



# preparing for the road ahead

Helping Young People Transition  
from Foster Care to Adulthood

JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

THE ANNIE E. CASEY FOUNDATION

## ABOUT THE ANNIE E. CASEY FOUNDATION

The Annie E. Casey Foundation is a private philanthropy that creates a brighter future for the nation's children by developing solutions to strengthen families, build paths to economic opportunity and transform struggling communities into safer and healthier places to live, work and grow. For more information, visit the Foundation's website at [www.aecf.org](http://www.aecf.org).

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Dear **FRIENDS AND PARTNERS**

of the Jim Casey Youth Opportunities Initiative,

Since its establishment in 2001, the Jim Casey Initiative has dedicated itself to addressing one overriding question: *How can we help young people who are transitioning from foster care to independent living?* It was a radical question at the time, because young people in foster care were essentially an invisible population. Their rights were not ensured by state or national legislation, their voices were not heard by those in power and they often lacked the support they needed to thrive as individuals.

The Jim Casey Initiative integrates young people's voices into every part of its work. Young people serve on advisory panels. They speak before state and federal policymakers about their experiences and their peers' needs. By taking center stage whenever possible, young people are critical partners in the push to have their voices heard.

The Jim Casey Initiative is transforming the discussion around young people in foster care, specifically those transitioning to adulthood without a connection to a permanent family. This once-invisible population is now often at the top of the national and state legislative agendas, and Jim Casey Initiative sites operate in 17 states, serving more than 3,000 young people in 2015 alone. Most importantly, these young people are crucial voices in the fight for the social, emotional, academic and physical well-being of youth in foster care around the country.

The Jim Casey Initiative has evolved into a true movement. It is poised to continue advancing the needs of young people in foster care, and it is getting stronger.



The Jim Casey Initiative recently came under the umbrella of the Annie E. Casey Foundation, one of the nation's largest philanthropies and a partner in this work since the beginning. This integration enables the Jim Casey Initiative to combine strengths with the Foundation and draw on its years of experience helping young people, families and communities.

This transition corresponds with my own new role as director of the Jim Casey Initiative. In the past year, I've traveled across the country meeting with our site leads, young people and our local partners. And I have seen just how dedicated the whole Jim Casey network is to this work. Through increased collaboration and youth advocacy, we are helping the many young people who are formally involved in our sites. And because we also champion sustainable change in child welfare systems more broadly, our work affects the lives of young people who never even make direct contact with our sites.

That is a testament to the legacy of Jim Casey, the businessman and philanthropist who created the Annie E. Casey Foundation with the mission of helping vulnerable children and families. Jim Casey and his siblings named the Foundation after their mother in honor of her commitment to raising her children on her own after her husband died when Jim was about 10 years old.

As a young person, Jim started a bike messenger service to help his mother provide for the family, and that venture eventually grew into UPS. At his own company, Jim saw that the workers facing the greatest struggles tended to come from homes in crisis. He wanted to do more to help children grow up in healthy families and

vibrant communities with all the resources they needed to succeed.

Jim Casey was committed to continual improvement and encouraged those around him to practice "constructive dissatisfaction." In this, he meant that even as we accomplish many of our goals, we should still strive to do better.

With many achievements under our belt, we at the Jim Casey Youth Opportunities Initiative remain driven to ensure that every young person in this country has a rock-solid foundation upon which to build a successful adulthood.

This is a pivotal time for the Jim Casey Initiative, a moment when we can take what we know, our numerous advances, and double down on our efforts to give every child a foundation that is built on principles that recognize the need for everyday kids to have everyday experiences. A foundation not eroded by discrimination or misunderstanding, but fortified by race equity and inclusion — a solid footing rooted by best practices, and what science and common sense tell us works to help young people become successful, healthy and whole adults. So as you read this report and reflect upon the numerous strides we have made, know that the best is yet to come.

Thank you for your interest in our work and for helping all young people realize their full potential.

*Sincerely,*

*Sandra Gasca-Gonzalez*

*Director*

*Jim Casey Youth Opportunities Initiative  
The Annie E. Casey Foundation*



## At a Glance: The Impact

The Jim Casey Youth Opportunities Initiative works to ensure every young person leaving foster care has the opportunities and support needed for a successful transition to adulthood. The Jim Casey Initiative improves policies and practices, promotes youth engagement, applies evaluation and research and creates partnerships at the national, state and local levels. Through the Opportunity Passport™, it also matches savings for young people, giving them a much-needed boost toward financial independence. To date:

- The Jim Casey Initiative has launched sites in **21 states** and served **nearly 10,000 young people** who have experienced foster care.<sup>1</sup>
- Sites have reported almost **\$480 million** in leveraged funds from community partners.<sup>2</sup>
- Opportunity Passport™ participants have completed **more than 30,000 Opportunity Passport Participant Surveys**, creating one of the biggest sources of data on how this population is faring.<sup>3</sup>

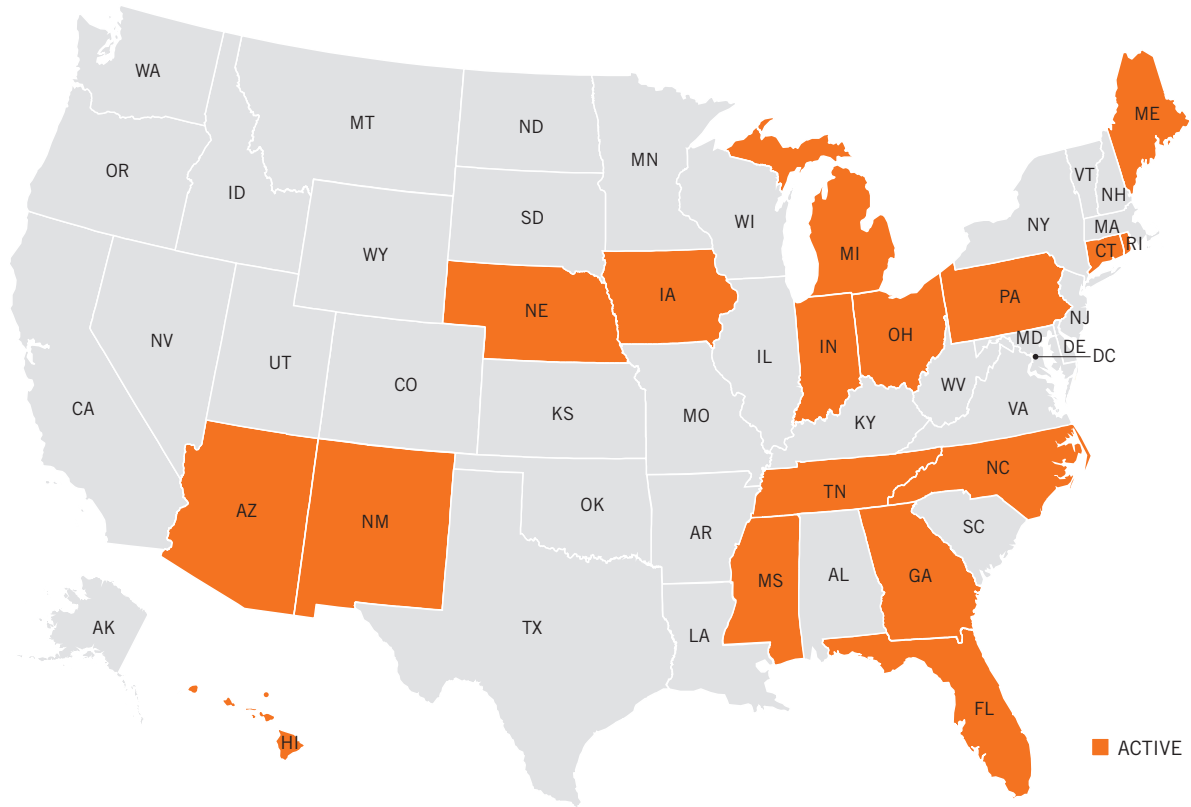
- **68 state-level policy and practice improvements** have been **written into legislation or practice guidance** to support young people transitioning from foster care in Jim Casey Initiative sites.<sup>4</sup>

And the needle is moving. The percentage of participants 18 and older who report having a **high school diploma and post-secondary experience has increased**. The rate of **age-appropriate employment has gone up**. The percentage of participants under 18 years old who **live in a family setting has grown** and **health care coverage for participants over 18 years old, especially those 22 and older, has increased** substantially over the life of the Jim Casey Initiative.

Each year, about 23,000 young people leave foster care without the typical growing-up experiences that teach self-sufficiency skills:<sup>5</sup>

- More than 20 percent will become homeless after age 18.<sup>6</sup>
- Only 58 percent will graduate from high school by age 19 (compared with 87 percent of all 19-year-olds).<sup>7</sup>
- About 70 percent of young women will become pregnant by 21.<sup>8</sup>
- Fewer than 3 percent will earn a college degree by age 25 — compared with 28 percent of 25-year-olds overall.<sup>9</sup>
- Within two years of leaving the foster care system, 25 percent will be involved in the justice system.<sup>10</sup>

## Jim Casey Youth Opportunities Initiative Site Map



### CURRENT LEAD AGENCY PARTNERS

Arizona: Children's Action Alliance

Connecticut Department of Children and Families

Florida: Connected by 25

Georgia: Multi-Agency Alliance for Children

Hawaii: EPIC 'Ohana

Indiana Connected by 25

Iowa: Youth Policy Institute of Iowa

Maine: University of Southern Maine, Edmund S.

Muskie School of Public Service

Michigan Department of Human Services

Mississippi: Southern Christian Services for  
Children and Youth

Nebraska Children and Families Foundation

New Mexico Child Advocacy Networks

North Carolina: Youth in Transition

Ohio: YWCA of Greater Cleveland, A Place 4 Me

Pennsylvania: Allegheny County Department of  
Human Services

Rhode Island: Foster Forward

Tennessee Department of Children's Services

## Timeline

- The Jim Casey Youth Opportunities Initiative launches
- Theory of Change developed

**2001**

- Sites launch in **Georgia, Iowa, Maine, Michigan, Missouri and Tennessee**
- First group of participants are enrolled at the **Georgia** site (July 10, 2003)
- The Opportunity Passport™ Participant Survey (OPPS) is developed
- A system to track savings and asset purchases is created
- The first asset purchase is made: \$275 toward housing (Nov. 13, 2003)

**2002–2003**

- Site-level logic model developed
- Sites launch in **Connecticut, Florida, Rhode Island, California and Colorado**
- 1,000th participant enrolls at the **Tennessee** site (Aug. 10, 2005)
- *The Guide to Self-Evaluation* for sites is developed
- Youth Leadership Institute is launched

**2004–2005**

- **Missouri** site exits
- OPPS is redesigned to be more youth friendly and provide information and tips
- An integrated data file is made available to sites for self-evaluation purposes

**2006–2007**

- **Nebraska and Indiana** sites launch and **Colorado** exits
- Policy goals and policy matrix tool created
- The federal Fostering Connections Act is passed, opening new funding sources to states for extending foster care beyond age 18
- The Jim Casey Initiative publishes a brief about promising early findings from the Opportunity Passport™<sup>11</sup>
- 3,000th asset purchase is made: a \$1,414 investment product (Oct. 30, 2009)

**2008–2009**

## 2010–2011

- **Hawaii** site launches and **California** exits
- National Youth in Transition Database Plus baseline data collection begins (Oct. 2010)
- 5,000th participant enrolls at the **Maine** site (Nov. 30, 2010)
- The site-level logic model is revised to reflect a dual-level approach to systems reform
- The Jim Casey Initiative publishes materials on adolescent brain research<sup>12</sup> and strategies for implementing foster care to age 21<sup>13</sup>

## 2012–2013

- **New Mexico, North Carolina** and **Delaware** sites launch
- The Jim Casey Initiative begins to examine financial capability and social capital outcomes, and broadens focus to include trauma
- The national Success Beyond 18 campaign launches
- 5,000th asset purchase is made: a car insurance payment of \$456.20 (July 30, 2013)
- The Jim Casey Initiative publishes materials on trauma,<sup>14</sup> the financial lives of young people,<sup>15</sup> authentic youth engagement<sup>16</sup> and social capital<sup>17</sup>

## 2014–2015

- **Arizona, Mississippi, Pennsylvania** and **Ohio** sites launch and the site in **Delaware** exits
- The Jim Casey Initiative holds the National Summit on Authentic Youth Engagement in Chicago
- The federal Preventing Sex Trafficking and Strengthening Families Act is passed, creating requirements pertaining to “normalcy” — those typical adolescent experiences that lead to healthy development — for young people in foster care
- 9,000th participant enrolls at the **Mississippi** site (Jan. 31, 2015)
- The Jim Casey Initiative becomes a unit of the Annie E. Casey Foundation
- 7,000th asset purchase is made: \$566 for tuition and registration fees (Sept. 15, 2015)
- The Jim Casey Initiative publishes materials on building financial capability,<sup>18</sup> realizing the power of youth leadership boards<sup>19</sup> and implementing normalcy<sup>20</sup>



## Core Strategies: The Pillars of the Work

The Jim Casey Initiative is a collaboration of national and local partners who work to improve the systems that serve young people who have experienced foster care. We work with community partners in the public and private sectors, policymakers and young people to create conditions that improve outcomes for youth transitioning to adulthood: permanence, education, employment, financial capability, housing, physical and mental health and social capital.

The unifying factor behind this expansive group of partners and advocates is a commitment to the **core strategies** and **outcome areas** — in effect, the approach we take and the results we seek. The core strategies guide and define the Jim Casey Initiative's work. And they showcase the values we champion.

### *Authentic Youth Engagement*

Youth engagement is an integral part of the Jim Casey Initiative. It reflects the deeply held conviction that a genuine partnership between adults and young people can and should be based on mutual respect. It also reflects a foundational belief that young people are experts on their own lives and experiences.

Because the Jim Casey Initiative prioritizes youth voice and involvement, young people are engaged in every aspect of the work, from site management to long-term strategy development and public advocacy. Youth engagement is “our signature,” says Gary Stangler, former executive director.

*“I think that this youth board has been the best thing for me. After I moved into my aunt and uncle’s house at first I felt like no one wanted me, but being involved in the youth board has helped me to be able to depend on some other people and I have made some really great friends.” — Young person, 2015*

Research shows that being engaged in this manner enables young people to practice the problem-solving skills they will need in adulthood and gives them opportunities to strengthen the parts of the brain that drive those skills.<sup>21</sup> Effective partnerships with adults help young people build self-esteem and leadership skills and increase their influence and personal stake in the community.

Because youth engagement is so important, the Jim Casey Initiative has worked hard to develop meaningful measurements of that engagement. Understanding how participants experience these engagement efforts is crucial to ensuring those relationships continue. To that end, new measures of youth engagement were developed in 2015 in partnership with leaders from the Jim Casey Young Fellows, the Jim Casey Initiative’s youth leadership cadre. Early results are promising. **Of respondents who worked with staff and other adults in their communities, 74 percent felt they had at least an equal say with adults in contributing ideas and making decisions.**<sup>22</sup>

Each site works closely with young people who inform and support their work. These young people advocate to state legislators and agency decision makers, draft policy and regulations that support all young people in foster care and bring their well-being concerns to the top



**Almost half of active young people in sites report attending training or receiving help from staff or adults in the community to support their own leadership and advocacy skills.<sup>23</sup>**

A third of active participants report working with adult partners in the community on topics important to young people who have experienced foster care during their teen years — housing, mental and physical health, issues of normalcy and education, among others.<sup>24</sup> Seventy-two percent of those young people felt they had at least an equal say with adults in contributing ideas and making decisions.<sup>25</sup>

of legislative agendas on the state and national stages. For example:

- In **Arizona**, the site and members of its Young Adult Leadership Board presented at 35 community convenings, workshops and panel discussions to more than 1,400 service providers, state employees, court administrators, foster families, community allies and youth on services and resources available when transitioning from foster care. The Young Adult Leadership Board also developed and continues to refine [www.fosteringadvocatesaz.org](http://www.fosteringadvocatesaz.org), an online resource hub for young adults in Arizona to find support and resources when transitioning from foster care.
- Young people in **Connecticut** testified and participated in a youth forum at the state capitol with legislators and their staff.
- In **Delaware**, the Youth Advisory Panel worked on a policy from beginning to end — developing the policy goal, writing the legislation and advocating for its passage. When the act was signed into law, the governor chose to sign the legislation in front of the Youth Advisory Council.
- Through testimony and outreach to state legislators, young people in **Maine** played a critical role in establishing the Alumni Transition Grant Program, making Maine the first state in the nation to support former youth in care with higher education through age 27. Young people continue to support implementation of the state law through participation in an advisory committee that reports to the legislature.

- Young people in **Rhode Island** participated in focus groups to build understanding about group home and foster home policy and practice.

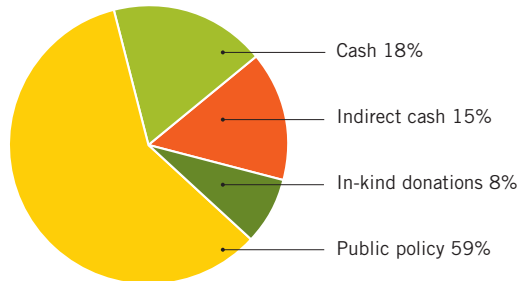
*“Our success is the result of a strong model as well as extraordinary collaborations with young people, community partners, businesses and colleges that have worked to change their practices, too. We set the table, and many others joined with us in this work.” — Sandra Wilkie, Jim Casey Initiative data and self-evaluation consultant*

### *Partnerships and Resources*

Government agencies, local employers, volunteers, policymakers and other youth-serving organizations help leverage the public and private resources needed to create the range of opportunities young people need to succeed. Jim Casey Initiative sites build local networks of support through community partnership boards, which help increase community awareness and investment in improving outcomes for young people.

**Sites have generated almost \$480 million** on behalf of young people transitioning from foster care. Some funds came in the form of cash or in-kind support given to the Jim Casey Initiative lead agency. Other funds came as indirect cash, such as financial support that enables a member of the local coalition to be involved with the Jim Casey Initiative. But the ability of local partners to influence how public funds are spent represents the gold standard of leverage. This has included increases in health care,

## Leveraging Local Resources



housing, financial support and employment services.

The number of community partners engaged by local agencies has increased almost every year, from five partners in 2004 to 513 in 2014.<sup>26</sup> They include local and state government agencies funding ongoing appropriations; university partners providing indirect cash; national foundations providing large grants; and private individuals providing one-time cash donations.

In **Georgia**, the Community Partnership Board includes: young people, the business community, university systems, state and private agencies, members of the state Supreme Court Improvement Project and community volunteers. Through one of its members from Kaiser Permanente, the board played an integral role in securing affordable health insurance for any Georgia resident under age 65 who has experienced foster care.

### *Research, Evaluation and Communications*

Because data drive all decision making at the site and national levels, the Jim Casey Initiative has become a leader in the collection of data from young people who are in or have been in foster care after the age of 14. The Opportunity Passport™ Participant Survey (OPPS) was developed in part because information on this population was so sparse.

Now collected biannually, the OPPS provides regular, consistent information on how young people are faring and is an invaluable source of insight. The survey is heavily influenced by the young people, as they are involved in everything from the identification of new focus areas to development of survey questions. More than 30,000 surveys have been taken as of December 2015<sup>27</sup> and survey response rates are consistently high — more than 80 percent every survey month during the past three years.<sup>28</sup>

Of respondents who worked with staff and other adults in their communities on evaluation efforts, 68 percent felt they had at least an equal say with adults in contributing ideas and making decisions.<sup>29</sup>

National and site staffs regularly review the data to identify emerging issues and ways to improve the work. For example, in **Michigan**, the site's leaders and self-evaluation team learned from survey results that postsecondary retention was a challenge for their participants, so they created a system of supports, based on college campuses, for their young people. As a result, more young people involved with the site remained in and graduated from postsecondary institutions.

In addition to regularly monitoring data, the Jim Casey Initiative is developing a well-being framework that will enable it to examine survey data in combination to understand how young people are faring.

The value of the data collected at the site level — both survey and administrative — is maximized by using the information to serve dual purposes. While the Jim Casey Initiative embraces regular monitoring of youth indicators and measures of core strategy implementation, it also uses data to advance the field of youth services. Its communications efforts bring important findings to the audiences that need to hear about them, from frontline youth workers to policymakers.

*“These surveys really help me think about my future. I love taking them because they usually come around when I need to think about life goals!” — Young person, 2015*

### *Public Will and Policy*

The Jim Casey Initiative has an ambitious mission: to ensure young people, primarily those between ages 14 and 25, make successful transitions from foster care to adulthood. While not explicitly stated, this is our hope for **all** young people, including those who may never come in contact with a site. As part of this systems reform effort, the Jim Casey Initiative is always aimed at improving the laws, regulations, policies, practices and financing mechanisms that govern programs and services affecting young people who have experienced foster care.

A coalition of young people, political leaders, service professionals, foster and birth families and other partners are achieving real systems-level change and improving outcomes for young people transitioning from foster care to adulthood. Since this work began, **68 state-level policy and practice improvements that support young people transitioning from foster care have been written into legislation or agency regulations in Jim Casey Initiative sites. Ranked by the number of improvements made, these advancements fall into the following categories:**<sup>30</sup>

- 18 • Opportunities to shape their own futures
- 12 • A stable education
- 11 • Opportunities to achieve economic success
- 9 • Access to physical and mental health care
- 8 • A place to live
- 7 • A permanent family
- 3 • Access to racially equitable services and supports



*“Prior to me presenting at the Keiki Caucus, the majority of the people there said they were not even aware of these issues that young people encounter upon transitioning out of foster care. Even those who were representing ... other issues voted for automatic enrollment to Medicaid for former foster youth. It was a great feeling.”*  
— Jim Casey Young Fellow, Hawaii, 2012

Several federal laws have been passed to instill systems and policies that support the transition from foster care to adulthood. These include:

- **The Fostering Connections to Success and Increasing Adoptions Act** of 2008 (P.L. 110-351).<sup>31</sup> This law infused new energy and federal resources into the extension of foster care beyond age 18. The Initiative promotes the developmentally appropriate implementation of this policy across its sites and on the national policy stage.
- **The Success Beyond 18 campaign.** Launched in May 2013, this national effort is rooted in adolescent brain development and designed to inspire and educate states on how to take advantage of the resources and opportunities created by the Fostering Connections Act.

Many sites have launched campaigns focused on extended care. For example:

- In **Hawaii**, the legislature in 2013 unanimously extended voluntary foster care to age 21. In addition to the education and advocacy support of young people, the Jim Casey Initiative provided a fiscal cost analysis to support conversations in the state.

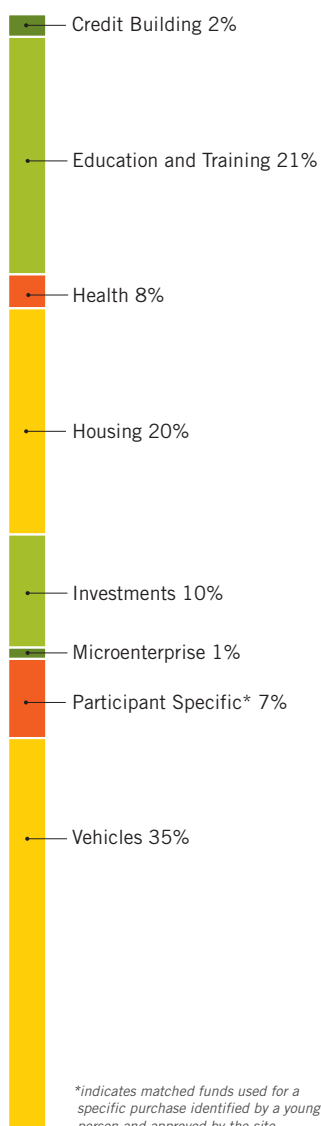
In 2014, the Preventing Sex Trafficking and Strengthening Families Act (H.R. 4980) (Strengthening Families Act) was signed into law, requiring states to support “normalcy” for young people in foster care.<sup>32</sup> With the publication of the 2015 brief *What Young People Need to Thrive: Leveraging the Strengthening Families Act to Promote Normalcy* and corresponding webinar series, the Jim Casey Initiative is elevating this conversation and educating all states on how to best implement the new requirements of the Strengthening Families Act. Sites are also leading advocacy efforts about implementation of the Strengthening Families Act. For example:

- In **North Carolina**, the site and young people helped advocate to the state senate for recent legislation to establish a reasonable and prudent parent standard to help improve normalcy for youth in foster care. They are actively working to ensure that young people and caregivers understand their rights under this legislation through a webinar, a series of town hall meetings across the state and asking county agencies to sign a letter stating their commitment to ensuring quality implementation.
- In **Maine**, young people helped develop a new agency policy that sets guidelines for the allowable use of social media for caseworkers, foster parents and youth in foster care. This policy is designed to promote normalcy for youth in care, while being consistent with the agency’s mission to protect and promote the health and safety of children and families.
- In **New Mexico**, young people met with community partners, provided



Of respondents who met or worked with adults in the community to advocate for young people, 65 percent felt they had at least an equal say with adults in contributing ideas and making decisions.<sup>33</sup>

## Asset Purchase Categories



peer trainings, educated legislators and provided testimony in committee hearings to move forward legislation on implementation of the Strengthening Families Act. Although the legislation has not yet passed, this work prompted agency leadership to establish a youth-led workgroup that helped develop the agency's policy and procedures.

### *Increased Opportunities*

Financial capability is an important step toward personal independence. In the foster care system, financial decisions are often made on behalf of young people in foster care, instead of with them. To become successful adults, young people need opportunities to learn financial management, be connected to and obtain experience with mainstream banking and practice saving money for items that matter to them.

The Opportunity Passport™, a package of resources that help young people achieve these financial milestones, is a key part of the strategy to provide age-appropriate financial education to participating young people. The Jim Casey Initiative developed *Keys to Your Financial Future*,<sup>34</sup> an accompanying financial education curriculum designed for young people in or formerly in foster care.

Sites have provided more than 11,000 financial capability training modules<sup>35</sup> and more than 11,000 asset-specific trainings<sup>36</sup> to Opportunity Passport™ participants, amounting to almost 126,000 hours of training.

To translate that knowledge to behavior, Opportunity Passport™ participants may apply what they have learned through a matched savings account. They are encouraged and supported

as they establish, maintain and grow a bank account while working toward a savings goal to purchase assets designed to positively impact their lives. Through the Opportunity Passport™, **more than 3,000 young people have purchased over 7,000 assets** such as cars, tuition fees and housing.<sup>37</sup>

Connected by 25, the lead agency in **Indiana**, collaborated with the National Bank of Indianapolis and PNC Bank to provide financial literacy training. Opportunity Passport™ participants receive the training at the bank with banking professionals who deliver the material as well as build relationships with the youth. Connected by 25 staff co-facilitate the training and explain the asset development part of the program. More recently, Connected by 25 started the SuperVitamin initiative and partnered with Apprisen (formerly Consumer Credit Counseling) to individually coach participants on their finances during a six-month period, after which participants receive a mobile banking account for their savings. The SuperVitamin effort adds financial capability strategies to the Opportunity Passport™ program by providing financial coaching, building frontline staff capacity, targeting underrepresented populations for Opportunity Passport™ and integrating financial capability indicators.

*“I enjoy and appreciate the opportunities that [the] Opportunity Passport provides to me and my fellow foster youth friends/family ... It helps way more than you may believe. A lot of the time in our lives we’ve had no one to turn to, but it feels good to know that we have this program to turn to, to help us get on our feet. It may not be much, but at certain times it’s just enough. Thank you all again.” —Young person, 2008*

## Outcome Areas

The Jim Casey Initiative monitors how young people are faring in seven essential outcomes, measured through OPPS in the areas of **permanence, education, employment, financial capability, housing, physical and mental health and social capital**. These outcomes are interconnected and must be evaluated as a whole. A person cannot be physically safe without stable housing, just as employment is a first step toward financial capability. The Jim Casey Initiative is working toward a system of support that promotes well-being and permanency, using these outcome areas as a guide.

### *Securing Permanent Relationships*

Permanency matters. While legal permanency gets a lot of attention from those in the child welfare field, it is clear from surveys that young people really need permanent relationships. With this in mind, the Jim Casey Initiative added the topic of permanence — further defined as relational permanence — to OPPS in 2007. For young people, having healthy permanent relationships means having people they can turn to when they have a reason to celebrate, or when challenges arise.

### **Opportunity Passport™ participants report high levels of adult support.**

Overall, 65 percent of participants report having both family and non-family adults they can rely on for support, with an additional 25 percent indicating they have at least one adult to rely on.<sup>38</sup>

Despite high levels overall, there is room for improvement. As young people age, they report fewer supportive adults in their lives. By the time they are 21 to 25 years old, only 56 percent have both

**Opportunity Passport™ participants have purchased 1,541 education assets with \$1.2 million, for an average asset price of \$818.**



**Opportunity Passport™** participants have purchased 2,479 vehicle assets worth \$5.5 million, at an average price of \$2,235.<sup>39</sup> Young people can use their matching funds for vehicles, because reliable transportation is a critical part of finding and sustaining employment. Owning a vehicle, particularly in rural areas, can be a crucial step toward self-sufficiency.

family and non-family adults to rely on, compared with 71 percent of their 14- to 18-year-old peers.

Given the **strong and positive relationship** that is consistently visible **between a young person's permanent connections to adults and financial capability**, permanence is an outcome that cannot be undervalued. Young people who report having adults they can rely on are significantly more likely to have savings and less likely to have debt.<sup>40</sup>

Sites support a variety of strategies to help build permanent connections for young people, such as extending care beyond age 18, using family finding and team decision-making strategies and convening practitioners, experts and young people to consider ways to make permanency available to all young people transitioning from foster care. For example:

- **Maine** instituted a statewide Permanency Review Teaming process to be used for all children and youth who have been in foster care at least six months. This process begins with an administrative review of the case and then involves older youth and their supports in family team meetings to plan for youth permanency.
- **Mississippi** has prioritized family-based placements. This strategy supports young people as they build permanent connections. Additionally, while the state has not extended foster care they have implemented an aftercare program that offers supports and resources for youth transitioning out of care.

*"My godparents have been wonderful, and a steady support for me. Since the last time I took this survey, they have helped me to*

*get through typical bumps in the road, but also let me rent one of their cars and fund my therapy weekly."* —Young person, 2009

### *Increasing Educational Attainment*

Schools are where young people go for an education, but they get so much more than that. They meet mentors and peers, improve job prospects and financial capability and build a sense of belonging and stability. For young people who have experienced foster care, these supports are invaluable.

Placement changes during the teen years, whether between foster homes or group homes, can lead to multiple school transfers and make high school completion difficult. But progress is being made. The percentage of Opportunity Passport™ participants who are 18 and older who report having a high school diploma/GED has increased from 75 percent in 2005 to 84 percent in 2015.<sup>41</sup>

**The Youth Policy Institute of Iowa** — the lead agency in that state — and the Iowa Foster Care Youth Council advocated in 2014 for more foster-friendly educational policies. Their advocacy contributed to the passage of legislation that requires school districts to award credit for coursework completed at a foster student's prior school and education agencies to employ a child welfare liaison.

Postsecondary education also can be challenging for young people who experience foster care. While there has been an increase in the percentage of Opportunity Passport™ participants age 18 and older who report having postsecondary experience, from 35 percent in 2005 to 45 percent in 2015, retention can be



difficult.<sup>42</sup> For young people who transition out of foster care without permanent connections, it can be hard to secure the resources to attend college or find a place to go during breaks, when dorms are closed.

**Michigan** expanded education coach contracts to include two community colleges in 2015 and are adding a third in 2016. Education coaches, or Independent Living Skill Coaches, provide on-campus supports to college/university students with foster care experience. Michigan has nine support program contracts across the state and will have 10 by this summer.

*“This is the most amazing program and it has been a big help with school and to get on my feet. So blessed to be a part of it.”*  
—Young person, 2004

#### *Finding and Maintaining Employment*

Employment and a steady income are cornerstones of independence for all young people. Recognizing this, the Jim Casey Initiative helps its sites collaborate with local partners to help young people get a foothold in the job market. The Opportunity Passport™ matches their savings and encourages responsible work habits. Additionally, sites promote state legislation for broader reforms that put employment within reach.

Data show that by age 24, only 50 percent of those who have experienced foster care are employed.<sup>43</sup> Among young people in Jim Casey Initiative sites, age-appropriate work experience has increased from 49 percent in 2005 to 66 percent in 2015.<sup>44</sup>

*“The Opportunity Passport™ is a great program that I have passed on to my little sister. They really help you to open your eyes and realize you have to do for you. They help you save and earn money and inspired me to get my first real job.”* —Young person, 2004

- In **Connecticut**, the state legislature passed *An Act Concerning Foster Children and Internship Opportunities* in 2013, requiring state agencies to give hiring preference to young people ages 18 to 24 who have experienced foster care in the state. Young people advocated for the legislation by connecting with state legislators and participating in a public forum on “aging out,” in which young people spoke about their challenges after foster care, in collaboration with Connecticut Voices for Children and other child and youth rights advocates.
- The **New Mexico** site is working with community partners to design an internship and job training program in addition to working with employers to understand the needs of youth who are in or have been in foster care. The site is partnering with the business community to create a tax credit for employers who hire youth in foster care.

Microenterprise was added as an approved asset, eligible for matching funds in 2005. Since then, Opportunity Passport™ participants have purchased 85 microenterprise assets worth almost \$75,000, at an average price of \$876.<sup>45</sup> These have helped young people start their own businesses by assisting with start-up expenses such as licenses and permits, business insurance and equipment or supplies.

**Opportunity Passport™**  
participants have purchased 172 credit-building assets with \$173,614, for an average amount of around \$1,000.<sup>46</sup>  
Credit-building assets were added as an option in 2012, in response to increasing awareness of how vulnerable young people in foster care are to both exploitation and identify theft.

### *Gaining Financial Capability*

Financial capability is about translating financial knowledge into behavior. A stable job and savings can help young people achieve financial independence, and *financial capability* can help keep them there. Financial capability means understanding how to set goals, establish checking and savings accounts, manage credit and apply for a loan or finance a car or home.

This outcome area was added to OPPS in 2013, and the survey collects information on participants' banking status, sources and sufficiency of money to meet monthly expenses, presence and sources of debt and how they would absorb a financial shock of \$500.

The most recent survey shows that more than 80 percent of participants have bank accounts, and more than 60 percent have savings. Importantly, among participants over 18 years old and thus more likely to be on their own, about two-thirds consistently report having enough money to cover their monthly expenses and more than half report being debt free.

- In **Iowa**, a 2013 policy shift mandated that young people in foster care, age 16 and older, receive a copy of any consumer credit report annually until discharged from foster care.
- In **Nebraska**, one of several sites using SuperVitamin, the lead agency has focused on credit counseling and repair for a number of years. They are partnering with a financial coach in workforce development to train frontline workers from their partner providers in foster care, independent living, housing a mental health services, weaving financial coaching into traditional service

provision. As a result, young people are improving their credit scores.

*"I am able to save money in my bank account for future assets. I like the fact that my [caseworker] is able to help me with some of my problems and keep me level headed and on track." —Young person, 2007*

### *Securing Safe and Stable Housing*

Safe and stable housing provides solid footing for many aspects of life, especially for young people during the transition to adulthood. Local sites and partners take a multifaceted approach to helping young people find safe and stable housing. From rent subsidies to special construction projects and instructional courses, the Jim Casey Initiative has learned that there are many ways to support young people as they secure this basic human need.

Housing concerns are different at different ages, particularly for youth in foster care. Keeping teenagers out of unnecessary group placements has been a focus of policy and practice improvements at the state and federal levels. And there has been progress. **The percentage of Opportunity Passport™ participants under 18 years old who report they live in a family setting — with family or in a foster family — has been steadily increasing:** from 67 percent in 2005 to 79 percent in 2015.<sup>47</sup>

Young people who are transitioning from foster care often experience unstable living situations. This is a particular concern for young people who lack supportive, permanent family connections. Many of these young people have not developed the skills to live independently, have financial or credit challenges or simply

cannot sign leases or secure utility connections because they have no credit history or have not reached the legal age to sign contracts.

It is therefore no surprise that young people who have experienced foster care are at high risk for homelessness. In fact, about 25 percent of entering Opportunity Passport™ participants report having spent at least one night in a homeless shelter, a rate which has not varied much between 2008 and 2015.<sup>48</sup> There are dramatic differences between sites, however, ranging from 17 percent to 42 percent. The flexibility of the Jim Casey Initiative enables sites to adapt to their local circumstances. Some sites with higher rates of homelessness among participants focus on the issue of housing or focus outreach efforts on those young people particularly vulnerable to housing instability.

- In **Rhode Island**, the lead agency worked with developers and other agency partners to design and construct five permanent supportive housing units to serve 11 homeless youth ages 18 to 24, with a focus on young people who had been involved with foster care. Young people from the site were involved throughout the process, even contributing to the design of the units' floor plans.
- The Allegheny County, **Pennsylvania**, site launched a comprehensive one-stop service center, the 412 Youth Zone, to support homeless youth. The Youth Zone provides a variety of services and supports, including employment, arts, crafts, medical, behavioral health, showers, laundry facilities and support and prevention services in a central location.

- The **Ohio** site is targeting outreach and supports for young people who were once in foster care and are vulnerable to housing insecurities or homelessness. Community funders supported a countywide youth count to inform the Community Plan to Prevent and End Youth Homelessness and the creation of an infographic that described this vulnerable population. After the first administration of the Opportunity Passport™ Participant Survey, the site's lead agency received technical assistance from the national Jim Casey Initiative to develop a companion infographic on the housing needs of its Opportunity Passport™ participants. The agency uses the infographic to help keep a focus on the continued challenges its young people face finding and keeping safe and secure housing.

*"I just want to say that you guys made it possible to get an apartment. [An Opportunity Passport™ staff member] made sure that I was not going to be homeless for a few nights and drove all the way to Biddeford to meet with my landlord to get me stable. I can never thank her enough. Then we did something fun and bought a nice couch. It is the best feeling in the world when a couch gets delivered to your home. I was not going to join this program because I thought I did not need the help, but then I realized that I did and I have no regrets. I have a stable house and a comfy couch. What more do I need?" — Young person, 2015*



**Opportunity Passport™ participants have purchased 686 investment assets with almost \$1.3 million in funds, for an average cost of \$1,866.<sup>49</sup> Young people can match for investment assets, as a way to encourage responsible use of mainstream banking products.**



130 participants have purchased 250 health assets, for almost \$120,000 in the past 15 years, at an average cost of \$480.<sup>50</sup>

### *Maintaining Physical and Mental Health*

To find and keep a job, stay in school or attain stable housing, young people need to be physically and mentally healthy. This is why access to adequate health insurance and services is a priority for the Jim Casey Initiative.

The Patient Protection and Affordable Care Act, passed in 2010, increased access to Medicaid for youth up to age 26 who were previously in foster care.<sup>51</sup> As states have implemented this federal legislation, site partners and young people have worked to support policies and practices that best fit the needs of these vulnerable young people. In addition, sites help young people navigate the often-daunting process of enrolling in state and federal health exchanges.

During the past five years, **health insurance coverage has increased substantially for Jim Casey Initiative participants over 18 and not in state custody.** Overall, the percentage of 18- to 21-year-olds who report having health insurance increased from 69 percent in 2010 to 79 percent in 2015. The jump for 22- to 25-year-olds is even more pronounced: only about half of participants reported having health insurance in 2010, and by early 2015 that number had jumped to nearly 75 percent. Dental coverage also increased from 56 percent to 66 percent during the same time period.

**Arizona's lead agency,** Fostering Advocates Arizona, is focusing on the health care needs. The site coordinates meetings with the state's three health care agencies to advocate for better practices and policies to streamline enrollment in Young

Adult Transitional Insurance. It also promotes, markets and educates service providers, young adults and community allies about the program. From September 2013 to November 2015, the number of young people enrolled increased 366 percent (from 333 to 1,553 enrolled members).

*"This has been a great experience and a huge help. While I don't like the idea of relying on others to help me get where I want to go, this program has given me that extra push I needed to get into a healthy lifestyle in which I can look to the future and have a safe, secure plan as to how I want to build my independent life. Thank you." — Young person, 2012*

### *Developing Social Capital*

Social capital is the measure of a young person's engagement with a variety of people who represent potential sources of support or strength. Experience in foster care poses a number of threats to a young person's social network, including school changes, housing or placement changes and loss of contact with relatives. Research shows that young people who develop strong social networks and lasting relationships exhibit many strengths when they exit care, including lower levels of unhealthy risk taking, civic engagement later in life and better school performance.<sup>52</sup> By working to lower the barriers to social engagement, the Jim Casey Initiative gives young people opportunities to meet a wider variety of people in new settings.



Social capital was added as an outcome area in 2014 to capture the presence of adults and peers who can help participants follow their life goals. These include the people a participant has asked for help from, and received it, as well as those to whom the participant has provided help. As young people have made clear, support is not a one-way street. They receive support and strength from the adults and peers in their lives, but they also provide those same things in return.

In general, survey participants are more likely to report they have a mutually supportive relationship with an adult than with a peer (51 and 46 percent, respectively). Encouragingly, more young people who are older (22+) report this type of relationship with both peers and adults. This increase as a young person ages, from 26 percent of those under 18 years old to 36 percent of those over 22 years old, suggests that young people are indeed building their social capital.<sup>53</sup>

- In **Iowa**, several partners, including young people and the state's lead Jim Casey Initiative agency, collaborated to update and implement a Bill of Rights for foster youth. Young people helped develop an implementation plan to promote the Bill of Rights, which includes webinars for child welfare agency staff and frontline workers.
- In **Tennessee**, a curriculum for foster parents, based in part on feedback from young people, was developed to help foster parents teach important life skills to young people in foster care.

## Moving Forward

We are seeing impressive gains for young people transitioning from foster care. As a group, these youth have become a higher priority at all levels of government and are better equipped to speak out and achieve financial independence, stable housing and permanent relationships.

As the Jim Casey Initiative pushes to build rock-solid foundations for all young people, it is committed to strengthening its site partners, supplying them with more resources and helping expand their networks for collaboration. These efforts include:

- pushing systems to ensure young people in foster care are able to have the healthy, growing-up experiences – such as working a summer job – that can help prepare them for successful adulthoods;
- partnering with federal leaders to prioritize stable housing opportunities;
- advancing strategies to build permanent connections and greater social capital; and
- leveraging ways to build upon young people's financial capability.

The Jim Casey Initiative will continue to advocate for change in the foster care system, so the benefits of its approach and its partners' work are felt by all young people.

Partner sites will continue to leverage the federal Preventing Sex Trafficking and Strengthening Families Act by recommending effective strategies for implementation.

**Ninety percent of recent Opportunity Passport™ participants say they have an adult in their lives who can help them identify and achieve life goals.<sup>54</sup>**



In total, 1,000 participants have collectively purchased 1,445 housing assets, for over \$1.4 million in the past 15 years, at an average cost of \$972.<sup>55</sup>

The Jim Casey Initiative strives to help young people achieve well-being in four key domains, viewed through a lens of race equity and inclusion:

**Social and emotional wellness** —

Having true fulfillment in life means having strong social and emotional well-being. For young people to achieve this, they need solid and permanent connections to adults and the ability to build healthy social networks of support.

**Economic well-being** — Economic well-being is at the crux of strong functioning in life. To build a strong foundation, young people need to earn a living wage, have a solid career path and have access to housing that is safe, stable and affordable. All are components of achieving financial capability.

**Intellectual development** — All young people should be able to take full advantage of their individual growth and development. Young people need opportunities to heal from past traumas in ways that strengthen brain development and executive functioning.

**Health and safety** — Support for health and safety is pivotal to the quality of a young person's journey through life. This is about ensuring young people's mental and physical health are enhanced. It also means young people are free from violence, abuse and neglect.

Young people are the Jim Casey Initiative's most influential partners, of course. They are the ones who have experienced foster care, and the ones who have the greatest knowledge of what it is like to live within that system. It is crucial to equip young people to lead the way. Their voices and experience are more critical than ever. They helped bring this issue to its current prominence, and this much is certain: they will never be invisible again.

# acknowledgments

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- The policymakers, advocates and organizations doing this important work beside us in our partner sites around the country
- And, of course, the young people who are our greatest resource

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