

'Fostering' Finance

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**Bold Statement**

It is possible to build Financial Capability among foster youth in and beyond the foster care system.

**Introduction**

Every child grows up with a parent figure, one who cares, provides, and loves them regardless of the cost. These figures often teach their kids basic life skills and ensure their overall health. They make sure that the child knows they're loved and cared for. However, this isn't the reality for over 408,425 kids in the United states. Instead, these kids are often forced into the homes of strangers, sometimes being abused, and even forced to carry their belongings in a trash bag. They never learn the value of love and connections, let alone how to work or even be financially capable. This is just the smaller picture in a bigger problem, which often hinders the foundation that every child needs to be able to grow and learn to be on their own. Without the basic foundation of life skills and financial responsibility, foster kids often grow up to be a statistic in the endless cycle of the system. Many of these kids are not only abused, but are thrown into the wild the moment they turn 18. Often those who age out of foster care do not know how to pay taxes, how to save money, or open a bank account, or even be financially capable; they are forced to fend for themselves with little to no support that they have acquired within the system.

## **Methodology**

The construction of the research paper that follows was intended to overall improve one important aspect of the foster care system: financial capability. With such a crucial life skill that is a necessity in the lives of many individuals, it is one that often lacks the most in foster youth. The foster care system currently in place seems to overlook the importance of financial capability, especially in youth that will be stranded at the young age of 18. Going about collecting research involved lots of interviews, phone calls, and online surveys that gave us a broader look on the financial aspects within the foster care systems. The individuals that were spoken to include those that have been in the system themselves, to those who work with or currently foster youth. The structure of the interviews consisted of each participant being asked at least five questions that related to their current or past experiences with the foster care system. This allowed for the interviews to be well constructed, meaning each question gave participants the freedom to answer in their own interpretations, while also making sure their answer stayed tethered towards the main topic. Conducting these interviews played a huge role in the overall purpose of the research project, which was to ensure that future generations of foster youth are adequately prepared before they are forced to fend for themselves.

## **Background and History**

The mass amount of abuse, homelessness, and unemployment among foster youth isn't a new occurrence; in fact, it's been going on for hundreds of years. The early ideas of

foster care are seen in the Roman and Greek societies, and in many religious references and books (Jones, 2017). Even the Bible and Christian church records show orphans being a reward to "worthy widows" who were often paid by the church (NFPA). However, the development of the foster system in the United States had nothing to do with religion, rather than the migration of the English Poor Law to the US. According to the National Foster Parent Association (NFPA, 2018), these laws were first placed in England in 1562, which allowed poor, orphaned, or even underprivileged children to be placed into indentured service where they would often be given food and shelter. Children who were often put into this system remained in it until they come of age, or were eventually killed by the harsh work environments they were forced to endure. Even with the many negative consequences considered, this development significantly helped our economy, for it provided factories and farms with free labor, along with giving children food and shelter.

The first modern aspect of the foster care system was seen in 1636, but wasn't made official until the Orphan Train Movement in 1853. This movement transported over 120,000 immigrant orphans to farms across the country (Sabini, 2017). Some children experienced loving and healthy relations with their new foster families, whereas others were often treated as slaves, abused, exploited, and even forced to work in harsh environments. The foster care system has experienced many changes, such as the development of new laws and organizations that helps keep children safe, but its initial purpose remains the same—to give underprivileged children a home. For centuries it has provided homes, shelter, and food for kids; however, even with its good intentions, abuse still plays a major role with the system today.

## **Foster Care Today**

Even with its flaws, the old system became the foundation for today's foster care system (Sabini, 2017). Today our foster care system tries its best to provide programs, classes, and even extracurricular activities for its kids; however, even with these attempts, little progress has been made. With the growing rate of the foster youth population in the US (especially with the age group of 11-15 year olds), the programs have lacked funds in the past few years (ASPE, 2005). Due to this, many of the programs have been cut, leaving only the life skills class. At first glance, the life skills class seems like a solid idea, but upon further inspection, it is found that the class only teaches youth about the basics of life such as building relationships, driving, taking care of a child, etc. Which in turn, is pretty good, but what this class lacks the most is informing foster youth about the importance of personal finance and how to be financially capable once they leave the system. According to the Court Appointed Special Advocates for Children, the lack of resources had led to half of foster youth being unemployed by the age of 24, 1 in 4 being homeless after the age of 18, and 1 in 5 being incarcerated within 2 years. These statistics are undeniable evidence that there needs to be a change made to our foster care system, especially in terms of preparing them for the real world once they age out.

## **Psychology**

According to the Organization for Economic Co-operation and Development, 82% of children who have never experienced the trauma of foster care learn financial skills such as financial capability from their parents, guardians and other close relationships they have developed. However, this isn't an option for foster youth. Many children in

the foster care system, especially those of ages 11-15, make up a large majority of the foster youth population (Barth, 1990). This means that many of these teens never learn what it means to make relationships, let alone be cared for and loved. This is mainly due to the fact that 6% of children in foster care have been sexually abused by their parents or a family member (Gaille, 2017); 73% are placed due to maltreatment and neglect (Gaille, 2017), and 30.8% are abused within the system (Gaille, 2017). These statistics help shine a light on just some of the difficulties foster youth face before and after they are placed in the system.

Due to these disadvantages, many foster youth never develop personal relationships with their peers, and this is usually caused by the high levels of stress, social anxiety, depression, PTSD, and sometimes even RAD diseases - a condition found in children who can't develop healthy relationships with others (Bhandari, 2018), an affliction that often infects over 50% of the foster youth population over the age of 11 (NCSL, 2016). According to a current foster parent, Mark Anderson, "kids come into foster care, and we've had some relatively young, pretty messed up emotionally and struggling with the ways of the world. They struggle with what's happening to them." Not only do many teens within the system experience these mental illnesses and struggles, over 75% of teens in foster care also perform below their grade level, along with 80% that need to repeat a grade level (ACR), often a result of their mental state. This was specifically seen in the interview with Anderson, who commented on his experience with having fostered 30 children in his lifetime, where he found that many of the kids he fostered did in fact operate at a lower level, not because they were mentally challenged but because they had lost important childhood milestones to the cruelties of the foster

system. One account that Anderson gave was about a foster teen who he is currently fostering, a 16 year old female who still operates at the age of a 9 year old. This teen specifically had a hard time making relationships as well as concentrating, mainly due to the fact that she and teens like her are often interested in "childish" activities, for they never had the opportunity to experience it as a child. The lack of childhood development and relationships plays a huge role in the learning of basic financial capability skills, for it can severely hinder the way they learn, let alone view the concept of money.

### **Financial Opportunities and Its Problems**

Not only are foster youth put at a greater disadvantage, they are also left without a support system or a stable living situation, meaning that they often don't have the opportunity to learn about financial capability like their peers (Sciamanna, 2017). A study done by the Child Welfare League of America, that surveyed 55 foster teens, found that not only do foster youth not have the opportunity to learn from their parents or guardians, they are also not exposed to the financial side of the foster system. In an interview done with Allison, a member of the Foundation of Foster Children, stated that "foster homes don't include foster kids in financial discussions. These discussions are considered very private." This real-world example explains why foster youth are often kept in the dark about any financial situations that may occur, once again taking away the opportunity to learn. Even when these teens are exposed to financial capability, it's often in an unhealthy way, meaning that they never learn what a healthy example of financial capability and behavior really is (CWLA, 2017). On top of that, the study also found that many foster youth don't receive any money when in the system. Once again

Allison expanded on this notion by stating that “the childhood our kids have make them more impulsive, which leads to poor financial decisions. They don’t have much money of their own until they are 18,” which alludes once again that they are deprived of the opportunity to learn to handle and save money. Without ever gaining the opportunity to learn about finances, foster youth are often given a huge disadvantage in the race to financial capability and success.

Without the opportunity to learn about financial capability, foster youth are often left to pick up the rocks after the race to financial capability has begun. Due to this disadvantage, foster teens are also deprived of the opportunity to be a normal teen, for they don't have money to participate in school activities, the support to live a comfortable life, or even the resources to succeed in school. All of these elements allude to the bigger problem: a lack of financial capability skills. Not laying down this financial foundation as a teen is what often sets foster youth up for failure in the future (Allison, 6/26/19). This results in a portion of them becoming homeless, unemployed, and incarcerated once they age out. Not only does the lack of financial capability affect foster youth in their adult years, it also plays a huge role even within their teen years as well. For they often can't afford the luxuries many teens experience in their school years, such as field trips, yearbooks, senior socials, senior pictures, prom/homecoming, and much more. This financial barrier adds even more stress to their already hectic lives without even considering that they will soon be abandoned in the dark and cruel place we call society.

## **Aged-Out Youth**

Aging out is the commonly known term for when a teen within the foster care system turns 18 or graduates high school, whichever comes first, and is abandoned. All the important amenities such as housing, food, and medical care are no longer accessible once you leave foster care (Findlaw). These kids that never got the chance to find a forever home, much less any form of stability, are expected to lead successful lives with nothing except a trash bag of belongings. This strenuous task is observed all in the numbers, with 1 in 5 becoming homeless once they turn 18, only half being able to get jobs before 24, and 1 in 4 experiencing PTSD (Shared Justice, 2017). These statistics explain how the hardships don't disintegrate before foster youth become adults, but expand to become obstacles for these kids to build the future they want. These teens are thrown into the world with no resources and no support system, yet they are expected to excel in their adult lives. This lack of awareness within the foster care system has manifested in a way to affect the lack of opportunity in these young adults' futures. According to State Legislatures Magazine, only 58% of foster youth graduate high school, with 8% going on to earn a degree. This absence of education is one of many factors that contribute to the lack of employment, as well as the increasing homeless population among foster alumni.

With only 8% of post-foster children going on to pursue college, less than 2% actually graduate and earn a degree (Nelson, 2018). The low statistics and probability rate of foster alumni graduating from college and furthering their education is primarily due to a majority of these young adults can't afford the luxuries of a higher education. For, young adults straight out of the system aren't really given money or any other

necessities which they need to survive on their own, which is why over 85% of foster teens have reported sleeping on the street the weeks, even days, after they were released from the system (Shared Justice, 2017).

This was exactly what was seen in the case of Lillian Williams, a 35 year old who spend a majority of her adolescent years (ages 11-18) within the foster care system. An interview with Williams revealed that when she was kicked out of the system at 18, she was left to find money herself to pay for food, clothes, and other utilities. On top of that, she had just enrolled in a community college, which is often known to have cheap tuition. However, for an 18 year old left to fend for themselves, even the "cheap" tuition was more than what she had previously saved up. Williams later stated, "But that didn't last for long, my husband who was my boyfriend at the time would help me pay for stuff." In this specific case, William had the support of a significant other who would pay for her schooling and provide her shelter; however, this isn't the reality for a majority of aged out young adults. Even in this case, and ones similar to this, you can see the importance of learning financial capability at a young age, especially in the foster care system. Williams expressed that if she had the opportunity to learn about finances, and how to be financially capable when she was in the system, she would have probably figured out a way to earn money and spend money accordingly without having to entirely lean upon her significant other for financial stability.

48% of women who have been in the foster care system become pregnant before they reach the age of 19 (Marbon). While school is expected to be their main source of education surrounding this topic, one-third have experienced five or more school moves, and each time they relocate 4-6 months of academic progress is lost

(Boonstra, 2011). Being shifted so often explains how these young adults are not given the education needed to be safe and avoid pregnancy, and even foster parents or social workers feel too uncomfortable to make up for this loss (Project Foster Care). With this extra weight on so many women's shoulders, they now have to create a plan in order to take care of this child, and finance is definitely the main concern. These young moms often have to resort to the support of large programs such as Social Security to help pay for things such as clothes and food for the baby. Allison briefly spoke about the fact that when foster teens get SS checks, their foster parents often take the checks for themselves rather than ensuring the check gets to the teen. This dilemma explains why young moms such as Miranda Sheffield express distressed thoughts like, "And when I got pregnant, I found there was no support for me. It was like, 'We need to get you out of foster care because we won't be able to handle you and a baby.'" Aging out hits really hard when you are at a time where all you need is a little stability, yet you're faced with the cruel reality of the world.

### **Current solutions**

With the rising abuse and neglect rated within foster care, many foster youth are aging out traumatized and unsupported, with no real network to lean upon. Due to this, they are never given the chance to learn about finances; leaving them wandering the streets with minimum education, especially when it comes to financial capability. The rise in problems and concern with the foster care system has also led to the rise in many programs, organizations, and workshops in order to help alleviate the growing

concern that many aged out young adults have. These workshops often range from teaching teens ages 15-21 how to drive, take care of a child, and make relationships.

Specifically in Florida, there hasn't been any well-known or well-established organizations that actively provide support for foster youth. However, there is an organization called Devereux that has a special program put in place to help teens who will soon be aging out, or those that already are. In an interview with Frank, a Devereux employee who is specifically in charge of soon-to-be and already aged out youth, said that their program consists of a PDF document that is sent out to foster children in their system who are 16 and up. The foster teen is to then read through the long PDFs and if there seems to be any concern, they can ask for help. The PDF document primarily deals with finances and other skills that may be necessary for a young teen to learn before they age out. However, the participation of the foster teen is predominantly voluntary; meaning that if a child doesn't want to read a "boring" document for a few hours, they don't have to. Devereux also provides another solution for the mass number of aging out teens who need to learn basic life skills, and this is done by offering life skills classes that teach young adults about relationships, laws, child care, and other skills that may be useful in life. However, these classes change weekly, meaning the individual classes themselves are only offered once a month. Along with this drawback, the classes are only advertised to foster youth who ask for help, not to those who don't. This means that if a kid doesn't ask for help, even if they need it, they may never get the opportunity to learn. When discussing these classes with Frank, it was made painfully obvious that there was little to no help when it came to finances, for almost none of the classes offered talked about personal finance or financial capability, except one;

however, it only occurred once every few months. This is a major inconvenience for many foster children who don't have a ride or the support to successfully attend this class. Frank also stated that many foster children don't even know about these classes, and even if they do, they may not remember to attend. Along with that, this one finance class wasn't entirely about finance, it was a mixture of other life skills, which results in many local foster youth not getting the financial education and support they need. Overall, this just goes to show how even some of our current solutions are not up to the standards they need to be at.

Another solution that was created to help alleviate the tensions in foster homes were group homes. Group homes are state-run facilities that children are put into as a result of not finding a standard foster home, or getting removed from one, and not having anywhere else to go. They often range from highly secured to hardly monitored, depending on the background of the children staying in them. The youth within the homes often range from ages 10-18, for they were primarily created to help the growing number of teens within foster care. Foster youth within these homes are usually required to complete a certain amount of chores, as well as attend school, tutoring, and therapy. At first glance, the idea of a group home sounds beneficial, because it allowed foster youth to be around other children their age and make relationships, while also being required to attend school and therapy, yet this is not the reality. According to Rachel Hile, group homes have more than ten times the rate of physical abuse and more than 28 times the rate of sexual abuse as in the general population. Even though most of the abuse is done by another child within the system, it doesn't make it any more excusable. Along with this, another interview with Mark Anderson found that many

children in group homes never even get the opportunity to create relationships, for the children are “put to bed by one person and woken up by another different person everyday... the system is very institutionalized and almost inhuman.” Along with these drawbacks, it was also quickly learned that the children within these homes are not educated about finances or anything relating to that sense. According to a young girl named Tenaja Jordan, who spent her teen years in a group home, the group homes often had no support when it came to finances, especially financial capability, for they weren't even allowed to have cash, let alone learn how to use and handle it on their own. She also stated that when she was kicked out of the system, she felt helpless, for she had never learned how to pay for necessities and how to handle her money. She stated, “I wish I had someone or something to teach me how to handle money at a younger age.” Despite the major holes within this solution, the state has done nothing to help alleviate the problems that aged out or soon-to age out teens are experiencing.

In some cases where there are no programs or workshops in place to teach financial life skills and capability to foster teens, the foster parents are often given this burden. Not only is this highly inconvenient for the foster parent, it is also inconvenient for the foster youth because their parents don't want to teach the skills, so the foster child is left to teach themselves. In some cases, this is not really a problem. However, in a home with more than 3 children buying financial books, it can get pretty pricey, especially when considering that each book costs approximately \$30. According to the Andersons, a couple who has fostered 30 children in their lifetime, they wish that there were classes and other programs in place to teach these children financial capability, for it's hard to make time to teach these skills when there are numerous children in the

household. They also stated that they try their best to teach the foster youth, however, sometimes these little lessons are not enough, because they aren't given substantial money to handle. Foster youth within the system are often given an allowance of 30-31 dollars a month (\$1 a day). However, according to the Andersons, the money is often just given to the child, who then presides to spend it "willy nilly." This means that the child doesn't learn how to properly handle or save money; instead, they tend to spend it all in one go. This same trend was also seen in teenagers, ages 15 and up, for many teens tend to operate at a lower level, making it hard for them to grasp, or even learn, basic financial capability skills. A similar revelation was also found in an interview with Tiffany. She is a new foster parent who just adopted a 12 year old girl, and in the interview she says that she wished there were more plans and programs in place to help foster children learn about finances, for it's an extremely important skill that even some adults seem to lack in the modern era. As it can be seen, this solution, once again, proves to be ineffective, for it doesn't really teach foster youth about financial capability and adds on unnecessary stress for foster parents.

All these programs and regulations put in place to try and help foster youth consistently come up short in effectively teaching these young teens. Reading hours and hours of boring documents or funding for education in group homes are not the way to learn. Melody McLaurin wrote an article describing how she went from being a kid who knew nothing about budgeting, to being pretty good at it all with one secret: hands-on, real-world learning experience. McLaurin would go to the grocery store with her mentor, a former track coach, and learn how to spend money wisely. Buying only things that were on sale and only things you need are what led McLaurin to become a smart

spender. Even with all the stress of being in the system, she was able to find a way to develop financial capability for herself and her 4 siblings. This is due to the overlying fact that there need to be more mentor and hands-on activities for foster children to learn about financial capability. These new solutions range from pairing foster youth with a mentor to creating an application that will show them the real-life consequences of being financially responsible.

### **Our Solution**

With the extensive amount of research collected, the most logical and seemingly widespread solution would be a technology application, or app: Checkmate. 90% of teens have access to a smart phone, and 9 in 10 teens access the internet multiple times a day (Schlosser, 2018). Creating an app that is fun to use and very informative on the topic of financial capability has the capacity to greatly educate those in foster care that aren't getting enough opportunities to learn about finance.

The layout of the app has two main parts, the real-world bank and a simulated life reality. Once the app is first opened, the current balance is displayed along with tabs on the left that allow for the view of purchase history, deposits, wit draws, settings and any other needed extensions. This main screen provides access to all regular bank-related necessities, with the added bonus of a simulation. On the bottom right-hand corner there is the option to go into a simulated reality of one's self that incorporates the current balance, and is expressed in a game format. The purpose of this simulation is to allow the controller to make purchases that are important for the future, such as renting an apartment, applying for loans, or buying a car. Even the smallest transaction would

be documented in the simulation, giving the user a look at what would happen if they had or had not purchased the item. Take, for example, a 16 year old has \$500 in her bank account, and the simulation will also have \$500 to spend in "fake cash." The teenager can then use the simulator to make hypothetical transactions while seeing how the transaction may affect the future. For example, if the teenager makes a hypothetical or even a real transaction of \$450 out of the \$500 they have to spend in a month, the app will then fast-forward a few weeks into the future, showing how the irresponsible spending of money all at once may affect them in the near future. The simulation may show their online character being hungry, gathering change for gas, or even being late to paying rent and other bills. The simulation will give foster teens, and regular teens in general, a sense of how the real world works when it comes to financial capability before they turn 18 and are on their own. Providing the extensive ability of real-world experience is aimed to help teach the user how to manage their money in order to make the most out of it in the future.

Checkmate will be sent out and advertised to groups homes and companies that help foster teens transition into the real world. When presenting this idea to several group homes and non-profit companies that deal with foster teens, it was found that a good majority of foster teens and companies would be interested in participating in the development of the app, as well as using the Checkmate to inform foster teens. According to Frank from Devereux, "the app is a great idea to engage the teens and make a fun and hands-on activity while they also learn the fundamentals of finance." Many others such as Allison from Foundation of Friends, Mark Anderson, Tiffany, and

Keri from foster Ted Talks also agreed with Frank that the app would be a great developmental and educational app for foster teens.

Deciding on the creation of an app was based on the efficiency and manageability of the app itself, as well as the presentation for the users. With the majority of teens having access to a mobile phone nowadays, this option was effortless in being able to reach and engage young teens. Even for foster teens who may not have access to the internet or can't afford a phone, non-profit companies such as I Foster and Boost Mobile have put in place a \$22 million plan that will give foster youth, ages 13-26, a free phone and internet. This will allow foster youth to stay in touch with family members and have access to apps and other online educational programs. A major influence when developing the idea of the app was, "how fun is it?" This question was one that was posed several times when talking to collaborators. This question also takes us back to the point that the Andersons had made early about foster teens often operating at a lower grade level than other teens. The Andersons also shared with us that the teens they often foster are still interested in video games, board games, children's books, other activities that are geared towards younger children. Which is why our app will be easy enough for a preteen (10-13) to use, but still "cool" enough that older teens will feel comfortable using the app. Overall, the app will be accessible and geared towards ages 10 and up, allowing them to have fun while they play and learn about financial capability at the same time.

## **Possible Problems with Our Solution**

Funding is one of the biggest drawbacks that may be experienced. With such a new idea up in the air, finding the right people and right sponsors will pose a challenge. The intentions are to spread the word to as many big businesses as possible to create a solid funding foundation. However, many companies may fail to recognize the importance of Checkmate.

Another problem that may arise is the fact that participation of the app is predominantly voluntary, meaning a foster child cannot be forced to use the app if they don't want to. The same goes for group homes and foster homes, for not every home would be open to Checkmate or have the access needed to use the app.

The last challenge that might affect the release of the app is the patent and trademark necessary for this app to be presented as official and trustworthy. The process of getting an app patented could take up to months or sometimes even years. Trademarking may also become an issue seeing as how there already is a company with a similar name. However, this company is completely different from what the overall function of the app is.

## **Conclusion**

Studying the foster care system has proven just how much help it needs. The history surrounding its beginnings show how harsh the past has been for helpless kids without parents, and its development to the current day and age has not become any better. The system has so many flaws that they don't even have confidence in themselves. There is the lack of sexual education to reduce the number of pregnant teen foster

moms, the lack of financial education, and the lack of regulation regarding resources for the teens that age out. All these problems still have no feasible solution, and yet the system continues to be abused day after day.

The researchers have analyzed various sources in order to become knowledgeable enough to create a practical solution that can be applied within foster care. The Checkmate app has the possibility to reach thousands of kids looking to become financially capable for their future and have a skill to grasp onto. This open idea, along with those who created it, are eager to become a reality because of all the good it can do. If all the hardships faced by foster youth can be lessened even in the slightest by Checkmate, then the effort is worth it.

## **Reflection**

During the completion of this project, both researchers, Melanie and Pranjal, felt their heartstrings pulled by the emotional stories and descriptions of foster youth. There were countless articles on abuse and neglect that help to show just how much the system needs work. Checkmate is intended to be created, and will be completed within the next coming year by both young women. Hours of research of the foster care system within the U.S. has exposed just how broken it is to begin with. The important foundations that should be laid down have always seemed to be overlooked. Kids are having higher numbers of mental illnesses, money problems, and relationship development issues. Melanie and Pranjal feel the need to bring at least some light to a place that is immensely filled with darkness.

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