

## HELPING CHILDREN AGING OUT OF FOSTER CARE PREPARE FOR INDEPENDENCE

### ABOUT THIS SERIES

The area of human services is a long-standing priority for members of the Association of Small Foundations (ASF). According to the ASF 2007-2008 Foundation Operations & Management Report, ASF members gave more than \$620 million to human services in their most recent fiscal year, second only to education. At the core of human services is the well-being of children and families. This discussion guide, one of a series on Investing in Strategies to Serve Vulnerable Children and Families, is designed to: provide clear and concise information to ASF members and other small foundations on strategies for supporting nonprofits that serve vulnerable children and families; and to share concrete ways that small foundations can invest in creating productive adulthoods for vulnerable children.

This discussion guide series is funded by and draws on the experience, learning, and resources of the Annie E. Casey Foundation. The Casey Foundation is the largest philanthropy in the U.S. dedicated to improving the lives of vulnerable children and families. The Casey Foundation is driven by its mission to find the most effective solutions that narrow the gap between children growing up in areas of concentrated poverty and their peers. Their work reflects the core belief that children do well when their families are strong and families in supportive communities are able to raise healthy and productive children.

### MAKING THE CASE

On any day, there are about 500,000 children and youth in the foster care system – through no fault of their own. They have been removed from their parents because they have been abused, abandoned, neglected, or exploited. These traumatized, emotionally fragile children are in dire need of sanctuary, stability, and security. Instead, kids in foster care change families, schools, and communities with appalling frequency. Two-thirds move seven or more times while in foster care. Siblings are often separated. Vital records are often lost or misplaced. Education is almost always delayed and disrupted. Life on the move – without parents to provide continuity and a sense of connection – leaves these kids particularly ill-equipped for the transition to adulthood.

Every year, about 20,000 young people exit or “age out” of the foster care system, typically at age 18. The system, and whatever it provided, simply disappears. These youth are on their own, virtually penniless, with no place to call home. How do former foster care kids fare as adults? Four years after “aging out” of the system:

- 25% have been homeless;
- less than half have graduated from high school;
- 42% have become parents themselves; and
- more than 80% are unable to support themselves.

A recent study found that adults who have been in foster care suffer from post-traumatic stress disorder at twice the rate of US combat veterans. More than half experience serious mental health problems.

These statistics are shocking, but not surprising. Most parents do not sever all ties with their children at age 18. Their kids have a place to go for holidays and vacations, and someone to turn to if they face a medical emergency or other crisis. In fact, most parents offer the most important things – ongoing encouragement and guidance – throughout adulthood. And, in the critical transition years, many parents provide assistance with first apartment and utility deposits, first car loans, health insurance, college expenses, household items, and other expenses difficult to manage on entry-level or part-time wages.

Thankfully, communities around the country are finding ways to help these children. The solutions center around bringing together the people and resources needed to connect youth to education, employment, health care, housing, and supportive personal and community relationships. Atlanta is one of a dozen communities around the country showing real leadership in addressing this problem. In partnership with the Jim Casey Youth Opportunities Initiative (a collaboration between The Annie E. Casey Foundation and the Casey Family Programs), the Metropolitan Atlanta Youth Opportunities Initiative (MAYOI) has achieved real results in just a few years through the Opportunity Passport Program™. Housed at the Greater Community Foundation of Atlanta, MAYOI has developed and implemented programs that encouraged youth to save for asset purchases, provided foster youth with financial literacy education, established a supportive housing model that enables youth to gain independence, created a program to provide pro-bono legal representation in housing issues, launched a program to provide foster youth who have aged out with subsidized health care and much more. MAYOI achieved many of these results with forming partnerships with agencies and organizations that have the ability and skills to help these youth including the United Way, the DeKalb Housing Authority and Kaiser Permanente of Georgia.

This discussion guide provides suggestions on ways you can invest in this specific area, questions for discussion, and where to find additional information and resources. Whether you already fund programs and activities that support children aging out of foster care prepare for independence, or are considering doing so, the guide will spark your thinking – and that of your foundation peers – and deepen your understanding of effective strategies to prepare young people aging out of foster care to build bright and promising futures for themselves.

## HOW YOU AS A FUNDER CAN ACT

There are many ways that you as a funder can act to support young people aging out of foster care prepare for independence. Strategies that have proven to be effective in communities across the United States include:

### Asset Building and Financial Literacy Strategies

Asset-building and financial education programs are essential to help young people develop savings habits and accumulate assets that will put them on a pathway to financial stability and well-being. Youth exiting foster care need to learn about financial management; obtain experience with the banking system; and to develop the savings habits and behaviors needed to accumulate assets for such critical needs as education, housing, and health care. Many program developers have found that these programs are most effective when coupled with financial education.

The Jim Casey Youth Opportunities Initiative, in partnership with local initiatives across the country, such as the MAYOI program in Atlanta, has created a program called the Opportunity Passport™ to tackle these issues. This program, all targeting youth between the ages of 14-23 that have been or are in foster care, includes:

- A **debit account** to pay for short-term expenses;
- **Individual Development Accounts (IDAs)** or matched savings accounts. Youth who complete a financial literacy course will receive \$100 to open an IDA account. Every dollar the youth saves will be matched by a dollar, up to \$1,000 per year. Savings may be used for carefully defined purposes, such as education, housing, transportation, business development, health care, and investments; and
- **Door openers** to provide access to goods, services, employment and community connections. Door openers can be just about anything; common door openers include dental care, mental health services, legal services, financial services, scholarships, tickets to sporting and other recreational events, and discounts on home products and services.

Opportunity Passport™ couples those asset building strategies with financial education for all participants.

As a funder, you could support an opportunity passport program in your community or work with other local agencies to establish and provide matching funds for IDAs, or fund financial literacy programs or door openers. In addition to the MAYOI program in Atlanta, Opportunity Passport™ currently exists in Denver, CO; Des Moines, IA; Hartford/Bridgeport, CT; Tampa, FL; Michigan; Nashville, TN; Providence, RI; and San Diego, CA.

### Entrepreneurship and Workforce Development Programs

The skills youth learn in entrepreneurship and workforce development programs are a critical piece of preparing them to be gainfully employed and self sufficient once they age out of foster care. Entrepreneurship programs teach youth to take initiative and to creatively seek out and identify opportunities; to develop budgets and project resource needs and potential income; and to communicate effectively and market oneself and one's ideas. Workforce development programs build workforce skills through mentoring, internships, apprenticeships, on-the-job and customized training, resume writing and interviewing, and subsidized and unsubsidized work experiences. Many workforce development programs also focus on professional communication skills, team work, positive attitude, and strong work ethic.

- **Entrepreneurship** – The three main approaches to teaching entrepreneurship skills are *Entrepreneurship Education* (programs providing an introduction to the values and basics of creating and running businesses), *Enterprise Development* (programs providing supports and services that incubate and help youth develop their own businesses), and *Experiential Programs* (programs providing youth with placement and experience in the day to day operation of a business).
- **Workforce Development** – Workforce development programs take place in a variety of settings including *Education Settings* (programs within high schools and post secondary institutions such as community colleges and technical and trade schools), *Work-Based Settings* (programs within work-based environments that provide youth with on-the-job training and experiences), and *Community Settings* (programs within the community settings and provide a range of services to youth).

For additional information on entrepreneurship and workforce development strategies please see the Finance Project's reports listed in the Resources and Additional Information section of this Discussion Guide.

### **Advocacy**

While foundations cannot engage in partisan political activity, lobbying or earmark grants for lobbying purposes, they can fund and engage in advocacy! Common funding strategies for advocacy include giving project support or general operating support to organizations that engage in advocacy and issuing reports on advocacy work. Funders can also engage in advocacy by bringing together grantees, policymakers, or other interested persons to discuss a particular legislative or other policy issue; educating the public on issues by writing letters to the editor, putting information up on its Web site, hosting a public forum, taking out ads and much more. To learn more about how private foundations *can and cannot* engage in advocacy, see the ASF Primer listed in the Resources and Additional Information section of this Discussion Guide.

### **Giving More than Money**

There are also numerous ways to help these children that do not require any money. Children aging out of foster care need the kind of mentoring and connections that most of us receive from our families. This kind of support is often the most critical thing one can do to invest in these children and requires only your time and passion. The possibilities are endless and depend on your own personal skills, interests and connections. Examples include:

- **Long Term Mentoring** – Create a permanent, lifelong relationship in a young person's life by being a mentor and role model. Give a child the stability and skills they need to succeed;
- **Legal/Financial Professional Services** – If you are a part of the legal or financial professions, consider using your professional expertise to help and advise these youth; and
- **Discounts on Anything** – Shoes, clothing, glasses and contacts, computers, other electronics, infant supplies, household appliances, furnishings, furniture, groceries, prescription and over-the-counter medications – if you can provide it, youth in and aging out of foster care need it.

## QUESTIONS FOR DISCUSSION

- Before coming to this event, had you ever thought about what happens to young people after they age out of foster care? If so, what did you think happened to them? Where do your ideas come from?
- In the foreword to the book, *On Their Own: What Happens to Kids When They Age Out of the Foster Care System?* Jimmy Carter writes: “We have a moral responsibility to prepare young people leaving foster care to become whole adults who can fulfill their potential and build bright and promising futures.” Do you agree? If so, why? If not, why not?
- Based on the article from *The Washington Post* (see the supplemental reading), what do you think are Shakhina and John’s chances of success?
- What types of programs do you think children of foster care should have access to, to help them prepare for independence?
- Of the funding strategies listed above, what do you think would be the most effective, why? What strategies can you think of that are not included?
- If it makes sense for your foundation to fund in this area who might be partner with? Who are some of the groups in your community already working in this field? How might you get started funding in this area?
- In what non-financial ways could you help a young person aging out of foster care?



Ideas from your discussion (use this space to jot down ideas generated by the discussion):

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## RESOURCES AND ADDITIONAL INFORMATION

1. Opportunity Passport™: <http://www.jimcaseyyouth.org/opportunitypassport.htm>
2. *The Opportunity Passport™: Expanding Opportunities for Children Aging Out of Foster Care. Donors Guide.* The Community Foundation of Greater Atlanta.
3. Youth Transition Funders Group: [www.ytfg.org](http://www.ytfg.org)
4. The Finance Project of the Foster Care Workgroup of Youth Transition Funders Group: <http://www.financeproject.org/special/practice/fcwg.cfm>. Publications include:
  - Financing Asset-Building and Financial Education Programs for Youth Transitioning Out of Foster Care
  - Financing Entrepreneurship Programs for Youth Transitioning Out of Foster Care
  - Financing Workforce Development Programs For Youth Transitioning Out of Foster Care
5. *Funding and Engaging in Advocacy: Opportunities for Small Foundations*, Association of Small Foundations: [www.smallfoundations.org](http://www.smallfoundations.org)
6. *Aging Out* a documentary on PBS about the challenges faced by youth aging out of the foster care system. <http://www.pbs.org/wnet/agingout/index-hi.html>
7. *On Their Own: What Happens to Kids When They Age Out of the Foster Care System?* By Martha Shirk and Gary Stangler, Foreword by Jimmy Carter
8. *Many Struggle in Transition From Foster Care*, Washington Post, March 18, 2007.
9. Family Funders Network ([www.familyfunders.org](http://www.familyfunders.org))
10. Alliance for Justice: <http://www.afj.org/>
11. ASF members can find other small foundations who fund in this area in the ASF Fields of Interest Guide at [www.smallfoundations.org](http://www.smallfoundations.org)

Portions of this Guide were excerpted from *The Opportunity Passport™* listed above and the three publications listed above from the Finance Project of the Foster Care Workgroup of Youth Transitions Funders Group.

## OTHER DISCUSSION GUIDES IN THIS SERIES

This discussion guide is one in a series on topics related to investing in strategies to serve vulnerable children and families. For other discussion guides, and for information on hosting an ASF Local Program, please contact ASF toll-free at 888-212-9922 or [asf@smallfoundations.org](mailto:asf@smallfoundations.org).

## SUPPLEMENTAL READING

### **Many Struggle in Transition From Foster Care**

*As Children 'Age Out,' They Can Go From Getting Inadequate Help to Getting None*  
[FINAL Edition]

The Washington Post - Washington, D.C.

Author: David Crary

Date: March 18, 2007

Articulate and engaging, 20-year-old Shakhina Bellamy appears at first meeting an unlikely fit in the ranks of New York City's homeless.

Yet her story, told through tears and flashes of anger, makes clear that her state of limbo is an almost inevitable result of an adolescence spent bouncing through a dozen group homes and foster families as a ward of New York's child welfare agency.

She entered the system at 9 and walked away from it at 17.

"I didn't leave because I thought I was grown-up -- I left because no one was helping me," she said.

Across the country, child welfare advocates are becoming more aware of the problems faced by young people such as Bellamy -- 20,000 or so each year who "age out" of the foster care system with neither an adoptive nor a blood-relation family to support them. Scores of state and local initiatives are being launched to assist them; their plight may be addressed by Congress.

But front-line child welfare workers say even the best new programs will not suffice without the hard work of engaging foster children one-on-one as they enter adolescence, soliciting their input and mentoring them in ways that replicate the best parent- child relationship. Bellamy agrees.

"You have to really talk to the kids, understand what they're going through and listen when they complain," she said. "If you don't, there are always going to be problems."

Youths are eligible to leave the foster care system when they turn 18. They often have the option of remaining in it voluntarily, but advocacy groups say many are pressured to move on or -- if they make their own decision to leave -- are not provided with good advice about how to adjust.

"As a society, we have failed young people aging out of foster care," said Lynne Echenberg of the Children's Aid Society, a private New York agency. "Despite conclusive research showing how vulnerable they are upon discharge from care, these young adults continue to exit the child welfare system to lives of uncertainty, pain, destitution and marginalization."

Studies by experts across the country show dismaying statistics for those who age out of foster care. Less than half complete high school; many have no jobs and no home except for a friend's couch to sleep on. Their rates of arrests, health problems and welfare dependency are far higher than for contemporaries with families.

One potentially helpful step might be to extend more foster-case protections for those 18 to 21, as Rep. Danny K. Davis (D-Ill.) has proposed. Many experts also are pushing for changes much earlier in the process, contending that foster children as young as 12 or 13 need extra help preparing for the transition into adulthood.

"Foster care is a hyper vigilant system -- focusing on safety and protection," said Robin Nixon of the National Foster Care Coalition. "These young people, as they move into later adolescence, don't get to do the normal right-of-passage activities that actually prepare kids for adulthood -- getting a driver's license, working. They're kept psychologically dependent on other people making decisions."

Then, after an often disjointed adolescence, many leave the system at 18 unready for independence, Nixon said.

"For every other kid, the time they're allowed to be dependent on their family has continually extended, but, for what I think are financial reasons, we've not allowed that extension with foster kids," she said.

Across the country, much of the innovative work with older foster children is being done by private nonprofits such as the Children's Aid Society. It recently opened a one-stop resource center in the Bronx, offering guidance on jobs, housing, health care, education and legal problems.

"When it works, the magic is not that it's all at one location," said the society's chief executive, C. Warren Moses. "It works because the kids helped design it, plan it. . . . We respect what they're thinking about."

Among the center's clients is Shakhina Bellamy; one of her latest projects there was to compile a resume for use in her job hunt.

Her odyssey through the foster care system came about because of her mother's on-again, off-again drug abuse. At one point eight years ago they were reunited, but Bellamy was forced back into the system at 14 when her mother relapsed into drugs.

Bellamy spent the next three years moving among different group homes and foster homes, sometimes with Hispanic foster parents who spoke virtually no English. In one home, she said, she was locked in an attic at night by the foster mother; few of the adults overseeing her seemed to care about her future.

Bellamy pleaded with caseworkers for better living arrangements, but they said options were limited for a foster child her age. So at 17, she dropped out of the system -- going AWOL, as it is known among child-welfare agencies.

She managed to graduate from high school in Harlem but was one of the few in her class with no relatives attending the commencement. She briefly tried college but found it unmanageable without family or financial support to back her up.

She has had three jobs over the past four years -- the longest for four months -- and now is both jobless and without a permanent home, moving from spare bed to spare bed in the apartments of friends and an aunt.

Though she has had to fend for herself, in ways far more challenging than most Americans her age face, she does not consider herself to have any edge over them.

"If I was from a good home, maybe I could be in college now, or have a job," she said. "I wouldn't have to worry about having food. I'd be around people I'm used to, people I could fall back on."

Like Bellamy, John Jackson, 19, has no job or fixed address and says he received little mentoring while drifting through nine New York foster homes and group homes starting at age 5.

Of all the foster parents and social workers he encountered, he said there was only one adult, a male caseworker, who cared enough to get to know him and serve as a mentor.

No one else? Jackson shook his head. "I was raising myself," he said.

Jackson said he was moved so often -- changing schools each time -- that he constantly felt rootless and lonely. He gestured toward some of the other former foster children at the Bronx resource center.

"I call them my family," he said. "This is the first time I can say I have friends."

Acknowledging past problems, New York's Administration for Children's Services adopted a new plan last summer to improve prospects for the roughly 1,200 young people who age out of foster care in the city each year. Only about 20 percent are adopted or reunited with their biological families.

One noteworthy goal in the "Preparing Youth for Adulthood" plan -- perhaps difficult to achieve -- is to ensure that each youth leaving foster care has at least one designated adult whom he or she can rely on for guidance and support.

"We're talking to the young people to identify the important adults in their lives," said Dodd Terry, who oversees the agency's youth development office. "That's a significant shift -- actually incorporating them as planners in the process."

Other goals, Terry said, include closer examination of why foster children are moved from one home to another, and intensified efforts to track down and help young people such as Bellamy who go AWOL.

"It's a huge task," Terry said. "We're engaging in a dialogue to say we must do better, and we're going to do better. We're looking at it as, 'What would we do if this was our child?'"

Credit: Associated Press

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