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ABSTRACT

Foster youth aging out of care encounter many struggles upon transitioning into adulthood, resulting in an increased risk of homelessness and adverse social, health, and financial outcomes. This study aimed to determine if various factors (environmental factors: education, mental health service, social support and personal factors: incarceration, substance abuse referral, and unplanned parenthood) were associated with indicators of economic self-sufficiency (full-time and part-time employment, housing stability, and use of financial, food, and housing assistance). Multiple logistic regressions were conducted to explore risk and predictive factors of each indicator of economic selfsufficiency with a sample of 265 19 year old foster youth in the state of Texas. Findings suggest that no factors were significant for employment while some factors were associated with housing stability, including education (p = .014), substance abuse referral (p = .014), incarceration (p = .002), and social support (p = .001). A few associations were found on use of services and resources: substance abuse referral on financial assistance (p = .02), uplanned parenthood on food assistance (p = .001) and no factors on housing assistance. The findings from this study supported only some associations between identified factors and economic self-sufficiency at this point of foster youths' lives. Further investigations are needed for more definitive answers about the determinants of economic self-sufficiency of this population.

Factors Contributing to the Economic Self-Sufficiency of At-Risk Foster Youth Who Have Aged Out of Care

A Thesis

Presented to

The Faculty of the Graduate School

Abilene Christian University

In Partial Fulfillment

Of the Requirements for the Degree

Master of Science

In Social Work

By

Alexzandra Hust

August 2016

To Mario and Michelle Falcon, my sweet parents, for always encouraging me to pursue my dreams, and my Anthony for helping me make them come true.

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CHAPTER I

INTRODUCTION

It is broadly accepted that the government provides many different services and funds to be accessed by foster youth who have aged out of care (Greeson, Garcia, Kim, Thompson, & Courtney, 2015; Stewart, Kum, Barth, & Duncan, 2014). In regards to this statement, it would be easy to assume that all the needs of foster children aging of care are met. Any discussion with those working in this area reveals that the exact opposite is true. It is commonly accepted that those who age out of foster care are at greater risk for homelessness, drug addiction, incarceration, and unplanned parenthood. Evidence has shown that this population encounters many struggles upon transitioning into adulthood and is at an increased risk of homelessness and adverse social, health, and financial outcomes (Bender, Yang, Ferguson, & Thompson, 2015; Byrne et al., 2014; Dworsky, Napolitano, & Courtney, 2013; Shin, 2009). One research group suggested that this may be due not to the lack of services available, but rather to the inadequacy of necessary skills aguired to achieve self-sufficiency. Bender et al. (2015) found that those raised in foster care lived in more precarious situations that were often dangerous and unstable and lacked the education and mental maturity to achieve self-sufficiency. This would suggest that those exiting foster care will face significant struggles in their attempts to become self-sufficient, as the listed situations above could easily become barriers in their efforts towards self-sufficiency.

The research question this project sought to answer is: What are factors associated with economic self-sufficiency? As part of an effort to answer this question, themes found in the literature review were identified to distinguish those who are and are not economically self-sufficient. This research was conducted to assist social workers working with this population to determine those factors that are more likely to be relevant among the foster youth population who have aged out of care. Terms utilized when searching for literature included: foster youth, at-risk, aging out, outcomes, and self-sufficiency. Search terms had to be elaborated to "at-risk youth independent living outcomes", "self-sustaining", and "aftercare foster youth" to expand the search. There is limited research on foster youth no longer in care and limited studies providing evidence of connections between predicting factors and outcomes.

A literature review revealed that there was no consistent definition of economic self-sufficiency for foster youth, which leads to a lack of understanding of the factors contributing to economic self-sufficiency. Studies found provided support addressing common factors and experiences faced by young adults; however, there were limited studies pertaining to foster youth who have aged out of care. This could be a result of foster youth being difficult to locate once out of care (Bender et al., 2015). At age 19, youth of this era are expected to be pursing higher education or sustainable employment to ensure economic security. Upon aging out of care, foster youth are provided information or are presented with access to resources and services that meet their basic needs and provide additional support to ensure sustainability (Okpych, 2015). To ensure all needs are met, youth are highly encouraged to pursue economic interdependence to reach independence by utilizing resources and services available to become self-sufficient

long term. Economic independence correlates with self-sufficiency, as it is financial stability obtained through employment and/or utilization of resources and services to support oneself. Therefore, this study aimed to explore the concept of economic self-sufficiency of foster youth who have aged out of care and factors identified in the literature review on self-sufficiency, in the hopes of determining gaps that need to be filled by after-care services. This study also aimed to discover what common factors are associated with foster youth who successfully transition into adulthood and obtain self-sufficiency.

Definition of Terms

Terms used in this review of literature have numerous definitions, and to eliminate confusion, the terms will be defined as follows:

Economic self-sufficiency: the ability of individuals and families to maintain sufficient income to consistently meet their needs – including food, housing, utilities, health care, transportation, taxes, dependent care, and clothing – with no or minimal financial assistance or subsidies from private or public organizations (Alfred, 2010).

Aged out of care: "children within the state foster care system who are still in the system upon emancipation, reaching the age of eighteen or twenty-one – depending on in care plan – or have graduated from high school" (Bender et al., 2015, p.228).

Emancipation: when a young adult has "aged out" of out-of-home care and/or left the foster care system (Bender et al., 2015; State Child Welfare Policy Database, 2010).

*The terms "aged out of care" and "emancipation" will be used interchangeably throughout this study.

Environmental factors: "areas of need – education, income generation, mental health, and substance use" (Bender et al., 2015, p. 222).

Youth, adolescent, and/or young adult: individual between the ages of 18 and 23 (Katz & Courtney, 2015; Stewart et al., 2014).

CHAPTER II

LITERATURE REVIEW

In the following sections multiple categories will be addressed, including characteristics of economic self-sufficiency in regards to the use of services and resources throughout the foster care system, employment and housing. These will be assessed in correlation to factors contributing to economic self-sufficiency including education, behavioral and mental health, social support, problem behavior, and unplanned parenthood.

Characteristics of Economic Self-Sufficiency

Definitions of economic self-sufficiency vary. Alfred (2010) provided a broad definition: the ability of an individual to provide economic support through employment and/or with the assistance of resources and services provided, as well as access to and utilization of services and resources to fully meet basic needs. As stated by Curry and Abrams, the societal context for self-sufficiency for youth age 19 is measuring their "general success" (Curry & Abrams, 2014). Traditionally and generally, economic self-sufficiency has been understood as the first part of this definition and measured by employment and housing. However, the standards of "normative behavior" defining independence at 19 may be outdated, as interdependence and dependence are commonly seen amongst the vast majority of both foster youth and their non-foster youth counterparts (Curry & Abrams, 2014; Osgood, Foster, & Courtney, 2010). General success in this work will be measured by youths' ability to support themselves.

Use of Services and Resources Throughout the Foster Care System

For other researchers (Collins and Curtis, 2011), the definition and standard described above are limited and outdated especially for emancipated foster children. Through the use of resources specifically targeted towards assisting in self-sufficiency, foster youth efforts to become independent and self-sufficient can be minimal.

While other researchers may disagree with this definition, it is Collins and Curtis's opinion that the ability to navigate the multiple programs necessary to move from foster care into adulthood reflects a great deal of persistence and skill. For that reason, self-sufficiency can be defined as an individual skill coupled with the ability to obtain community support services. With adolescence being a time of trial and error in efforts to assist in creating self-sufficiency, there is a "limited definition to success, as youth are oftentimes encouraged to seek interdependence upon ageing out of care" (Curry & Abrams, 2014, p. 147). Success could be measure differently for each adolescent, as social support and other factors play a role in the adolescent's outcomes.

Although there may be a large number of services and resources available to foster youth in and out of care, one would need to have knowledge of what can be accessed, would need to know how to access said benefits, and would need to know how to utilize the resource and/or service to have successful results. A study conducted for *Children and Youth Services Review* found that 34.5% of adolescents indicated that they had an independent living service need that went unmet at age 17, 27.9% at age 21 and 35.5% at age 23, with the largest percentage indicating they lacked preparation in the area of finance (Katz & Courtney, 2015). This literature supports the idea that while there are

services and resources available, there is a limited number of youth with the skillset to access the services and resources needed to obtain economic self-sufficiency.

Utilization and access to resources and services offered to foster youth in and out of care can contribute to economic self-sufficiency, as services and resources provide additional funds and education to assist one in providing for oneself. Services and resources provided to foster youth in and out of care include, but are not limited to: academic support, postsecondary education support, career preparation, employment programs or vocational training, budget and financial management, housing education and home management training, health education and risk prevention, family support and healthy marriage education, mentoring, supervised independent living placements, room and board financial assistance, and education financial assistance (Okpych, 2015). Often, services and resources offered are not accessed by those they are intended for or utilized when needed.

While foster youth are required to participate in education on services provided and available to them while in care, this knowledge is often forgotten once the youth is in need of the resource or service. Studies show that services are often poorly coordinated despite the best efforts of social workers to act as case managers (Katz & Courtney, 2015; Okpych, 2015; Ungar, Liebenberg, & Ikeda, 2014). Foster youth who have aged out of care need educated on services and resources at their time of need; they cannot be expected to remember information communicated while in care and when their needs are met, as this makes it difficult to relate.

Employment

Obtaining employment is essential to meeting needs as an independent adult, as it provides for financial necessities and encourages responsibility. Studies show that there are limited job opportunities for adolescents (Shin, 2009). There are limited studies on whether this is because of the lack of training or efforts made by the adolescent to obtain employment. Literature supports that foster youth have poor employment outcomes between the ages of 18 to 21 (Stewart et al., 2014). In the early stages of adulthood, adolescents utilize skills learned growing up to survive and overcome challenges. By utilizing skills learned such as budget and financial management, interpersonal relationship skills, career preparation etc., the adolescents are able to overcome challenges faced after aging out of care. If skills are unsuccessfully learned or education is lacking, youth will have fewer opportunities to obtain employment. Employment encourages adolescents to be responsible. Responsibility assists in other areas of growth and change as young adults transition into adulthood. However, other factors play a role in the inability to maintain employment. Studies show that foster adolescents have an increased risk of being homeless upon aging out of care, as they are removed from foster care facilities or kicked out of foster homes (Graham, Schellinger, & Vaughn, 2015). At this time the young adult may become more concerned about finding a place to stay and immediate needs before addressing the need of financial support.

Without employment or knowledge of services and resources available to them, foster youth are at risk of being economically insufficient, as they have limited access to housing and finances without employment and/or services. Determining the role employment plays in economic self-sufficiency for foster youth aging out of care can

assist in providing better advocacy through effective program and implementation changes. While studies have been conducted to determine the outcomes of foster youth after aging out of care, there is limited research in place to assist in determining how these outcomes affect the foster youths' overall transition into adulthood.

Housing

Studies support that upon emancipation, when a young adult has "aged out" of out-of-home care and/or left the foster care system, there is an increased risk of homelessness (Bender et al., 2015; "Glossary of Terms - Resources - The State Child Welfare Policy Database," 2010). The McKinney Vento Act defines homelessness as sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason (sometimes referred to as doubled-up); living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations; living in emergency or transitional shelters; having been abandoned in a hospital; or awaiting foster care placement (Jozefowicz-Simbeni & Israel, 2006). Emancipation is marked as a time when the adolescent becomes free of a guardian's control. Becoming free from the control of others allows adolescents to determine the next step and decide where they would like to go with this new freedom. However, when going from always being provided a home, having one taken away can prove difficult in terms of finding shelter. Homelessness is often times experienced by foster youth who have aged out because they are left without adequate care providing guidance and support in their transition into independent adult living (Dworsky et al., 2013). This life altering occurrence disrupts adolescents' transition into adulthood, as it provides other concerns and needs to be met.

Homelessness interferes with one's ability to maintain employment, obtain important identification documentation, and maintain a high quality of life.

Factors Contributing to Economic Self-Sufficiency

Evidence has shown that foster youth exiting the foster care system through emancipation encounter many struggles upon transitioning into adulthood and are at an increased risk for homelessness and adverse social, health, and financial outcomes (Bender et al., 2015; Byrne et al., 2014; Dworsky et al., 2013; Shin, 2009). Upon exiting care or aging out of services, young adults are often asked to leave foster homes without additional housing options. Often times youths spend long periods of time seeking housing, causing other goals to be forgotten or put on hold. Once they have obtained housing, they begin seeking financial assistance through employment to maintain stable housing. However, without adequate education, obtaining employment can prove difficult (Shin, 2009). This leads to other options including seeking available services and resources and/or criminal behaviors.

Access to resources is dependent on the amount of education the youth has on services available. Often times, young adults turn to criminal behavior to meet their needs, as it is considered a quick solution (Garcia et al., 2015). Without knowledge of resources and services available, adolescents seek other means to ensure survival. Again, the lack of stability leads to educational and career goals being placed aside. This becomes a cycle that may lead to economic insufficiency.

Education

Studies support that the higher the education pursued and successfully completed by foster youth aging out of foster care, the more likely they are to successfully transition

into self-sufficient adulthood (Okpych & Courtney, 2014; Unrau, Font, & Rawls, 2012). Higher education allows for individuals to develop understanding and training in areas of employment and the knowledge necessary to do a job well. When obtaining knowledge, one may be encouraged to develop a sense of desire to work. Literature supports that the earnings of those with a high school diploma and/or college education more than triple those with no credentials (Okpych & Courtney, 2014). Education provides young adults with more skills, training, abilities, and knowledge to utilize in the workplace.

A common theme found in literature pertaining specifically to foster youth statistics on education emphasizes the lack of continued education. This is a result of foster youth being less prepared academically compared to their non-foster youth counterparts (Unrau et al., 2012). Education plays an essential role in self-sufficiency, as employers require that employees meet specific educational requirements to obtain employment. These requirements often include a high school diploma, at minimum, and/or college/university credentials. Higher-paying jobs require that the employee have a bachelor's degree, minimum. Many minimum-wage-paying jobs require that employees have at least a high school diploma.

If an individual lacks these levels of education, obtaining employment can prove to be difficult. Studies support that on-time graduation from high school or receipt of a GED (by age 19) influenced the attainment of multiple markers of adulthood (Oxford, Lee, & Lohr, 2010). With education being a predictor of one's employment, lack of employment could potentially lead to a lack of self-sufficiency. However, lack of employment could also be the result of instability in one's mental or behavioral health.

Behavioral and Mental Health

Adolescents aging out of foster care, in recent studies, have reported increased risk of physical and mental health issues (Bender et al., 2015). Depending on the diagnosis, physical and mental disabilities can play a limited or a major role in adolescents' ability to provide for themselves, resulting in a potential lack of self-sufficiency. The youth's behavioral mental health can contribute to a lack of employment, if severe enough. Studies support that there is a high need for behavioral healthcare services in the years following foster youth aging out of care and that there is a significant drop-off in service use after exiting foster care (Brown, Courtney, & Curtis McMillen, 2015; Dworsky et al., 2013; Sakai et al., 2014). An individual's mental and behavioral health can impact one's ability to maintain or obtain employment and/or utilize financial services and resources available to assist with needs, which can contribute to economic self-sufficiency.

Foster youth who have aged out of care have often experienced many different living situations. In one study, young adults with a history of foster care were generally living in precarious situations, characterized as dangerous and unstable, and had significant needs in regards to education, income generation, mental health, and substance use treatment (Bender et al., 2015). This is an important characteristic to consider, as it can contribute to the individual's ability to develop a stable living environment. On average, children stay in the system for almost 3 years before either being reunited with their families or adopted. Almost 20% wait 5 years or more. School change was significantly correlated with an increase in behavioral problems (Department

of Health and Human Services, 2013; Morton, 2015; Sullivan, Jones, & Mathiesen, 2010).

If the individual lacks skills needed to develop and maintain a stable living environment, obtaining economic self-sufficiency could prove difficult without the utilization of resources and services available. Living in institutions and/or different homes while transitioning inconsistently can negatively affect one's ability to obtain skills needed to successfully transition into adulthood. Knowing how to obtain and utilize resources and services to successfully transition into independent living could assist in one's ability to be self-sufficient.

Social Support

Growing up in the foster care system can make developing healthy and supportive relationships difficult, as young people who age out of care generally do not have the continuing source of emotional, social, and financial support that is available to most young people in their transition to early adulthood (Cashmore & Paxman, 2006). Social support should be taken into account when determining factors that play a role in self-sufficiency. There is a significant reduction in social support, as many young adults leave foster care with disrupted relationships with their family and others in their social networks (Greeson et al., 2015; Jones, 2014).

Children have, on average, three different foster care placements. Frequent moves in and out of the homes of strangers can be profoundly unsettling for children, and it is not uncommon to hear of children who have been in 20 or 30 different homes. Many have been separated not only from their parents, but from their siblings (Department of Health and Human Services, 2013). This creates a gap for adopted adolescents because

most adopted children spend time insitutionalized before being adopted. The longer children are insitutionalized, the lower their chances are of developing connections with foster and adopted families.

Maintaining relationships with foster families and/or institutional staff can prove difficult. This difficulty is often seen when the adolescent has been placed in unstable placements and various institutional settings (Lee & Berrick, 2014). Having social support allows one to seek refuge when resources are not available and goals cannot be obtained.

Problem Behavior

With adolescence being a significant time of emotional and personal insecurity, studies support that adopted adolescents experience a sense of vulnerability along with insecurity, which contributes to behavioral outcomes (Bieman & Verhulst, 1995). This suggests that while emotional and personal insecurity is a typical aspect of adolescence, adopted children experience a more vulnerable state of insecurity during the stages of adolescence. Having been abandoned by those closest to them in an earlier stage of life, the feeling of acceptance is seen as an aspect of life that needs to be earned, resulting in adoptees finding acceptance from others through behavioral outcomes (Bieman & Verhulst, 1995; Deater-Deckard & Petrill, 2004; Howe, 1997). Adolescence is a stage in life when drugs, alcohol, and illegal activity become prevalent and commonly observed or noticed. Illegal activity is seen more in the stage of adolescence due to the sense of insecurity, because adolescents find security in being with a group of people who are experiencing similar situations of insecurity, allowing them to relate, while suppressing the insecurity through behavior. Literature supports that there is a difference in frequency

of behavioral issues in adopted children compared to biological children (Bieman & Verhulst, 1995; Deater-Deckard & Petrill, 2004).

Literature suggests that adolescence is often a time when adoptees discover they were adopted at a younger age. This has been proven to intensify the amount of insecurity and vulnerability the adolescent is facing at the given time (Bieman & Verhulst, 1995). Due to the awareness of abandonment in the earlier stages of life, adopted children now in their adolescent stage in life tend to feel left out and a need to "fit in", often times suppressed and found when participating in socially identified behavior (Bieman & Verhulst, 1995; Deater-Deckard & Petrill, 2004). This suggests adoption plays a role in behavioral outcomes due to a sense of fear, abandonment, and not being accepted.

Problem behavior could contribute to one's inability to be economically self-sufficient, as one's eligibility for employment and housing is limited with a criminal background. Literature containing foster youth statistics emphasizes that 25% of those in prison were once in foster care (Department of Health and Human Services, 2013). While the prison system meets the basic needs of those in the system, it does not allow one to obtain sufficiency independently.

Unplanned Parenthood

Supporting oneself involves meeting the essential needs of providing food, water, shelter, emotional support, etc. However, when becoming pregnant, or a parent, one is adding the responsibility of providing these essential needs for another person. The timing of pregnancy and parenthood's impact on factors in adolescence – education, employment, marriage, economic status, criminal involvement – are shown to impact the transition into adulthood and attainment of typical markers of adulthood – employment,

economic status, marriage, postsecondary education, and family formation (Leve, Kerr, & Harold, 2013; Oxford et al., 2010). This could be because parenting the responsibility for more than one individual on the adolescent.

Unplanned parenthood affects to economic self-sufficiency, as not only does one need to provide for oneself, but also for a child. There is an increased need for responsibility placed on adolescents that could potentially affect their ability to maintain employment or obtain essential education. This could potentially contribute to participation in criminal behaviors to ensure needs are met.

CHAPTER III

THEORETICAL FRAMEWORK

Diverse stages and experiences in life shape every individual differently. Systems theory takes into consideration the different aspects of life experienced individually and as a whole. Systems theory describes human behavior as complex systems. It is premised on the idea that an effective system is based on individual needs, rewards, expectations, and attributes of the people living in the system. According to this theory, families, couples, and organization members are directly involved in resolving a problem even if it is an individual issue (Bertalanffy, 1980; Dale & Smith, 2013; Gray, Duhl, & Rizzo, 1969; Whitchurch & Constantine, 1993). A system can be social, biological, symbolic, and/or physical. Each social aspect plays a role in human functioning, as they related to one another and work together towards a common goal.

In systems learning theory all aspects of life are taken into consideration.

Networks and social circles are crucial to the development of one's human functioning.

The individual is able to connect all aspects together to stress or enhance life functioning.

Bertalanffy made this statement about systems theory:

Systems Theory explains human behavior as the intersection of the influences of multiple interrelated systems. Even for individual issues, families, organizations, societies, and other systems are inherently involved and must be considered when attempting to understand and assist the individual. According to this theory, all systems are interrelated parts

constituting an ordered whole and each subsystem influences other parts of the whole (Bertalanffy,1980, p. 94)

Through the use of systems theory this study analyzes the roles different environmental factors play in economic self-sufficiency. By evaluating different aspects of life, one is able to determine what impact environmental factors make. Systems theory focuses observation on each aspect to determine how each plays a role in human behavior as a whole. This study evaluates how each aspect contributes to economic self-sufficiency individually and how they work together.

CHAPTER IV

METHODOLOGY

In order to address the question *What factors contribute to the economic self-sufficiency of at-risk adolescents who have aged out of foster care*?, a literature review was conducted to identify factors and analyze those factors using a framework based on systems theory. A non-experimental secondary data analysis was conducted. A non-experimental secondary data analysis is commonly used to "generate hypotheses for further research" and can be used to "compare findings from different studies and examine trends" (Royse, 1995, p. 216).

This form of analysis is utilized in this methodology for its use of pre-existing data to help answer a specific question. Instead of creating an experiment, this researcher chose to utilize an existing dataset to explore associations between factors identified in the review of literature and the self-sufficiency of foster youth who have aged out of care. The objective of this non-experimental secondary analysis was to study the correlation between the factors identified in the review of literature and foster youth who aged out of care's ability to obtain economic self-sufficiency. In efforts to ensure that all human rights are protected, an Exemption Request Form was submitted to the Abilene Christian University Institutional Review Board (please view Appendix A).

Sampling

Through the use of a non-experimental secondary data analysis, information was gathered from the National Youth in Transition Database (NYTD; 2014), a publically

available data set that collected information from 2011 to 2013 on approximately 199,700 foster youth. The U.S. Department of Health and Human Services (DHHS) collected this data in order to analyze the impact of received independent living services and programs on foster youth's transition into independent living ("Dataset Details: National Data Archive on Child Abuse and Neglect (NDACAN)," 2014). Foster youth aging out of care in this study were defined as those between the ages of 18-25, as they are no longer in care but still have access to resources and services.

Data collected for the NYTD was gathered in two waves. Wave 1 consisted of the baseline population. The baseline population consisted of foster youth who had turned 17 in the baseline year (2011). No sampling was conducted for the baseline population, as it included all foster youth in care beginning on their 17th birthday. The same sample was used for the follow-up population. Wave 2 consisted of the follow-up population 2 years after the baseline year. Participants in the follow-up population involved foster youth who had participated in Wave 1 and had turned 19 in the follow-up year. For the purpose of this project, which aims to contribute to specifically to local services, a sub-sample of 265 responses gathered from Texas was selected to be analyzed.

Measurement

The variables in focus for this study are environmental factors faced by at-risk adolescent foster youth, and more specifically, those who have aged out of care. This study sought to understand how these variables can impact the economic self-sufficiency of foster youth who have aged out of care. Variables were analyzed by determining the statistical significance between environmental factors and self-sufficiency with the

assessment of outcomes and services provided to those utilized in the National Youth Transition Database (NYTD).

Data drawn from questions in the National Youth in Transition Database, 2014 (NYTD) pertaining to the criteria listed below were utilized to examine the association between environmental factors discussed in the review of literature and the economic self-sufficiency, as defined in the review of literature, of the NYTD participants.

- Information about services and those who receive them, including "the
 number and characteristics of children receiving services", and "the type and
 quantity of services being provided" ("Dataset Details: National Data Archive
 on Child Abuse and Neglect (NDACAN)," 2014)
- 2) Outcome data, including "measures of educational attainment, high school diploma, employment, avoidance of dependency, homelessness, non-marital childbirth, incarceration, and high-risk behaviors" ("Dataset Details: National Data Archive on Child Abuse and Neglect (NDACAN)," 2014)

Variables Under Study

The literature review suggests the outcome of economic self-sufficiency can be conceptualized as the ability of individuals to maintain sufficient income to consistently meet their needs as well as the ability to utilize resources for foster adolescents who have aged out Therefore, the outcome will be measured by multiple variables from the NYTD dataset including full-time and part-time employment, housing stability, and receiving public housing assistance at the age of 19.

Economic self-sufficiency was measured by multiple indicators under three categories: employment, housing, and the utilization of services and resources.

Employment was measured by "Current Full-time Employment" and "Current Part-time Employment." The value 1 indicates that the participant was employed full-time if employed at least 35 hours or part-time if employed between 1 and 34 hours per week, while 0 indicates the participant is not employed. Housing was measured by recoding the homelessness variable in the original data set. In the original data set, there are no data to inform participants' current housing. The best way to measure this concept is the experience of homelessness. Participants are considered to have experienced homelessness if they had no regular or adequate place to live. This definition includes situations where they are living in a car or on the street, or staying in a homeless or other temporary shelter. They were asked at the age of 19 if they have experienced homelessness in the past 2 years (i.e., between the ages of 17 to 19). An indicator of selfsufficiency was measured by using a new variable of "HomelessnessNo" with 1 indicating the participant has not experienced homeless in the past 2 years. Utilization of services and resources was measured with "Public Financial Assistance" "Public Housing Assistance" and "Public Food Assistance," with 1 indicating the participant is receiving ongoing cash welfare payments from the government to cover some of his or her basic needs, receiving food stamps, living in government-funded public housing, or receiving a government-funded housing voucher to pay for part of his/her housing costs and 0 indicating the service was not received.

Factors associated with this outcome include education, behavioral and mental health services, social support, problem behavior and unplanned parenthood.

To measure education, "Current Enrollment and Attendance" at the age 19 was used. The value 1 indicates that the participant is enrolled in and attending high school,

GED classes, or postsecondary vocational training or college, while 0 indicates no education aid is being utilized. Mental health services were measured with "Health Insurance Type: Mental Health". The value 1 indicates the participant has insurance that pays for all or part of the costs for mental health care services, such as counseling or therapy, while 0 indicates no mental health aid. Social support was measured with "Connection to Adult", with 1 indicating the participant knows an adult whom he or she can go to for advice or guidance when there is a decision to make or a problem to solve, or for companionship when celebrating personal achievements, and 0 indicating the participant does not have such a person. Problem behavior was measured with "Incarceration," with 1 signifying the participant has been confined in a jail, prison, correctional facility, or juvenile or community detention facility in connection with allegedly committing a crime (misdemeanor or felony) and 0 signifying the participant has not been incarcerated. Problem behavior was also measured by "Substance Abuse Referral", with the value 1 indicating the participant has received a substance abuse referral for a drug abuse assessment and/or counseling, including either a self-referral or referral by a social worker, school staff, physician, mental health worker, foster parent, or other adult. and 0 representing the participant to not have received a referral. Unplanned parenthood was measured by "Marriage at Child's Birth" with 1 indicating the participant to be married at the time of the child's birth if he or she was united in matrimony according to the laws of the State to the child's other parent and 0 indicating the participant was not married at the time of the child's birth child.

Data Analysis

This study analyzed the effects the environmental factors identified above on the economic self-sufficiency of foster youth who have aged out of care. Based on the literature and the factors which were drawn from it, this researcher evaluated if these factors play a role in the ability of foster youths who have aged out of care to obtain economic self-sufficiency. Statistical analyses were conducted to explore the factors which are associated with economic self-sufficiency: education, behavior and mental health, social support, problem behavior, and unplanned parenthood. A descriptive analysis was also performed to understand the characteristics of the sample as well as the distributions of outcome variables and predicting factors. Six logistic regressions were conducted to explore the associations between predicting factors and each of the 6 indicators of self-sufficiency: full-time and part-time employment, housing stability, and use of financial, food, and housing assistance. By including multiple factors in an analysis, each multiple regression analysis can examine the effect of a predictor after controlling for the compounding effects of the other predictors. These analyses were performed using the PASW 18.0 program (IBM Corporation, Armonk, NY, USA).

CHAPTER V

RESULTS

This chapter outlines a description of the sample included in the study, followed by the findings from an exploration of the associations among potential predicting factors and indicators of economic self-sufficiency.

Description of Sample

Table 1 shows the characteristics of the sample. The sample included 265 foster youth, from Texas, aging out of care. Within the sample there was a greater percentage of males. Of the 265 participants, 138 (52.1%) were male and 127 (47.9%) were female. In addition to a slightly larger percentage of males, there appears to be a varied distribution of racial background among the foster adolescents participating in the NYTD study. Of those included in the study, 182 (68.7%) were White, 95 (35.8%) were Black, or African American, two (.8%) were Asian, and one (.4%) reported their race to be unknown.

American Indian, or Alaskan Native, and Native Hawaiian, or Other Pacific Islander, were provided as reporting options however, no one identified as such.

Table 1

Frequency Distribution of Gender and Race of Sample Participants

Independent Variab	le	Frequency	Percent
Gender			
	Male	138	52.1
	Female	127	47.9
Racial Background			
	American Indian or Alaskan		
	Native	-	-
	Asian	2	.8
	Black or African American	95	35.8
	Native Hawaiian or Other Pacific Islander	-	-
	White	182	68.7
	Unknown	1	.4

Description of Outcomes and Predictors

In regards to factors related to economic self-sufficiency, there were 32 (12.1%) employed full-time, 49 (18.5%) employed part-time, 200 (75.5%) not having experienced homelessness in past two years, 22 (8.3%) receiving public financial assistance, 62 (23.4%) receiving public food assistance, and 9 (3.4%) receiving public housing assistance (Table 2).

Table 2

Frequency Distribution of Economic Self-Sufficiency

Independent Variable		Frequency	Percent	
Employment Status				
	Full-Time	32	12.1	
	Part-Time	49	18.5	
No Homelessness		200	75.5	
Public Assistance				
	Financial Assistance	22	8.3	
	Food Assistance	62	23.4	
	Housing Assistance	9	3.4	

Of the 265 participants, 127 (47.9%) were enrolled and attending an educational institution or program, 5 (1.9%) had insurance that pays for mental health services, 236 (89.1%) reported having connection with an adult who he or she can go to for advice or guidance or for companionship, 75 (28.3%) had been incarcerated in the past two years, 25 (9.4%) had received a substance abuse referral, and 3 (1.1%) were not married to the child's other parent at the time of the birth of any child (Table 3).

Table 3

Frequency Distribution of Predictors

Dependent Variable	Frequency	Percent	Cumulative Percent
Education			
Current Enrollment and Attendance	127	47.9	47.9
Behavioral and Mental Health			
Mental Health Insurance	5	1.9	1.9
Social Support			
Connection to Adult	236	89.1	89.1
Problem Behavior			
Incarceration	75	28.3	28.3
Substance Abuse Referral	25	9.4	9.4
<u>Unplanned</u> <u>Parenthood</u>			
Not-married at Child's Birth	3	1.1	1.1

Note: These variable are all dummy variables. The statistics here represent cases whose value=1.

Exploration of Associations Between Predicting Factors and Employment

The logistic regression models in Table 4 and Table 5 show that none of the six predictors were significant on employment after controlling for all other predictors included in the model.

Table 4

Logistic Regression Association of Predicting Factors and Full-time Employment

Factors	В	Standard Error	Wald	df	Sig.	Ex(B)	95% C.I.for E	EXP(B)
		121101					Lower	Upper
Education	501	.398	1.586	1	.208	.606	.278	1.322
Mental Health	.724	1.161	.388	1	.533	2.062	.212	20.086
Problem Behavior- Incarceration	1.087	.566	3.689	1	.055	.337	.111	1.022
Problem Behavior- Substance Abuse	091	.804	.013	1	.909	.913	.189	4.414
Unplanned Parenthood	.364	.543	.449	1	.503	1.439	.497	4.167
Social Support	800	.579	1.908	1	.167	.449	.144	1.398
Constant	887	.587	2.288	1	.130	.412		

Table 5

Logistic Regression Association of Predicting Factors and Part-time Employment

Factors	В	Standard	Wald	df	Sig.	Ex(B)	95% C.I.for EXP(B)	
		Error					Lower	Upper
Education	.105	.322	.106	1	.745	1.110	.591	2.088
Mental Health	.003	1.133	.000	1	.998	.997	.108	9.196
Problem Behavior- Incarceration	.205	.395	.269	1	.604	.815	.376	1.768
Problem Behavior- Substance Abuse	.427	.660	.419	1	.518	.652	.179	2.379
Unplanned Parenthood	.112	.491	.052	1	.819	1.119	.428	2.927
Social Support	.616	.650	.897	1	.343	1.851	.518	6.615
Constant	-	.661	9.380	1	.002	.132		

Exploration of Associations Between Predicting Factors and Housing Stability

The logistic regression model in Table 6 shows that four predictors had a significant effect on housing stability after controlling for all other predictors included in the model. The Wald statistics shows the relative importance of predictors as the following order: social support, incarceration, substance abuse, and education. The effect of social support was statistically significant, Wald χ^2 (1, N = 265) = 12.064, p = .001. The odd ratio or Ex(B) = 5.035 indicates that those who had an adult connection who they could go to for advice or guidance at age of 19 were about 5 times more likely to have housing stability compared to those who did not have this connection. The effect of incarceration was statistically significant, Wald χ^2 (1, N = 265) = 9.421, p = .002. The odd ratio or Ex(B) = .349 indicates that those who had been incarcerated at age of 19 were about 65.1% less likely to have housing stability compared to those who had not been. The effect of education was statistically significant, Wald χ^2 (1, N = 265) = 6.040, p = .014. The odd ratio or Ex(B)=2.299 indicates that those who were currently enrolled in education at the age of 19 were about 2.3 times more likely to have housing stability compared to those who were not. The effect of substance abuse was statistically significant, Wald χ^2 (1, N = 265) = 5.995, p = .014. The odd ratio or Ex(B)=.294 indicates that those who had received a substance abuse referral were about 70.6% less likely to have housing stability compared to those who had not. The other predictors – mental health and unplanned parenthood – were not significant factors for housing stability.

Table 6

Logistic Regression Association of Predicting Factors and Housing Stability

Factors	В	Standard Error	Wald	df	Sig.	Ex(B)	95% C. EXP	•
							Lower	Upper
Education	.832	.339	6.040	1	.014	2.299	1.184	4.464
Mental Health	19.481	17699.556	.000	1	.999	288626260.138	.000	
Problem Behavior- Incarceration	-1.053	.343	9.421	1	.002	.349	.178	.683
Problem Behavior- Substance Abuse	-1.222	.499	5.995	1	.014	.294	.111	.784
Unplanned Parenthood	037	.486	.006	1	.939	.964	.372	2.497
Social Support	1.616	.465	12.064	1	.001	5.035	2.022	12.533
Constant	119	.477	.062	1	.803	.888		

Exploration of Associations Between Predicting Factors and Public Assistance

The logistic regression model in Table 7 shows that one predictor, substance abuse referral, was significant on receiving financial assistance after controlling for all other predictors included in the model. The effect of substance abuse was statistically significant, Wald χ^2 (1, N = 265) = 5.385, p = .020. The odd ratio or Ex(B)=4.324 indicates that those who had received a substance abuse referral were 4.3 times more likely to receive financial assistance compared to those who had not received one. The other predictors – education, mental health, incarceration, unplanned parenthood, and connection to an adult – were not significant factors for economic self-sufficiency.

Table 7

Logistic Regression Association of Predicting Factors and Public Assistance: Financial

Factors	В	Standard Error	Wald	df	Sig.	Ex(B)	95% C.I.for 1	EXP(B)
		Effor					Lower	Upper
Education	789	.490	2.590	1	.108	.454	.174	1.188
Mental Health	18.514	17667.896	.000	1	.999	.000	.000	
Problem Behavior- Incarceration	619	.597	1.075	1	.300	.538	.167	1.735
Problem Behavior- Substance Abuse	1.464	.631	5.385	1	.020	4.324	1.255	14.894
Unplanned Parenthood	.429	.606	.502	1	.479	1.536	.468	5.040
Social Support	185	.709	.068	1	.794	.831	.207	3.335
Constant	-2.008	.730	7.579	1	.006	.134		

The logistic regression model in Table 8 shows that one predictor, unplanned parenthood, was significant on receiving food assistance after controlling for all other predictors included in the model. The effect of unplanned parenthood was statistically significant, Wald χ^2 (1, N = 265) = 10.138, p = .001. The odd ratio or Ex(B)=3.550 indicates that those who had experienced unplanned parenthood were approximately 3.6 times more likely to receive food assistance compared to those who had not experienced unplanned parenthood. The other predictors – education, mental health, incarceration, substance abuse, and connection to an adult – were not significant factors for economic self-sufficiency.

Table 8

Logistic Regression Association of Predicting Factors and Public Assistance: Food

Factors	В	Standard	Wald	df	Sig.	Ex(B)	95% C.I.for EXP(B)	
		Error					Lower	Upper
Education	225	.306	.540	1	.462	.799	.439	1.454
Mental Health	19.816	17940.467	.000	1	.999	.000	.000	
Problem Behavior- Incarceration	175	.364	.232	1	.630	.839	.411	1.714
Problem Behavior- Substance Abuse	.006	.534	.000	1	.992	1.006	.353	2.866
Unplanned Parenthood	1.267	.398	10.138	1	.001	3.550	1.627	7.742
Social Support	217	.477	.207	1	.649	.805	.316	2.050
Constant	-1.007	.490	4.220	1	.040	.365		

The logistic regression model in Table 9 shows that none of the six predictors were significant on receiving housing assistance after controlling for all other predictors included in the model.

Table 9

Logistic Regression Association of Predicting Factors and Public Assistance: Housing

Factors	В	Standard	Wald	df	Sig.	Ex(B)	95% C.I.for I	EXP(B)
		Error					Lower	Upper
Education	038	.705	.003	1	.957	.962	.242	3.829
Mental Health	- 17.740	17974.512	.000	1	.999	.000	.000	
Problem Behavior- Incarceration	.021	.807	.001	1	.979	1.021	.210	4.966
Problem Behavior- Substance Abuse	.060	1.147	.003	1	.958	1.062	.112	10.051
Unplanned Parenthood	113	1.086	.011	1	.917	.893	.106	7.502
Social Support	843	.888	.902	1	.342	.430	.075	2.453
Constant	-2.601	.923	7.940	1	.005	.074		

CHAPTER VI

DISCUSSION

As previously recognized in the literature review, the above findings and the following discussion points further support the need for social work professionals to actively be aware and informed of environmental factors contributing to the economic self-sufficiency of foster youth aging out of care. This section will discuss the above findings in relation to social work practice and demonstrate suggested implications.

Review of Findings

When considering the economic self-sufficiency of foster youth aging out of care, there were numerous factors including, but not limited to, education, mental and behavioral health, social support, problem behavior, and unplanned parenthood (Bender et al., 2015; Shin, 2009). In regards to the understanding established on this perspective and the literature recognized regarding this topic, this study explored the data to examine how various environmental factors impact the economic self-sufficiency of foster adolecents aging out of care. Through the use of data collected for the NYTD, this study sought to determine the influence of education, mental and behaviroal health, social support, problem behavior, and unplanned parenthood on the economic self-sufficiency of foster youth aging out of care.

Multiple logisic regression analyses on the data provided pertinent information to the six predictors previously outlined and presented important insight to those environmental factors that may influence the economic self-sufficiency of the population being studied. The analyses sought to determine if pursing education increased or decreased the likelyhood for economic self-sufficiency. Unlike concepts outlined by Barnow et al. (2015), the data in this study revealed that there were no statistically significant association between self-sufficiency scores in regards to employment and use of services based on this factor.

The analysis also explored if use of mental health services lessened or increased the likelihood for economic self-sufficiency. Data within the sample revealed that there is no statistical significance between self-sufficiency, as defined by employment, homelessness, and use of services and resources and use of mental health services (Table 5). The analysis considered the influence of social support on economic self-sufficiency. A logistic regression analysis revealed that there were no statistically significant associations between self-sufficiency scores in regards to employment and use of services based on this factor. However, there was a statistically significant association between social support and economic self-sufficiency as defined by homelessness (Table 6).

The analysis examined if incarceration lessened or increased the likelihood to be self-sufficient. Analysis revealed that there was no statistically significant correlation between self-sufficiency as defined by employment and use of services and resources and incarceration. However, there was a statistically significant correlation in economic self-sufficiency in regards to homelessness based on incarceration (Table 7). The analysis also tried to determine if participants receiving a referral for substance abuse increase the likelihood for economic self-sufficiency. The results of this analysis determined that, there was statistical significance between economic self-sufficiency in reference to

housing stability and use of services and resources and substance abuse referral, however, not in regards to employment (Table 8).

The analysis evaluated if unplanned parenthood would have a negative or positive effect on foster youth's ability to obtain economic self-sufficiency. The regression analysis only revealed statistical significance between economic self-sufficiency as defined as public food assistance and unplanned parenthood. However, the analysis did not reveal that was statistical significance between unplanned parenthood and economic self-sufficiency defined as employment and homelessness (Table 9).

While the multiple logistic regression analyses determine the environmental factors considered for this study to lack complete statistical significance for all areas of economic self-sufficiency, as defined in this study, they provide an additional information of interest. It appears that environmental factors including, education, social support, and absence of problem behavior are associated with the likelihood of economic self-sufficiency in regards to homelessness.

Implications for Practice

The findings in this study have the ability to provide information beneficial to various areas of social work practice. Findings defining self-sufficiency of participants indicated that 24.5% of youth experienced homelessness, 12.1% were employed full-time, and 18.5% were employed part-time. These results do not provide for a generalization of the population, as it does not provide an acceptable outcome to fully assist and provide guidance to social practitioners, advocates, and program providers. However, this study can be utilized in raising awareness to areas of educational use for youth aging out of care. Data defining self-sufficiency provided a limited scope of the

youth's ability to provide for oneself. There were no results indicating associations between the predicting factors and employment however, this may be attributed to the small percentage of youth employed (12.1% for full time and 18.5% for part time).

Only one association, food assistance, was found between factors of self-sufficiency and the indicators regarding use of services and resources. This result was anticipated, as the use of services is common among youth aging out of care, as self-sufficiency is attained through assistance and efforts (Ungar, Liebenberg, & Ikeda, 2014). Upon aging out of care, foster youth adolescents seek out services to meet needs when they do not have employment and/or enough income to assist in providing for themselves. However, these results indicated a notable trend, as the predictors demonstrated statistical significance in correlation with housing stability. Graham et al. (2015) discussed that youth aging out of care are at high risk of becoming homeless. The following will outline these implications.

Education

Findings suggest that pursing education increased the likelihood for economic self-sufficiency, based only on housing stablity but not for the other indicators (part-time and full-time employment and the use of financial, food and housing services), unlike concepts outlined by Alfred, (2010) and Barnow et al. (2015). While the data identified specific correlation to economic self-sufficiency based on living status, it is essential to be aware that this study analyzed data only for those currently enrolled in school, potentially making it too early to determine the effects of education on housing. It is important to understand the impact this association has on practice.

As the literature does identify much in regards to education and homelessness, it would be appropriate to assume that self-sufficiency is more attainable by those with high-school and/or higher education. Based on an empirical study with a national sample of youth formerly in foster care, Okpych & Courtney (2014) concluded that youth with some college earn nearly 1.5 times the earnings of those with a high school diploma; youth with a two-year degree earn more than double the earnings of those with a diploma; and youth with a four-year degree or higher earn more than triple the earnings of diploma holders. The importance of education appears to be further supported by the statistical significance found in the correlation between education and economic self-sufficiency in regards to housing stability.

Within the context of foster youth aging out of care, these findings suggest that the choice to pursue higher education is important for economic self-sufficiency. While studies support that completing educational goals influences the fulfilment of multiple indications of adulthood, this provides additional support for the need to assist foster youth in completing, continuing, and pursing education. High education levels benefit youth by resulting in higher achievement and employment rates and higher earnings (Okpych & Courtney, 2014). This may provide support for aftercare workers in assisting in providing career-based case management to assist in helping youth aging out of care in developing a career mindset by pursing and furthering their education.

Social Support

While the findings did not reveal completely the predicted outcomes, the data did show higher statistical significance for the relationship between social support and housing stability of foster youth aging out of care than any other predicting factor. As it is

noted in the literature review chapter of this study, there is a significant reduction in social support upon aging out of care (Greeson et al., 2015). Therefore, it is appropriate to determine that mentorship plays a significant role in foster youth's transition into adulthood.

While literature also identifies that unstable placements and residing in institutions for extended periods of time may contribute to difficulty in transition, it does not appear to examine how social support impacts economic self-sufficiency in regards to homelessness (Lee & Berrick, 2014). Therefore, it is important for these data to provide information regarding this association. Based on Alfred's (2010) definition, economic self-sufficiency is the ability of individuals and families to maintain sufficient income to consistently meet their needs – including food, housing, utilities, health care, transportation, taxes, dependent care, and clothing – with no or minimal financial assistance or subsidies from private or public organizations. It would appear that literature suggests social support and proactive interventions prior to leaving care would be beneficial in minimizing the impact the absence of social support can have on youth aging out of care (Barn & Tan, 2015).

In regards to social work practice within this population, it is essential to utilize this information in providing services to those currently and potentially aging out of care. Through the trends identified in this data, there is further motivation for social support to continue into aftercare services. These types of services aiming to provide guidance in support of foster youth transitioning out of care and into self-sufficiency would be highly beneficial in a period of time when foster youth experience instability. This gap in

practice provides an area for advocacy for social work professionals to provide necessary support in services to ensure economic self-sufficiency without the risk of homelessness.

Problem Behavior

Predicting factors of problem behavior included incarceration and substance abuse. Findings indicated associations between these predictors and housing stability. According to Department of Health and Human Services (2013), 30 percent of the homeless in America and some 25 percent of those in prison were once in foster care. Homelessness, an indicator of economic self-sufficiency appeared to have some relationship with incarceration and substance abuse. It is acceptable to predict these environmental factors to result in the likelihood of the participant not reaching self-sufficiency.

Problem behaviors should be considered when applied to social work practice within in-care services to serve as a preventative to adolescent delinquent foster youth incare. Adolescence marks a time when youth are seeking approval and acceptance of peers (Howe, 1997). This suggests that youth at this time are very easily influenced. It is at this time that social work practioners could have the greatest influence and impact in assisting in determining what efforts the youth makes to pursue self-sufficiency.

Being aware of the risks faced by foster youth who have aged out of care allows advocates to better speak for and raise awareness and support for policies that need to be enacted. Policy advocates who have a greater awareness of the challenges of young adults who have aged out of foster care can more effectively gain supporters to raise additional funds needed to establish after-care programs. An increase in the number of programs available allows adolescents who have aged out of care access to available resources and

services. When social workers and government agencies provide services and make them known, youth who have aged out of care are more likely to seek out the help that is needed through available services.

CHAPTER VII

CONCLUSION

Based on the data analyzed, there are several important considerations when determining the impact environmental factors have on the economic self-sufficiency of foster adolescents aging out of care. First, the results indicate that some factors such as education, social support, and incarceration and referrals for substance abuse had an association with homelessness among foster youth. This may impact services provided to youth before leaving care to assist in locating transitional housing and support upon aging out. The findings of this study support that the environmental factors faced by foster youth aging out of care are associated with economic self-sufficiency – mostly in regards to housing stability. Factors including education, social support, and problem behavior appear to be associated with outcomes of economic self-sufficiency, with social support providing the most impact.

Secondly, there are statistically significant correlation in economic self-sufficiency in regards to utilization of services and resources, specifically between those who are receiving mental health services and those who had children before marriage. This has important implications for those assisting in being proactive in assisting youth in obtaining self-sufficiency. It appears that foster youth trying to attain economic self-sufficiency may benefit from enrolling in education and having social support. Together these create a need for services based on education and social support, to ensure foster adolescents are prepared for adulthood.

This study provides ample opportunity for practitioners, program developers, policy implementers, and advocates to work together in developing a model of significance to ensure the self-sufficiency of youth aging out of care. While focus is often on the total number of youth who are reached, it is essential for those who can make an impact to broaden the definition of "reached". Preventative programs and educational components teaching foster youth in care the results of decisions and providing information on resources and services available need to be re-evaluated and re-structured to ensure success

Raising awareness to the reality that foster youth aging out of care may face environmental risk factors contributing to a lack of economic self-sufficiency influences informed practice. This study's objective does not imply that all adolescents aging out of care will be economically insufficient; however, by raising awareness this study could empower advocates, social workers, and foster care providers to be competent in an area where after-care foster youth may be at-risk. Being more proficient in this area allows professionals to be more knowledgeable as to what services need to be provided, be it after-care educational programs, trainings, or informational seminars.

To ensure this success, additional research needs to be conducted to develop a more effective method of providing the essential skills foster youth need to become self-sufficient upon aging out of care. For example, while providing an educational component through lecture could be beneficial, some youth may learn better through experience. The vast majority of the skills being taught to youth aging out of care are skills non-foster youth learn within the home, naturally. Providing youth with a more

"normal" experience in an engaging environment could potentially result in higher success.

Limitations

When analyzing data provided by the NYTD, there were fundamental limitations present. The nature of foster youth aging out of care did not allow for a sample size that was representative of the population, as this study limited its analysis to those in the state of Texas and foster youth are often times difficult to locate (Bender et al.,2015).

Therefore, the sample size only included 265 foster youth aging out of care in the state of Texas. It is recognized that this sample and its findings may not be able to be generalized to the larger population in different geographical areas. Additionally, the dataset provided limited information on the circumstances of the youth population being studied for the collection of data. This inhibited the ability to provide additional characteristic information that may have contributed to the results of this study. The data gathered included only information current living statuses, making it too early to determine the effects of the predictors on self-sufficiency long-term.

In the literature review, there was a discussion referring to several variables that were not listed in the dataset. The variable "Mental Health Insurance" was used to evaluate the association of those who receive mental health insurance and self-sufficiency, with the limitation that receiving mental health insurance does not indicate the mental health status of the youth. The variable "Homeless" was utilized to assist in measuring housing stability, with the limitation recognized that this factor only determined if the participant had experienced homelessness at some point. The variable "Current Attendance" was used to determine if the participant was receiving educational

services, with the limitation of an undetermined level of education. This does not provide an accurate representation of youth making efforts towards economic self-sufficiency through furthering their education to increase likelihood for success (Okpych & Courtney, 2014).

This study also does include characteristics that may fit the traditional definition of "economic self-sufficiency", as it was defined as the ability of individuals and families to maintain sufficient income to consistently meet their needs – including food, housing, utilities, health care, transportation, taxes, dependent care, and clothing – with no or minimal financial assistance or subsidies from private or public organizations (Alfred, 2010). This provided limited representation throughout the literature review, as the definition utilized in this study does not correspond with those represented in the literature. The timing of this study is also taken into consideration, as a wider scope of results may have been more significant in the participants' later stages of life.

In addition, this study only examined environmental factors including education, mental and behavioral health, social support, problem behavior, and unplanned parenthood without analyzing other factors such as level of education, mental health diagnosis, social environment, criminal arrests, use of illegal substances and or addictions, or age at child's birth. These additional characteristics may have influenced the results of the impact these environmental factors had on the economic self-sufficiency of youth aging out of care, as well, as their associations to one another.

Implications for Further Research

As mentioned in the previous section, there were several limitations concerning the size and geographical location of the population studied that may not allow this study

to be representative of the foster youth population aging out of care as a whole. In addition, there were few findings and associations that were not statistically significant but may have become significant in a larger or different geographically located sample. Therefore, this study could benefit from further research being conducted to allow for better results with a more effective results and improved generalization of the findings.

Based on the findings, there needs to be further research conducted to determine if there is a true connection between homelessness and education, social support, incarceration, and substance abuse among foster youth aging out of care. While statistical significance was determined through the use of a regression analysis, this study would benefit from evaluating how these environmental factors contribute to homelessness.

The importance of further research regarding this issue is underscored by the lack of proactive solutions for foster adolescents lacking self-sufficiency upon aging out of care. There is significant correlation among foster youth with education and social support. Further research would be beneficial in identifying specific relationships and trends associated with this topic. If statistical significance could be found regarding the level of education and mentorship, the findings could have lasting impacts on practice, especially while youth are in care before aging out.

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APPENDIX A

IRB EXEMPTION

ABILENE CHRISTIAN UNIVERSITY Educating Students for Christian Service and Leadership Throughout the World Office of Research and Sponsored Programs 320 Hardin Administration Building, ACU Box 29103, Abilene. Texas 79699-9103
Office of Research and Sponsored Programs 320 Hardin Administration Building, ACU Box 29103, Abilene, Texas 79699-9103 325-674-2885
04/08/2016
Alexzandra Hust
Department of Social Work
ACU Box # 27866
Abilene Christian University
Dear Ms. Hust
On behalf of the Institutional Review Board, I am pleased to inform you that your project titled Factors Contributing to the Economic Self-Sufficiency of At-risk Foster Youth Who Have Aged Out of Care
(IRB# 16-029) is exempt from review under Federal Policy for the Protection of Human Subjects as: ☐ Non-research (45 CFR 46.102(d))
Non-human research (45 CFR 46.102(f)) Based on:
Researchers are using a publicly-available data set collected for purposes other than this research. The data are coded, and the researchers do not and will not have access to the code. The identities of the individuals cannot be readily ascertained by the researchers.
If at any time the details of this project change, please resubmit to the IRB so thecommittee can determine whether or not the exempt status is still applicable
l wish you well with your work.
Sincerely,
Megan Roth
Megan Roth, Ph.D. Director of Research and Sponsored Programs
Our Francise ACII is a vibrans, immorative. Christ-centered community that engages students in authorise quritual and intellectual growth, equipping them to make a real difference in the world.