

Breaking Barriers: Students with Foster Care Experience and Their Pathways to Paying for College

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Abstract

Students with experience in foster care have high aspirations for postsecondary education, but they often enter college while navigating overlapping child welfare, financial aid, and campus systems. This mixed-methods study examines how students with foster care experience learned about financial aid and state child welfare benefits, how they perceived that information, and how those resources were connected to their decisions to attend college. Guided by administrative burden theory, we analyze survey data from 33 students enrolled at three public institutions in Kentucky who received the state's foster or adopted children tuition waiver, along with eight individual interviews and one focus group with three students. Findings suggest that financial aid and the tuition waiver were central to college access, but students' understanding of available benefits was uneven. Participants described difficulty completing the FAFSA, gathering personal documents, interpreting waiver coverage, and identifying trustworthy adults who could help them move between child welfare and postsecondary systems. They also emphasized the role of trauma, disclosure, and stigma in deciding whether and how to seek support. The findings suggest that reducing informational and procedural barriers is necessary but insufficient unless child welfare agencies and colleges also address the relational and psychological costs of help-seeking. Implications focus on coordinated, trauma-informed navigation across child welfare, financial aid, and campus support systems.

Keywords: foster care; postsecondary education; financial aid; tuition waiver; administrative burden; college support

Introduction

Students with experience in foster care (SEFC) have high aspirations to attend and graduate from college, but face multiple barriers. There is a growing body of research aimed at understanding the nature of those barriers. For example, between 1990 and 2000 there were two peer-reviewed articles published related to SEFC and postsecondary education (Barth, 1990; Mech & Fung, 1999). Between 2000 and 2010, twenty studies were published and fifty-one were published between 2010 and 2021.

Barriers to educational attainment for youth who have experienced care are unique when compared to youth who have not experienced care. These barriers include high levels of school mobility that can impede efforts to prepare academically for college (Conger & Finkelstein, 2003; Pecora et al., 2006); struggles with mental health, in part related to traumas they have experienced prior to and once in the foster care system (Bederian-Gardner et al., 2018; Geenen et al., 2015; Okpych & Courtney, 2021; Pears et al., 2012); lack of mentors and supportive adults (Barth, 1990; Day et al., 2012; Lovitt & Emerson, 2009); inadequate academic and personal support once on campus (Tobolowsky et al., 2019; Watt et al., 2013); and the lack of financial resources to pay for college, including access to adequate housing (Hines et al., 2005; Jones, 2010; Lovitt & Emerson, 2009).

Better understanding the relationship between affordability and postsecondary access for SEFC builds on prior research that has found that finances often present a barrier to success for this population of students (e.g., Chiamulera, 2014; Douthat, 2013; Dworsky & Courtney, 2010; Salazar, 2012). Indeed, affordability has been found to be a common and often primary concern for SEFC attending college (Courtney et al., 2004; Davis, 2006; Hernandez & Naccarato, 2010; Kirk et al., 2012; Wolanin, 2005).

SEFC often navigate two overlapping bureaucratic systems in order to move from the K-12 education system into postsecondary training. SEFC often navigate the state-based child welfare bureaucracy to ensure access to benefits (such as living stipends) with the support of social workers and, in many states, navigate the process of claiming state-based tuition waivers, which often do not cover books, housing, or course-specific fees. In addition, these students must navigate college admissions and financial aid processes.

College admissions and financial aid processes are bureaucratic processes that rely on historic assumptions that an individual's parents will help students navigate the admissions process, and that students have access to parental financial information in order to complete financial aid processes. Barriers in both college admission and student aid systems for low-income, minoritized, first generation, and students with limited social capital are well documented in the higher education literature (see, for instance, Baum & McPherson, 2022; Bowen & Bok, 1998; Long & Riley, 2007). Students with experience in foster care often face challenges in accessing higher education, such as unstable schooling, limited financial resources, and lack of familial support (Day et al., 2011). SEFC can experience disruptions in schooling due to placement changes, a low sense of self-efficacy, and diminished expectations due to trauma (Day et al., 2013). SEFC often lack reliable family support, making them more reliant on school and community resources, if these resources are available.

Perna's (2006) college choice model highlights the importance of strong networks, such as counselors, social workers, and community organizations, to guide students through the college application process. However, SEFC often do not have these supports (Unrau et al., 2012). Therefore, SEFC can face structural barriers to college access that are especially difficult to navigate without consistent support.

Existing research on college choice (e.g., Perna, 2006) often assumes parental influence in the process. For example, the widely cited three-phase model (Hossler & Gallagher, 1987) emphasizes parental influence in the predisposition phase, with parents as part of the context for aspirations and attitudes about higher education. In addition, educational researchers have documented the positive role of parents in encouraging students to attend college, apply for financial aid, and enroll in relatively more selective institutions (Hossler & Stage, 1992; Perna, 2006). Tierney and Venegas (2006) found that lacking parental support or financial understanding can be associated with fewer college applications or less than optimal choices among underrepresented students. However, they also found that “fictive kin” relationships and peer groups can serve as important forms of support and information for students who come from marginalized backgrounds. The role of parents may be non-existent or look different for SEFC compared to youth who have never experienced care. Kearney et al. (2019) note in their study of the role of the biological family in the lives of SEFC who attended postsecondary education that “...traditional processes need to be reviewed and reconsidered in light of the wide variety of non-traditional supports upon which students depend,” (p. 794). SEFC are often compelled to rely on the state to fill the role of “parent.” Hence, the underlying assumptions of the college admissions and financial aid systems often assume both intergenerational transfer of wealth and access to adults with prior college-going knowledge, assumptions that can disadvantage SEFC.

In addition, the siloed nature of state services means different individuals with different training and orientations serve as guides to students through the child welfare bureaucracy, college admissions, and financial aid processes, if any adults help at all. We use the phrase dual

administrative burden to describe what SEFC face when they navigate at least two bureaucratic systems to access college.

Within these overlapping child welfare and postsecondary bureaucracies, there is often no point-person who helps students move between systems or assists students with navigating conflicts between the systems, such as reductions in financial aid due to the receipt of child welfare benefits when state benefits are treated as student, rather than parent, income in aid calculations. Often, SEFC navigate these barriers without a consistent guide.

These experiences are important for child welfare and postsecondary practitioners because they point to places where policy benefits, institutional routines, and student decision-making may fail to connect. Studying SEFC who reach college therefore helps clarify how systems may reduce barriers for a population whose access depends on coordinated support across agencies and institutions.

Purpose and Research Questions

The purpose of this study is to expand knowledge about how SEFC make decisions related to the transition to college, especially the use of state-based child welfare policy benefits and the student financial aid system. Specifically, we investigate how SEFC received information or sought it out, as well as how they perceived that information as they made decisions to utilize state-based child welfare benefits and student financial aid to attend postsecondary education. Using the state of Kentucky as the site of our research, we collected data from SEFC who received benefits from the Kentucky Foster or Adopted Children Tuition Waiver Program (KFACTWP) and enrolled in college. This study contributes a child welfare-oriented account of how learning, compliance, and psychological costs accumulate as students

move between child welfare benefits, financial aid, and campus support systems. Our primary research questions are:

- Among youth formerly in foster care who received benefits from the KFACTWP and enrolled in college, how do SEFC learn about student financial aid?
- Among youth formerly in foster care who received benefits from the KFACTWP and enrolled in college, how do SEFC describe the role of student financial aid information in their decision to attend postsecondary education?

Geographic Focus and the State-Based Child Welfare Policy of Interest

We chose to situate our study in the state of Kentucky due to the state's generous tuition and fee waiver policy for SEFC. The tuition waiver for foster and adopted children waives tuition and mandatory fees at any Kentucky public college or university. Eligibility extends to several statutory categories, including students whose families receive state-funded adoption assistance, students currently committed to state care, students in state-funded independent living programs, students who were in state custody at age 18, and certain students adopted through foster care. Kentucky is not unique in offering tuition waivers for SEFC. According to Parker and Sarubbi (2017), 20 states offer tuition waiver programs. As is typical of tuition waiver programs, SEFC face multiple bureaucratic hurdles in order to claim a waiver. Students face eligibility requirements, an application process, a verification process, and renewal requirements. However, unlike in some other states, Kentucky's waiver is available to eligible students who meet the statutory criteria and apply; the benefit is not rationed through a limited number of awards. Structurally, the waiver operates as an unfunded state mandate, which may leave institutions without a direct financial incentive to recruit, enroll, or support SEFC. In practice, the KFACTWP creates several administrative steps that matter for students' college financing:

students must meet statutory eligibility criteria, document their foster or adopted child status, present the required waiver form to a public postsecondary institution, remain academically eligible, and manage the benefit alongside other aid. These features make the waiver generous in design but still dependent on students' ability to locate accurate information, verify eligibility, and coordinate child welfare and postsecondary processes (Ky. Rev. Stat. § 164.2847, 2026).

Literature on tuition waivers is sparse. However, tuition waivers functionally reduce the price of higher education to zero dollars. There is a small body of literature on fee waivers which is mostly focused on waiving college application fees. Hoxby and Turner (2013) find that, for high-achieving low-income students, receiving an automatic fee waiver is associated with higher odds of submitting an application and applying to a selective institution. Similarly, literature on "free" college and promise programs links zero-tuition designs with student preparation, aspirations, enrollment, and the selectivity of institutions where students enroll (for a review, see Swanson et al., 2020). Yet the existence of a tuition waiver alone does not eliminate barriers to understanding, claiming, or using financial aid. This yields a conundrum as to why a tuition waiver may be less straightforward for the SEFC population than "free" college programs for a general undergraduate population.

Conceptual Model

To help us understand this conundrum, we turn to administrative burden theory as the conceptual model for our study. The theory of administrative burden was developed within the fields of public administration, social welfare, and political science. The rules, processes, forms, and bureaucracies that limit or block individuals from receiving a benefit, such as public goods, resources, and services, serve as the focus of administrative burden theory (Herd & Moynihan, 2018).

The theory of administrative burden has been used as a conceptual model in multiple disciplines, including in higher education research (Gándara et al., 2024; Woelert, 2023). Colleges and universities are large bureaucratic organizations, and either are similar to or are part of state governments, as is often the case at public institutions, thereby resembling the government bureaucracies that prompted the development of administrative burden theory (Herd & Moynihan, 2018). Prior research identifies administrative burdens as problematic throughout the transition to college pipeline, including with college application and application fee waiver processes (Hoxby & Turner, 2013), need-based student financial aid (Bettinger et al., 2012; Burland et al., 2023; Dynarski & Scott-Clayton, 2006, 2013; Dynarski & Wiederspan, 2012; Dynarski et al., 2021), and the take-up of student loans, loan amounts, and repayment options (Barr et al., 2021; Darolia & Harper, 2018; Marx & Turner, 2019; Rosinger, 2017, 2019). Many small-scale “nudge” interventions have been focused on supporting students in completing administrative burden-laden tasks, such as completing paperwork and meeting deadlines (Gallego et al., 2023). Behavioral interventions using nudge frameworks have focused on pre-enrollment processes (Castleman & Page, 2015; Castleman et al., 2015; Mulhern, 2021; Page & Gehlbach, 2017) and the application for federal student aid, the Free Application for Federal Student Aid (FAFSA) (Bird et al., 2021; Castleman & Page, 2016; Page et al., 2020). Gándara et al. (2024) sought to extend administrative burden theory and developed a framework of racialized administrative burdens in higher education. Collectively, this literature identifies numerous points along the college-going pipeline where students face administrative barriers and how reducing administrative burdens is associated with college access, program participation, and access to financial aid. Given that administrative burdens occur at multiple points along the

transition to college and affect multiple groups, SEFC experiences may reflect these burdens in especially consequential ways.

Administrative burden theory highlights disproportionate burdens such that individuals with the fewest resources, including financial and intellectual resources, social and cultural capital, may be especially burdened by administrative barriers (see, for instance, Herd & Moynihan, 2018; Rosinger et al., 2021). As such, administrative burden theory is particularly useful for considering the transition of SEFC into higher education.

There are three types of burdens defined within the administrative burden framework, and each applies to the college application and financial aid processes. Moynihan et al. (2015) identify learning, compliance, and psychological costs as specific types of burdens. These barriers are especially burdensome and important to understand for SEFC.

Access to information is captured by the learning costs inherent in the transition to college. Prior literature identifies informational asymmetries as barriers and that access to reliable information about college is important in college transitions (see, for instance, Avery & Kane, 2004; Bettinger et al., 2012; Bird et al., 2021; Hoover, 2023). Financial barriers and lack of information about tuition waivers, scholarships, and financial aid are especially problematic for SEFC. Prior research documents that youth who have experienced care face financial barriers as they transition into adulthood (Dworsky, 2005).

Compliance costs can be substantial given the need to answer application questions, write essays, obtain recommendation letters, and navigate the process of applying for student financial aid. The admissions process is also separate from the financial aid process such that offers of admissions may come before offers of student aid, thereby making the decision to enroll difficult. Many SEFC will qualify for institutionally offered application fee waivers, but there is

both a learning cost to understand if fee waivers are offered and a compliance cost to complete additional paperwork in order to claim the fee waiver. Related literature has shown that removing small barriers in the college-going process, such as application fees, has been associated with more applications and more applications to selective institutions among low-income students with high academic achievement (Gurantz et al., 2021; Hoxby & Turner, 2013). Given this, the need to complete an application fee waiver in order to submit a college application is a burden with compliance costs for SEFC.

Psychological costs can be substantial, especially for SEFC. All students potentially face stigma related to sharing personal and academic information (such as GPA, standardized test scores, etc.). Depending on the institution, sharing this information can be required more than once (for example, independently for the admissions and financial aid processes), which entails students facing these psychological costs and stigmas multiple times. SEFC may face especially heavy psychological costs when they are asked to disclose foster care status or explain a tuition waiver to multiple campus offices. Fear of rejection also often looms large for students unsure if their qualifications will match the expectations of the institutions where they applied. Students also navigate risk when selecting a college since there is only one opportunity following high school to attend college for the first time. These are especially large burdens for SEFC given that they often do not have trusted adults who can help them understand their likelihood of acceptance at different institutions. The social workers who help these students navigate their care placements are typically not trained in college admissions processes and, even if well-meaning, they may not have access to information that could help mitigate students' fear of rejection.

Methods

This study uses a mixed-methods design to examine how SEFC learn about and use financial aid while moving between child welfare and postsecondary systems. Given the limited research on this topic and the difficulty of reaching this population, a mixed-methods approach was warranted. Qualitative data allowed us to explore financial aid and college choice in depth, while survey data helped identify common patterns in participants' decision-making and aid experiences. We used quantitative data to contextualize and triangulate qualitative findings (Creswell & Plano Clark, 2018). We administered a short survey to prospective participants, which also served as a screening tool, and then conducted individual interviews and one focus group.

Survey and Protocol Development

We developed our survey, semi-structured interview, and focus group protocol based on the literature on educational attainment among SEFC. We asked questions about pre-college support, including relationships with foster parents, residential staff, family, friends, and caseworkers and participation in college prep programs like Upward Bound or Talent Search. We followed with questions about the college search and decision-making process, identifying people who influenced their aspirations and assisted with the search and why they chose their current institution. Finally, we asked about experiences with financial aid, including how they learned about aid options, specific resources for SEFC, challenges in completing the FAFSA, concerns about loans, and whether they perceived applying for aid as more difficult for students who have experienced foster care.

Recruitment

The sampling for this study was purposeful and focused on students currently enrolled in postsecondary education. Inclusion criteria were whether (a) a student experienced foster care at any point or was currently re-committed to care; (b) a student was currently taking postsecondary courses at a two- or four-year institution; (c) a student received some form of financial aid; and (d) a student was 18 or older.

Participants were identified in three ways. First, we used administrative records at two institutions to determine whether the student received a waiver of tuition and mandatory student fees under Ky. Rev. Stat. § 164.2847 (2026). Under this statute, youth whose families received state-funded adoption assistance, who were currently committed to state care, who were in an independent living program, who were in care at age 18, or who were adopted through foster care are eligible for a waiver of tuition and mandatory fees at public four- and two-year universities throughout Kentucky. Second, we contacted a faculty member in social work at one institution to request student referrals to the study. Third, we utilized snowball sampling, asking participants if there was anyone they knew who met the selection criteria who they thought we should contact.

Participants

We contacted 169 students across three institutions and asked them to participate in the survey. Of those contacted, 47 (28%) respondents began the survey. However, ten of the participants who began the survey did not complete it; one did not experience foster care, and three were not 18 or older. Thus, 33 students completed the survey. From this group, we conducted eight individual interviews via videoconference and one face-to-face focus group with three students.

Recruitment was challenging. Recruiting SEFC for studies can be difficult because the population is relatively small, privacy concerns are substantial, and potential participants may mistrust researchers or institutions (Geiger & Beltran, 2017; Unrau et al., 2012). Notably, of the 62 students initially identified at the community college through their use of the tuition waiver, none were enrolled the following term when we sought to conduct interviews. We tried to overcome challenges by working directly with staff and faculty who had built relationships with this population and who could help vouch for the integrity of the work. Recognizing the time demands of participating and the likely financial need of prospective participants, we also gave students a \$50 VISA gift card in exchange for their participation. For the focus group, the institution provided pizza, cookies, and drinks for the students. Although we would have welcomed more participants, the final qualitative sample provided enough detail to identify exploratory patterns among waiver recipients' experiences. Creswell and Poth (2018) highlight that qualitative research should determine sample sizes based on the study's purpose and the richness of data needed rather than fixed numbers.

We drew participants from a research university, a community college, and a regional four-year university in the Commonwealth of Kentucky. The institutions are all public, admit the majority of applicants (ranging from open admissions to 78%), have the majority of their students receiving financial aid (ranging from 93% to 99%), and are predominantly White. However, two institutions enroll relatively higher proportions of students of color than the third (U.S. Department of Education, National Center for Education Statistics [NCES], n.d.).

Survey respondents were not necessarily representative of the population of youth who have experienced care or the population who attend postsecondary education in Kentucky. According to the Adoption and Foster Care Analysis and Reporting System (AFCARS) data for

fiscal year 2021, Kentucky's foster care population on September 30, 2021, comprised 53% women and 47% men, with no reported data on non-binary individuals (U.S. Department of Health and Human Services, Administration for Children and Families, Children's Bureau, 2021). In our study, 84.8% of participants identified as women, 12.1% as men, and 3.0% as non-binary (see Table 1).

Table 1

Demographic Characteristics of Survey Participants

Characteristic	Category	%
Gender	Woman	84.8
	Man	12.1
	Non-binary	3.0
Race/Ethnicity	White	57.6
	Black/African American	18.2
	Latino/a	3.0
	Multiracial	21.2
Level enrolled	Four-year	63.6
	Two-year	36.4

Note. Percentages are based on survey respondents (N = 33). Percentages may not total 100 because of rounding.

Our study sample has a higher proportion of multiracial individuals and a lower representation of White individuals compared to the state's foster care demographics. AFCARS data for 2021 indicate that statewide, 74% of youth in care were White, 6% Black or African American, 11% identified as two or more races, and 5% were Hispanic (of any race). Our study also has an overrepresentation of four-year students, with 63.6% of participants enrolled in four-year institutions and 36.4% in two-year institutions. This contrasts with national trends for

students with foster care experience, where approximately 25% attend four-year colleges, and 75% attend two-year colleges (Mowreader, 2023).

Except for one focus group participant, all interviewees and focus group participants identified as women. Their ages ranged from 19 to 28 years old. The students in the study were pursuing a range of majors and fields. Two students were majoring in social work, and another was pursuing a bachelor's degree in psychology. Other students are enrolled in programs such as auto mechanic engineering, computer information technology (focusing on video game design), culinary arts, and nursing. Participants in the focus groups were at varying points in their academic careers, with some students just beginning their programs, others taking prerequisite courses, and some further along.

Analytic Approach

We began our analysis with the survey, running simple frequencies due to the small number ($n = 33$) of respondents. This initial quantitative exploration provided an overview of participants' experiences. It highlighted key areas of concern, such as uncertainty around applying for aid and varying levels of support in completing the FAFSA. These findings serve as a foundation for deeper qualitative exploration into the specific challenges students faced during the financial aid process.

We then proceeded with the thematic analysis of interview and focus group data using a hybrid approach. In a hybrid approach, researchers start with a set of predetermined themes and allow new themes to emerge from the data (King, 2004; Nowell et al., 2017). We took this approach to align our prior knowledge of financial aid and college choice with our interest in seeing what new insights emerged from the data. Themes were generated based first on the semi-structured interview and focus group protocol and included background and support systems,

which explore participants' experiences in foster care and their support networks; college search and decision-making, focusing on the factors influencing their higher education choices and the support they received; financial aid experiences, detailing their knowledge and challenges with financial aid processes; and perceptions and recommendations, which gather their views on the barriers faced by students in care and their suggestions for improving support systems. Next, we worked systematically and iteratively through the data set, highlighting text and generating 36 codes that we then organized into six themes, with various subthemes under each. Interview and focus group transcripts were read closely, coded iteratively, and discussed across the research team to refine themes and identify areas of convergence or disagreement. We then layered survey patterns and document evidence into the thematic analysis to compare qualitative accounts with descriptive survey results. In our findings, we discuss insights gained from a deductive and inductive approach, highlighting the importance of grounding thematic analysis in participants' lived experiences rather than pre-determining all themes and codes (King, 2004). Due to space limitations, we touch only briefly on two themes that emerged from our inductive analysis, distinct from our deductive themes.

Limitations

Before discussing our findings, a number of limitations of our study must be considered. First, the small sample size and recruitment challenges posed barriers. Recruiting students with foster care experience proved difficult due to the relatively small population size, privacy concerns, and potential mistrust of researchers and institutions. Despite targeted efforts to enhance participation, such as outreach through faculty and staff and providing incentives, only 33 students completed the survey. This limited sample size restricts the generalizability of the findings to broader SEFC populations.

Additionally, the sample demographics included an overrepresentation of certain groups. Women comprised 84.8% of the participants, and students enrolled in four-year institutions accounted for 63.6% of the sample. These figures contrast with broader trends, where SEFC are more evenly distributed across genders and more commonly attend two-year colleges. Such disparities could make the findings more reflective of the experiences of these overrepresented subgroups, potentially underrepresenting the perspectives of men and students at community colleges.

The racial and ethnic composition of the sample also differed from Kentucky's foster care population. The study included more multiracial individuals and fewer White students than expected based on statewide foster care data. While this provides insight into the experiences of a more diverse group, it may limit the applicability of the findings to the broader population of SEFC in Kentucky.

Another limitation is the reliance on self-reported data, which may introduce recall-bias or inaccuracies. For instance, there was a discrepancy between participants' survey responses and administrative data. Only 35% of respondents reported using the tuition waiver as a source of financial aid, despite all participants being eligible and recorded as waiver recipients. Such inconsistencies highlight potential gaps in participants' understanding or awareness of the resources they are using.

Finally, the study's focus on three public institutions in Kentucky limits the generalizability of the findings to SEFC attending other types of institutions, such as private colleges or universities in different states. Moreover, the study exclusively included students currently enrolled in postsecondary education, excluding the experiences of those who did not

transition to college or dropped out. This narrower focus may overlook systemic barriers faced by SEFC, who struggle to access or persist in higher education.

Despite these limitations, our findings offer exploratory evidence about how SEFC navigate financial aid and higher education after reaching college. By combining quantitative and qualitative data, this study identifies financial, social, and institutional factors connected to participants' experiences. Though limited in scope, the perspectives gathered provide a foundation for further exploration and contribute to a growing understanding of the challenges and supports relevant to postsecondary success for students with foster care backgrounds. Finally, because all interview and focus group participants were enrolled in college and survey respondents were identified through waiver receipt, this study does not directly explain the experiences of eligible SEFC who did not enroll or who did not claim the waiver. The findings should therefore be read as exploratory evidence about the experiences of waiver recipients who reached college, rather than estimates of program uptake or causal effects.

Findings

We discuss the themes of our findings next, with results from the survey interwoven to help contextualize and corroborate the qualitative findings. Following the deductive themes, we discuss two inductive themes, transitions and motivation, that emerged through iterative analysis. These inductive themes offer additional insight into the unique barriers and aspirations that shape students' postsecondary journeys.

Deductive Themes

Background and Support Systems

Experiences in Foster Care. The participants share diverse experiences in foster care. Some participants described positive relationships with supportive foster parents and

caseworkers, while others recounted feelings of isolation and lack of support. One participant described being adopted by her foster parents but ultimately returning to foster care at 17 because “....it just wasn't a match.” Another participant expressed gratitude for being in foster care in Kentucky rather than Indiana, highlighting the perception of a more supportive system in Kentucky. However, the participant did not cite specific examples of differences between the states’ systems. Several students recounted negative experiences with foster parents who, to them, appeared motivated primarily by financial gain. One participant graphically detailed their experience of abuse in a foster home and expressed a deep-seated distrust of adults. Another participant notes the frequent instability and turnover of caseworkers as a challenge, stating, “Unfortunately, my caseworker would change a lot. So, I would have someone for six months. I would have them for three months.”

Support Networks. The students discussed a range of supports, including biological family, foster parents, or friends, while others indicated feeling as if they had no one to rely on at times. Several participants stressed the importance of siblings as pillars of support. Reflecting on their older sister's role in caring for them, one student said, “Our birth parents are drug addicts, so she was kind of taking care of all of us because we were a sibling group of four.” While some participants experienced significant support from siblings, others had limited or no contact with their biological family.

The significance of caseworkers emerged as a prominent theme. Participants provided both positive and negative accounts of their relationships with caseworkers. Some participants described caseworkers who went above and beyond to provide support and resources, while others expressed frustration with caseworkers who were unresponsive or unhelpful. One participant mentioned maintaining a connection with a social worker who continues to offer

support and guidance outside their time in the foster care system. This student enthusiastically recommended the worker, saying, “If you need to put her name in your article. I would definitely recommend it.”

Responses from the survey corroborate these findings. We asked students who they turned to for help, not just concerning college choice, while in care, with students able to select all that applied (see Figure 1). Foster parents were the most frequently cited source of help, with approximately 25% of those responding to the question indicating they turned to their foster parents for support. Other significant sources of help included family or relatives, friends, and case/social workers. These results align with the qualitative accounts where participants discussed the critical role of siblings, friends, and caseworkers in providing support, though the strength and reliability of these relationships varied. The survey further highlights that relationships with foster parents, formal or informal, are vital, consistent with the qualitative accounts describing foster parents as key supporters for many students.

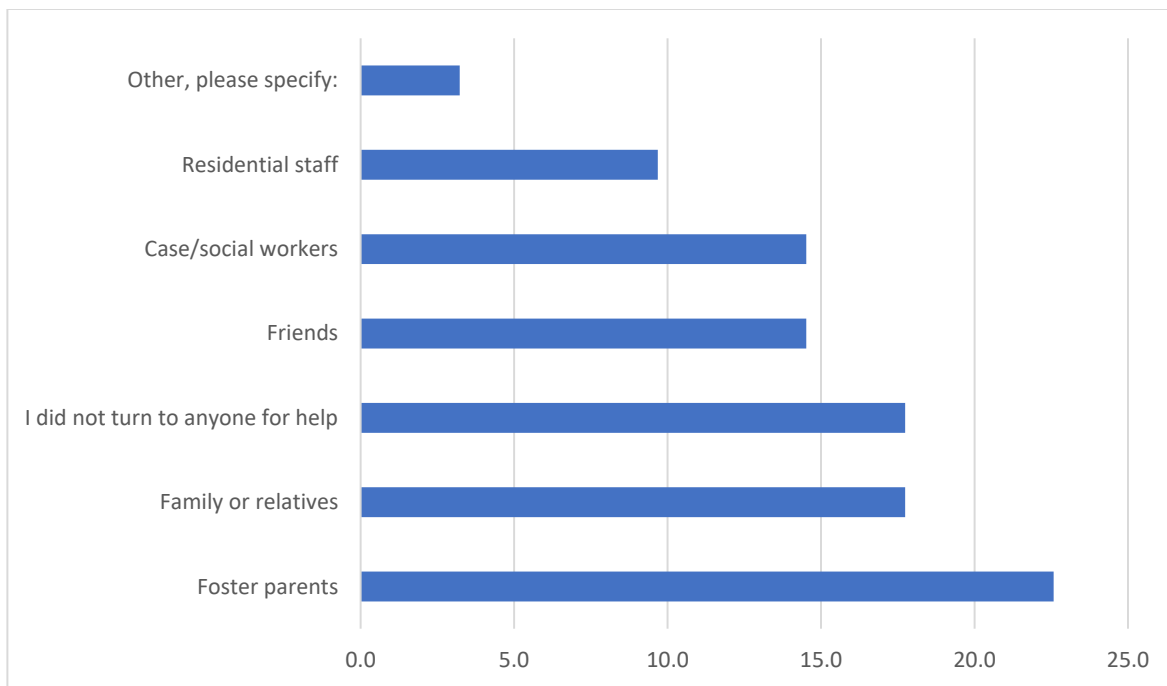
Interestingly, under 20% of respondents reported that they did not turn to anyone for help, reflecting feelings of isolation or lack of trusted support systems during their time in care. This finding aligns with qualitative accounts that emphasize the instability and limited consistent support experienced by some youth experiencing foster care. Lower on the list, residential staff were identified as a source of help by a smaller group of respondents.

Overall, these findings suggest that while many SEFC find support from foster parents, family, or formal care staff, a significant number still experience isolation or lack of support systems. Foster parents were the most common source of help, consistent with qualitative findings where some participants described supportive relationships. Similarly, caseworkers appear mid-range in the results, reflecting mixed experiences, some students praised caseworkers

for going “above and beyond,” while others found them unresponsive. These patterns, reinforced by qualitative and quantitative data, point to the complex and varied networks of support that foster youth rely on and the gaps that some still face.

Figure 1

Turned to for Help



Note. Respondents could select all that applied. Values reflect the percentage of survey respondents who selected each response option (N = 33); percentages do not sum to 100.

College Search and Decision-Making

Financial Considerations. Multiple factors influence participants' decisions to pursue college and their selection of institutions, including financial considerations, proximity to support networks, academic program alignment, and guidance from trusted adults. The Kentucky tuition waiver was a significant factor for many participants, highlighting the importance of financial assistance in making college accessible. Many participants chose institutions based on

whether their tuition would be covered. One participant said she would not have considered college without the tuition waiver. Another participant was eligible for the waiver but aged out of the program before completing her degree. She desired to attend graduate school, highlighting the financial burden of higher education.

Proximity to Support Networks. Participants considered the college's location in relation to their family, friends, or former foster parents, emphasizing the need for emotional support during the transition to college. One participant explained that she chose to attend the regional four-year institution because it was close to her former foster parents. Another participant considered several institutions, but based on her social worker's advice, she ultimately chose to attend the research university. However, her initial list included colleges the student deemed within a reasonable distance from her support network. Another participant mentioned that she would have preferred to attend a private nursing college, but it was not on the list of local colleges covered by the Kentucky tuition waiver for foster youth in Louisville. This suggests she balanced program alignment, financial aid, and proximity to her support system.

Academic Program Alignment. Students also described academic offerings as important to their institution choices. However, we also saw in students' comments how college choice factors intersect, as in the example above of the student who chose to attend the community college over a private nursing school because the tuition waiver could be used at the public school. This example highlights how financial considerations can intersect with academic aspirations as students weigh affordability alongside their desired field of study. Another student sought a distance education program in psychology, leading her to apply to three different types of public institutions. Her decision to enroll at the research university was based on her social

worker's recommendation, but her interest in psychology was a driving factor in her college search.

Students who participated in the focus group at the community college articulated their reasons for choosing that school in terms of academic alignment as well. One student decided to study computer information technology (CIT) at the institution to pursue game design. The student also mentioned a potential interest in psychology or education after completing the CIT program, suggesting a willingness to explore different academic pathways while remaining focused on a career in a related field. Another student's interest in auto mechanics led him to enroll in the auto mechanic engineering program at the community college. This decision aligned his academic pursuits and his long-term career goal of owning and franchising car repair shops. The student stated, "I want to study auto mechanic engineering because I want to have, uh my own car shop, and I want to franchise it into big cities." These examples suggest that participants made deliberate choices about their academic programs, seeking institutions and majors that support their career goals and personal interests. The students' comments also suggest how financial aid availability, geographical location, and advice from trusted individuals entered into their decisions.

The survey findings corroborate these themes, with financial aid packages the most frequently selected factor in this item, selected by 22% of respondents (see Figure 2). Geography followed closely, with 21% emphasizing the importance of proximity to support networks. Other factors, such as campus supports for SEFC and guidance from foster parents, were selected by smaller groups of respondents. Notably, while peers appeared more often in survey responses, they were not widely discussed in qualitative interviews or focus groups, where students emphasized family, caseworkers, and personal motivation as key influences. Together, the

qualitative and survey evidence suggests that formal and informal support systems intersect with financial and academic considerations in college choice for students with foster care experiences.

Support Received During the College Search

Students discussed different types of support they received during the college search process. They mentioned support from family and foster parents, social workers, high school counselors, and teachers.

Family & Foster Parents. One student explained that her adoptive mother, although she had not attended college, “...really pushed me to go...” because she and her partner did not have the chance to go themselves. Another student had a similar experience with his foster mother, who encouraged him to do well in school because “...she didn’t have money to pay for college.” We also saw examples of how biological and foster families can matter for students’ predisposition to attend college. One student elaborated:

Well, from a young age, my mom always told me that I had to go to college, that I had to do good in school because she, one, didn’t have money to pay for college, and two, I wouldn’t oh like really go anywhere without a college education. So I’ve always wanted to go to college. But like what? What really got me into it was the foster family that I was talking about because I ended up staying near there, like where they live from our school, and got into the college that my foster mom went to.

In this example, we see how consistent messaging about the importance of a college education, combined with the support of a trusted adult who had firsthand experience navigating the college search process and attending college, appeared to matter for the students’ beliefs and actions toward a college education.

High School Counselors and Teachers. High school counselors and teachers played a role for several students. One student described participating during her senior year in a program that "...tried to get you either to 100% commit to going college, going to a trade school or going like straight into the workforce." This program was recommended to the student by her beloved and trusted teacher. The program helped the student apply for college, take college tours, and learn how to fill out FAFSA. Still, notably, the same teacher who recommended the program to the student continued to work with her during the application process, for example, helping her with the FAFSA. Another student recalled that a man from the regional four-year university came to their high school, and they were able to "...schedule one-on-one meetings with him so that he could help us complete it and fill it out," referring to the FAFSA. This visit was arranged by one of the high school counselors. Another student described a teacher as helping to motivate her to think about college. This teacher helped her get her GED and "...start to think about college..." although the teacher did not help her apply for colleges.

Peers. It merits mention that most participants relied on adults for help with the college search and financial aid process. Only one student mentioned a peer helping them. This student said she enjoyed the Talent Search (TRIO) program in high school because she "...got to meet other students who were kind of like in the same boat as me..." She appreciated having this peer support and said she "...really enjoyed going..." to the program. Other students mentioned having close relationships with peers but did not mention those peers helping with the college search process. For example, one student mentioned frequently spending time with her friend, now her fiancé. Her foster parents "...thought [they] were together before [they] were even together." Another student felt close to her foster sister, saying she "...was more familiar with my blood sister than my foster mother."

Financial Aid Experiences

Our survey findings illustrate the importance of financial aid for participants. Survey responses indicate that concerns about paying for college were prevalent. When asked about their worry regarding paying for college, 36.4% of respondents agreed, and 36.4% strongly agreed, indicating that over 72% of participants expressed concern about financing their education. On the other hand, 15.2% of respondents disagreed, and 12.1% strongly disagreed, suggesting that a smaller proportion of students did not share this worry. These concerns about paying for college point to the importance of understanding how students gain knowledge about financial aid.

Knowledge of Financial Aid. Students learned about financial aid for college through various sources, including high school counselors, specialized programs for foster care students, family members, and independent research. High school counselors played a significant role for some students, providing guidance on financial aid. One student shared, “I wish more high schools did that,” after realizing not all schools offer this type of support. Programs designed for foster care students also provided valuable assistance, helping with FAFSA applications and college preparation. One student explained how a program “...helped [them] figure out how to fill out FAFSA.”

Family members served as resources for other participants, sharing information about tuition waivers, college costs, and personal experiences that encouraged students to pursue higher education. For example, one student’s adoptive mother informed them about the state tuition waiver specifically for students with foster care experience.

Not all students had access to these types of support. Some had to take the initiative and seek out information independently. One student said they were “...kind of starting from nothing...” because neither of their parents had attended college, forcing them to do their own

research. They added that, while completing FAFSA, they and their social worker “...had to skip a lot...” because they were unfamiliar with the process. Overall, access to financial aid information varied widely, with some students benefiting from structured programs and family support. In contrast, others relied on their own resourcefulness to navigate the financial aid process.

Challenges Applying for Aid. The survey results highlight the challenges students face when applying for financial aid. Only 36.4% of respondents agreed or strongly agreed that they knew how to apply for aid, while 54.5% disagreed or strongly disagreed, indicating widespread uncertainty about the process. Despite this, 57.6% of respondents reported receiving help completing the FAFSA, while 42.4% did not. These findings suggest that many students lack foundational knowledge about financial aid applications, and while some benefit from support, a significant portion still navigates the process independently. This echoes qualitative themes around students' specific challenges when applying for aid.

These challenges included a lack of knowledge about the process, difficulty gathering the necessary documentation, and feeling overwhelmed by the complexity of the FAFSA. Several students described feeling confused and lost when they first encountered the FAFSA. One student referred to the experience as “hell” because they “...had no idea what [they] were doing...” and had to skip sections due to confusion. Another student said they were “...just confused...” because some questions on the form did not make sense.

Another challenge was gathering required documentation and its alignment with the complexity of being in care, such as tax forms, name changes, birth certificates. One student, who had been in foster care, explained the difficulty of accessing personal documents, noting, “...all your stuff’s in the file basically...in the government cuz you’re...belong to the state.” This

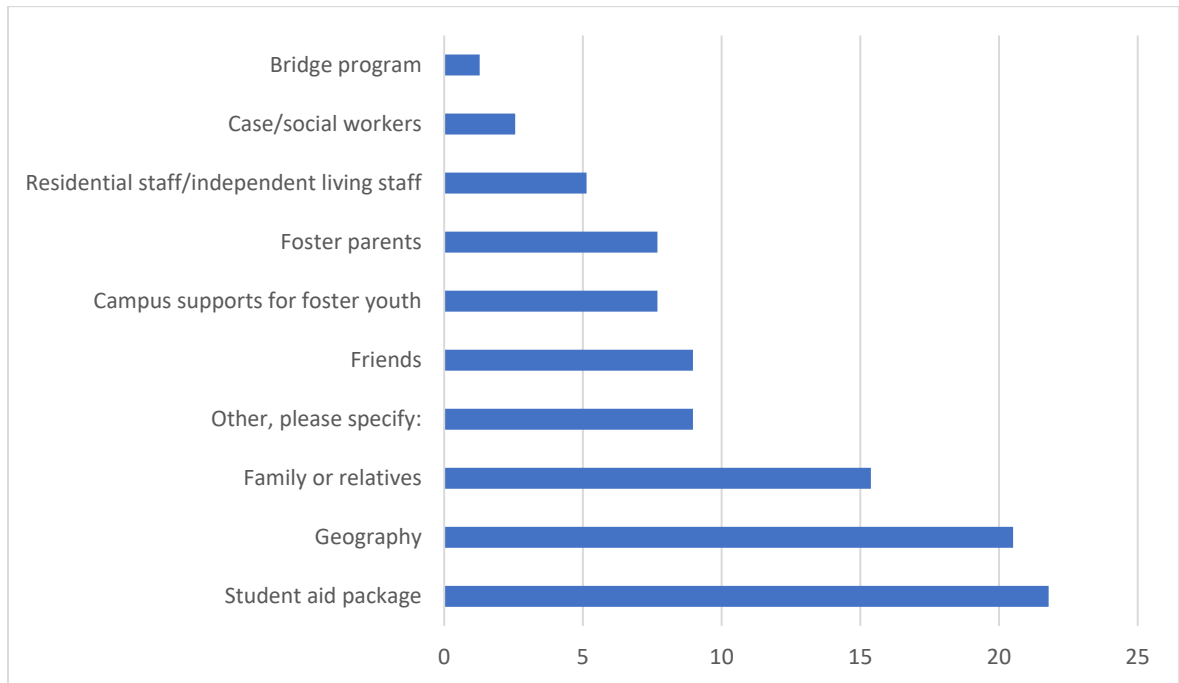
lack of access made it especially difficult to complete the FAFSA. One participant detailed the frustration of having to provide personal information from a turbulent past, stating, “It asked a lot about like your previous history, so I personally I have gone by four different names, and I have my maiden name, my adoptive name, my married name, and then I'm back at my maiden name.”

The complexity of the FAFSA itself further added to the struggle. One student expressed confusion about whether to include adoptive or biological parents’ information, saying, “I always get confused about this...I always, I don’t know what to do in that situation.” Another student struggled to understand the difference between being classified as an independent or dependent student, which was a source of frustration and confusion.

In summary, students’ experiences in foster care were marked by a mix of supportive and challenging relationships, with caseworker instability and foster parent motivations often adding to feelings of isolation and distrust. Support networks, particularly siblings, foster parents, and trusted caseworkers, played roles in emotional stability, though access to family varied widely. Financial considerations, such as the Kentucky tuition waiver, proximity to support systems, and alignment of academic programs with career aspirations, were part of students’ college decisions. While high school counselors, teachers, and specialized programs provided essential guidance in navigating college searches and financial aid, students still faced significant challenges, including confusion with the FAFSA process, difficulties accessing personal documentation, and complexities tied to their foster care status.

Figure 2

Influences on Where to Attend College



Note. Respondents could select all that applied. Values reflect the percentage of survey respondents who selected each influence (N = 33); percentages do not sum to 100.

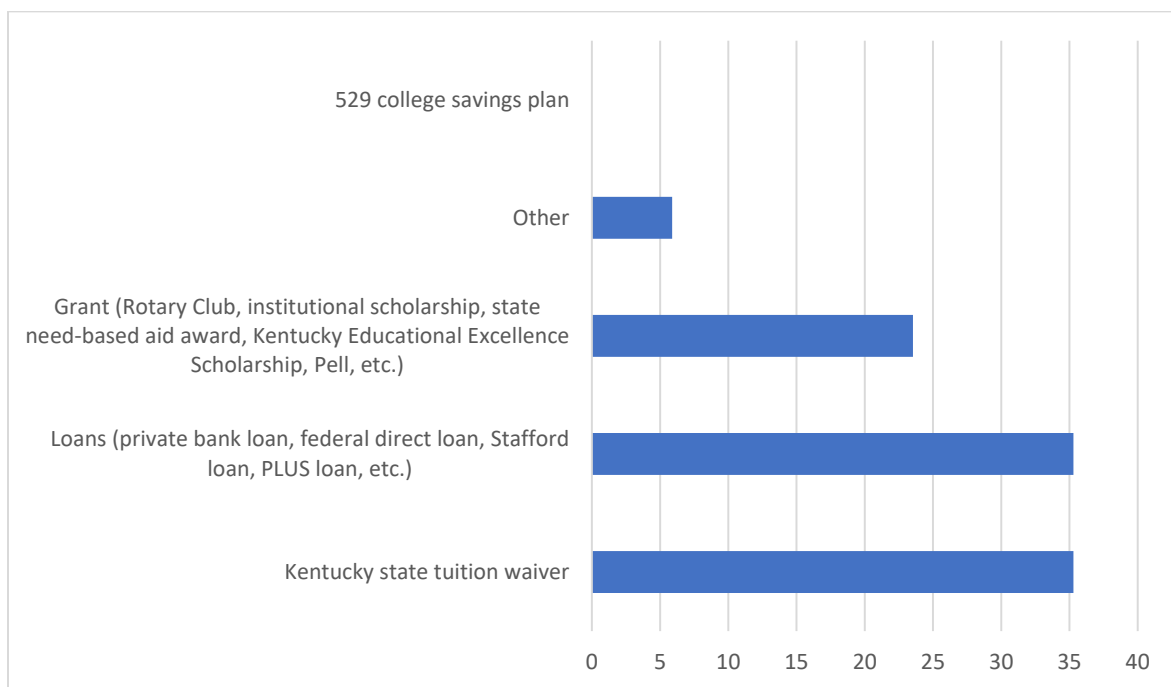
Methods of Financing Education

Our survey findings illustrate the role of financial aid in participants' educational journeys, with over 72% of respondents expressing worry about paying for college. This aligns with qualitative data, where students described financial concerns as a significant factor influencing their college decisions. The Kentucky tuition waiver emerged as a central resource (see Figure 3), with several students noting that they would not have pursued higher education without it. Although administrative data confirms that all respondents received the tuition waiver, only 35% explicitly acknowledged it as a source of financing their education in the survey. This could reflect a lack of awareness about how their education is being funded or how to report it. It also highlights potential gaps in communication or understanding about financial

aid processes, underscoring the importance of providing clear information and guidance to students about the resources they receive.

Figure 3

Methods of Financing Education



Note. Respondents could select all that applied. Values reflect the percentage of survey respondents who selected each financing source (N = 33); percentages do not sum to 100.

Yet, challenges such as the FAFSA's complexity and difficulties accessing personal documents further highlight the barriers faced by students with foster care experience. For example, 27.3% of survey respondents reported being selected for FAFSA verification, a process that can add complexity and delays to accessing financial aid. Another 9.1% of respondents were unsure if they had been selected, highlighting potential confusion and challenges students face in navigating the financial aid process. Nationally, about 17% of FAFSA applicants were selected for verification during the first three-quarters of the 2021-2022 cycle (Wood, 2022). In this

exploratory sample, SEFC reported FAFSA verification at a higher rate than that national benchmark, suggesting one additional form of administrative burden that warrants further study.

Inductive Themes

As described above, we generated themes through iterative data coding, consistent with our hybrid approach. Two thematic areas emerged from our inductive coding, transitions and motivation, that were not findings in our deductive approach to coding. Students in this study faced various transitional challenges during their journey through college, including financial insecurity, academic difficulties, and mental health concerns, often compounded by their experiences in foster care.

Financial insecurity was a significant barrier, with many students worrying about affording basic necessities like food and housing while attending college. One student at the community college shared, "...things are really high in the store. You go in the store, 40 things is \$100..." explaining how financial constraints forced them to "...wait to go get groceries another week." Another student initially misunderstood the extent of the Kentucky state tuition waiver, believing it would cover all expenses, but later discovered it applied solely to tuition and fees. Despite this, they expressed relief at being able to cover housing and food costs with financial aid, acknowledging, "I got really lucky, I feel like."

Academic difficulties also emerged as a challenge, particularly during the transition to college-level coursework. One student described struggles with "focus and...sitting still," which contributed to skipping school frequently and ultimately dropping out. They reflected, "It was just hard to, like, focus on school when I had all these things I was starting to remember when I was 20," referring to resurfacing past trauma. Another student shared frustration after paying out of pocket for classes due to a major change, which created an unexpected financial burden.

Mental health concerns were another recurring theme as students navigated college while processing past trauma. One participant discussed experiencing “...mental health issues and...trauma stuff...” that made it difficult to focus on studies, underscoring the emotional toll and the critical need for mental health support during the college transition. These transitional barriers suggest that challenges for SEFC may extend beyond initial college access and point to the need for ongoing support throughout college.

Although motivation was an implicit theme throughout our questions, it was not an explicit, deductive theme used to analyze the data. However, motivation emerged as a theme in our inductive coding. Students’ narratives often pointed to motivations for pursuing college, including personal aspirations and external supports.

For some, attending college was a long-standing goal. One student explained they had “...always wanted to go to college...” because they enjoyed the structure school provided, noting the encouragement of their adoptive mother as a significant factor in their decision. For others, motivation stemmed from a desire to create a better life for their children. One student expressed their determination to “...be the best person that I could be and the best person for my kids,” emphasizing how their children inspired them to pursue higher education. In contrast, another student viewed college as “the only option” available to them. This student credited their uncle, who worked with a college access program, for encouraging them and assisting with the college search process. These accounts suggest that students’ motivations to attend college were often deeply personal and connected to life experiences and supportive adults. While internal goals drove some, others relied on trusted adults to guide and inspire their decision to pursue higher education.

Summary of Findings

Our findings suggest that students with experience in foster care navigate college through complex experiences connected to support systems, financial barriers, and personal motivations while highlighting both anticipated and emergent themes. Support systems played a central role in students' experiences, with relationships ranging from supportive caseworkers and foster parents to siblings and biological family. Positive relationships often provided stability and guidance, while gaps in support appeared to deepen challenges.

Not surprisingly, given the focus of our study, financial barriers emerged as a central theme, particularly around financial aid and basic needs. Many students faced financial insecurity, such as struggling to afford food and housing while attending school. One student described feeling overwhelmed by grocery costs, forcing them to “wait to go get groceries another week.” Others encountered challenges navigating FAFSA due to foster care-specific documentation issues or misunderstandings about tuition waivers, which only covered tuition costs but not living expenses. Transitional challenges further complicate students' college journeys, particularly academic struggles and mental health concerns. Students discussed difficulty focusing on coursework due to trauma.

Additionally, unplanned financial burdens, such as out-of-pocket costs after changing majors, added stress during transitions. Motivation emerged as a factor in students' pursuit of higher education. While some students espoused always aspiring to attend college, others were inspired by external influences. For some, college felt like the “only option” available, and encouragement from trusted adults, such as caseworkers or family members, played a role. Across the data, support, financial considerations, transitional struggles, and motivation intersected in participants' college experiences.

Discussion

Participants perceive that students in care experience greater challenges accessing financial aid and navigating the college process compared to their non-foster peers. This theme is consistently expressed throughout the respondents, suggesting notable difficulties experienced by former foster youth. Participants attribute these challenges to a lack of consistent support systems, limited access to information and resources, and the emotional and psychological consequences associated with foster care experiences. One participant poignantly articulates this, stating, "A lot of people coming out of foster care and are in college have a lot of, like, issues that they have to work through like psychological issues and like trauma and a lot of stuff like that."

Some participants suggest that the FAFSA process is inherently challenging for all students but that these challenges are amplified for students lacking parental support or experiencing educational disruptions.

Several participants emphasize the importance of addressing the mental health needs of students in care, recognizing that unresolved trauma and other psychological issues can hinder their ability to succeed in college. When reflecting on the conceptual model that we used in this study – administrative burden – one insight from this study is that the findings raise the possibility that the three cost types do not operate equally for the SEFC population, and that psychological and disclosure costs may affect whether learning and compliance supports become usable. The literature supports this in three ways.

First, disclosure is the gateway to every benefit, and disclosure itself is a psychological cost, not a learning or compliance cost. Salazar et al. (2016) describe foster care alumni as a "hidden population, partly by choice due to the stigma often attached to this identity" (p. 263).

One participant expressed regret for not coming out of the "foster care closet," while others avoided seeking help "in order to escape the stigma associated with mental illness" (p. 273). If a student will not disclose her foster care status to a financial aid officer or caseworker, she will not receive access to the benefits designed to support the SEFC population, like tuition waivers. As such, the psychological cost of disclosure may discourage students from fully engaging with overlapping child welfare and postsecondary bureaucracies.

Second, for those who engage in the college-going pipeline and traverse overlapping child welfare and postsecondary bureaucracies, psychological burdens persist even when learning and compliance costs have been addressed. Unrau et al. (2017) evaluated a campus support program at Western Michigan that provided tuition, year-round housing, and dedicated coaching to foster care alumni. Students rated these supports as essential. Yet the program's six-year graduation rate was 30%, compared to 54% for comparable first-generation students at the same institution (p. 68). Unrau and colleagues concluded that financial support, housing, and adult guidance are "necessary but not sufficient" to explain graduation outcomes. Their finding that students valued the relational quality of their campus coach above any specific task or service suggests that the residual barriers are psychological, not informational or bureaucratic.

Third, the trauma histories of the SEFC population make the psychological costs qualitatively different from those facing other groups navigating bureaucracies. Bederian-Gardner et al. (2018) found that residential and school instability predicted post-traumatic stress disorder (PTSD) symptoms for foster youth but not for at-risk non-foster youth from low-SES backgrounds. For SEFC, engaging with institutional systems is not just stressful. It is re-engagement with systems and authority figures that resemble the systems responsible for removal, placement, and surveillance during childhood. Salazar et al. (2016) found that

depression, anxiety, and PTSD were commonly reported barriers to college success, and that these challenges were linked to "feelings of alienation even in environments that would have felt supportive otherwise" (p. 274).

Our findings suggest that the costs of the administrative burdens faced by SEFC may be nested and iterative, not simply parallel. Psychological and disclosure costs may operate as bottlenecks that may affect whether students are able or willing to engage with learning and compliance tasks. Because the participants in our study were all "successful" at transitioning to college, we highlight this as an area for future research, especially among SEFC populations who do not enroll in college.

Implications for Child Welfare and Postsecondary Support Systems

Participants offer various recommendations for improving support systems for students in care. Consistent check-ins and guidance from college staff, particularly during the transition to college, are emphasized. Creating peer support groups or mentoring programs specifically for students with foster care experience are also suggested. This theme reflects a desire for connection and shared understanding among former foster youth. Several participants expressed interest in community service opportunities, viewing this as a way to give back to the community while connecting with other students.

Participants also advocated for improved mental health services tailored to the needs of students in care. Participants' experiences point to the need for trauma-informed and culturally sensitive mental health services for this population.

These findings support bounded policy and practice recommendations. Interventions that reduce learning costs (better information) or compliance costs (simplified applications) are necessary, but they may have limited usefulness without also addressing psychological barriers

to initial engagement. Policies for SEFC should therefore address psychological burdens in a trauma-informed way while also reducing the practical complexity of moving between the state-based child welfare bureaucracy and college admissions and financial aid processes. For child welfare agencies and colleges, this means designing waiver communication, FAFSA assistance, documentation support, and referral processes so that students can use benefits without repeated disclosure, avoidable confusion, or unnecessary delays.

For child welfare and postsecondary practitioners, these findings point to the importance of coordinated transition support that begins before enrollment and continues after students arrive on campus. Caseworkers, independent living staff, tuition waiver administrators, campus foster youth liaisons, and financial aid professionals may reduce burdens by communicating clearly about what the waiver covers, helping students gather required documentation, normalizing questions about FAFSA and aid, and creating trauma-informed pathways for disclosure that do not require students to repeatedly retell their foster care histories across offices.

Declarations

Ethics approval: The authors' institutional review board approved this study. Identifying details are omitted for peer review.

Consent to participate: Participants provided informed consent.

Funding: No funding was received for this research.

Data availability: De-identified qualitative data are not publicly available because of the small, potentially identifiable population. Additional information may be available from the corresponding author subject to ethical restrictions.

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