

Paying for College as a Student with Foster Care History

Summary of Findings from Discussions with Students in California

Laura Packard Tucker, Devlin Hanson, and Annabel Stattelman-Scanlan

Students with foster care history are **not getting the information they need about financial aid** to make informed decisions about their education.

Some students said **they would have made different postsecondary decisions with more information on the financial aid** available to them.

Young people would have spent more time preparing for college while in high school, started college earlier, attended a four-year college directly after high school instead of a community college, and considered a wider selection of schools.

Most **students had tuition covered** by their financial aid, but **many had to pay for a substantial portion of their living expenses**, usually through employment earnings.

Almost all students who worked explained that **having to work negatively impacted their academic success and mental health** while in college.

To help financially support students with foster care history achieve their educational goals, California recently passed legislation creating the Middle-Class Scholarship (MCS) for Foster Youth. The new legislation expands MCS educational funding for students with foster care history who attend public colleges and universities within the state.

To learn more about how this program is impacting the lives of students and how it can be improved, we spoke to students with foster care history who are eligible for this program to find out what they knew about financial aid when deciding to attend college, how they are paying for college, and their experience receiving educational funding. We also examined data on MCS utilization, including the amount of aid students receive and the extent of unmet financial need.

WHY THIS MATTERS

Young people with foster care history want to pursue postsecondary education, but they face rising housing and tuition costs, a lack of financial and social support, and other barriers to attending college. Educational funding like the MCS for Foster Youth can alleviate the financial burdens associated with college, but little is known about the unique experiences of students with foster care history in using programs like this to pay for school.

WHAT WE FOUND

Speaking with students and analyzing MCS funding data, we found the following:

- For the academic year 2023–24, 796 students with foster care history met the criteria for the program, resulting in the distribution of about \$4.6 million in additional financial aid to these students.
- Overall, students with foster care history feel like they did not receive the information they needed about financial aid to make the best decision regarding if, when, or where to enroll in college.
- Many of the students we spoke with explained that they would have made different decisions if they had more information at the start of the process, such as changing when or where to attend college.
- Students with foster care history cover the gap between their cost of attendance and their financial aid in a variety of ways, with the most common being part-time or full-time employment. Students reported that working while studying has a

negative impact on their academic success and mental health by limiting their time to study and adding stress to their lives.

- Students provided insights into the difficulties of navigating the educational funding landscape and recommendations for how it can be improved. They hope grant programs will reconsider their eligibility requirements, including age caps and academic performance standards. They also recommended that financial aid programs reassess the process of determining financial need and aid amounts to more accurately reflect the costs associated with attending college.
- Students also suggested improvements in transparency and messaging surrounding financial aid. According to these students, information about educational funding should
 - » be discussed early, often, and in person,
 - » align with its audience,
 - » clearly define eligibility requirements, and
 - » stay updated as programs change.

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

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

HOW WE DID IT

From December 2023 to February 2024, we conducted 13 focus groups and spoke with a total of 57 students with foster care history who were eligible for MCS funding. These students were part-time or full-time students at a UC or CSU; none of them attended a community college. We specifically recruited students who could be eligible to receive the MCS (i.e., ages 18 and older; in foster care at ages 13 and older; attending a UC or CSU; a California resident; and submitted a FAFSA or California Dream Act application by March 2, 2023).

Each focus group took place via videoconferencing and lasted 45 to 60 minutes on average. Students were asked what they knew about funding and financial aid opportunities before they enrolled in college, how they were paying for their postsecondary education, what they knew about the MCS, and how educational funding opportunities in California could be improved.

ADDITIONAL READING

Paying for College as a Student with Foster Care History: Findings and Recommendations from Discussions with Students in California

<https://urbn.is/4eyoN8q>

ABOUT THE AUTHORS

Laura Packard Tucker

Laura Packard Tucker is a principal research associate in the Center on Labor, Human Services, and Population at the Urban Institute. Her research focuses on child welfare and public programs that support the well-being of children and families.

Devlin Hanson

Devlin Hanson is a principal research associate in the Center on Labor, Human Services, and Population. She is a labor economist, specializing in rigorous impact evaluations, whose research focuses on housing and child welfare.

Annabel Stattelman-Scanlan

Annabel Stattelman-Scanlan is a research assistant in the Center on Labor, Human Services, and Population. She specializes in participant outreach, conducting focus groups, and analyzing qualitative data.