

8-6-2021

Money Matters: Factors Associated with Receipt of Financial Aid Among Youth Who have Experienced Foster Care

Jacob P. Gross

University of Louisville, jpgross@louisville.edu

Jennifer M. Geiger

University of Illinois Chicago, geigerj@uic.edu

Greg King

NWEA, greg.king@nwea.org

Samuel King

University of Louisville, samuel.king@louisville.edu

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Recommended Citation

Gross, Jacob P.; Geiger, Jennifer M.; King, Greg; and King, Samuel (2021) "Money Matters: Factors Associated with Receipt of Financial Aid Among Youth Who have Experienced Foster Care," *Journal of Student Financial Aid*: Vol. 52 : Iss. 1 , Article 6.

DOI: <https://doi.org/10.55504/0884-9153.1756>

Available at: <https://ir.library.louisville.edu/jsfa/vol52/iss1/6>

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Cover Page Footnote

The data used in this publication, [#228, Outcomes File, Cohort Age 17 in FY2014, Waves 1-3 (Complete); #230, Services File, FY2011-2018; #192 Adoption and Foster Care Analysis and Reporting System (AFCARS), Foster Care File 2014], were obtained from the National Data Archive on Child Abuse and Neglect and have been used in accordance with its Terms of Use Agreement license. The Administration on Children, Youth and Families, the Children's Bureau, the original dataset collection personnel or funding source, NDACAN, Cornell University and their agents or employees bear no responsibility for the analyses or interpretations presented here.

Money Matters: Factors Associated with Receipt of Financial Aid Among Youth Who have Experienced Foster Care

By Jacob P. Gross, University of Louisville; Jennifer M. Geiger, University of Illinois Chicago; Greg King, Northwest Evaluation Association; Samuel King, University of Louisville

Despite high aspirations, youth formerly in foster care may face significant barriers (e.g., academic preparedness, adult mentoring) to obtaining a postsecondary credential. Better understanding the relationship between affordability and postsecondary access for youth formerly in foster care (YFFC) merits attention from researchers because finances often present a barrier to success for this population of students. This exploratory study asks the question: What factors influenced whether YFFC received financial aid and do those factors change over time? Using event history analysis and national longitudinal data on foster care and youth outcomes, we explore what factors impact whether a YFFC receives financial aid.

Keywords: Financial aid, youth formerly in foster care, event history analysis, coarsened exact matching, postsecondary education

Each year, about 20,000 youth are emancipated (commonly referred to as aging out) from the foster care system in the United States without having achieved permanency (i.e., reunited with biological family, entered in a guardianship, adoption) Youth who have experienced foster care generally have high educational aspirations. For example, studies (Courtney et al., 2004; Jones, 2010; McMillen et al., 2003) have found that between 70-83% of youth in care want to attend college. Yet those aspirations are not always fulfilled, with an estimated 8-10% of youth formerly in foster care (YFFC) enrolling in postsecondary education (Barnow et al, 2015; Courtney et al., 2001). Among those who do enroll, it is estimated that about 26% graduate with a postsecondary credential (Day et al., 2011).

Students who have experienced care face a number of barriers to educational attainment, including affordability. However, some evidence suggests that YFFC are less likely to apply for aid than peers, even when compared to low-income or first-generation peers (Gross, 2019). This may seem surprising given that youth who were in care on or after their 13th birthday can be designated as independent for financial aid purposes under the 2008 reauthorization of the Higher Education Opportunity Act (P.L. 110-315) and are eligible for other federal and state financial aid benefits. However, there is evidence that YFFC may underutilize aid specific to those who have been in care. For example, Cochrane & Szabo-Kubitz, 2009 found that just 9% of youth received the federal the John H. Chafee Foster Care for Successful Transition to Adulthood (the Chafee) grant in their study of California YFFC.

In light of the apparent gap between aid eligibility and aid receipt, this research brief focuses on the question, “*What factors influenced whether YFFC received financial aid?*” This is an exploratory study in that it does not seek to confirm existing hypotheses with theory, but rather to generate hypotheses through use of extant data (Jager & Halliday, 1998). We adopt an exploratory approach because we are focused on receipt of aid for a population of students for whom family and parents may play a distinct (or non-existent) role in shaping perceptions of and behaviors around financial aid. A substantial body of research (e.g., Hossler et al, 1999;

McDonough & Calderone, 2006) provides evidence that parents and families play a significant role in shaping everything from educational aspirations to college choice to whether a student applies for aid. By definition, a student who has experienced foster care has been removed (i.e., placed in out-of-home-care) from the familial environment. Although, no research has explored how students with foster care experience make decisions about applying for aid, the decision and process of applying for aid is influenced by perceptions of affordability (McDonough & Calderone, 2006), information provided by the institution and the U.S. Department of Education (Perna, 2006b), and one's identity and background (McDonough & Calderone, 2006). Further, there is often confusion about the necessity to apply for aid, where to apply, and eligibility for various types of aid. Prior research (Luna de la Rosa, 2006; Tierney & Venegas, 2006) suggests that peers and school counselors play an important role in shaping perceptions of college affordability and influence decisions about financial aid. However, youth in foster care often have high rates of school mobility (Pecora et al., 2006), which may alter or limit the impact of these groups on applying for and receipt of aid for YFFC. Paired with a lack of family social and financial contribution, YFFC may have limited knowledge and/or access to various forms of financial aid.

To explore what factors influenced receipt of aid among YFFC, we use longitudinal data from AFCARS and the National Youth in Transition Database (NYTD), which are described more below. We focus on factors related to foster care, services received, and outcomes, also discussed more below. We begin with a brief discussion of educational attainment among YFFC, including the barriers they face, particularly barriers pertaining to affordability.

Affordability and Educational Attainment Among YFFC

Barriers to educational attainment for youth who have experienced care are in ways that are distinct from youth who did not experience care. These barriers may include high levels of school mobility (Conger & Finkelstein, 2003; Pecora et al., 2006) that may further exacerbate efforts to prepare academically for college; struggles with mental health, in part related to traumas they have experienced prior to and once in the foster care system (Bederian-Gardner et al., 2018; Geenen et al., 2015; Okpych & Courtney, 2018; Pears et al., 2012); lack of mentors and supportive adults (Barth, 1990; Courtney, 2009; Lovitt & Emerson, 2008); inadequate academic and personal support once on campus (Tobolowsky et al., 2019; Watt et al., 2013); and the lack of financial resources to pay for college, including access to adequate housing (Hines et al., 2005; Jones, 2010; Lovitt & Emerson, 2008).

Better understanding the relationship between affordability and postsecondary access for YFFC merits attention from researchers because as others (e.g., Chiamulera, 2014; Douthat, 2013; Dworsky & Courtney, 2010; Salazar, 2012) have found, finances often present a barrier to success for this population of students. Indeed, affordability has been found to be a common and often primary concern for YFFC attending college (Courtney et al., 2004; Davis, 2006; Hendenstrom, 2014; Hernandez & Naccarato, 2010; Kirk et al., 2012; Wolanin, 2005). This exploratory study contributes to the broader body of literature on postsecondary attainment by illuminating what factors specific to the experiences of YFFC impact whether they receive educational aid.

Methods

We begin the methods section with a discussion of the conceptual framework used to guide our empirical models. Next, we provide a description of the data used along with our analytic method and our statistical models. Finally, we note the limitations of this study.

Conceptual Framework

We use Perna's (2006a, 2006b) Multilevel Model of College Access (MMCA) as the conceptual framework guiding our empirical analysis. The MMCA incorporates constructs from economic and sociological theories of college choice and access. Perna (2006a) places at the core of her model the theory of human capital, in which individual's decisions about college are a function of weighing perceived costs and expected benefits. Costs may include the cost of attendance (e.g., tuition, fees, room, board) as well as opportunity costs, including foregone earnings while enrolled. Benefits may be monetary (e.g., increased salary) and nonmonetary (e.g., improved quality of life, greater civic participation).

Human Capital Theory (HCT), which is grounded in the discipline of economics, has been criticized as a model for college choice and access, however. Although outside the scope of this paper to review the full range of debate, for our purposes we note two critiques of HCT that Perna (2006a, 2006b) addresses in her model, therefore prompting us to choose the MMCA as our guiding framework. First, HCT has been critiqued (e.g., Tierney & Venegas, 2009) for overlooking the influences of culture on individual decision-making. Second, the assumption of rationality and specifically rational choice has been questioned. For a thorough review (and rebuttal) to this last critique, see DesJardins and Toutkoushian (2005).

The MMCA nests human capital theory within four layers that recognize the social and cultural influences of college decision-making. These layers are (1) the individual's habitus, (2) the school and community context, (3) the higher education context, and (4) the broader social, economic and policy context. We explain each layer briefly next.

Habitus encompasses the way individuals see the world around them, their beliefs, thoughts perceptions, and skills. This worldview is acquired through interactions in the immediate social world, such as with family and local communities. Habitus is the physical embodiment of cultural capital and can be adaptive or maladaptive depending on the social setting (Bourdieu & Wacquant, 1992). For example, implicit knowledge gained by working class youth that enables them to navigate tough neighborhoods or the informal economy may serve them in that setting, but not in other settings such as a college campus. In the MMCA model, habitus includes constructs such as demographic characteristics, cultural capital, and social capital. As described below, in our empirical models we separate habitus into two blocks, human capital and demographic/youth experiences. The second layer is the school and community context and may include characteristics such as the school's orientation toward college going, the available curricula, average level of parent education at the school, familial involvement, college counselors, resources (financial and human), and more. The third layer represents the higher education context. This is inclusive of the types of colleges and universities (e.g., community colleges, four-year institutions), the competitive nature of higher education, and the locations of institutions (e.g., proximity to a high school). Finally, the fourth layer includes the social (e.g., share of state population with a college degree), economic (e.g., poverty rates, unemployment), and policy (e.g., state tuition policies, K-12 academic preparation policies) context.

We chose the MMCA as our guiding conceptual frame for several reasons. First, given our population of interest, the model allows for flexibility in operationalizing elements of students' habitus. For example, we do not assume parents play a primary role in shaping habitus. Second, we believe the model is also appropriate to guide research on college-choice related outcomes, such as receiving financial aid. As Perna (2006a) notes, "...the proposed conceptual model may also guide examinations of such intermediate outcomes in the student-college-choice process as academic preparation and parental saving for college..." (p.119). Finally, Perna (2006a) also states that the model can be used to study the experiences of more narrowly defined populations of students.

Data

We utilize student-level data reported by states to the Children's Bureau and maintained by the National Data Archive on Child Abuse and Neglect (NDACAN). Specifically, our sample comes from the 2014 iteration (the most current and complete) of the National Youth in Transition Database (services and outcomes files) and the Adoption and Foster Care Analysis and Reporting System. These files can be linked to combine data on child welfare, foster care, youth services, and youth outcomes longitudinally. NYTD includes surveys administered to youth in 2014, 2016, and 2018. All youth in care who turned 17 in 2014 are included in the baseline population (n=23,780). To be included in the cohort that is surveyed at ages 19 and 21, a youth must (a) be in the baseline population, (b) be in foster care the day of the survey, (c) complete the survey within 45 days of their 17th birthday, and (d) have at least one valid response to a survey question (i.e., participated in the survey) (n=16,480). We further limited our sample to youth who reported that they were not incarcerated at age 17 (n=10,838). This resulted in an effective sample of 10,838 youth. Data on state financial aid policies for students who were in foster care come from a database maintained by the University of Washington School of Social Work.

Characteristics of the sample at Wave 1 (Age 17) are displayed in Table 1. We see that women constituted about 56% of those surveyed and Black or African American youth represented close to 30%. One removal was most common. The most common reasons for removal from family of origin—not shown here—included physical and sexual abuse. The average number of years spent in foster care prior to age 17 was 3.9.

Table 1. Sample Characteristics, Age 17

Demographic/Youth Experiences	Column %
Gender	
Man	43.5
Woman	56.5
Race/Ethnicity	
White	61.1
Black or African American	29.8
Hispanic	4.1
Other race	5.0
Family of Origin, Single Female	47.3
Foster Family, Single Female	19.8
Total Removals	
One	68.3
Two	22.7
Three	6.6
More than three	3.4
Years in Foster Care (Mean)	3.9

Empirical Model

To operationalize the conceptual framework, we include four blocks of variables. Equation 1 denotes the general form of the model where $\text{Ln} \left(\frac{P}{1-P} \right)$ represents the natural log odds that a student received financial aid at ages 19 or 21. The four blocks of variables represent measures of (a) Human Capital Theory (the core of the model) (x_1), (b) layer one (habitus) (x_2), (c) layer two (school and community context) (x_3), and (d) layer four (social, economic, and policy context) (x_4).

Equation. General Form of Logistic Regression Model

$$\text{Ln} \left(\frac{P}{1-P} \right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4$$

We do not include the higher education context (layer 3) because the NYTD and AFCARS databases contain no information about higher education other than whether a youth attended a postsecondary institution during the study period. We believe this is still an appropriate use of the model. Perna (2006) observes, “Given the complexity of the model, no one study can examine all of the potential relationships” (p. 1623). Nonetheless, our results do not account for the variation state-by-state in the higher education context. Table 2 shows variables included in the model, by construct, and their definitions, beginning with our dependent variable, receipt of financial aid. We use lagged variables from one wave to model whether a student received aid in the following wave. Specifically, we explore how characteristics and experiences at age 17

predict receipt of aid at age 19 and similarly for age 19 predict receipt of aid at age 21. Therefore, we run two logistic regression models.

Table 2. Variables Included in the Empirical Models

Variable	Definition
Received Financial Aid	A youth received educational aid if using a scholarship, voucher (including education or training vouchers pursuant to section 477(h)(2) of the Social Security Act), grant, stipend, student loan, state payments, or other type of educational financial aid to cover educational expenses
Human Capital	
Employed	A youth reported being employed full- or part-time
Married or children	Youth is married or has children
Other financial assistance	Other financial assistance includes any other payments made or provided by the State agency to help the youth live independently
Budget services	Budget and financial management assistance, such as balancing a checkbook, opening a bank account, creating a budget
Room and board financial assistance	Room and board financial assistance is a payment that is paid for or provided by the State agency for room and board, including rent deposits, utilities, and other household start-up expenses
Health insurance	Youth has insurance through Medicaid or third-party provider
Demographic/Youth Experiences	
Sex	Youth's reported sex
Race/ethnicity	Youth's reported race/ethnicity
Family of Origin, Single Female	Family from which child was removed, headed by a single female
Foster Family, Single Female	Foster family at last placement, headed by a single female
Connection to an Adult	A youth has a connection to an adult if the youth knows an adult to whom he or she can go for advice or guidance when there is a decision to make or a problem to solve, or for companionship when celebrating personal achievements
Total Removals	The number of times the child was removed from the home, including the current removal
Homeless	Youth had no regular or adequate place to live
Years in Foster Care	Number of years spent in foster care, all episodes
School and Community Context	

Mentoring services	Mentoring means that the youth has been matched with a screened and trained adult for a one-on-one relationship that involves the two meeting on a regular basis
Academic support services	Academic supports are services designed to help a youth complete high school or obtain a General Equivalency Degree (GED)
Postsecondary education support services	Post-secondary educational support are services designed to help a youth enter or complete a post-secondary education
Career services	Career preparation services focus on developing a youth's ability to find, apply for, and retain appropriate employment
Special education services	Specifically designed instruction, at no cost to parents, to meet the unique needs of a child with a disability
Social, Economic, & Policy Context	
Tuition waiver	State funded, legislatively mandated allowance for public universities to waive tuition and fees for students in foster care who meet certain eligibility requirements
State grant	State funded grant for students in foster care
State scholarship	State funded scholarships for students in foster care

Generally, the proportion of YFFC receiving services declined as the youth aged (see Table 3). Specifically mentoring, academic support, postsecondary education support, career, and special education services all decreased. By contrast, the proportion of YFFC who were married or had children, who received health insurance, who received public assistance, or who were employed increased from ages 17 to 21. Finally, receipt of financial aid fluctuated by age. At age 17, just over 9% of the sample received financial aid—which is not surprising given that less than 1% of the sample was in college at that point. By age 19, the proportion of YFFC receiving financial aid increases to about 24% and then by age 21 decreases to about 20%.

Table 3. Time-Varying Characteristics of the Sample by Wave

	Age 17	Age 19	Age 21
	Column %		
Received Financial Aid	9.25	24.2	19.5
Human Capital			
Employed	15.1	23.8	41.1
Married or children	4.7	5.6	14.3
Other financial assistance	16.8	20.4	18.0
Budget services	23.0	18.5	9.4
Room and board financial assistance	3.7	10.5	7.4
Health insurance	91.6	49.8	56.4
Demographic/Youth Experiences			
Connection to an Adult	93	53.3	59.2
Homeless	14.2	9.4	17.3
School and Community Context			
Mentoring services	10.4	8.7	5.3
Academic support services	31.8	18.2	8.5
Postsecondary education support services	15.4	16.9	8.4
Career services	25.7	18.0	9.0
Special education services	14.5	10.6	6.8

Findings

Across the three waves, there were about 3,700 YFFC (37%) who received financial aid at least one point in time (see Table 4). Recall, youth were eligible to receive financial aid multiple times during the six-year study period. Receipt of aid was most common at age 19, although it is notable that just over 1,000 YFFC received financial aid at age 17. Financial aid is defined broadly as any scholarship, voucher, grant, stipend, student loan, state payments, or other type of educational financial aid to cover educational expenses, therefore YFFC who received financial aid may have used it for any form of post-secondary education, including vocational training. The most common pattern was to receive financial aid at age 19 only, followed by receiving it ages 19 and 21.

Results from the logistic regression show a number of statistically significant factors related to receipt of financial aid, although the overall explanatory power of our model was limited (see Table 5 below). We highlight findings by each conceptual block, beginning with *human capital*. Recall, we used lagged variable to predict receipt of aid. For example, if a youth was employed at age 17, we use that to predict whether the youth received financial aid at age 19.

Table 4. Patterns of Financial Aid Receipt

Age 17	Age 19	Age 21	Count	Column %
.	X	.	1,394	37
.	X	X	856	23
X	.	.	557	15
.	.	X	518	14
X	X	.	209	6
X	X	X	164	4
X	.	X	72	2
1,002	2,623	1,610		

Note: Does not total to 100% due to rounding. An 'X' indicates receipt of financial aid at that point in time

Human Capital

Generally, human capital as conceptualized in our models was positively related to likelihood of aid receipt among YFFC. We find that receipt of different forms of monetary assistance, specifically, other financial assistance (defined above as payments to help the youth live), room and board assistance, and health insurance were all positively related to receipt of financial aid, as was education about budget and financial management (i.e., budget services), controlling for all else. Being employed was also positively related to receipt of financial aid. However, YFFC who were married or had children were less likely to receive financial aid.

Among variables used to conceptualize the demographic and youth experiences of *habitus*, connection to an adult appeared to have the strongest impact on likelihood of receiving financial aid based on effect size. Youth formerly in foster care who reported a connection to an adult at age 17 or 19 were about 70% more like to receive financial aid in follow-up waves (ages 19 and 21) than YFFC who reported no connection. Regarding demographic characteristics, women were about 57% more likely to receive financial aid compared to men, controlling for all else. There were no statistically significant differences in receipt of aid between White and Hispanic YFFC. However, African American or Black youth as well as youth who identified as Other Race were more likely to receive financial aid than their White peers, *ceteris paribus*. The relationships among foster care contexts and receipt of aid were mixed. The impact of total number of removals was not statistically significant and years spent in foster care had a modest impact the likelihood of receiving aid, with about a 2% increase in the likelihood of receiving aid for every additional year spent in foster care. YFFC who came from a single female headed foster family were about 17% more likely than those who did not to receive financial aid.

Table 5. Results from Logistic Regression Predicting Financial Aid Receipt

	Odds Ratio	P-value	Standard Error
Human Capital			
Employed	1.35	<0.001	0.06
Married or children	0.59	<0.001	0.05
Other financial assistance	1.42	<0.001	0.07
Budget services	1.29	<0.001	0.07
Room and board financial assistance	1.34	<0.001	0.10
Health insurance	1.34	<0.001	0.09
Demographic/Youth Experiences			
Female compared to male	1.57	<0.001	0.06
Race/Ethnicity (Compared to White)			
Black or African-American	1.30	<0.001	0.06
Hispanic	0.87	0.16	0.08
Other race	1.32	0.01	0.14
Family of Origin, Single Female	1.07	0.076	0.04
Foster Family, Single Female	1.17	0.001	0.06
Connection to an Adult	1.70	<0.001	0.12
Total Removals	0.94	0.178	0.04
Years in Foster Care	1.02	0.001	0.01
School and Community Context			
Mentoring services	1.08	0.26	0.07
Academic support services	1.25	<0.001	0.06
Postsecondary education support services	1.46	<0.001	0.08
Career services	0.82	0.001	0.05
Special education services	0.67	<0.001	0.04
Social, Economic, & Policy Context			
Tuition waiver	1.31	<0.001	0.08
State grant	0.94	0.612	0.11
State scholarship	1.20	0.015	0.09
McFadden's Adjusted R-Square	0.05		

School and Community Context

Academic support services (intended to help youth complete a high school diploma or Graduate Equivalency Degree) and postsecondary support services (intended to help youth enter or complete a postsecondary degree) were both positively related to receipt of financial aid, controlling for all else. YFFC who received academic support and postsecondary support services were about 25% and 46%, respectively, more likely to receive aid than youth who did not, controlling for all else. Receipt of career services as well as special education services were associated with a decreased likelihood of receiving aid.

Social, Economic, and Policy Context

Finally, we utilize states' policies on financial aid for youth formerly in foster care as indicators of social, economic, and policy contexts. State tuition waivers, defined as a state funded, legislatively mandated allowance for public universities to waive tuition and fees for students in foster care who meet certain eligibility requirements, were associated with about a 31% increase in the likelihood of a youth formerly in foster care receiving financial aid. State grants and state scholarships were not statistically related to receipt of aid.

Discussion

Our results in this exploratory study yielded a number of interesting findings that merit further consideration, although before doing so it warrants reminding that the results of this study are correlational only. As Cellini (2008) notes, endogeneity—caused by reverse causality or self-selection bias within models—impacts our ability to make inferences about the effects of a cause. We do not control for self-selection in our study, although we do use lagged variables to reduce the possibility of reverse causality in our models. In addition, we note that we do not have data on aspirations and intent of the youth in our sample, but our findings likely reflect aspirations and intent to some degree. For example, youth in our sample who received career preparation services were less likely to receive financial aid, possibly because they intended to work and not attend postsecondary education. Youth who received services associated with an intent to attend postsecondary education—such as postsecondary educational support or room and board—were more likely than their peers to receive aid. Nonetheless, our knowledge of what impacts aid receipt among YFFC would benefit from being able to limit our sample to only those youth who aspire to higher education and intend to pursue a degree. We discuss the key findings next.

Having a connection to an adult—defined as the youth knowing an adult they can go to for advice or guidance when there is a decision to make or a problem solve, or for companionship when celebrating personal achievement—had the largest impact on likelihood of receiving aid of any variable in the model. We theorize that this connection to an adult may present an opportunity or the transference of social capital necessary for college-going. The impact of adults on social capital and subsequent educational achievement are well-documented. For example, Coleman's (1988) work demonstrated the influence of parents in creating social capital for youth. But, as Fram and Altshuler (2009) note, the social capital situation of youth in out-of-home care is unique in that social capital flows from parents are disrupted and possibly replaced with resources from other family, social workers, foster parents, and more. This has important implications for students with foster care experience. As research has shown, without parental social support YFFC often draw on relationships with mentors, friends, co-workers, and siblings to obtain information about college and financial aid opportunities (Katz & Geiger, 2020; Skobba et al., 2018). Although the data used in this study provide no information about the type of adult connection, our findings suggest that YFFC benefitted from a relationship with an adult with respect to applying for financial aid, which supports ongoing efforts to promote these relationships as youth explore college and aid opportunities. The type and nature of the adult connection and their role in obtaining financial aid merits further exploration.

Findings show that state tuition waivers—but not state scholarships or grants—were associated with an increased likelihood of receiving aid. To date, publications of state financial aid programs for YFFC are primarily focused on the design features and availability of tuition waiver programs (Parker & Sarubbi, 2017; Hernandez et al., 2017). Little is known about participation in these programs or their impact on a variety of outcomes, such as academic preparation, college-choice, persistence, or earning a postsecondary credential using representative data. Recent studies using the NYTD showed that states with a tuition waiver program available to youth with foster care experience was associated with an increased likelihood of college enrollment (Geiger & Okpych, 2022; Watt et al., 2018). Watt and Faulkner (2020) examined the impact of the tuition waiver program in Texas and found that tuition waivers increase the likelihood of graduating from college, however only 40% of students eligible for the waiver are using it. Our findings here should be interpreted with caution as we lacked information about whether YFFC participated in a waiver, grant, or scholarship program through the state. Nonetheless, the finding that there is a positive relationship between a YFFC living in a state with a waiver program and the likelihood of that youth receiving aid is significant. This finding may also suggest that for students to access the waiver and other financial aid through the state, they may be required to apply for financial aid. There are implications to further explore how students are accessing tuition waivers and other forms of state aid to determine their use and benefits. More research is needed to evaluate the efficacy of financial aid programs for YFFC at the state and federal level, including how students are packaging different types of aid.

Findings related to participation in programs (academic preparation, career services, etc.) and their relationship with financial aid receipt may demonstrate the benefits of extended foster care programs and how these services may provide an opportunity for YFFC to connect with supportive adults, peers, and obtain knowledge and resources about financial aid opportunities. These findings are in line with other research on the benefits of extended foster care services beyond the age of 18 on educational enrollment (Geiger & Okpych, 2021; Okpych & Courtney, 2020).

In conclusion, this exploratory study highlights a key aspect of the relationship between financial aid and educational attainment: financial aid is nested in a variety of contexts and is part of a complex web of social, familial, and societal supports for youth. This web impacts who ultimately receives aid, who keeps that aid, and likely the role that aid plays as a necessary (but not sufficient) support for helping youth attain a postsecondary credential. Understanding this web is especially important for youth who have experienced foster care, but it is also important for all students and professionals working with students throughout their college experience.

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