



RESEARCH REPORT

Participant Perspectives on Education and Training Vouchers

How Young People with Foster Care History Experience the Education and Training Voucher Program

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Executive Summary

This report highlights the experiences of young people who have experienced foster care and received Chafee Education and Training Vouchers (ETVs) to help fund their postsecondary education. In total, we spoke with 81 young people in nine states. These young people told us about various experiences related to receiving ETVs and offered suggestions for program improvements.

Young people we spoke with overwhelmingly said that the financial assistance ETV provided was helpful and that having these extra funds took a substantial amount of stress off of them in working out how to pay for college and living expenses while in school. Young people we spoke with shared that they learned about ETVs from different adults in their lives and at varying times, and while some became aware of the program during high school, a significant number did not learn about the program until they entered college. Young people suggested that earlier and better communication about the ETV program would help people get connected to funding when they need it.

Young people reported varied experiences applying for an ETV and receiving funds, with some experiencing challenges. The research found the following:

- Young people found extra application and documentation elements some states chose to require to be challenging. These requirements included extensive documentation of foster care history or requiring the applicant to specify how funds will be used. Young people also said that extra steps in the application and verification process often caused delays in application approval and funds disbursement.
- Some young people had challenges getting responses from college or state staff they needed to complete the ETV application, including getting necessary information from college financial aid staff and getting ETV staff and child welfare caseworkers to verify that they qualified to receive an ETV.
- A sizable share of young people across multiple states said that they experienced major delays receiving their ETV funding.

When asked for recommendations, young people said that streamlining the application process and improving paperwork processing would be important steps for improving experiences with ETVs. That said, young people often emphasized that receiving the funds helped them overcome obstacles to attending college. They reported using their ETVs to fund academic and living expenses while in school

and that the ETV was often one funding source among many—including working while in school. They said that more flexible funding in higher amounts would allow them to better meet their needs. We also heard that young people received important support from different supportive adults while receiving their ETV, but what we heard suggested that there is room for improvement to ensure all ETV-eligible young people have access to the support they need to navigate financial aid in college.

Participant Perspectives on Education and Training Vouchers

Introduction

Postsecondary education is important to achieving economic self-sufficiency and associated with other positive outcomes (Hanson et al. 2022). Young people in foster care face challenges in pursuing postsecondary education, which can lead to worse outcomes than their peers, such as being less likely to enroll in college and less likely to earn a degree, even if enrolled. One federal initiative meant to address this problem is the Chafee Educational and Training Voucher (ETV) program. The ETV program was created through a 2001 Congressional amendment to the 1999 John H. Chafee Foster Care Independence Act.¹ The 1999 Foster Care Independence Act authorized \$140 million dollars to be granted to states to fund programs that help young adults currently and formerly in foster care to achieve self-sufficiency. Since 2002, Congress has allocated funds to states and tribes to help young adults in foster care pay for postsecondary education or training programs. The ETV program provides funds for vouchers that can be used to pay for anything included in the cost of college attendance as defined by the school or program, including tuition, books, room and board, and other expenses.²

Although the program is federally funded, states administer the program. States differ widely in their implementation of the program and their interpretation and application of the eligibility criteria. Federal funding for the ETV program is allocated to states based on each state's relative share of children in US foster care (Fernandes-Alcantara 2021). This does not necessarily align with states' need for ETV funds. Some states run out of funds every year and either have to deny young adults access to the ETV program or lower the amount of the award, while a small number of other states return unused funds (Fernandes-Alcantara 2019). Average national amounts of ETV program budget spending have lingered around \$43 to \$45 million (\$44 million in 2023) (Stoltzfus 2017).³

The ETV program has gone through several changes since its creation. The original 2001 amendment defined the eligible population as children at risk of aging out of foster care or those who exited foster care because of adoption by age 16 or older.⁴ Young people were eligible to receive funds until they turned age 21. If they received ETV funding on or before their 21st birthday, they could continue receiving funding until age 23 as long as they were enrolled in a postsecondary education or training program and were making progress toward completing the program. With the passage of the Family First Prevention Services Act of 2018, ETV eligibility was expanded to age 26 but without

additional funding. Participants could only receive ETV funding for a maximum of five years. In 2020, the Supporting Foster Youth and Families through the Pandemic Act increased the maximum ETV award from \$5,000 to \$12,000 per recipient and provided additional federal funding for this increase. However, the increase was temporary (from October 2020 to September 2022). The Act also temporarily extended the maximum age to 27 through September 30, 2021.⁵

This report expands on earlier work conducted by the Urban Institute evaluating the ETV program. The previous study focused on 10 states (California, Colorado, Florida, Illinois, Missouri, New Jersey, Ohio, Oregon, Pennsylvania, and Tennessee). Through interviews with ETV program coordinators, the study demonstrated the great variability in state policies regarding the ETV program, including eligibility, the application process, funding dispersal, and the renewal processes. The study found that overall only 31 percent of ETV eligible young people attended college, and of those who attended college only 37 percent were awarded or used an ETV. The study found that receiving an ETV was correlated with higher persistence in college for young adults, but even for young adults who do receive an ETV, graduation rates are still well below the national average (Hanson et al. 2022). One separate study (Hill and Peyton 2017) involving a survey sample of young people who received ETVs in Minnesota found that young people were able to access supports from caring adults but had high levels of financial stress even while receiving ETV funds. Otherwise, there has been little work examining young people's experiences with the vouchers. This report adds a new type of evidence to the literature by qualitatively capturing perspectives of young people who received ETVs. Specifically, it seeks to answer the following research questions:

- How do young people experience the ETV program, including the voucher and any associated supportive services? How do their experiences differ across states, higher education institutions, and other emergent relevant contextual factors?
- What do young people think should be done to improve the ETV program to better support their needs?

Methods

In 2021 and 2022, we recruited young people for interviews and focus groups from the ten states included in the previous ETV report. In total, we completed 27 interviews and focus groups, speaking to a total of 81 young people in nine of the ten study states. The total number of young people we spoke to was highest in California at 40, followed by Illinois (17), Pennsylvania (8), Ohio (5), New Jersey (3),

Oregon (3), Colorado (2), Missouri (2), and Florida (1). The study team was unable to recruit any recipients from Tennessee.

Though we do not have comprehensive data on key demographic and outcome indicators for participants, we have a sense from our conversations that the sample differed substantially from the wider population of young people with a history of foster care and also of young people who receive ETVs. Because all young people we spoke with successfully enrolled in college and received ETVs, they experienced more success with these systems than most young people with a history of foster care in the 10 states we studied (Hanson et al. 2022). And although we cannot provide exact percentages from our sample, it seems likely that the percentage of young people we spoke with attending private and out-of-state schools exceeds the small shares across all young people who received ETVs in the 10 states—7 percent and 4 percent, respectively.

We relied largely on state-based intermediaries with connections to young people who have received ETVs for recruitment. We reached out to state ETV staff, college success programs,⁶ school financial aid offices, and foster care service providers and requested recruitment assistance. We contacted financial aid offices, and college success programs where applicable, at the schools with the highest ETV enrollments in the 10 states. Additionally, because of the proportionally larger number of ETV recipients and funder interest, we especially focused on recruiting young people in California. In addition to recruitment contacts used in all states, one partner with an extensive network of school-based contacts in California reached out to their contacts on our behalf. This yielded a sizable number of young people who volunteered to participate.

Staff who agreed to assist us distributed flyers to their networks of young people who may have received ETVs that included contact information for the research team. Young people interested in participating in the study then contacted us to schedule their participation in an interview or focus group. Before scheduling an interview or focus group with interested young people, we confirmed with them that they met the participation criteria: having received an ETV from one of the ten states and being 18 or older.

Interviews and focus groups with participants focused on several themes about the experience of receiving an ETV, including how they heard about the program, their experiences with applications and with receiving funds, and how they used the funds. We asked participants to identify program challenges and barriers, including any challenges with applications and eligibility requirements and challenges accessing or using funds. We also asked participants to reflect on how the program benefited them and any potential impact it had on their personal, academic, or professional goals. Additionally, we

asked participants for any recommendations to make ETVs work better for young people (see the appendix for protocols used for conversations with young people). As a thank you, participants received gift cards valued at \$25 during our first round of data collection in 2021, which we increased to \$50 for our second round in 2022 to increase participation.

After we completed data collection, we developed a coding structure based on our research questions and themes that emerged from our data collection based on thematic team discussions. We sent interview and focus group audio files to a transcription service to be transcribed. We then uploaded transcripts and our coding structure to the NVivo qualitative coding software. We completed coding reliability checks to ensure inter-rater reliability. We then completed thematic coding to capture and refine major themes across the interviews and focus groups.

Findings

The following section highlights our most important takeaways from conversations with young people. We have organized these findings by sections focused on key topics about young people's experiences with ETVs and views about the vouchers, including experiences finding out about the program, motivations to apply, the application process, funds receipt, use of funds, support from staff, ETV benefits and challenges, and recommendations for improvement.

How and When Eligible Young People Learned about ETVs

Young people we spoke with said that they learned about ETVs from a variety of sources, with no single source predominating. Common sources that young people mentioned included child welfare agency staff (including Independent Living Program [ILP] staff), college staff (including staff at college success programs and other campus-based programs), high school staff (mainly counselors), and friends. Less common sources included neighbors, social media, and online searches for college funding.

Young people also told us that they heard about ETVs at different points throughout their high school and college careers. A large minority said they heard about the opportunity while they were in high school, but a similar share said they had already entered college when they heard about it. A smaller share said that they heard about ETVs after high school but before they began college.

Young People's Understanding of Program Eligibility and Goals

The young people we spoke with varied in their levels of understanding of the ETV eligibility criteria. Many knew that having a history of foster care was necessary to receive the funding. And many also knew that there were some age-related criteria for participating. However young people often did not know detailed information about what these criteria were. A minority knew that maintaining a minimum GPA was necessary to continue receiving the funds. The following were typical explanations that young people provided:

You have to be in foster care by a certain age or a ward of the state....Also, I know that it's not forever. It's not something that's going to be awarded to you until you're done with school. I know there's an age limit. I think the last time that you're able to receive it is before your 26th birthday.

I always assumed it was one of the things that came with being in foster care after I was 16. I...don't know, that's usually the eligibility requirements for a lot of things.

I know it's a few qualifications. Got to have a certain GPA, you've got to be, like, a certain age too, right?

Young people provided fairly consistent explanations of their understanding of the goals of ETV funding. They largely thought that ETVs were financial support for young people who lacked family resources to pay for higher education to support their attendance. Most, but surprisingly not all, understood that ETVs were specifically intended to help young people with a history of foster care:

[The ETV funding is meant] to help everybody succeed and give people who don't have the opportunity to succeed with the help and stuff because most people I know...their parents will pay for everything...We don't really have that opportunity to just go to Mom or Dad and be like, "Hey, can give me extra money for college?"

I...think that the [ETV funding] is meant to be a resource for students, for current and former foster youths, who are typically already a disenfranchised group...I feel like they just want to help you when you're a student, to help you in any way financially.

Young People's Motivation for Applying for an ETV

Unsurprisingly, young people overwhelmingly stated that they applied either only or primarily because they needed money for school. A smaller share of young people told us that they applied—or reapplied to continue receiving funds—because it would motivate them to continue in school. One youth said,

I feel like ETV is trying to help and make an impact on kids to push them to go to school, to at least give them hope, like you can go to school. There is help out here to help you here. You're not alone.

And a few mentioned that they were attracted to ETVs because the people who told them about the funding opportunity also informed them that other resources and services would come along with receiving the funds—like mentorship and personal and academic advice. As stated earlier, because young people often received many other sources of support and were often unable to clearly differentiate where each came from, it was sometimes unclear that this support came from staff associated with ETV funding specifically.

Young People’s Experiences Applying for ETVs

The application process for government programs and funding can be a barrier to access, especially for young people (Hahn et al. 2021). So we asked young people to detail what the application process was like for them to better understand what was working and not working about the process.

A key takeaway from discussion of ETV applications—and one that aligns with findings from our previous study—was that application processes varied widely across states, with some common elements (Hanson et al. 2022). Applications were typically completed online. Some states required a brief personal statement on the application, while others did not. A major difference was the extent to which states required that young people specify the expenses that ETV funds would pay for on their application. In some states, young people mentioned that they did not have to provide any detail about what they would spend the funds on. In contrast, young people in other states had to prepare a formal budget. The following descriptions are from young people in three different states, illustrating some of the variation:

There wasn’t an essay. There wasn’t a budget question from what I recall. I just know that—it just asked your name, contact information, what school are you attending, and...I want to say when you were in foster care...yeah, it was really easy. It’s a small questionnaire.

It gives you a template. It tells you how much are you spending per month, let’s say, on clothing, rent, gas money, groceries. If you have a child, that’s also included, and what funding you have to give to your child as well.

I know that there was a personal statement that I had to write about what foster care was for me and something about how would ETV help improve your circumstances.

Many young people (including those who said the process was not difficult) received help applying for their ETV. Help came from many sources, often from those who initially told young people about the program or from those who offered them ongoing support while they received their funds. These sources of help included state ETV staff, child welfare staff (ILP coordinators, caseworkers, or others),

high school counselors, and college success program or other college staff. Often, young people said that these people made the process of applying much easier:

It was actually really easy for me, thankfully, because of the [state ETV worker] that reached out to my stepdad. She had all the documents. She had signed it, proof that I was in foster care, the dates, and all that stuff. I'm still in contact with the therapist that I had during foster care. Ironically, not my caseworker, but my therapist, but she had more info too, like identity and all that stuff.

My school has the Guardian Scholars program, which is a support system for foster youth in some of the California schools and I think other places. If I didn't have that—I...went to a school before where they didn't have the GSP program...It was horrific. When I went to a school that had GSP, that person worked with me and walked me along the steps and was there to guide me and show me the way. That made it a lot...easier.

APPLICATION CHALLENGES

Although most young people we spoke with said that they did not encounter major problems with their ETV application and often described the process as “easy,” a sizable minority said that the application process was challenging. Young people’s comments suggest that they found the process more challenging in states with more complicated applications—notably, in states that required applicants to specify what they would spend the funds on and states that required extensive documentation of foster care history—and when, regardless of their state, they did not receive adequate staff support throughout the process.

Several young people reported having difficulty filling out paperwork. A few said they found the volume of paperwork required intimidating. Some had trouble understanding the forms. A challenge we heard about repeatedly was that they found it hard to answer detailed questions about their family or foster care history. Several also mentioned that producing required documentation about their foster care history was hard:

Oh, goodness. Yeah. I just remember being eager to hear back. I remember the application process being not necessarily hard but definitely a little bit lengthy. There were some of the questions I remember being like, “Ooh. I don't know how to answer this.” They would come back and say, “Okay. We need this information.” There were a couple of things that I didn't necessarily understand because the verbiage wasn't something that was familiar to me in a lot of ways. I remember it being a little bit longer.

Some young people also had challenges getting responses from college or state ETV staff they needed to complete the ETV application. A few had trouble getting the proper authorities—for instance, ETV staff and child welfare caseworkers—to verify that they qualified to receive an ETV. Several had trouble getting college financial aid staff to process their applications because the staff were unfamiliar

with ETVs and did not know how to process the paperwork involved or did not think young people were eligible. In a few cases, young people said that these challenges led to delays in receiving the funds:

I went to...my school financial aid office to receive help, but they were so inexperienced because there weren't that many foster youth receiving it and they didn't really know the policies pertaining to the Chafee [ETV] grant.

Because I was already [out of] extended foster care, I didn't have as much access to my social worker as I would've liked. It was a lot of running around trying to get people—because they basically asked me to prove it. I had to find out what a Ward of the Court letter was. Then I had to track down my social worker, get it, then turn it in. Then they had to verify it, so I didn't get it the first semester. I had to wait.

I had a big packet that I had to fill out, and I went through at least four people. I went through [state ETV staff] and then they sent me back to my caseworker, and then my caseworker sent me back to his boss. It went through a really, really, really long process of trying to figure out if I qualified or whatever the case may be.

REAPPLICATION

Young people were typically aware that there was some type of reapplication process involved in continuing to receive ETVs each year that they persisted in college, but their active involvement in the process varied by state. In some states, young people said that the process was automatic (or nearly so), while in others, they had to fill out either the same or an abridged application annually. A minority said that they knew a minimum GPA was necessary to continue receiving the funds. In nearly all cases, when young people were able to describe a continuing eligibility requirement, meeting a minimum GPA was the only requirement they mentioned.

Young People's Experiences Receiving ETV Funds

Based on earlier work, we knew that the processes by which young people received ETV funds differed substantially across states. Though federal law provides funding for ETVs worth up to \$5,000 per year, some states chose to provide smaller amounts to serve more young people (Hanson et al. 2022). Some states, notably Florida, combine state funding with ETVs into a larger funding package for young people. And states may make other choices about how to distribute the funds. So, we asked young people about their perspectives on the process. What we heard confirmed our earlier findings.

Among the most significant findings on this topic from our conversations with young people was that young people's experiences receiving funds varied according to their states' approaches to funds disbursement. Some states disperse funds only to cover expenses that young people specified in their application, and in at least one state, young people had to pay for expenses upfront and apply for

reimbursement. Young people who received funding for specific expenses were sometimes unsure how their funding amount was determined:

When I filled out the form, it just—they were really detailed on what I should put on there...The transportation, I put down a certain amount on there, they said they would be sending me a payout for that. Anything else, I would have to, which I did, send in, like, a sublease or a lease, or rent receipts to receive the rest of the ETV funding that didn't pay for school stuff.

I've received maybe three [ETV payments] so far. They were roughly around 400. They'd have my direct deposit on file...they just usually just give us a random amount that I've seen. They don't ask for any documents or anything like that.

Young people in other states said that they received a consistent payment each semester unrelated to their specified expenses. In many cases, young people said that they consistently received \$2,500 each semester after they first applied for an ETV, though in some cases they said they received a different amount. Young people who did not receive the full amount that states could provide (\$2,500 per semester, or \$5,000 per academic year) were often unclear why they received the amount they did. Sometimes they thought it reflected the full \$2,500 per semester minus whatever tuition they owed.

The way it works is, the [ETV] is \$5,000, and it's distributed in two increments of \$2,500. I think you get one \$2,500 spring semester and one \$2,500 fall semester.

Young people had diverse experiences receiving the funds. In some cases, they reported that their ETV funds went directly to their school to pay tuition, so they never handled the money themselves. Young people who received cash payments reported a mix of receiving direct deposits and checks, which they typically picked up from the financial aid office at their college.

CHALLENGES RECEIVING FUNDS

Although many young people said that the process of receiving funds was smooth, a sizable share said that it involved major delays and other frustrations. Some young people across multiple states reported that they did not receive their money or it was not delivered to the school until several weeks, or even months, into the semester. In some cases, this caused financial strain, with young people having to take on expenses themselves before getting their ETV. Delays were often exacerbated because young people had trouble getting in touch with the relevant state ETV authorities or with their college financial aid staff:

I'll have instances where I'll send out, like, a form, my ETV form for the next semester...[in] like, May, June, [and] don't get a response until school starts...[in] August, and I'm, like, okay, wait, I don't have—I'm not getting funding. What's going on? Then in September, "Oh, we forgot to tell you, we didn't get your form for your transcript." I'm, like, "Why didn't you tell me this sooner? I sent you this months ago. What is this?"

Several young people also reported that getting specific expenses approved was a slow process:

Yeah, it normally takes, like, three to four months before they can send you anything. Like I said, with my computer, they'll send you a voucher, or they'll send you something and say, "Okay, you're approved for this now, but it's going to be in 60 to 90 days before you can get it."

In some cases, young people were under the impression that delays were the result of poor coordination between relevant state authorities, or between those authorities and staff at their school. A couple of young people mentioned that turnover among college and state ETV staff had contributed to delays:

I'm still waiting. I turned in a lot of forms for rental assistance and transportation, and I was told from the [state ETV] specialist...that it's all put in, and she's waiting for her supervisor to go ahead and approve it also. I'm just a sitting duck, waiting it out.

It just happened last semester, my fall semester of 2021, where I think the ETV fund coordinator—the very one that approves everything—she retired the day that I was getting my ETV funds processed.... Then, after she retired, nothing happened...until November, where I started pushing and pushing, insisting that I already did my part to qualify for these funds. Then that's where they were like, "Okay," but it wasn't until December, which was my last semester. I already paid off almost my entire semester that year, where it was such a financial strain.

How Young People Used ETV funds

Young people told us they used their ETV funds for a mix of purposes. Common categories of expenses that they used the funds for included academic expenses (e.g., books and laptops), housing (i.e., rent), and living expenses (e.g., transportation and food).

I do use it for school-related expenses as well....if I know that I've covered the bills that I needed to cover...then whatever's left, I'll just put it in the savings account and use it for when I need it again. Last year...I used it because my car broke down...I used it to help get a temporary car that I have right now.

A smaller share reported using the money for tuition, with many others saying that their tuition was paid by other financial aid or waived because of school policies toward young people with foster care history or young people with no family contribution to their upkeep during school:

For me...that [ETV funding] helped pay off my tuition. Since I'm out of state, it's a little bit more expensive...than a community college should be, so I was relying on those funds too.

A few parenting young people explained that they used the funds to help with expenses related to both family and school:

[ETV funds help] because...everything's a lot, and the books are a lot. Especially with kids, I...have to pay a babysitter so much just to be in the class—like \$60 to \$100, and \$150 sometimes just to go to one class.

Restrictions on how young people could use their ETV funds fell across a spectrum and varied by state. Some states put no restrictions on the use of funds, though in many cases young people in these states described feeling obliged to spend money on expenses that directly or indirectly supported their continuation in school (i.e., academic expenses and basic needs), though this was not an enforced requirement.

It was free-range. I didn't get any kind of guidelines on what to spend it on. They encouraged us to spend it on anything we basically needed like rent and car payments or school stuff.

I've always just been pretty responsible about it. You know what I mean? It's always just been school funding, so I've just tried to be like, okay, I probably shouldn't go out and party with this money....I should just spend it on books and gas and that sort of thing.

A few states had young people specify their expenses on their application, which state ETV staff then approve and either provide young people with cash or reimbursements for expenses already incurred. In one state, young people said that ETV staff purchased items on their behalf. And within this group of states young people reported variation in the extent to which they had to stick to a strict set of approved expenses:

There's only an honor system, I believe. I emailed [state ETV staff] asking, do I need to send receipts? Do I need to send just my transaction history, stuff like that? They were like, "No, but, say, if you keep asking us to buy a bunch of expensive tech from Staples, it might seem a little [suspicious]." It's [mostly] just an honor system.

For my books, I have to send them receipts. I send it over to the [state] coordinator person for the ETV funds, and she tells me, "Okay, I have them now, and I'll send you your check through the mail."

Further, some young people said they received guidelines from state ETV staff about what to spend the money on, but these were not enforced.

There was never no restrictions of mine per se. There was recommendations. They recommend that we—or they recommended that I use it for bills, and rent, and car payments, and insurance. There was never any like, "This is what it has to go for."

How ETVs Fit into Young People's College Funding Approach

Our quantitative analysis indicated that young people who are eligible for ETVs often have significant unmet needs for college funding, and our findings from conversations with young people aligned with this assessment (Packard Tucker 2023). Most young people reported having other sources of income to

support them during college in addition to their ETVs. Many reported having other sources of financial aid, often available to them because of their financial need or their foster care history. A smaller number had other types of scholarships or student loans:

[Young people with foster care history] can get scholarships. There are things out there.... There's a bunch of scholarships and programs that can help people.

I guess my first semester in college I signed up for the [ETV], the Pell Grant, and got my FAFSA done, and I've been continuing on with it ever since. It's one of the things I have to do every year.

For me...I had to take out student loans every semester, which is, like, I think they're about five grand a semester. My student loans, it's, like, I'm almost at 30 grand in student loans.

Many young people reported having to work part time to support themselves because ETVs and other financial aid were not enough to pay their bills. Several told us about their experiences struggling to handle school and work simultaneously.

I'm the oldest of six kids, so a lot of the times my family's over at my house. That's a lot to take care of, a lot to handle, so [ETV funding is] not nearly enough for me, but I stretch it out. I make it work with the jobs and everything else.

For most of the school semester, except for one semester, I did full time. I also was in school for full time. That was hard, but I did it.

And a few young people reported receiving support from family and friends (which most often included a place to stay).

I was working for a little bit, but then it was hard for me to balance my job and being a full-time student. I feel like with what I get right now [in ETV funding], I'm fine because my main responsibility is school because I live with my aunt.

And several students mentioned that getting an ETV allowed them to stop working or to work fewer hours during school and focus on coursework.

I feel like it kind of helps [financially] because we're not worried about when we're going to get our next paycheck. We're not overexerting ourselves at work because we have the little cushion to fall back on. It's not a tremendous amount of money, but it's a helpful amount of money to where we don't have to pick up extra shifts and stuff like that.

Importantly, some young people pointed out that the extent to which they would need funding on top of their ETV depended on the type of school or program they attended. Several mentioned that they attended community college—which aligns with previous work indicating that young people who have experienced foster care (Hanson et al. 2022) disproportionately attend these two-year institutions—and in at least some cases, these degree programs were inexpensive enough that they were able to cover their costs of attendance with the ETV alone:

I go to a community college. It's really nice for me because I don't have to burden myself with worrying about how bills are going to get paid. Because they're pretty much covered with ETV.

At the same time, others stated that their school or program cost more than their grants and other financial aid covered.

I would say the grants don't cover all of it, for sure, but they definitely do come in handy.... Especially, before I switched my major, I was doing interior design, and I was only taking three courses of interior design, and it was insanely expensive. I couldn't believe how much money I had to spend in just one month's worth of school supplies.

It's worth noting that some of these young people reported that they were either currently or previously in their state's extended foster care program and were receiving either funding for housing and other expenses or were receiving housing directly. However, none mentioned this as a source of financial support during college. This may have been simply because young people did not think of extended foster care as a form of financial aid (Brewsaugh, Richardson, and Loveless 2021).

Staff Support That Young People Received While Using ETVs

We wanted to understand what support young people were getting to navigate ETV funding and any unmet support needs they may have had. Young people reported getting support from many different sources, though it was often unclear how these sources of support were connected to their ETV receipt because many young people spoke about support from unrelated programs as though they were related to ETV. The most straightforwardly connected source of support was from state ETV staff. The quality of support young people said they received from this source varied by state, with some state staff regularly checking in about academic progress and the personal lives of young people, some having frequent email contact about the vouchers and about resources and opportunities for young people receiving ETVs, and others having a more limited role related to processing applications and disbursing funds. A few young people shared,

I think you meet three times a semester or once every month. Something like that. I know I met with my [state ETV] coordinator regularly, and she would just do check-ins and see how I'm doing with the semester.

[State ETV staff member is] pretty much the one that I constantly receive emails from....she pretty much always is up to date and constantly sends emails about things that are available or what you qualify for on a daily basis.

I read the [application] directions and I wrote what I was supposed to....I did not receive any additional help [from college staff or others].

In many cases, young people said they were engaged with some type of college success program that employed staff who understood their financial and other needs best and who they could reach out to if they needed support. In many cases, young people associated these staff with the ETV program, though it was mostly unclear whether these programs had an official association with the state ETV program. In many cases, these were likely unaffiliated programs that helped young people from disadvantaged backgrounds (including some specifically for young people with a history of foster care) navigate college. One youth shared,

[My college success coach is] literally a phone call away. I have her personal cell phone number. Anything I need, literally reach out to her. Then, we have other people...we can always reach out to. We have financial success coaches. We have other life coaches.

A smaller share of young people reported having an ILP coordinator they had a personal relationship with and could rely on for academic and personal support. And in a few other cases, young people were involved with other programs not associated with their school, and those staff offered support. Again, these were likely largely staff unaffiliated directly with the ETV funding opportunity but who helped young people navigate it as needed.

My daughter got in a bad accident, and I had to just stop going...They had told me this semester that I don't qualify because apparently I've gotten it a couple times in the past, and apparently there's a limit...but, thankfully, because I am in...extended foster care, the counselor is really awesome. She's going to be able to help me appeal, so I'm able to hopefully get it. I guess she's been able to help all her students basically appeal to be able to still get...financial aid.

Yes. I did have one PACES coach in the beginning...he was very knowledgeable and very resourceful because he knew a lot. Whenever he saw a scholarship opportunity or something that I am eligible [for], he would automatically call me right away and tell me like, "Hey. This is due months in advance. Do it now. It's money sitting on the table."⁷

Some other young people also said that they did not view ETVs as a source of supports beyond providing financial assistance. One young person who attended a large state university said they were on their own to fill out the application and that there were no other components to ETV beyond funding:

I think it would be different for every school, but at a community college, I think we would've cared more, but I think [university] has like 30,000 students and I mean I don't know, nobody really helped. I was just kind of on my own to do it. Also, it's not like I really needed help...I don't think it's really hard to fill out.

And a few young people mentioned that some students with foster care history could receive staff support but opted not to because they did not want to draw attention to their past involvement in the child welfare system. One youth shared,

A lot of foster children have problems self-identifying in college. We have a lot of people that are eligible for [college success program support], but they don't want people to know that they're a foster kid. They want to leave that behind in the past.

Most Young People Found ETVs Helpful

Young people we spoke with overwhelmingly said that the financial assistance ETV provided was helpful. We often heard that having these extra funds took a substantial amount of stress off them in working out how to pay for college and living expenses while in school. Several mentioned that it helped them overcome obstacles to attending college that other young people with similar backgrounds were often unable to overcome. One student said,

I just think the idea of having a little more money and not having to worry about paying it back is very, very liberating. I also think for people who were in foster care that ended up getting into college, that's a very small percentage of people. For all I'd like to be proud of myself for, I saw a lot of lost souls. A lot of people who couldn't make it that far, and it wasn't because they weren't capable, but because...they didn't have the same options.

In states that provided the full funding amount without restrictions on use, a few young people emphasized that these attributes of ETVs made them more useful and accessible than other types of financial aid. One student said,

I can't ever say that I had challenges with this program. I speak very highly of the program, because...I've been in several different scholarship programs, and they all have different requirements. There's some scholarship programs that only give you \$500, and they make you do a list from A to Z like, you need to meet five times a semester. You need to have this GPA. You need to make sure you go to three events at your campus. You need to show up to our events. It's just, the list never ends for this little small chunk of money. Here, ETV is giving you thousands and thousands, and they're like, just check in. Let us know you're alive and you're doing well in school.

We also heard from a few young people that receiving the voucher and the requirements for keeping it motivated them to continue their education.

There are requirements to keep them, whether it's like you have to complete a certain amount of the college hours, and, of course, have good grades, a good GPA, and then also do the certain amount of classes each semester....It really helps out kids like us where it's like, okay, you don't have that financial support. You don't have that moral support either, so we're going to push you to go even further and pursue what...other kids with both parents or one parent would.

And some young people mentioned that having staff available to support them was helpful. As was often the case in our conversations about staff support generally, it was often unclear that this help came from staff associated with the ETV program. But we did hear some examples of state ETV staff

who provided resources and support according to young people's needs during school as among the most helpful parts of receiving ETVs. One youth shared,

I mean, the money helps, but I have [state ETV staff member]. Just talking to her is great. They're very helpful. They gives you a ton of resources....Now, I'm a mom and I have a baby, so I can talk about that. They offer different like support and advice, as far as when it comes to like parenthood and the transition from being a teenager or a young adult to actually like living an adult life.

What Young People Considered Most Challenging about ETVs

Young people often said that there was nothing especially challenging about their experience with ETVs. This was especially the case for young people in states that provided them with the full funding amount without use restrictions and who did not experience major application or communication issues. It is worth noting that the perspectives of the young people we spoke with likely reflect the fact that most of them lived in states with less restrictive application policies, including roughly half who lived in California. Further, our sample of young people necessarily selected for people who had relative success with the application because we spoke only with young people who had received a voucher.

One young person gave a response typical of people with this sort of experience when asked whether they had experienced any challenges with their ETV:

We're talking about free money here, but \$5,000?...That's one of those things you ask people, "What would you do for \$5,000 right now?" You know what, there's a whole lot. In terms of challenging, going on a website and signing up for it and being eligible is not challenging. I would say I haven't found it challenging at all.

That said, a few challenges arose as particularly prominent in our conversations. First, many young people mentioned that communication problems with staff who were responsible for processing ETV applications were the most challenging aspect of receiving their ETV:

I would say probably the financial aid release form was a little bit challenging in some ways because those that are in the financial aid office—you almost have to have a certain person that actually knows the form and can recognize what it is and where it needs to go because there were times where I would turn in that form, and it was just sit on someone's desk for months at a time because nobody knew how to fill it out or where to send it.

The only thing that I think is the downfall of [ETV funding] is that the timing of when you need them sometimes is very challenging like, every time you contact them, it's like you get an automatic email, like they're not in office, and it's like, dang.

Second, several pointed to delays in funds disbursement as the most challenging part of their ETV experience:

I think it would be waiting for the funds to come in. Because I've had times where they approved everything, and it's just constantly waiting until that check goes through the school, and then they're getting everything processed. I think that's the hardest part about it.

Third, several people said that filling out the application itself was the most difficult aspect of getting an ETV, either because of the volume of paperwork or difficulty filling it out:

I would say, just at the beginning, when you have to get all this paperwork, it's kind of scary. I feel bad for the people that might not have someone that can support them.

And finally, a few students also mentioned that covering expenses associated with taking winter or summer term classes was challenging because they did not receive funding from ETV or other financial aid sources:

I find the summer and the winter sessions to be the most challenging because...you're a student, and you have some expenses that are school related, but also you still have other expenses. When you don't receive as much aid, I would say it makes a really big difference.

How ETVs Influenced Young Peoples' Education and Career Plans

Most young people said that getting an ETV did not have a huge influence on their academic trajectory or career plans. But we heard from a minority who said that the ETV provided the critical funding that made the difference between attending and not attending higher education. We also heard from a few in this group that knowing that they had access to funding provided extra motivation to continue in school. One youth said,

Personally, I never thought I would actually go to college and stuff because I didn't have money. Now, I feel unstoppable. I feel like master's here I come. Why would I stop when there's all these benefits out there for me? I've been motivated to keep going and to just work harder when I had no plans to even go to college.

Some said it helped them do better in college because they didn't have the distraction of worrying about their finances.

I wouldn't be doing as well as I am in college if I had more financial needs that I needed to worry and stress out about....that aspect of financial freedom is relatively liberating. Especially because I lived a very stressful life. I grew up pretty damn poor. I was stressed out all the time. I had my own family problems, life problems, my own demons to face. Imagine how it feels dealing with all that and having financial issues on top of that?

One person also said that getting an ETV encouraged them to take on a different, more challenging major or to go to the school they wanted to go to because they were more able to focus on schoolwork because they were able to spend less time working:

It had a great influence on my education because it assured me that I could afford to attend the schools I desired to attend. Without the ETV, I probably wouldn't have attended the schools that I attended.

Young People's Suggestions for Program Improvements

Although many young people did not offer recommendations for improvement and felt that ETV funding was good as is, others offered constructive critiques and recommended changes. **The most common recommendations we heard from young people centered around improved communication about the program.** Several young people said that it would help more eligible young people receive funds and make informed decisions about whether and how to pay for higher education if **all potentially eligible young people found out about it in high school.** Young people overwhelmingly said that they did not believe the child welfare case managers or high school counselors were consistently informed about the program or consistently provided information to potentially eligible young people. Young people suggested that these sources, as well as other caseworkers and social media, would be good avenues for communication:

If social workers were more proactive of talking about all the programs that these kids can get from this one bad stage of life, and they can change their life, possibly, through the resources such as [ETV] and stuff like that—I feel like it's not promoted enough when you're in foster care, and you don't know about all these things until you're a certain age. I think if they started teaching people at a younger age and just making them aware of all the programs that they can be a part of are and the resources they can get, it would help them in the future. Instead of people like me...who didn't learn until later on or didn't know to take advantage of the resources that are literally right there for foster kids to be able to use.

Definitely. As early as possible and as often as possible would help a lot of people to change their mindset around going to college, I think....Because if they think they can afford it, they're more likely to go, to try. A lot of people, being able to afford college is the difference between going and not...Everybody. The social worker, the caseworker, the agency social worker, the Independent Living Skills social worker. Everybody needs to communicate.

A couple of young people made suggestions for **streamlining the application process** to reach more eligible young people by making it more automatic or connected to other financial aid application processes:

Once you hit, like, 16, and you're in high school and you have to think about what you're gonna do after high school, go ahead and send the pamphlets out and let everybody know. Sign up, if possible, during that time so they already have your information. When you get to college—boom, your packet's ready. Your funding's ready.

I guess however they push for filling out the FAFSA...Okay, fill it out...They should throw in, like Okay, [the ETV application] also.

Several young people also emphasized the need for ETV and other staff involved in processing applications and disbursement of funds to **respond faster to emails and calls** and to **process paperwork faster**:

Putting in paperwork in a timely manner because...it seems like it's just something as simple as scanning a document, then sending it on its way, but then once in their hands, it takes weeks and sometimes months and stuff like that, so it's frustrating.

A substantial share suggested that it would be useful to **increase the amount of funds ETVs provide** because it is not enough to cover young people's expenses, particularly in areas with a high cost of living:

Because I believe foster youth have difficulties maybe affording college and I believe that increasing the grant amount will ensure that they could successfully afford college. It would make life much...easier for them.

A few emphasized the need for **better coordination between staff** to facilitate faster and smoother funds disbursement. This included **ensuring that college staff are better informed** about resources available for young people who have experienced foster care:

I think explaining to colleges about [foster care] and what comes with it. Because a lot of people are unaware of what goes on with [child welfare] if they've never been involved with it. So, what we get and our little insights [can help] college staff understand [and help] people be aware of [young people with foster care history] and what we get.

A few young people told us that outreach campaigns encouraging young people with a history of foster care to attend higher education need to **do a better job convincing people that the resources available are worthwhile** to bypass the stigma many people harbor about the child welfare system based on negative experiences with it. One person told us they felt that this was particularly important for outreach to young men:

On behalf of my baby brother...I think that there should be more targeted resources towards young men that has, "This is for the fellas," on the application, because it is a pride thing....they don't want anything to do with [foster care] because they feel washed up on the shore. I think that that would really increase young men's interest in higher education...if there was something for them to know that [communicates] you too matter. Your future also matters.

And finally, a smaller number of people mentioned that **eligibility should be expanded**. This included a few suggesting that people should be allowed to **use the funds at an older age** because young people with a history of foster care often do not graduate until they are older because they face a variety of barriers to starting and finishing their degrees. Two young people shared,

I'm just now starting college, and I wasn't at a good point to start college when I was younger because I was trying to figure out everything in life. When you get out of foster care, you're

thrown into the world...When you get to that age of being stable enough to go to college, I feel like you don't have enough time to be qualified for the grants to do what you want to do and figure out who you want to be and what next roles in life you want to choose, so the extension [of eligibility to an older age] would be helpful.

I have kids, so I'm going part-time. Most people go full-time...and don't have other responsibilities as rent or bills or something like that, so it would be hard to go full-time, be able to finish within my first four years. Technically, I'm supposed to be graduating this year but I'm not for my bachelor's. I'm not because I have kids. It's just hard.

And related, a few young people also suggested raising the age of eligibility would allow young people to use it for a graduate degree in addition to four years of undergraduate school. One youth shared,

After this, I plan to go to med school. It makes me worried, and I'm, like, okay, how am I going to pay for med school, because I would say I had help throughout the whole time of college, and obviously I have to save more, get another job, whatever I have to do [to pay for medical school].

Conclusion

The perspectives young people shared with us underscore a few critical takeaways about what supports young people who have experienced foster care need to access higher education, the extent to which ETVs are aiding them in that journey, and how ETVs could play an improved role in helping this population achieve a higher education credential. These takeaways align with findings across our research on the ETV program:

- This group of young people often struggles to pay for college because they lack assistance from family. ETVs can play a critical role, though they are often insufficient to cover all of a student's expenses.
- Our quantitative analysis indicates that ETV take-up among qualified young people is low (Hanson 2022). Conversations with young people indicate that many people who could benefit from an ETV are not receiving one. Many young people did not hear about ETVs until they were already in college, indicating the low take-up is likely at least in part because they do not know they are eligible.
- This report also supports other literature suggesting that many young people need access to supportive adults to help guide them through financial aid and other aspects of the college experience. It appears from our conversations with young people that some are getting the

support they need because they were able to access various sources of adult support, but there is room for improvement.

- It was clear across our conversations with young people that simpler ETV applications reduced burdens on young people with many competing priorities.
- It was also clear that young people found it useful to have flexibility in how they could use ETV funds because each had a unique set of needs to address for them to attend and persist in school.

Appendix. Youth Interview and Focus Group Protocol

1. How did you learn about the Education and Training Voucher (ETV) program?
 - a. PROBE: At an event, from a caseworker, from higher education staff
 - b. PROBE: Age or education stage when you heard about it
2. What is your understanding of who is eligible?
3. Are you in extended foster care?
 - a. If yes, does ETV help you enroll so you can stay in extended foster care? How did that work?
 - b. If yes, does extended foster care pay for your housing? How does that work?
4. Why did you decide to participate in the ETV program?
5. What do you think the ETV program is trying to do?
6. What was your experience like applying for the program?
 - a. What was required? (PROBE: budget, essay, references, length of application, getting documentation)
 - b. Were any of these things hard? Why or why not?
 - c. Did anyone help you? Who? Tell us about that.
7. Did you have to renew your ETV, and if so, what did that involve? (PROBE: documentation, minimum GPA, or other requirement to continue)
8. How was the ETV money paid to your school or training program? (i.e., did you receive a check directly? Did some or all of the money go directly to the school or training program?)
9. Did some or all of the money come directly to you?
 - a. What were you allowed to spend the money on that went directly to you (e.g., books, lab fees, housing, etc.)?
 - b. [For parenting young people] Did you get child care covered?
10. Do you know how much money you got?
 - a. How did you find out about how much money you were going to get?
 - b. Did the amount you got change from year to year? If so, do you know why?

- c. Did anyone help you with figuring out how you'd get your money? Please tell us who and how.
11. How easy or challenging was the process of getting the money where it needed to go?
- a. When did you get the money?
 - b. If delayed: How did you cover costs while you waited?
12. How have you used your ETV? (PROBE: for college, for a training program, for living expenses)
13. What other sources of funding did you have?
- a. Did you have to use this funding before you could get your ETV?
14. Between ETV and other sources of money for school, were all your costs covered?
- a. If not, what did you have to pay for out of pocket?
 - b. How did you pay these expenses? (e.g., job, friends or family, etc.)
 - c. Would you have had to do more of this without the ETV?
 - d. Did ETV cover housing during breaks? Summer housing?
15. What components of the ETV program are most helpful? Were there any components besides the money?
- a. What is it about these components of the program that make them helpful?
 - b. For Foster Care 2 Success: Was budgeting helpful? Did you stick with the budget? Did you get any help with it? Would you do it differently if you could do things over?
16. Have you worked with anyone or has anyone reached out to you about the ETV program (e.g., periodically after you got the money to check in)?
- a. If yes, what did they check in with you about?
 - b. How often do you interact with this person(s)? How do you interact? Phone, email, text, in-person?
 - c. Who would you turn to if something went wrong, like not getting the money?
17. Are there things that staff do that help you feel more supported and cared about? Is this specific to certain staff (i.e., case managers, life skills educators, higher education staff, etc.)?
18. Are there things staff are not doing that they could to help you feel supported and cared about? Is this specific to certain staff (i.e., case managers, life skills educators, higher education staff, etc.)?

19. What are the most challenging aspects of participating in the ETV program?
20. What are the most rewarding or valuable aspects of participating in the ETV program?
21. What additional help could the ETV program provide?
22. Has the ETV program influenced your current educational and employment situation? How?
23. Has the ETV program influenced your future educational and employment plans? How?
24. What might the ETV program do differently to make it more helpful for you?
 - a. PROBE: Outreach methods, funding levels, application process, money transfer, services offered

Notes

- ¹ Promoting Safe and Stable Families Amendments of 2001, Pub. L. No. 107-133, 115 Stat. 2413 (2002).
- ² Foster Care Independence Act of 1999, Pub. L. No 106-169, 113 Stat. 1822 (1999).
- ³ “Division H-Departments Of Labor, Health and Human Services, and Education, and Related Agencies Appropriations Act, 2023,” explanatory statement, US Senate, 2023, <https://www.appropriations.senate.gov/imo/media/doc/Division%20H%20-%20LHHS%20Statement%20FY23.pdf>.
- ⁴ Promoting Safe and Stable Families Amendments of 2001, Pub. L. No. 107-133, 115 Stat. 2413 (2002).
- ⁵ Family First Prevention Services Act—part of the Bipartisan Budget Act of 2018, Pub. L. No. 115-123, 132 Stat. 170 (Feb. 9, 2018), [https://www.childwelfare.gov/topics/systemwide/laws-policies/federal/family-first/#:~:text=1892\)%2C%20which%20was%20signed%20in,out%2Dof%2Dhome%20care; Supporting Foster Youth and Families through the Pandemic Act of 2020, Pub. L. No. 116-260 \(2021\).](https://www.childwelfare.gov/topics/systemwide/laws-policies/federal/family-first/#:~:text=1892)%2C%20which%20was%20signed%20in,out%2Dof%2Dhome%20care; Supporting Foster Youth and Families through the Pandemic Act of 2020, Pub. L. No. 116-260 (2021).)
- ⁶ College success programs provide students who have experienced foster care with wraparound services and supports to help them succeed in school and graduate (Dworsky 2020).
- ⁷ “The Pathways to Academic and Career Exploration to Success (PACES) program supports young people currently or formerly in foster care in their successful transition to and retention in postsecondary education (including career technical education) and workforce readiness” (“PACES,” New Jersey Youth Resource Spot, accessed September 28, 2022, [https://www.nj.gov/njyrs/education/paces/#:~:text=The%20Pathways%20to%20Academic%20and,technical%20education\)%20and%20workforce%20readiness\).](https://www.nj.gov/njyrs/education/paces/#:~:text=The%20Pathways%20to%20Academic%20and,technical%20education)%20and%20workforce%20readiness).)

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