 51 percent of their peers.<sup>22</sup> In California, the median total of grants received by undergraduate students with foster care history ages 23 and younger is \$5,100, and the average is \$5,000.<sup>23</sup>

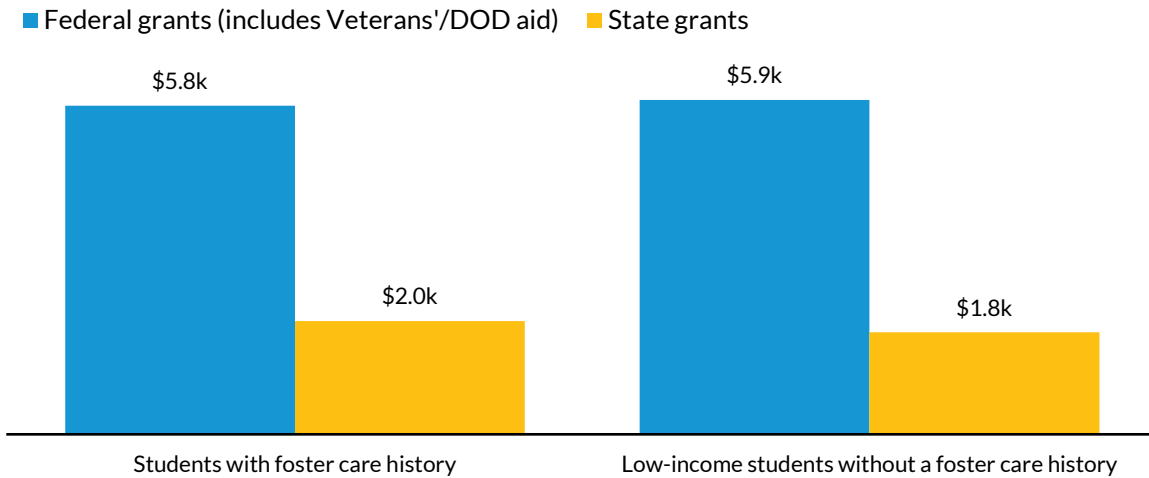
In California, students with foster care history face median tuition and fees of \$1,146. For students with California as their legal state of residence, the grants received by students with foster care history typically cover all of the student's tuition and fees.<sup>24</sup> The same is true for low-income students without foster care history. This is because California pays community college tuition for all low-income students through the California College Promise Grant (CCPG), and most young people with foster care history attend two-year public schools.<sup>25</sup> But for students enrolled in other institution types, the gap between their grants and tuition and fees is much larger. In figure 4, we break down the median amount of grants by grant type. The category of all students without foster care history is not included here because their median amount of grants received in all types is \$0. Put another way, the typical student without foster care history did not receive any grants. In California, the typical full-time student with foster care history receives a federal grant in the amount of \$5,800. Although not pictured here, almost all of that comes from Pell Grants. Full-time low-income students without foster care history have a similar median federal grant receipt of \$5,900. The typical student with foster care history (including both full-time and part-time students) receives a lower grant (\$2,700) than low-income students (\$4,400). This is likely because students with foster care history are more likely to enroll part time. Each group receives a median state grant of about \$2,000. Nationally, the median state grant for young people with a foster care history is zero, with only 29 percent receiving a state grant. Note that Education and Training Vouchers are included in the federal grants, while California College Promise Grants and Cal Grants are all included in the state grants.<sup>26</sup>



FIGURE 4

### Median Grant Total by Grant Type and Student Status

Median grant amounts for students ages 23 and younger with California as state of residence enrolled full time



**Source:** US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC). The table numbers to retrieve results are ehfmfa and yeyqng.

**Notes:** Low incomes are defined as incomes less than 200 percent of the federal poverty level. Students with foster care history are defined as those students who answered yes to the FAFSA question “At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?” The median value for work-study and institutional grants in this data is zero, so it is not presented in this chart. The median value for federal and state grants is zero for the group of all students without a foster care history, so it is not presented in this chart. Weighted sample sizes for the three samples are 10,215 for students with foster care history, and 208,072 for low-income students without a foster care history.

## Unmet Need

### GRANTS AND EXPECTED FAMILY CONTRIBUTION

An estimate of the level of personal or family financial resources available takes the form of the expected family contribution. Using information reported on the Free Application for Federal Student Aid (FAFSA), the federal government calculates the student’s expected family contribution as an estimate of a student’s or family’s ability to pay for college. A student’s expected family contribution will vary depending on income, assets, family size, and whether the student is considered independent. The federal government defines a student’s financial need as equal to their cost of attendance minus their expected family contribution. In California, 71 percent of students with foster care history have an expected family contribution of \$0. Similarly, 68 percent of low-income students without a foster care history have an expected family contribution of \$0. Conversely, only 32 percent of all students without a foster care history have an expected family contribution of \$0 (NPSAS:18-AC).

How much cost of attendance is left after grants are applied? And to what extent does a student’s expected family contribution cover that gap? In figure 5, we explore those questions by presenting median net price (i.e., cost of attendance less grants and expected family contribution).

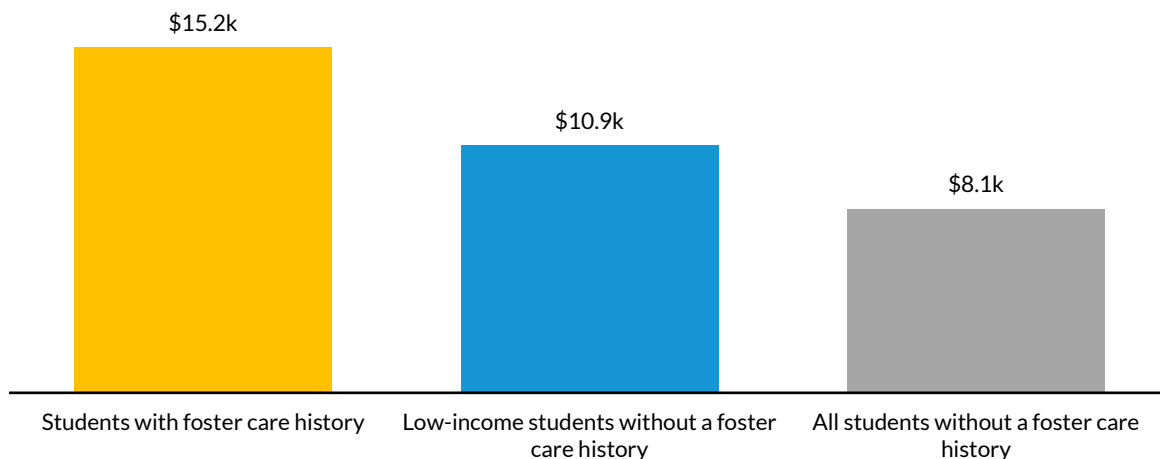
- **Students with foster care history have higher net price compared with all students** without foster care history and low-income students without foster care history. The typical full-time student with foster care history in California has about \$15,200 to cover each year after grants and expected family contribution compared with \$10,900 for full-time low-income students without foster care history and \$8,100 for all full-time students without foster care history. While some students with a foster care history may have access to SILP/THP, which may help cover this unmet need, they lose that benefit on their 21st birthday. In California, about 48 percent of the students enrolled with foster care history are ages 21 and older.<sup>27</sup>
- **Students without foster care history have expected family contribution to help cover their unmet need**, making their net price lower even after receiving less in grants in almost all cases. This is not true for students with foster care history or for low-income students without foster care history. For students without foster care history, the cost of attendance remaining after grants and expected family contribution is about \$5,800. This is less than the net price for the other student groups despite those other students typically receiving more in grants and attending less costly institutions.

The amount of grants received does not cover the full cost of attendance for any student group. This gap leaves students with out-of-pocket costs they need to cover. Students could work, but working too much—especially working full time—can be difficult to juggle with a school schedule. As discussed earlier, studies have found that one of the most common reasons for young people with foster care history to drop out of school is the need to work full time (Courtney et al. 2007; 2011), and there is a direct relationship between number of hours worked and the likelihood of dropping out (Okpych 2012).

FIGURE 5

**Median Unmet Need by Student Group**

*Median unmet need for full-time students ages 23 and younger in California*



**Source:** US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC). The table numbers to retrieve results are ehmfma and yeyqng.

**Notes:** Postsecondary undergraduate students ages 23 and younger with California as state of legal residence. Low incomes are defined as incomes less than 200 percent of the federal poverty level. The median cost of attendance left after all grants is not

derived but drawn from NPSAS variable NETCST3. This variable calculates the cost of attendance less all grants (TOTGRT). Students with foster care history are defined as those students who answered yes to the FAFSA question “At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?” Unmet need is defined as the cost of attendance after grants and expected family contribution are applied. Weighted sample sizes for the three samples are 10,215 for students with foster care history, 208,072 for low-income students without a foster care history, and 779,968 for all students without a foster care history.

To pay for out-of-pocket costs for their education, students can rely on personal or family financial resources, take out loans, or use earnings from paid employment. For nonresidential schools, students could also economize to lower their living costs (e.g., by sharing rooms). However, unlike other students, students with a foster care history typically cannot reduce their costs by living with their parents. Further, as to personal or family financial resources, students with a foster care history have an income that is typically 16 percent of the poverty level, compared with their peers who have family incomes about 267 percent of the poverty level; this means that the net price of school after all grants amounts to more than 100 percent of their income.<sup>28</sup> One study found that only one-quarter of young people who had ever enrolled in college had student debt at age 21; however, this share grew by age 23 to one-third (Courtney 2018; 2020). One reason may be that students with foster care history have high dropout rates. By age 21, only 64 percent of these young people had completed a full year, and by age 23, only 55 percent of those enrolled had completed a full year (Courtney 2018; 2020).

Federal loans can play a role in covering postsecondary costs. While accumulating debt is not ideal, first-year dependent students may borrow up to \$5,500 and independent students up to \$9,500 in federal student loans.<sup>29</sup> These loans can help students cover expenses they might not otherwise be able to cover. However, research has found that in California most students with foster care history do not accumulate student loan debt.

## Education and Training Vouchers

To help with this unmet need, young people who have a foster care history can qualify for Education and Training Vouchers (ETVs). The John H. Chafee Foster Care Independence Program (Chafee) was created in 1999 as part of the Foster Care Independence Act to help young people currently or formerly in the foster care system gain self-sufficiency (since renamed as the John H. Chafee Foster Care Program for Successful Transition to Adulthood). In 2001, Congress passed an amendment to the Chafee Program that created the Education and Training Vouchers Program for Youth Aging Out of Foster Care.<sup>30</sup> The federal government funds the ETV program and distributes the funds to states, which are responsible for administering the program. The program aims to lower the financial barriers to higher education by providing vouchers of up to \$5,000 for postsecondary education and training opportunities to young adults currently or formerly in foster care. Young people can use the vouchers to pay for the annual cost of attendance at postsecondary institutions, which may include tuition and fees, room and board, books, supplies, and transportation.<sup>31</sup> To qualify for the program, young people must have been in foster care at age 14 or later and must enroll in postsecondary school by age 26.<sup>32</sup>

## CALIFORNIA'S ETV PROGRAM

States vary widely in their administration of the ETV program as to eligibility criteria, outreach, disbursement of funds, application process, and renewal process. In a study of 10 states' ETV programs, California's program stands out as having some of the most intensive outreach and lowest barriers. Among the 10 state ETV programs in the study, California is one of only three states that reach out directly to young people. California's ETV program imposes only one additional eligibility criterion to the federal criteria: young people must have been in care at age 16 or older in California, while the federal criterion is only that young people must have been in care at age 14 or older. But because the program has insufficient funds to serve all young people, it does prioritize older students, returning students, students with greater unmet need, and young adults who are parents. California also has one of the least cumbersome applications, which is less than one page long, is available online, and requires no additional documentation. Students do not have to fill out a renewal application to continue receiving funds. California always fully funds young people to the \$5,000 maximum allowable; other states reduce the amount to provide some funding to all students who apply. Checks made out to students are sent to their schools, which then forward the full checks to the students, giving them flexibility in how they spend their funds.

In California, only about 32 percent of all young people who are enrolled in college and are eligible for ETVs ever receive one (Hanson et al. 2022). There may be several reasons for this. One key reason is that there are insufficient funds; California has had to turn eligible young people away because there are not enough funds to cover the needs of all of them. California has since contributed an additional 3 million of state funds to provide more ETV awards. Other possible reasons are that young people may not know about ETVs, may not be eligible because they are enrolled less than half time, or may have all their cost of attendance met through other sources.

While more than half of young people (56 percent) who receive an ETV use all of their first voucher, a substantial share do not use their voucher at all (27 percent) or use only some of it (17 percent). This can primarily be explained by young people never enrolling in school, dropping out, or not making satisfactory academic progress.<sup>33</sup> The vast majority of those who do not use their vouchers (70 percent) do not complete one semester in school. This highlights the issue of persistence and degree completion among young people who were formerly in foster care.

Young people who enroll with an ETV have higher rates of persistence and college graduation than those who enroll without an ETV. Only 64 percent of students with foster care history who enroll without an ETV complete one semester, and only 57 percent complete two semesters. These rates are much higher for students who enroll with ETVs, at 91 and 86 percent respectively. Only 8 percent of students with foster care history who enroll without an ETV graduate within six years. The six-year graduation rate is double for young people who receive an ETV, at 16 percent (Hanson et al. 2022).

One potential reason for these lower rates of persistence and graduation may be financial strain. The analysis above shows that, despite choosing the least expensive schools and enrolling part time, the median youth in California who was formerly in foster care has an unmet need of more than \$9,000

after subtracting all grants (including ETVs, Cal Grants, and California College Promise Grants) from the cost of attendance.

One reason for this shortfall may be that the total funding for ETV and the maximum allowable award for an ETV have not kept up with the skyrocketing cost of attendance. Since the creation of the ETV program in 2001, tuition, fees, and room and board have more than doubled. Meanwhile, the average national amount of ETV program budget spending has lingered around \$40 million (\$45 million in 2020), slightly more than two-thirds of the total budget authorization (Fernandes-Alcantara 2019), and the maximum amount of funds each youth can receive has stayed the same at \$5,000. In 2001, \$5,000 would cover 92 percent of the cost of attendance at a two-year public university; today it would cover only 44 percent.<sup>34</sup>

## Conclusion

The majority of young people with experience in foster care want to go to college (Courtney, Terao, and Bost 2004; McMillen et al. 2003; Unrau, Font, and Rawls 2012). But they are half as likely to do so as young people without foster care history (Courtney et al. 2007; Davis 2006; Hanson et al. 2022). **Young people with foster care history commonly voice balancing school and work as a reason for not enrolling in or not completing their postsecondary education.** The most cited difficulty that students with a foster care history face is balancing school and work, with 65 percent of students age 21 and 78 percent of students age 23 reporting balancing work and school as a difficulty in transitioning to college. Similarly, the most common reason given for not enrolling in college (24 percent) was needing to work (Courtney 2018). Because having to work while in school is a barrier to young people with foster care history, it is imperative that policymakers understand the amount and magnitude of unmet need experienced by these students.

**Postsecondary education is expensive.** For all student groups, even after grants and expected family contribution are applied, there is still a significant amount of the cost of attendance to cover. **Students with foster care history are most likely to attend public two-year institutions, and these institutions also have the lowest cost.** Even when compared with their peers with low incomes, students with a foster care history are more likely to attend lower-cost institutions. In California, more than 80 percent of students with foster care history attend two-year public schools, compared with 44 percent of all other students and 48 percent of low-income students.

**Most students with foster care history receive grants to help them pay for college,** and for full-time students the amount they receive is about the same as the amount received by students with low incomes but without foster care history. **These grants usually cover the student's tuition and fees,** but they do not cover a student's full cost of attendance. In California, students with a foster care history may have access to SILP or THP until age 21, but they lose this funding on their 21st birthday and almost 50 percent of students with foster care history are 21 or older (NPSAS: AC 18).

**Students without foster care history typically have expected family contributions or familial support that can help cover costs.** But considering personal or family financial resources, students with

a foster care history have an income that is typically 16 percent of the poverty level compared with their peers who have family incomes about 267 percent of the poverty level. While 68 percent of **students with low incomes but without foster care history have \$0 expected family contribution, they may have other familial support to rely on.** For instance, nationally almost one-third of low-income students without foster care history live with their parents.<sup>35</sup> Some students with foster care history may also have familial support, but it is much less common, with only 16 percent of students with a foster care history living with their parents.<sup>36</sup> Family support can make a difference, particularly when covering living expenses. Having family to live with, eat with, or go to with small financial issues can relieve the fiscal stress of attending college.

**Young people 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.** Students can work, but working, and especially working full time, can be difficult; research has found negative postsecondary outcomes associated with young people with foster care history working (Courtney et al. 2007, 2011; Okpych 2012).

**The ETV program helps bridge the gap, but it is underfunded, and the maximum allowable award is too small.** The ETV program is meant to help fill this unmet need that young people formerly in foster care face because they do not have an expected family contribution and cannot live with their parents. However, California does not receive enough funding to serve all young people, and the maximum award is too low to cover all their need.

**More financial supports are needed to make postsecondary education attainable for young people with foster care history.** This is particularly true if the goal is to encourage more young people with foster care history to enroll in school, attend public four-year institutions, or attend full time. **Even with the majority of students with foster care history choosing two-year public institutions and enrolling part time, the typical net price after grants and expected family contribution is about \$9,200.** While students in extended foster care and younger than 21 may have access to \$12,000 in SILP or housing in THP, almost half of students with foster care history are not eligible because they are older than 21. Even among those younger than 21, many are not eligible for these benefits because they are not in extended foster care (e.g., they reunified with their families). **Ideally, Congress would increase ETV funding to a more realistic level. Until they do, it falls to the states to make up the difference.**

## Appendix. Data and Methods

Young people with foster care history need financial support to attain their educational goals. Are these young people getting the financial support they need for college? And how do their financial aid packages compare with those of their peers? To answer these questions, we used data from the National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS:18-AC) (Siegel, Ramirez, and Johnson 2021).

NPSAS is a study looking at students in postsecondary education, focusing on how they finance their education. The NPSAS:18-AC data include administrative records from a national cross-section of students enrolled in postsecondary institutions in academic year 2017–18; they contain information on student financial aid, enrollment, demographic characteristics, institution characteristics, and income (Siegel, Ramirez, and Johnson 2021).

For our analysis, we looked at postsecondary students ages 23 and younger who listed California as their state of residence. To examine the financial aid experiences of young people with foster care history, we stratified the population by a variable that captures the FAFSA question “At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?” This question is part of a set of questions on the FAFSA to determine a young person’s status as an independent student.<sup>37</sup> A limitation to using this question to identify students with foster care history is that it will include some students who do not have foster care history but whose parents were deceased and students who were a “ward of the court” (e.g., a young person in the custody of a public child welfare agency). For brevity, we refer to this population as “students with foster care history” throughout.

In our analysis, we chose to present the median amounts of key postsecondary education costs and financial aid totals instead of the average. While both are measures of central tendency, medians and averages each provide a slightly different view of what is typical. A median is calculated by taking the middle value from a set of observations. When thinking about student financial aid totals, the median value tells us that half of students received less than this amount and half of students received more. An average is calculated by dividing the total amount of all individual values by the number of observations. When there is the possibility of extreme high values, averages can become skewed. We see this happen when many students have values of zero or close to zero, while a minority have much higher values, which can be the case when comparing costs and unmet need across different postsecondary institutions. We have chosen to use the median because we believe it best represents what is typical for each type of student.

## Notes

- <sup>1</sup> To examine the financial aid experiences of young people with foster care history, we stratify the population by a variable that captures the FAFSA question, “At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?” This question exists on the FAFSA as part of a set of questions to determine a student’s status as an independent student. A limitation to using this question to identify students with foster care history is that it will include some students who do not have foster care history but whose parents were deceased or who were a “ward of the court” (e.g., a young person in the custody of a public child welfare agency). For brevity, we refer this population as “students with foster care history” throughout.
- <sup>2</sup> “California College Promise Grant,” California Community Colleges Chancellor’s Office, accessed February 28, 2023, <https://www.cccapply.org/en/money/california-college-promise-grant>.
- <sup>3</sup> “California College Promise Grant,” California Community Colleges Chancellor’s Office.
- <sup>4</sup> “Cal Grant Programs,” California Student Aid Commission, accessed February 28, 2023, <https://www.csac.ca.gov/cal-grants>.



- 5 “Foster Youth Students,” California Student Aid Commission, 2023, <https://www.csac.ca.gov/foster-youth-students>.
- 6 “Foster Youth Students,” California Student Aid Commission, accessed February 28, 2023, <https://www.csac.ca.gov/foster-youth-students>.
- 7 “What Are the Cal Grant Award Amounts,” California Student Aid Commission, accessed February 28, 2023, <https://www.csac.ca.gov/post/what-are-cal-grant-award-amounts>.
- 8 “Our Programs: Scholarships and Grants,” Foster Care to Success, accessed August 4, 2022, <https://www.fc2success.org/programs/scholarships-and-grants/>.
- 9 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 per month; or (5) being incapable of doing any of these activities because of a medical condition.
- 10 “Los Angeles City College Tuition & Cost,” CollegeSimply, accessed February 28, 2023, <https://www.collegesimply.com/colleges/california/los-angeles-city-college/price/>.
- 11 “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 foster young people 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 youth 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>).
- 12 As of October 2022 in California, 4,750 young people in extended foster care lived in either a SILP (2,991) or THP-NMD (1,759) (“Child Welfare Indicators Project,” University of California, Berkeley, accessed February 28, 2023, <https://ccwip.berkeley.edu/>).
- 13 “Current Population Survey (CPS),” US Census Bureau, 2020, retrieved from <https://nces.ed.gov/programs/coe/indicator/ssa/college-student-employment>.
- 14 Using information reported on the Free Application for Federal Student Aid (FAFSA), the federal government calculates an expected family contribution as an estimate of a family’s ability to pay for college. A family’s expected family contribution will vary depending on income, assets, and family size.
- 15 Student budgets, also known as the cost of attendance, are set by the postsecondary institution and include tuition and fees as well as other expenses such as books, supplies, and living expenses such as housing. They vary by school and by student, because the institution can adjust a student’s budget based on student-specific variables such as their living situation (e.g., living on campus, living off campus, or living at home).
- 16 “(GEN-22-15) FAFSA® Simplification Act Changes for Implementation in 2023-24,” Federal Student Aid Partners, November 4, 2022, <https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2022-11-03/fafsar-simplification-act-changes-implementation-2023-24>.
- 17 We were unable to estimate these values for California for our student groups because of small sample sizes.
- 18 Integrated Postsecondary Education Data Systems is the best source of data on college costs but likely underestimates the cost of attendance for those living at home; for instance, it automatically sets the cost of room and board to zero for students living at home. This does not appear to accurately measure the cost of attendance estimated by some schools. Some institutions list a non-zero cost of room and board for those living at home on their websites. “Federal Cost Data for Students Living at Home Are Significantly Understated,” Institute for College Access & Success, May 24, 2016, <https://ticas.org/accountability/federal-cost-data-students-living-home-are-significantly-understated/>.
- 19 “Financial Aid: Student Budget & Costs,” Butte College, accessed February 28, 2023, <https://www.butte.edu/services/financialaid/budget>.



- <sup>20</sup> “Financial Aid: Cost of Attendance,” Los Angeles City College, 2023, <https://www.lacitycollege.edu/cost-tuition/costs-college>.
- <sup>21</sup> The median value for work-study in our data samples was always zero, so it is not presented in our charts.
- <sup>22</sup> NPSAS:18-AC (National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates). The table number to retrieve results is onrdzn. See <https://nces.ed.gov/surveys/npsas/> (accessed February 24, 2023).
- <sup>23</sup> NPSAS:18-AC.
- <sup>24</sup> NPSAS:18-AC. The table numbers to retrieve results are msjoyu and sxvirf.
- <sup>25</sup> “California College Promise Grant,” California Community Colleges Chancellor’s Office.
- <sup>26</sup> Cal Grant Foster Youth Access Awards are not included because they did not take effect until 2021.
- <sup>27</sup> US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS-AC). The table numbers to retrieve results are pxffwe.
- <sup>28</sup> NPSAS:18-AC.
- <sup>29</sup> “What’s the Difference between Direct Subsidized Loans and Direct Unsubsidized Loans?,” Federal Student Aid, accessed February 28, 2023, <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.
- <sup>30</sup> Promoting Safe and Stable Families Amendments of 2001, Pub. L. No. 107-133, 115 Stat. 2413 (2002).
- <sup>31</sup> Higher Education Act of 1965, Pub. L. No. 89-329, Sec. 131, 34 (1965).
- <sup>32</sup> The federal eligibility requirements for the ETV program have changed multiple times since it was originally authorized. Under the original federal program, young people at risk of aging out of foster care or those who were adopted on or after their 16th birthday were eligible for ETVs. If they were participating in the ETV program on or before their 21st birthday, they could continue to participate in the program until their 23rd birthday (as long as they made satisfactory academic progress to complete their higher education or training programs). The Family First Prevention Services Act in 2018 extended the program’s eligibility age to include those who spent time in foster care at age 14 or older. They could now receive funding up to age 26 but could not participate in the ETV program for more than five years (whether in consecutive or nonconsecutive years). Most recently, the ETV program’s age eligibility changed temporarily as a result of the Pandemic Act of 2020 to include those up to age 27. This law also appropriated an additional \$50 million of federal funding to the ETV program in 2020, so the maximum ETV voucher award could be up to \$12,000 through the end of September 2021. Young people could also use their increased ETV funds in a more flexible manner to maintain their enrollment in an education or training program and to cover other costs not defined by the cost of attendance categories (e.g., housing, obtaining a driver’s license) outlined in the Higher Education Act. The additional pandemic funding and program flexibility was later extended until September 2022.
- <sup>33</sup> These data are subject to some measurement error, likely because of mismatches by name and date of birth or to redacted observations. We see that among those who used all of their vouchers, 20 percent do not appear in the NSC data. It is likely that this 20 percent did in fact enroll but do not appear in the NSC data. See Hanson et al. (2022) for a detailed description of this measurement error. Of first-year students with a history of foster care at community colleges, 42 percent fail to achieve satisfactory academic progress, which students must maintain to continue to receive their ETVs. See “The Overlooked Obstacle—How Satisfactory Academic Progress Policies Impede Student Success and Equity,” John Burton Advocates for Youth, 2021, <https://jbay.org/resources/overlooked-obstacle/>.
- <sup>34</sup> Melanie Hansen, “Average Cost of College by Year,” Education Data Initiative, last updated January 9, 2022, <https://educationdata.org/average-cost-of-college-by-year>.
- <sup>35</sup> US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS-AC). The table numbers to retrieve results are kevcio.

- <sup>36</sup> US Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study-Administrative Collection: 2018, Undergraduates (NPSAS-AC). The table numbers to retrieve results are [kevcio](#).
- <sup>37</sup> The other questions to determine independence are (1) Are you married? (2) At the beginning of the 2019–2020 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? (3) Are you currently serving on active duty in the US Armed Forces for purposes other than training? (4) Are you a veteran of the US Armed Forces? (5) Do you now have or will you have children who will receive more than half of their support from you during the academic year? (6) Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through the academic year?

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