

# FOCUS

A NEWSLETTER FOR STUDENT AID PROFESSIONALS AND POLICY MAKERS  
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## Encouraging News for College-Bound Foster Youth

By John Emerson Executive Director, *Casey Family Programs* and Thomas C. Lovitt, *Professor Emeritus, University of Washington*



In 2002, Kathy Mulady of the *Seattle Post-Intelligencer* wrote about a 14-year-old named “Destiny.” When Destiny was 14 she was caring for her younger brothers. Her mother often disappeared for days at a time, hanging out with questionable individuals

and doing drugs. Destiny was removed from her mother’s home and placed in foster homes, 13 of them over a three-year period. During this time her grades plummeted and she tried to commit suicide. Later, a combination of friends, caring teachers, and a stable foster home turned her around. Destiny became an “A” student in high school, was elected student body secretary, and engaged in several extracurricular activities.

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# Mission Improbable: The Chafee Vouchers Victory for Foster Youth

By Eileen McCaffrey, *Executive Director of Orphans Foundation of America*

On July 11, 2000, then-Presidential candidate Governor George W. Bush made a campaign promise to provide \$5 million over five years to fund vouchers for foster youth and older adoptees. But that was before 9/11 and long before wars in Afghanistan and Iraq—and the toll these events took on our economy. Somehow, that campaign promise was kept. This is the story of many players who let partisan politics take a back seat—for the public good.

Candidate Bush's campaign pledge bolstered the hopes of advocates nationwide, who began speaking out on the plight of older foster youth and the unique challenges they face if they pursue post-secondary training and education. The grassroots campaign was timely and effective. The organizers stopped asking *if* Education and Training Vouchers (ETVs) would ever be funded and started asking *when*.

It took time; Congress did not appropriate any funding for fiscal year 2002,

but legislators on both sides of the aisle had learned about the advantages—financial and social—and decided to support ETVs in spite of their party affiliation. Bridges were built. Senators Hillary Clinton (D-NY), Larry Craig (R-ID), Mike DeWine (R-OH), Mary Landrieu (D-LA), Jay Rockefeller (D-WV) and Representatives Ben Cardin (D-MD), Tom DeLay (R-TX), and Deborah Pryce (R-OH) spoke out eloquently to build consensus that ETVs were sound fiscal policy and the right thing to do. Thanks to their leadership

and President Bush's unwavering support, 8,500 former foster youth will be heading off to college or vocational school this year with a voucher to help cover their expenses.

Members of Congress approved President Bush's fiscal year 2003 request to fund post-secondary ETVs for foster youth. Starting this fall, foster youth and those adopted from state care after age 16 will head off to college or training programs with up to \$5,000 in voucher money to help them pay for tuition, books, transportation and living expenses.

Forty-two million dollars in federal funding for ETVs was included in the Promoting Safe and Stable Families Amendments Act. The money is being allocated to states under the Chafee Independent Living Program, created by Lincoln Chafee (R-RI). States receive varying amounts depending on the number of youth in foster care; our nation's most populous state, California, will receive \$8 million and Wyoming \$73,834.

ETVs make sense; investing in the long-term education and career goals of today's foster youth is a reasonable extension of foster care services. The challenge ahead



U.S. Representative Tom DeLay (R-TX) and U.S. Senator Hillary Clinton (D-NY) put aside differences to campaign for foster youth and ETVs.

for states and foster care advocates will be to let lawmakers know that this funding is changing lives and foster youth are succeeding in post-secondary education. To do this, states must collaborate with the private sector and position the

when you grow up. They should be encouraged to think about higher education, consider possible careers, and dream of bigger and

The organizers stopped asking *if* Education and Training Vouchers would ever be funded and started asking *when*.

program as part of the overall support and encouragement youth need, rather than another service provided. The foster system's emphasis on safety, shelter and food must be expanded to include education.

better things. And for some of the 20,000+ who each year turn 18 in state custody, the vouchers will help them make those dreams come true.

Foster youth, like any children, should be asked everyday *what do you want to be*



Foster youth came to the U.S. Capitol to lobby for vouchers—it worked!

## Cultural Barriers Affect Students' Willingness to Borrow for College

By Allison Bradley Fleming, *EdFUND Communications*

Socio-economic status is a more significant barrier to postsecondary education than ethnic factors, according to new research of U.S. Census Bureau and U.S. Department of Education data.

Prospective students from lower-income households, single-parent households, non-mortgage households and first-generation postsecondary households are less likely to enroll in postsecondary education than students who are more economically advantaged, according to a recent analysis of student borrowing patterns. What's more, part of the reason for their limited access to education may be an aversion to incurring educational debt.

"If lower-income students are being left behind, we feel this is a crucial issue to address. Our goal in undertaking this study was to identify barriers to postsecondary education in order to devise strategies to overcome these barriers," said Richard Boyle, CEO of ECMC Group, the nonprofit organization that conducted the study.

The report, titled *Cultural Barriers to Incurring Debt*, explores higher education barriers within ethnic and socio-economic groups. It concludes that "differences among ethnic groups in attitudes toward borrowing money, in general, appear to be due to socio-economic level, not ethnicity."

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# Early College High Schools

It's hard to imagine a solution to poor high school-college transfer rates when current research indicates that only 70 percent of America's high schoolers will *graduate*—unless they are African-American or Latino, and then the numbers drops to 55 percent. Students who enroll in college have a less than 50/50 chance of graduating. Many multiple-level complexities feed these statistics, so the Bill & Melinda Gates Foundation delved into existing research in the realm of high school retention and completion factors and cultural indicators that could lead to success. The first thing they did was go from big to small in their thinking.

In partnership with 15 “inter-cessionary” organizations that were already involved with creative educational initiatives on a ground level, the mighty Gates Foundation turned a keen eye to innovation, first developing a “Small Schools” program predicated on the idea that many high school students suffer a fatal detachment from attending overwhelming, large, urban schools staffed by overworked faculties. By supporting high school reform efforts in communities throughout the United States, the foundation hopes to improve high school and college graduation rates through reorganized, highly focused campuses with small student bodies.

The initiative provides resources and necessary attention for kids at risk, says Deborah Wilds, Program Officer, “Everyone needs to graduate from high school, but that’s not our goal. Our goal is completion of college, and the Early College High Schools pro-gram ups the ante of the small school success rates. The idea is to give kids the opportunity to graduate from high school with a two-year Associate of Arts degree or enough college credits to enter a four-year, liberal arts program as a sophomore or junior as they graduate from high school.”

Even in its nascent stages, early college high schools are making sense and preparing graduates. Tom Vander Ark, executive director of education for the Bill & Melinda Gates Foundation, comments, “The last years of high school are some of the most important developmentally yet are often squandered academically. At these smaller schools, students will receive the personalized learning and the accelerated learning they need to ensure a smoother transition to college or the workplace.”

There are now four early college high schools open, with three sponsored by the Middle College National Consortium, and one located at Bard College in

**“Kids prefer challenge to boredom. You can see that in athletics; academic programs need the stimulation, too.”**

New York City. By next fall, about 15 foundation-sponsored early college high schools should open, with 90 schools funded and about 150 campus openings



**Early College High Schools provide personal attention to students.**

predicted over the next five years. It takes a couple of years to get an early college high school up and running. Early college high schools are opening in partnership with both two- and four-year postsecondary institutions. At least half of the schools opening in the fall will be co-located at four-year schools like the University of Utah, California State University at Long Beach and the University of Harford and a number of historically black colleges and universities like North Carolina Central.

Says Wilds, “When the process to bring students up to speed begins as early as the seventh grade, it’s a clear path to success. At the least, it needs to start by ninth grade. When they’re ready, they get a shot at an accelerated, dual credit education. Kids prefer challenge to boredom. You can see that in athletics; academic programs need the stimulation, too.”

The heart of the idea is modeled after the “Middle College” concept, underway for 25 years. To support these programs, The Middle College National Consortium was formed in 1993 with financial support from the Pew Charitable Trusts and the DeWitt Wallace-Reader’s Digest Fund. The Consortium provides ongoing technical assistance and support to both new and established middle college high schools as they put into practice educational reforms and professional activities

**“This isn’t a program that ends with an associate’s degree, but with the aspiration of the bachelor’s degree.”**

designed to help under-performing students meet high academic standards. Nationally, 30 middle colleges operate on college campuses, with four more opening this fall.

Policy issues for the Early College High School program are being researched and formulated for the project by Jobs For the Future (JFF), a well-established Boston nonprofit that describes its mission as “Creating strategies for educational and economic opportunity.” Nancy Hoffman, Director of the Early College High School initiative at JFF says, “Instead of remedial education and a slow approach for kids at risk, we’re speeding up the approach and throwing a challenge down. The idea is to treat kids like they can do the work, but remove certain

barriers. Early College High Schools are free and there’s no complicated application. If students are serious about it, the first two years of college can be free.”

Students have numerous reasons attend to Early College High Schools; some are surprising. Nancy Hoffman says, “In Dayton, Ohio, early college high school students were surveyed and responded that the thing they really liked about learning on a college campus was that they felt safe.” The initiative also eliminates the need to select and apply to a post-secondary institution during the senior year of high school, makes college more affordable for low-income students and families and provides guidance and coaching from adults through the first two years of college.

Hoffman adds, “This isn’t a program that ends with an associate’s degree, but with the aspiration of the bachelor’s degree. The idea has caught on fast, and states and institutions may be inspired to start their own versions of accelerated programs or extend the dual-enrollment programs they now have.”

The schools now embedded in community colleges are deeply involved in a necessarily creative effort. “We are forging ahead with issues like how to develop co-teaching faculties with appropriate remuneration, how much leeway can be provided around course construction and credentialing and co-governance. And,” says Deborah Wilds, “who will pay for the college units may be a great challenge. Financial aid will become very important in the greater scheme of early college.”



**The opportunity to accelerate study can get students an AA degree by high school graduation.**

The rapidly expanding Gates initiative has gathered financial support from the W.J. Kellogg Foundation, the Ford Foundation, the Carnegie Corporation of New York and local funding sources. The five-year initiative shows signs of potential success, even at this early stage. Stay tuned, says Deborah Wilds, “It’s big, this idea, and we know what the questions are. The answers will unfold as we pursue them. We want to see success; we will definitely learn from this experience—and hopefully shape the road ahead for students.”

**The Gates foundation has donated \$500 million to districts around the country to establish small schools. Within a few years, the foundation’s support will lead to the opening of 1,000 such schools in 41 states.**

# Foster Youth and College

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She couldn't have done it alone. It took a cast of dozens and numerous programs to help Destiny on her way. In Washington State, the Governor's Scholarship Program has been set up for foster youth. It is expected that recipients will receive a combination of need-based scholarship, grant, loan and work-study employment assistance to make college attendance financially possible. Destiny became a recipient of a Governor's Scholarship in 2002. Now she plans to attend Eastern Washington University and become an elementary school teacher. On receiving the award, she said, "I have dreams I am going to achieve."



This is the success story of a foster child whose sights were set on college, but most foster youth have a much harder time. In Maine, legislators heard testimony about a pending bill to offer tuition waivers for foster youth attending college. One 17-year-old testified that he had been in foster care for six years and had been placed in 46 different group homes and shelters. Another 17-year-old told lawmakers that he had been in custody for 16 years and had 24 placements and attended 13 different school systems.

Just because successful foster youth are survivors doesn't mean they can thrive like other kids with supportive families. A 2002 publication of the Child Welfare League of America (CWLA) found that more than 26 percent of foster children have repeated a grade at least once since the seventh grade; 60 percent have failed a class in the previous year; over a third were below grade level in written language, math and reading; they have higher absentee and tardy rates; and only 20 percent of

foster youth have completed high school or obtained a GED.

Not surprisingly, relatively few foster youth who do graduate high school go on to college. Government officials in Massachusetts lamented that only 5 percent of foster children in 2001 had pursued higher education. A report from Casey Family Programs ([www.casey.org](http://www.casey.org)) indicated that, nationwide, fewer than 10 percent of foster youth who graduated high school went on to college as compared to 60 percent of the general population.

But foster youth dream big; the same report found that only 5 percent of those surveyed thought their education would end at the high school level; 68 percent planned to attend college; and 22 percent intended to further their education beyond college. The reality is that the great majority of foster youth are not prepared or able to take advantage of post-high school education. Only 15 percent of those youth take the necessary college preparatory courses (32 percent of the general student population does).

Clearly, foster youth need support or encouragement from teachers, caregivers, caseworkers, or a caring adult—and the necessary funds and financial aid to pay for college expenses.

Foster youth are usually eligible for aid from a variety of public and private sources (see sidebar), but they need help getting to them. The ability to attend college becomes primarily a matter of knowing how to access these funds. It is essential that foster youth become acquainted with three important individuals. They must work closely with their high school counselor and their independent living coordinator while they are in high school. Without parents to guide them, foster youth must be self-starting. With their high school counselor, they need to learn about high school graduation requirements and the keys to unlock the doors of their desired campus.

When they are seniors, it is critical for foster youth to contact the financial aid office at their college of choice, and begin a relationship with financial aid

staff. It all begins with the FAFSA form, just like any other applicant, but foster youth may need more support from the financial aid office in filling out and submitting applications and setting up their financial aid package. These are the basic essentials, but there are other opportunities unique to foster youth.

Foster students can take advantage of independent living programs that have been established throughout the country. It varies from state to state, but assistance in obtaining a high school diploma, post-secondary education, career exploration, vocational training, job placement and retention, training in daily living skills and budgeting, substance abuse prevention and treatment, and housing assistance are available through these programs.

Alaska, Florida, Kansas, Kentucky, Maine, Massachusetts, Minnesota, New Jersey, Oklahoma, Oregon, Texas, Utah, Virginia and West Virginia have passed legislation that waives tuition payment for foster and adopted youth to attend college or other postsecondary programs. Waiver legislation is pending in a few other states. Up-to-date information about tuition waivers and other important details relevant to foster youth, including information about the new Postsecondary Education and

Training Program and the name of each state's independent living coordinator, are available on the National Resource Center for Youth Development Web site ([www.nrcys.ou.edu](http://www.nrcys.ou.edu)).

Other states offer assistance to foster youth in ways other than legislated tuition waivers: computer and information technology charges, ID card activation fees, intercollegiate athletics fees, late registration access fees, library services charge, medical services fees, recreational facility fees, registration fees, and student union fees may be a part of your state's services. Some colleges have specific scholarships for foster youth.

In addition, the Casey Family Scholars Program, administered by the Orphan Foundation of America ([www.orphan.org](http://www.orphan.org)), was established in 2000 by the Seattle-based Casey Family Programs. The OFA connects students with online mentors throughout their higher education careers, provides a toll-free assistance number, and sends "care packages" to its scholars



throughout the year. The recipients are former foster youth and come from a wide geographical area. The scholarships range from \$1,000 to \$7,000 and are based on need.

As more and more young adults from foster care graduate from college or complete advanced vocational/technical programs, they will become important role models for the thousands of children who find themselves in state care. Financial aid and academic professionals can become a powerful agent in this field of dreams by advocacy. A happy ending can depend upon it.

## Financial Aid to Collge-Bound Foster Youth

• Federal Pell grant	\$ 4,000
• Federal Postsecondary Education and Training (ETV) voucher	\$ 5,000
• SEOG grant	\$ 1,000
• Work-study during the year	\$ 4,000
• State Need grant (varies by state)	\$ 3,000
<b>Estimated total available financial aid package</b>	<b>\$17,000</b>

If the student obtained monies from the above sources and was engaged in a work-study program, she would have at least \$17,000 per year in aid. In addition, depending on the state and the particular college, the student might be entitled to tuition or fee waivers or other support.

# Cultural Barriers Affect Students' Willingness to Borrow for College

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The findings begin, in large part, with recent trends in student loan borrowing. Between 1992-93 and 1999-2000, there was no increase in borrowing among students in the lowest-income quartile. However, borrowing among middle-income students increased from 32 to 45 percent; and among higher income students, from 15 to 31 percent.

"The fact that recent increases in student borrowing seem to be limited to middle- and upper-income students calls into question the effectiveness of student loans in aiding low-income populations," says the report's executive summary.

*Cultural Barriers* addresses three key areas in borrowing and enrollment as they relate to cultural and economic background:

## The distinction among ethnic groups in their tendency to enroll in and borrow for higher education

- About 37 percent of white students and 36 percent of African-American students enrolled in college were most likely to have student loans. Approximately 19 percent of Asian and white non-natives were least likely to borrow for their educations.
- Asian/Pacific Islanders were the ethnic group most likely to enroll in college, with whites second and Hispanics and African-Americans (both 50 percent) next.

## Whether ethnic groups have different attitudes toward debt

- Using mortgage debt as a measure of willingness to assume debt, the study found that 73 percent of Whites owned homes, versus 48 percent of African-Americans and 49 percent of Hispanics.
- The study also found that whites enjoy higher income level and tendency to be married. Once it controlled for those and other socio-economic factors, there was virtually no difference in ratio of mortgage debt among the three groups.

## Differences in postsecondary enrollment as they relate to general attitudes toward debt

- Almost two-thirds of students from households with mortgage debt enroll in college, as opposed to just 48 percent of those from rental housing.
- More students from households with mortgages acquired student loans (22 percent) than those from rental housing (17 percent).

The report's analysis is based on data from the U.S. Census Bureau's Survey of Income and Program Participation and the Department's national Postsecondary Student Aid Study. The complete report and executive summary are available online at [www.ecmcfoundation.org](http://www.ecmcfoundation.org).



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