# Transition-Age Foster Youth and Caregiver Perceptions of Self-Sufficiency

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University of California Luskin School of Public Affairs Transition-age foster youth (TAY) depend on service providers, peers, caregivers, and others to navigate a complex path to self-sufficiency, yet still face enormously daunting challenges in this process. While extant research has examined the meaning of self-sufficiency for foster youth, the literature lacks comparative knowledge about the factors that TAY and caregivers identify as critical to a successful transition to independent living. Using an exploratory qualitative design, the purpose of this paper is to compare and contrast TAY and care-

giver perceptions regarding self-sufficiency. Through five focus groups with TAY (n = 8) and caregivers (n = 14) in New York City, the study examined definitions of self-sufficiency and the supports that caregivers and TAY believe youth need in order to attain self-sufficiency. The findings revealed substantial overlap in caregiver and TAY perceptions of self-sufficiency and also highlighted subtle differences. Overall, TAY perceptions tended to be more future-oriented, while caregivers stressed the importance of immediate supports and actions to achieve self-sufficiency. Implications for practice and future research are discussed. While there are ongoing policy efforts to find permanent homes for youth in foster care, some young people reach the point where they are "emancipated" into independent living with achieving permanency. This process, often referred to as "aging out" of foster care (Courtney & Dworsky, 2006), is based on age and varies according to state law. In the non-foster care population, youth often rely on their parents for support as they transition to adulthood (Arnett, 2000). By contrast, many former foster youth depend on service providers, peers, foster parents, themselves, and, at times, biological parents and extended family members (the term "foster parent" and "caregiver" will be used interchangeably in this paper).

Although some emancipated foster youth benefit from the help of committed caregivers, many "transition-age youth," or TAY (ages 18-24), continue to face obstacles well into their adulthood. In response to this knowledge, of the many advances contained within the Fostering Connections to Success and Increasing Adoptions Act of 2008 was the addition of a provision requiring that caseworkers work with foster youth to develop a personalized transition plan at least 90 days prior to the date a youth is scheduled to emancipate or leave foster care (Child Welfare Information Gateway, 2013). In fact, guidelines from the Child Welfare Information Gateway (2013) recommend that caregivers offer support and encouragement in the development of a youth's transition plan. Moreover, existing research highlights how caregivers can support TAY achievement of selfsufficiency by increasing collaboration and communication between caregivers and youth (Scannapieco, Connell-Carrick, & Painter, 2007), promoting constructive views of self-sufficiency (Propp, Ortega, & NewHeart, 2003), and providing encouragement and guidance (Collins, Spencer, & Ward, 2010).

However, little is known about the factors that TAY and foster parents view as important in successfully transitioning to independent living, and whether these views are congruent. Gathering input from both TAY and caregivers about self-sufficiency needs and supports is important information for practice and program development. This comparative knowledge can help identify expectations for achieving self-sufficiency and detect areas of disagreement, which could possibly become an obstacle in attaining self-sufficiency or serve as a source of conflict. Working toward a consensus among TAY, their caregivers, and caseworkers in defining and preparing TAY for selfsufficiency may contribute to achieving more positive outcomes for those aging out of foster care.

In this paper, the authors compare TAY and caregiver perceptions of self-sufficiency. We seek to both understand the similarities and differences in these perceptions as well as identify skills and priorities that both groups find to be essential for youth to achieve selfsufficiency upon aging out of foster care. Given the expectation that caregivers are supposed to be involved in transition planning, this study can help to shed light on areas of congruence and incongruence to inform this process.

#### Literature Review

#### Aging out of Foster Care in the United States

According to the United States Department of Health and Human Services (2015), as of September 2012, there were an estimated 400,000 children in foster care. Of these children, approximately 125,000 are age 14–18, and nearly 26,000 emancipate from the system annually. Many of these older foster youth experience three or more different placements before aging out (Casey Family Programs, 2010).

Emancipated foster youth often face difficulties in the transition to adulthood and beyond. Compared to their same-aged peers, extensive research has found that these former foster youth have more frequent unemployment (Macomber et al., 2008), lower earnings (Culhane et al., 2011), lower educational attainment (Courtney & Dworsky, 2006), higher rates of early parenthood (King, PutnamHornstein, Cederbaum, & Needell, 2014), and homelessness (Dworsky, Napolitano, & Courtney, 2013) than youth with no experience in foster care, among other challenges.

Beginning with amendments to Title IV-E of the Social Security Act in 1986, federal policy has aimed to address these poor outcomes by offering support in the form of life-skills classes, housing assistance, and help with employment and educational attainment (United States General Accounting Office, 1999). The John H. Chafee Foster Care Independence Act of 1999 doubled funding for programs supporting youth up to age 21 as they transition into independent living and expanded Medicaid eligibility (Freundlich, 2010). Most recently, the 2008 Fostering Connections to Success and Increasing Adoptions Act, among other provisions, provides federal funding to states that choose to expand foster care to youth up to age 21, so long as that youth is engaging in work, pursuing further education, or unable to meet those requirements due to a disability (Courtney, Dworsky, & Napolitano, 2013).

### Perceptions of Self-Sufficiency

Scholars have described financial challenges as one of the most pressing concerns for TAY (Hiles, Moss, Wright, & Dallos, 2013). In achieving self-sufficiency, TAY encountered challenges as a result of financial difficulties, for example, paying rent (Barth, 1990; Osgood, Foster, & Courtney, 2010), as well as identified lack of skills to manage their money effectively (Munro, Lushey, Ward, & National Care Advisory Service, 2011). Interestingly, the limited research exploring the congruence of caregiver and youth perceptions around selfsufficiency suggests that foster youth appeared more optimistic about their ability to manage financial resources than their caregivers assessed their preparedness (English, Kouidou-Giles, & Plocke, 1994).

Furthermore, in Goodkind, Schelbe, and Shook's (2011) qualitative study, aged-out youth described three main experiences during the transition to adulthood: surviving, assuming adult responsibilities (which they defined as such activities as obtaining a driver's license, securing employment, having their own apartment, and/or becoming a parent), and continuing their education. This focus on basic survival paralleled findings from another qualitative study in which youth viewed employment as the most critical factor in avoiding homelessness (Cunningham & Diversi, 2013). Caregivers' perceptions of TAY readiness of independent living similarly included assuming responsibility, self-care, employment, and asking for assistance (Iglehart, 1994).

The foremost need for economic survival can be challenging, given that some youth report feeling little support or self-determination immediately before aging out of care (Geenen & Powers, 2007). As noted in Geenen and Powers' (2007) study, foster care alumni felt that upon aging out, after years in which they felt that professionals and caregivers had ignored their ideas and opinions, they were suddenly expected to take on adult responsibilities and control their lives. Given these frustrations, it is not surprising that many young people aging out of foster care wish to separate themselves from system resources and relationships with social service providers. For example, Mulkerns and Owen's study (2008) found that youth facing difficulties with finances noted that they had to be very careful with their spending because, as one youth explained, "there is no safety net except myself" (p. 439).

While most independent living programs for TAY focus on basic skills, the child and adolescent welfare field continues to struggle with addressing socio-emotional, relational, and interpersonal aspects of the successful transition to adulthood (Samuels, 2008). In the past, scholars have emphasized the importance of promoting a constructive concept of self-sufficiency among TAY, caregivers, and child welfare professionals, which involves prioritizing the development of supportive relationships and community connections as contributing to a successful transition (Propp, Ortega, & NewHeart, 2003).

However, over the past decade, research on TAY perceptions of self-sufficiency has indicated that aging-out foster youth experience limited social support and at the same time are wary of relying too much on others. More specifically, youth reported a lack of social and emotional support, which included insufficient informal support, particularly in the areas of appraisal support (e.g., evaluative feedback or enhancement of self-worth) and instrumental support (e.g., guidance or advice), as their greatest challenge in transitioning out of the system (Singer, Berzin, & Hokanson, 2013; Goodkind et al., 2011). In many cases, youth wanted to be independent but felt unprepared for their transition (Cunningham & Diversi, 2013). These findings parallel those of Samuels and Pryce's (2008) study of TAY who found three mechanisms that contributed to this "survivalist self-reliance" identity: "premature conferral of adult status and independence, growing up without your parents' as a developmental task, and survivor pride in disavowing dependence" (p. 1202). Given that TAY tend to believe they must be self-reliant in the years after care, it is important to consider the role of caregivers who help prepare these youth for emancipation.

## The Role of Foster Parents in Promoting Self-Sufficiency

Studies have reported that older foster youth expressed a desire to develop a mutually trusting relationship (Mitchell, Kuczynski, Tubbs, & Ross, 2010) and receive guidance from their caregivers (Storer et al., 2014). Other studies have found that caregivers played a vital role in making a successful transition to independence (Ahrens, Richardson, Lozano, Fan, & DuBois, 2008; Samuels, 2008). However, the research in this area has conflicting findings. For example, some research has indicated that youth did not necessarily consider their foster caregivers to be a part of their "inner support circle" (Berzin, Singer, & Hokanson, 2014). This could be due

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in part to the fact that youth and their caregivers lacked a meaningful connection and that relationships between youth and their foster parents were strained (Storer et al., 2014).

Caregivers sometimes find it challenging to connect with youth who have had multiple placements and are operating in "survival mode," and may face stress in preparing these youth for aging out (Storer et al., 2014). Moreover, caregivers frequently lack sufficient training to recognize and meet the complex developmental and psychosocial needs of youth in their care (Dorsey et al., 2008; Storer, Barkan, Sherman, Haggerty, & Mattos, 2012).

A review of the current literature emphasizes the need to strengthen connections between caregivers and youth, as caring adult relationships play a significant role in promoting positive youth development and resilience. Cole and Eamon (2007), for example, highlighted a need to reinforce the bonds between caregivers and foster youth, promote caregiver connections to vital social supports, and strengthen the connection to the resources that caregivers require and deserve in order to effectively guide youth toward self-sufficiency.

Although limited, research has also pointed to the role of caregivers in influencing educational outcomes for youth in their care. For example, Zetlin, Weinberg, and Shea (2010) found that caregivers believed that they, rather than the youths' social workers, were responsible for their foster children's education. Caregivers also shared their struggle in getting schools to acknowledge that their children needed help for learning or behavioral problems. The authors further identify a need for additional training for foster parents and relative caregivers on how to access services, learn about available educational and behavioral support services, advocate for the children, and become the holder of educational rights for children in their care (Zetlin et al., 2010).

Examining what self-sufficiency means to TAY and caregivers and how it can be achieved can contribute to a better picture of why youth perceive a lack of support and a desire for self-reliance. Furthermore, understanding the role of caregivers as well as supports they need with these foster youth is crucial in preparing TAY for emancipation and independent living.

## **Study Purpose**

Extant research on TAY has examined the meaning of self-sufficiency for foster youth and the role of caregivers in supporting these goals. Yet there is a lack of comparative knowledge about TAY and caregivers' perceptions about the factors that both TAY and caregivers need for a successful transition to independent living. It is important to understand the similarities and differences in these perceptions so that differing expectations could be clarified. This exploratory study posed the following main questions: *What are the perceptions of TAY and caregivers about TAY self-sufficiency? In what areas are they similar or different? What are the supports that TAY need in order to be self-sufficient? What is the role of caregivers in helping youth achieve self-sufficiency?* 

# Methods

## Study Context

The study was conducted in New York City. In alignment with national trends, New York City has recently witnessed a dramatic decrease in the number of youth in foster care from 40,000 in 1997 to 11,169 in 2014 (Administration for Children's Services, 2014). However, due to extended foster care policies adopted over a decade ago, the proportion of older youth (adolescents and young adults) within the foster care system in New York City has increased. From 2001 to 2011, the percentage of foster youth ages 18–21 increased from 9% to 13%. Annually, an estimated 800–900 youth exit the New York City foster care system upon turning 21 (Kramer, Hurley, & White, 2011).

In response, the Administration for Children's Services (2006) announced a tailored proposal entitled *Preparing Youth for Adulthood* (PYA) to bolster transition planning for foster youth beginning at age 14. This proposal deemphasized independent living programs and instead focused on youth development services, including internships and educational assistance. Through increased staffing and financial resources, PYA also aimed to ensure that transition-age youth are connected to an adult before they leave care at age 21 (Administration for Children's Services, 2006).

Additionally, the Administration for Children's Services has prioritized foster youth for public housing and provides \$300 in monthly subsidies for youth up to age 21 (Housing for Vulnerable Families Coalition, 2014). New York City also participates in a state-administered program that provides education and training vouchers for TAY up to age 21 to assist in funding post-secondary or vocational instruction (Office of Children and Family Services, 2013).

#### Recruitment and Sampling

During the months of April–June 2014, the researchers (led by the first author) conducted focus groups with separate (and unrelated) groups of TAY and caregivers in New York City. All participants were chosen purposively from agencies that worked in a direct service capacity with TAY and caregivers. Both participating organizations provided educational, legal, employment, and/or counseling services to transition-age youth. Agency staff at two different foster care service provider agencies assisted in recruitment by distributing informational flyers to their clients and inviting them to participate in the study. Participation was strictly voluntary. The researchers did not have the opportunity to screen each participant; however, they did apply certain eligibility criteria. Youth were eligible to participate if they were aged 18–24, aging out or had aged out of the foster care system, and were current or former clients of the host organizations.

Caregivers were eligible if they had fostered TAY from 16 years of age and older.

A total of eight TAY participated in one of two one-time focus group interviews, with four participants in each group. Among the participants, six were female and two were male. In regard to race, five were African American, two were Hispanic, and one was White. The mean age was 19.25 (SD = 1.39), ranging from 18 to 22 years old.

A total of 14 caregivers participated in one of three one-time focus group interviews: four in the first group, four in the second, and six in the third group. All caregivers were female, African American (n = 11), and Hispanic (n = 3). Almost all caregivers reported completing high school, with one graduating with an associate's degree from a community college. The ages of foster youth under their care ranged from 6 to 23, with several children being adopted by their caregiver. All reported caring for multiple foster youth, with years of experience of being a foster parent ranging from 1 to 20 years.

#### Data Collection

The first author and a research assistant facilitated all five focus groups using a standardized protocol with questions related to the major areas of interest. Three academic social workers and several others with a substantial experience in the field of child and youth welfare reviewed the focus group questions. The questionnaire included open-ended items such as the challenges of aging out of foster care, support systems, definitions of self-sufficiency, view of services received by the host agency, and future goals and plans with regard to education and employment. The youth guide included the following types of questions: "What does it mean to you to be selfsufficient?" and "When you think about leaving foster care and entering adulthood, what are the most important things that you need or need to learn?" Similarly, caregivers were asked: "When you think about youth in your care exiting foster care, what are the most important things that they need?" and "What are your expectations for your youth regarding education? Employment?" Each focus group lasted about one hour in length.

The researchers took detailed notes during the focus groups, the sessions were digitally recorded and subsequently transcribed verbatim by a research assistant, and all respondent-identifying information was removed from the transcripts. Focus groups took place in private conference rooms at the host social service agencies. Prior to participating in the focus group, all participants signed informed consent forms. At the completion of the focus group, each participant received a \$30 gift card for their time. The research was approved by the University's Institutional Review Board, Research Committee at the Administration for Children's Services of New York City, and the New York State Office of Children and Family Services.

#### Data Analysis

The research team analyzed the focus group interviews thematically according to principles derived from grounded theory analysis (Corbin & Strauss, 2008). First, we read the verbatim transcriptions from the audio recordings to gain a preliminary understanding of the content. We then reread and assigned open codes, and later families of codes, to represent meaningful categories, using *ATLAS.ti* qualitative data analysis and research software to assist in data management and retrieval (Dowling, 2008).

When coding was complete, the excerpts were separated by respondent groups (TAY and caregivers), and data matrices were developed to organize findings according to core concepts. From these core concepts, we determined similarities and differences in the perspectives offered by TAY and caregivers. We used the tools of investigator triangulation and extensive audit trail to increase rigor of the analysis (Lincoln & Guba, 1985). Next, the researcher and two research assistants read the material independently to ensure that there was general agreement about the themes. The themes were manifest; that is, they came directly from the data (Corbin & Strauss, 2008).

## Findings

### Factors for Success in Achieving Self-Sufficiency

Between the two respondent groups, views of factors contributing to TAY self-sufficiency had areas of agreement and difference. TAY perceptions tended to be more future-oriented, while caregivers stressed the importance of immediate supports and actions. Nonetheless, both groups agreed on a number of factors that contributed to their perception of self-sufficiency, such as having financial security, obtaining education, securing housing, and possessing practical knowledge.

### Financial Security

Youth and caregivers emphasized the importance of financial security, which included having a job, obtaining financial literacy, being able to pay bills and rent, and not relying on others. In planning for self-sufficiency, both youth and caregivers agreed that learning money management was essential. A young woman in a TAY focus group explained: "I need to learn how to manage my money better... have money saved... in case anything happens." Caregivers emphasized the need for getting youth into jobs early on to help them start saving money and developing financial independence. Caregivers' responses echoed these views about money management and savings such that the youth in their care need to "have a savings account," "know how to handle money, how to count money," and "have money saved" by the time they were ready to live on their own.

Financial independence was identified as a fundamental aspect of building a successful future, and both groups mentioned the goal of "not depending on others" such as caregivers, agencies, or welfare

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entitlements. While youth generally desired to be financially independent, they viewed this as a distant goal. Their comments such as "not depending on the agency anymore... being independent," "being able to do things for yourself," and "not having to depend on other people" referred to outcomes achievable to them in 5–10 years, rather than in the immediate future. Similarly, caregivers stressed the importance of establishing financial security and independence. One stated: "You [youth] can't depend on the fact whether you can get SSI or welfare"; however, they also viewed it as an immediate action: "You [youth] should not be coming to me when you need deodorant, pads, lotion."

In order to achieve financial security, caregivers emphasized the instrumental nature of resources such as *financial literacy* skill training as well as *assistance in finding a job*. TAY described various sources of such supports that were available to them to help achieve financial security. One young person shared that foster care agencies "helped get jobs and save up money... I already have a pretty good amount saved." Another youth respondent mentioned, "In my market class right now we're doing personal financial literacy, so that's helping us. We're learning about credit cards and interest rates, and how to make your budget." Caregivers also had a role in teaching financial literacy skills, as one youth described: "My foster mom's telling me 'you're gonna get the stipend every month, just you know, budget your money, and don't spend it on anything that you don't need." Finally, agencies assisted with finding jobs and connecting youth to employers, secured internships, as well as helped them prepare their resumes and did mock job interviews.

#### Education

Both TAY and caregivers stressed that educational attainment was associated with achieving self-sufficiency. In order to advance educationally, youth needed supports to obtain a GED, attend college tours, and prepare applications; access individual college counseling services; secure financial supports for and while attending college. Caregivers were very adamant about the need for education. They continuously encouraged and promoted education among youth, who, in turn, understood the significance of "getting a GED, then going to college" and "going and staying in school" among other priorities.

TAY recognized the educational supports that they received from agencies, which allowed them to "focus on school," "attend school more regularly," and helped "get back on the right path." Most youth praised their foster care agency educational coordinator who helped them identify schools and apply to colleges, as well as provided extended support while they were in college. TAY further noted the challenges that they encountered and supports needed while trying to achieve their educational goals. They stressed that supports were instrumental not only when applying for schools but also for remaining in school, especially during their first year. More specifically, they considered financial support for college to be crucial: "My successes are that out of high school, I did get into my dream school and other schools that I desired. The difficulty is that I wasn't able to attend the schools because of financial costs." Another youth also mentioned working with an educational coordinator while in college and learning about potential resources available to cover college expenses.

#### Practical Knowledge

In order to achieve self-sufficiency, caregivers stressed two aspects of practical knowledge: life skills and positive behavior. Interestingly, caregivers emphasized this practical knowledge whereas the youth did not. Caregivers frequently referred to life skills as "being organized," "being able to manage a household," and "knowing the basics" such as "... how to cook, clean the house...," and "do laundry, go to the supermarket." Additionally, caregiver respondents more specifically related self-sufficiency to positive behaviors such as knowing "how to act in a certain way" and "how to live amongst society and get along."

## Housing Support

Both youth and caregivers expressed concerns that TAY needed more help "in getting them housing before they age out." TAY specifically expressed frustration around a lack of options in regards to housing and the slow, arduous processes of obtaining housing.

For example, those youth who were in college shared the difficulties they encountered with housing: "My first semester was harder because I didn't get my housing yet, and I am still on the waiting list. If I get the housing, I will pay less and I will have to cut out my work so I can focus more on school." Others, who lived independently, appreciated the housing support that they had received: "My rent's gonna be really cheap [because of the agency assistance]. That's all I'm really concerned about."

Both respondent groups viewed that assistance with housing was, in large part, the responsibility of foster care service providers. Nonetheless, by acknowledging the significance as well as difficulty obtaining and maintaining housing independently, a number of caregivers offered their assistance and reassurance that youth could stay with them until they were able to secure stable housing.

## *The Role of Caregivers in Helping TAY Become Self-Sufficient*

Both caregivers and youth acknowledged the fundamental role of foster parents in young persons' abilities to move toward self-sufficiency. While the caregivers emphasized their role in teaching concrete skills and promoting an overall sense of safety and security as vital to establishing an environment in which youth may thrive, youth added that caregivers assured a sense of belonging and relational support. Within such an atmosphere, caregivers characterized themselves as teachers and mentors who guided and encouraged their foster youth to develop necessary life skills. Furthermore, caregivers assumed that it was their own responsibility to promote educational attainment; by contrast, TAY believed their agency supports were more instrumental in achieving educational goals and objectives.

#### Promoting Education and Employment

Caregivers felt that their own expectations had a strong influence on the youth in their care. Each caregiver believed that they held high, yet reasonable goals for their foster youth. Many mentioned that they instilled the importance of education very early on: "I'm very much into education. From the door, I start talking about education."

Most caregivers did not view a GED or a high school diploma as sufficient for ensuring future success, but rather set their sights on college for the youth in their care. Caregivers shared their genuine belief that, despite their hardships, an ongoing commitment to education would allow the youth in their care to overcome adversity. One stated: "I think education is important because it's a way out of poverty. It's a way to get out of the tunnel that you're in. So I stress it, I encourage it, and most of the teens that age out from me end up going to college."

Although TAY appreciated caregivers' support and push in motivating them to pursue education, they more frequently emphasized their foster care agency's and educational advisor's continuous role in assisting them with concrete aspects of applying to schools, going on college tours, preparing applications, and other formal supports.

Furthermore, caregivers promoted the importance of developing a work ethic as well as obtaining and keeping employment as a way toward building youth's independence. One caregiver stated: "It's very important for a child to be independent and stand on their own; they have to get a job—a part-time job while they go to school or a full-time job while school is closed. You have to learn to do something to maintain yourself." They reported a variety of methods for encouraging educational and vocational productivity, such as using incentives to encourage a strong work ethic and financial independence. One caregiver noted the following: I expect my youth to maintain employment at 18 and maintain it until they age out and have a nice fat bank account. I even tell my youth I will match your dollar. But I'm not gonna match your dollar a month before you graduate.

#### Providing Guidance

Caregivers took an active role in guiding and supporting youth and they believed their mentorship had an immense positive influence on youth development. One caregiver stated, "You gotta put in the seed. Just like you take a child to church, when they're young. They might hate it but after a while you see that child going to church on their own."

Foster parents played an important role in nurturing appropriate behavior. One noted that generally, "with my guidance and support, they could become productive members of society." Another respondent added,

I feel like all children need structure and discipline... If you don't teach them how to act a certain way, how you expect them to grow up in society and conquer what they need to conquer in the world?

As caregivers indicated, they shared lifelong skills, which varied from "teaching responsibility" to more concrete basic skills necessary to navigate everyday life. One caregiver provided the following example:

I make them request their birth certificate and social security card from the agency. I get them a file folder because your important papers need to be kept together. Some of them you can't tell them, you have to actually hold their hand and walk them through it.

These efforts demonstrate how caregivers support teens in addressing their concrete needs while also teaching skills integral to developing a sense of responsibility. As one later summed up, "[If] you teach a child how to fish, they'll fish forever."

#### Providing Emotional and Relational Support

Both respondent groups reflected on the unique, intangible emotional and relational support and bond that caregivers provide to meet TAY needs. Caregivers emphasized the importance of nurturing and loving foster youth unconditionally, in the same way that biological children are nurtured and loved despite any difficulties that caregivers faced in the foster parenting role. Comments such as the following were frequent: "They need protection and love... Doesn't matter what they're doing, my love is unconditional for them." Both youth and caregivers acknowledged the importance of building a bond, "knowing that somebody cares" and that the foster parent was "always gonna be there for them;" "knock on the door, the door's open." A number of caregivers echoed collective sentiments:

They [TAY] need guidance, they need love. They need a sense of belonging. Especially the youth that's been in multiple homes... it's like they need to be some place where they know like, 'ok, no matter what I do, this person's not gonna put me out.' I think as a foster parent it's your role... the same way you would do it with your child, you need to do it with them. And if you can't do it for them, then you shouldn't be a foster parent.

Similarly, TAY reflected on invaluable relational support from their caregivers and bonds that they built with them. For example, TAY mentioned the strong familial relationships with their caregivers: "What I have with my foster mother is like a mother-daughter relationship;" "My foster parent... I don't call her that, I call her my grandma; she's been there for me;" and "Me and my foster mom, we have like a really, really good bond. I call her Ma." One young woman reflected on her relationship with her foster mother and the sense of belonging that it provided:

My foster mom really doesn't want me to leave even when I go away for college and I come back, there's still gonna be a bed for me like even though she doesn't get paid for it. She really considers me like her daughter. She treats me like her own daughter.

Finally, many of the TAY mentioned agency workers as a source of social and emotional support. Some had created close bonds with their social workers or counselors who offered advice, guidance, and assistance. While caregivers valued caseworkers' assistance and support in other areas, they did not mention social and/or emotional support as one of caseworkers' responsibilities in building resiliency in youth and helping them become self-sufficient. As evidenced by one caregiver's comment, "She's [the foster child] with me 24 hours a day, so I kinda know her a little bit better than the agency does." Some caregivers appear to reflect a belief that the role the agency plays in preparing youth for self-sufficiency is dwarfed by that of the role of the caregiver.

## Discussion

This exploratory qualitative study used focus group methodology to compare and contrast TAY and caregiver perceptions regarding factors needed to achieve TAY self-sufficiency as well as the role of caregivers in helping to achieve a successful transition to adulthood. Findings revealed that caregivers and TAY held congruent perceptions around the logistics of achieving self-sufficiency. These included the importance of financial literacy, securing housing, applying and paying for college, and maintaining their own household. TAY expressed specific frustration around limited options to affordable housing and the slow, arduous processes of obtaining housing. Notably, foster parents uniquely expressed the significance of nurturing the personal development of TAY, which included cultivating a strong work ethic, bolstering self-esteem, providing a sense of belonging, and building strong social bonds. Additionally, caregivers stressed two aspects of practical knowledge—life skills and positive behavior—for achieving self-sufficiency whereas the youth did not.

Consistent with extant literature in this area (Hiles et al., 2013), financial concerns appeared to be on the forefront of the minds of both TAY and caregivers. Both groups emphasized key dimensions of financial security, including the importance of securing employment, obtaining financial literacy, and learning how to budget and save money. Remarkably, both groups mentioned "not depending on others" as a primary aspect of self-sufficiency. This finding parallels prior qualitative research which found that TAY described independence from social support as both necessary (Abrams, Montero, Lalayants, & Curry, 2016; Cunningham & Diversi, 2013) and a source of pride (Samuels & Pryce, 2008). Caregivers' statements about TAY learning not to rely on entitlements, agencies, or foster parents may unwittingly serve to create or reinforce this potentially unconstructive perception of self-sufficiency held by TAY. Interestingly, in this study, while youth generally desired to be financially independent, they viewed this as a distant goal achievable in 5-10 years, whereas caregivers viewed this as an immediate action. This finding emphasized the need for further attention, supports, as well as empowerment for TAY in order to make them believe that they would be able to and help them achieve financial security and independence.

Nonetheless, TAY reflected awareness around the resources available to help promote their financial security including classes offered by foster care agencies as well as the financial advice provided by their caregivers. Caregivers and TAY equally acknowledged the significant role that education plays when working toward establishing selfsufficiently. Indeed, the TAY focus groups fortified the important link between receiving adequate financial support and the ability to achieve their educational goals. While caregivers did not express an explicit responsibility in the education of TAY that Zetlin and colleagues (2010) emphasized, they did repeatedly report prioritizing, promoting, and encouraging TAY to pursue higher education. TAY frequently cited the agency or educational coordinator as the main sources of direct and tangible educational advice and support. Although this could be a reflection of the specific study site—the foster care agency and the supports offered through this agency this finding nevertheless underscores the need to offer continued support for agency trainings and personnel designed to formally support the educational aspirations of TAY.

In contrast to prior research (Berzin et al., 2014; Singer et al., 2013), TAY in this study resoundingly nominated caregivers as instrumental in the provision of emotional and relational support. Additionally, caregivers and TAY reflected a desire to promote an ongoing relationship in order to provide emotional and relational support well beyond emancipation. Notably, while TAY reported receiving emotional and relational support from both caregivers and agency workers, caregivers appeared to privilege their role in this area over that of the agency worker or therapist, citing time spent with the youth as confirmatory evidence of this outsized impact.

Finally, both caregivers and TAY echoed an appreciation for the close relationships and support received from service providers, social workers, and therapists; however, both expressed a desire for autonomy as well as the need to be heard. Nonetheless, foster parents repeatedly expressed a need for increased communication and support from foster care agencies and staff in order to help successfully prepare TAY for self-sufficiency. Furthermore, they suggested increasing collaboration to facilitate the sharing of caregiver knowledge with the agency and with one another. This finding adds to a growing consensus of research that stresses the importance of providing adequate support for caregivers (Cole & Eamon, 2007; Denby, Rindfleisch, & Bean, 1999; Dorsey et al., 2008; Rhodes, Orme, & Buehler, 2001; Rindfleisch, Bean, & Denby, 1998) and underscores a need to bolster supports for those who play such a vital role in preparing TAY for self-sufficiency.

Given the number of challenges that TAY experience in achieving self-sufficiency, caregivers' support appears to be invaluable. However, caregivers need to be trained in being able to build trusting and supportive relationships, and more specifically, know how to actively and constantly engage youth as opposed to waiting for them to interact. At the same time, while it is important to develop youth's tangible skills (e.g., job-finings, money management), they also would benefit from professional support in developing such intangible skills as communication and relationship building. In order to secure social, emotional, and relational supports for TAY and strengthen their social network, young people need assistance in identifying the sources of such supports and key relationships (e.g., within their foster family and/or extended family), as well as managing them.

This study highlighted important components of TAY self-sufficiency from both youth and caregiver perspectives, and pointed to the need for strategies for foster parent training and support. It should be noted that by no means are these findings meant to represent a comprehensive assessment of TAY and caregivers' perceptions of self-sufficiency. The exploratory nature and scope of this study limit the ability to draw conclusive statements. The findings should be interpreted with caution as the study was based on a small selfselected sample due to logistical barriers of recruiting these hard-toreach participants. Additionally, the caregivers who participated in the focus groups were not the caregivers of the youth who participated in focus groups, thus it is not known if caregiver-TAY pairs were actually more alike than the results suggested. Even though more focus groups could yield different results, we felt that two focus groups with youth and three focus groups with caregivers provided sufficient data to address our research questions. Future studies could recruit more participants and employ repeated focus groups to detect if similar themes hold true with different population groups and from other agency settings. Despite these limitations, the qualitative methodology employed appears to be unique within the current context in bringing together perspectives of youth and caregivers. The data collected from these focus groups serve as a starting point in exploring congruent and disparate perceptions of self-sufficiency

among and between TAY and caregivers. Future research in this area could expand methodologies to include semi-structured interviews to glean more detailed descriptions. Additionally, recruiting caregivers and TAY from a variety of foster care service providers potentially would help to elicit a wider range of the perspectives from caregivers and TAY.

## Conclusion

This study highlighted key factors, such as financial security, education, housing, and practical knowledge, needed to prepare youth for self-sufficiency and the importance of caregiver support in this process. Continued efforts to identify distinct and overlapping conceptualizations of self-sufficiency may assist in developing a more unified approach to service delivery. Ultimately, working toward a consensus in defining and preparing TAY for self-sufficiency may contribute to achieving more positive outcomes for those aging out of foster care.

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