Providing Direct Financial Assistance to Youth and Young Adults

During the COVID-19 pandemic, many individuals and families experienced an array of economic hardships, including unemployment, the expense and lack of availability of childcare, and more. For many young people formerly in foster care, who were already struggling economically prior to the pandemic, the situation was even worse. Surveys show that in this cohort of young people (Field Center for Children's Policy, Practice, and Research at the University of Pennsylvania, 2020):

- Almost 50 percent reported COVID-19 had a negative impact on their living situation, including being forced to leave their living arrangement, fearing they would be forced to leave, or experiencing homelessness/housing instability
- Nearly 75 percent reported a financial situation that would not be stable for more than one additional month
- 55 percent reported being food-insecure because of COVID-19, including only having access to some food, having very low access to food, or experiencing a food access crisis
- Almost half of the participants reported COVID-19 having a negative impact on their employment, including being laid-off, no longer having reliable gig work, or having hours/income severely cut
- 66 percent saw major negative impacts on their education, especially at the postsecondary level, where many in high school stayed in their high school or GED programs but college students left their programs at a high rate

COVID-19 also negatively affected the mental health and social stability of young people currently and formerly in foster care. Slightly more than 50 percent reported symptoms of depression or anxiety. About one-third reported wishing they had connections with more people to help them or they felt they were on their own or almost entirely on their own during the crisis (Field Center for Children's Policy, Practice, and Research at the University of Pennsylvania, 2020).

Division X contained the following provisions to help youth and young adults currently and formerly in foster care during the height of the COVID-19 pandemic:

Read This To:
Learn about direct financial assistance and emergency financial assistance available to young people
Explore strategies to help agencies implement a direct cash assistance or universal basic income program

Sections include:
- Direct Cash Assistance
- Other Types of Financial Assistance Potentially Available to Young People Currently and Formerly in Foster Care
- Aftercare
- Extended Foster Care
- Universal Basic Income (UBI)
- Conclusion
Funding increases to state child welfare agencies
Time-limited expanded eligibility of services for youth and young adults up to age 26/27
New flexibilities for the Chafee Foster Care Independence and Education and Training Voucher (ETV) programs
Preventing youth and young adults from exiting foster care solely due to age
Voluntary reentry to foster care for young people who previously left or aged out
Protection and support to young people who reenter foster care

With these temporary changes, and subsequent increase to funding allocated to jurisdictions, Division X provided states with the opportunity to provide services and additional funding for youth and young adults. Though Division X was time-limited, it has led to several benefits. At a minimum, the additional funding and flexibility provided much needed resources and support to young people at the height of the pandemic for necessities related to housing, food, and technology access. Division X also created awareness at child welfare agencies about the benefits of providing young people with a no-strings-attached payment that they could use to stabilize their lives.

The federal government, including the Children's Bureau, and advocates urged states to provide direct cash assistance to young people, knowing how crucial this support would be during the COVID-19 pandemic. For example, in May 2021, Associate Commissioner of the Children's Bureau, Aysha E. Schomburg urged states “to act swiftly to provide assistance to young people who have experienced foster care to help them recover from the economic impact of the COVID-19 pandemic and public health emergency.” She recognized that “by providing direct financial support, we can help open opportunities for economic, social, and educational success for young people now and in the years ahead” (Children's Bureau, 2021).

The progress made in those states that immediately implemented the provisions of Division X and released funds directly to young adults ages 21 to 26 is, in part, due to the partnership between the child welfare agencies and young people themselves. Such partnerships have occurred in the areas of advocacy, planning, outreach, and advancing equity for all young people, including people of color, people who identify as LGBTQ+, and individuals who have been historically underserved, marginalized, and adversely affected by persistent poverty and inequality.

Definitions
All definitions are provided for the purposes of this resource.

- **Aftercare:** Assistance for youth and young adults who are transitioning or have transitioned from foster care and not available to others regardless of other characteristics; aftercare may include assistance other than cash payments (Juvenile Law Center, 2020).

- **Compensation:** Any form of payment made to an individual for services rendered as an employee for an employer; services performed as an employee representative; and any separation or subsistence allowance paid under any benefit schedule or termination clause (Cornell Law School Legal Information Institute, n.d.).

- **Direct cash assistance:** Financial assistance given directly to recipients without restrictions on how it is spent.

- **Emergency cash assistance:** Financial help for qualifying people who are faced with an unexpected emergency expense.

- **Extended foster care:** The option to allow a young person who has reached age 18 to remain in foster care under certain conditions (each state has its own requirements).

- **Universal basic income:** Periodic cash allowance given to all citizens, without means testing, to provide them with a standard of living above the poverty line (Stanford Basic Income Lab, n.d.).
This resource offers child welfare agencies and professionals information on a variety of available direct financial assistance and ways to structure and implement direct cash payment/assistance to youth and young adults in and transitioning from foster care. It includes background information about direct cash assistance provided through the Division X legislation, examples of other financial assistance programs, information about universal basic income for youth and young adults, and tips, strategies, and key considerations for partnering with youth and young adults on this topic. Youth and young adult partners and leaders engaged in implementation efforts can also use this resource to enhance their knowledge and understanding of direct cash assistance opportunities and initiate conversations on this topic with their agency partners.

The strategies offered throughout this resource are informed by lived experts. The input of lived experience and expertise has been augmented by examples, research, and other information.

**Direct Cash Assistance**

Direct cash assistance programs provide payments directly to recipients (e.g., prepaid cards, gift cards, checks, money deposited in a bank account, and cash). There are multiple methods of providing direct cash assistance to young people, but it is important to note that gift cards, such as VISA gift cards, or prepaid debit cards are the preferred gift card option as gift cards to specific retailers may limit the use, and thus the support, provided by direct cash assistance.

Prepaid cards are a type of debit card that comes from financial institutions or credit card companies. The cards are preloaded with a certain amount of money that can be used in person, to make online purchases, and to pay bills in any place that accepts cards from that company (e.g., VISA, Mastercard). In addition, the cards can be used at ATMs to withdraw money. Gift cards are a type of stored value card and come preloaded with funds for future usage at a particular store or brand (in person or online) (e.g., Starbucks, Walmart, Target). One of the biggest differences between prepaid cards and gift cards is that once the specified balance on a gift card is used up, the card cannot be reloaded with additional funds (Investopedia, 2021).

It is important for youth and young adults to have access to direct cash assistance because it can teach them about money management and financial decision-making, as well as ensure that each young person has access to the necessities they may lack. Providing direct cash assistance to youth and young adults empowers them to make decisions about how to spend their money based on their understanding of their own needs and life goals.

Providing direct cash assistance to youth and young adults also offers them a sense of normalcy and the opportunity to make their own decisions about how to spend their money in the same way as young people who have never been in care. Youth and young adults also have the opportunity to learn more about financial literacy and the importance of budgeting, spending, credit, and other financial topics.

**Providing Direct Cash Assistance: Lessons Learned From Division X**

Since the passing and implementation of Division X, the child welfare sector has collected lessons learned about the benefits and effectiveness of providing direct cash assistance to young people. One of the main lessons is that direct cash assistance is an effective way to reduce poverty and improve economic status and well-being, including among young people (Center on Poverty and Social Policy at Columbia University and Robin Hood, 2021). Providing no strings attached direct cash assistance during and before the COVID-19 pandemic has been shown to have several positive outcomes, including (Juvenile Law Center, Foster Club, and Youth Villages, 2021):

- Reducing income volatility
- Improving chances of finding full-time employment
Providing Direct Financial Assistance to Youth and Young Adults

- Enhancing health
- Reducing depression and anxiety and enhancing well-being
- Alleviating financial scarcity
- Creating new opportunities for self-determination, choice, and goal setting

The provision of direct cash assistance during the pandemic also reinforced what research had previously shown: providing support and services for youth and young adults formerly in foster care as they age into adulthood leads to better outcomes in areas like educational attainment, employment, and earnings, and decreases the probability of poor outcomes such as homelessness and economic hardship (Courtney & Trivedi, 2021).

Providing direct cash assistance to young people with no strings attached or additional eligibility requirements also increased equitable distribution of resources since those who were typically ineligible for services or social aid due to age or status were able to receive cash assistance to cover basic needs. The experience of the pandemic also showed that providing cash (as opposed to services or other assistance) was a fast and effective response in a crisis, since it could be quickly transferred to people’s accounts or be put on gift cards to meet their immediate economic needs (Urban Institute, 2021a). Additionally, research showed that far from inhibiting employment, provision of flexible and unconditional cash assistance helps “facilitate participation in the job market” (Courtney & Trivedi, 2021).

Some challenges states faced in providing direct cash assistance included:
- Using the correct means to make the money available to young people as quickly as possible (e.g., direct deposit, preloaded cash cards)
- Locating young people to let them know of available funding, as many of the addresses, phone numbers, and other contact information states had on file were out of date
- Balancing direct cash assistance with other funding a young person may be receiving so that they don’t lose that support or become ineligible for it in the future

Providing direct cash assistance reinforces the agency and independence of young adults, who should be empowered to make their own choices about their lives. Direct cash assistance offers young people an opportunity to meet the needs they have identified as most important and shows that they are respected as adults who are in the best position to know what they need (Center on Poverty and Social Policy at Columbia University and Robin Hood, 2021). Allowing child welfare agencies to serve an older population also likely facilitated the provision of direct cash assistance to young people since many of these young adults had been making independent decisions about how to spend their money for years.

Jurisdictional Examples and Practices

Using Division X funding, some states and jurisdictions took advantage of the opportunity to provide direct cash assistance as a one-time payment to recipients, while others paid recipients a monthly sum. Several states had an application process to support the distribution of the funds to support specific needs such as housing, food, car, transportation, school- and healthcare-related costs, and other expenses.

A number of states and jurisdictions used electronic data or partnered with nonprofit organizations to track how direct cash payments were being used to better understand young people’s immediate needs. What was learned from these monitoring efforts was that, overwhelmingly, young people prioritized spending the money on food, rent, and other necessities they needed to survive.

Some lessons learned from state implementation of direct cash assistance included the need to:
- Implement new or improved data tracking of how recipients use funds (within the boundaries of privacy needs)
- Integrate more authentic youth and young adult voice and ensure youth and young adult engagement
with the agency both to identify needs for resources and services and be able to locate young people to inform them of newly available funds and resources.

- Work with service providers and existing private/public partnerships to find partners with the technological capacity and know how to support cash transfers and direct cash payments to young people.
- Partner with nonprofit organizations that support and assist with helping youth and young adults with financial assistance.

**Strategies and Considerations for Establishing a Direct Cash Assistance Program for Young People**

FosterClub has developed a tool to help states with this work: Decision Grid to Plan a Direct Financial Assistance Program. In addition, the following webinar cosponsored by FosterClub, Juvenile Law Center, Youth Law Center, and Law Center of California highlights New Jersey’s experience providing direct cash assistance under the CARES Act and offers implementation tools and resources to help provide direct financial assistance to young people: Providing Direct Financial Assistance to Young People: New Jersey’s Experience. The considerations below can help states and jurisdictions plan for or extend a direct cash assistance program.

- **Partner with young people to cocreate a direct cash assistance program.** Work to together to convince local and state leaders to provide support and funding. Young people understand the needs and challenges faced by young people in accessing such funds and can craft provisions and practices to reflect those realities.

- **Implement flexible eligibility requirements.** While implementing Division X provisions, many states chose to follow federal eligibility requirements, allowing for more youth and young adults to be served, as the requirements were broad.

- **Use a variety of payment methods to make money available more quickly.** These may include direct deposit, web-based services such as PayPal, Venmo, Zelle, or Cash App, and VISA gift cards.

- **Eliminate additional enrollment barriers.** Ensure that young people do not have additional requirements or barriers to access the benefit.

- **Leverage partnerships with community organizations to reach out to youth and young adults.** Collaborate to spread the word about available funding. Local nonprofits, community centers, and other social service agencies worked to connect youth and young adults to the system to receive funds.

- **Develop a public awareness campaign to reach out to young people about available funding.** This campaign should be conducted in multiple modalities including a regularly updated website, phone hotline and outreach calls, text messages, use of social media platforms such as Twitter, Instagram, Facebook, and others, radio announcements, and local television ads. The agency should develop a team of youth peer mentors who can serve as a single point of contact to provide young people with information about funding and resources and how to apply for them.

**Other Types of Financial Assistance Potentially Available to Young People Currently and Formerly in Foster Care**

The following programs offer financial assistance to eligible individuals who are experiencing temporary financial need. These benefits may be available to young people currently and formerly in foster care who meet the eligibility requirements.

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Temporary Assistance for Needy Families (TANF)

Through TANF, the Administration for Children and Families provides states, territories, and Tribes with block grants to help low-income families with children achieve economic self-sufficiency. The federal government does not provide TANF cash assistance directly to families. Instead, states, territories, and Tribes may use their TANF grants to fund monthly cash assistance payments to low-income families with children, as well as offer services to assist them (Urban Institute, 2021b).

Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, & Children (WIC)

Administered by the U.S. Department of Agriculture, SNAP provides monthly benefits to help eligible low-income households buy the food they need for good health. SNAP is not meant to purchase all of the food a household needs in a month but to supplement it. WIC helps improve the health of low-income pregnant, postpartum, and breastfeeding women, infants, and children up to age 5 who are at nutritional risk by providing nutritious foods to supplement diets, information on healthy eating, breastfeeding information and support, and referrals to healthcare. WIC is a program of the Food and Nutrition Service, a federal agency of the U.S. Department of Agriculture. Young people may be eligible if they are a member of one of the groups listed here.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP, a program administered by the Administration for Children and Families, helps keep families safe and healthy through initiatives that assist families with energy-related costs. The program offers funds for low-income households that are eligible to assist with:

- Heating and cooling costs
- Bill payment
- Energy crises
- Weatherization
- Energy-related home repairs

Emergency Financial Assistance

Emergency financial assistance includes funds that individuals and families can apply for to cover expenses related to unexpected, challenging events such as loss of housing and resources due to natural disaster or medical emergencies. Very often, such funds are earmarked for certain kinds of uses and applicants must meet an array of eligibility requirements. A number of federal programs and organizations provide emergency financial assistance to youth, young adults, and families.

One example of this type of assistance is provided by the Federal Emergency Management Agency (FEMA), which works with states and local jurisdictions to coordinate the federal response to disasters, stabilize communities after a disaster has occurred, and provide support for individuals and communities to help them recover from disaster. FEMA’s primary funding mechanism is grants for individuals or organizations to support disaster and emergency planning and recovery (visit https://www.fema.gov/grants for more information).

Aftercare

Aftercare refers to services or payments that are provided to young people after they leave the formal child welfare system at age 16 or older to help them transition into adulthood (independent living) (Juvenile Law Center, 2020). Aftercare can provide youth and young adults support with everyday life and needs after leaving care, but they do not provide as much support as extended foster care. Some states provide a monthly payment to a young person formerly in foster care as part of their aftercare plan.
If a young person needs more support, for example placement that comes with the help of a caseworker and lawyer, they should consider reentering foster care rather than accessing aftercare (where allowed by states).

Aftercare assistance may include:

- Mentoring
- Tutoring
- Mental health assistance and services
- Substance use disorder assistance
- Counseling
- Parenting training and assistance
- Job and career skills training
- Temporary financial assistance for necessities

In general, young people may be eligible if they meet at least one of the following criteria:

- They are between the ages of 18 and 23 and aged out of the child welfare system
- They are between the ages of 16 and 23 and left the child welfare system at the age of 16 or older for adoption or guardianship

Aftercare assistance is voluntary and intended to provide a temporary safety net for young people transitioning to adulthood. As a result, services and payments should be designed to help transition the young adult to independence or to help them return to extended foster care (Florida Department of Children and Families, n.d.). In some states, the transition to independence is accomplished by decreasing direct payments for necessities such as housing over time. For example, in one 30-month housing support program, the payment offered is stable for the first 12 months and then is gradually decreased to its lowest point by month 30, as shown in Table 1. This tapering of funding is designed to provide support for a young person’s housing needs while allowing them the time to develop other sources of support such as paid work or scholarships (if still in school or postsecondary educational training).

**Table 1: Example of Decreasing Housing Allowance Over Lifespan of Housing Assistance Program**

<table>
<thead>
<tr>
<th>Program Month</th>
<th>Monthly Housing Support Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-12</td>
<td>$795</td>
</tr>
<tr>
<td>13-15</td>
<td>$680</td>
</tr>
<tr>
<td>16-18</td>
<td>$565</td>
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<tr>
<td>19-21</td>
<td>$450</td>
</tr>
<tr>
<td>22-24</td>
<td>$335</td>
</tr>
<tr>
<td>25-27</td>
<td>$220</td>
</tr>
<tr>
<td>28-30</td>
<td>$105</td>
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</tbody>
</table>
Extended Foster Care

The federal Fostering Connections to Success and Increasing Adoptions Act of 2008 (P.L. 110-351) gives states the option of allowing youth to remain in foster care after reaching age 18 but before reaching age 19, 20, or 21 (as selected by each state) (Child Welfare Information Gateway, 2022). Research shows that remaining in foster care past age 18 has many benefits for young people including decreasing the odds of homelessness between ages 17 and 21, decreasing the need for public food assistance, increasing financial stability and employment, and increasing high school graduation rates and college enrollment (Chapin Hall, 2018).

To participate in extended foster care, youth and young adults must meet a number of federal and state requirements. In at least 23 states these include at least one of the following:

- Working on completing a high school diploma or an equivalent credential
- Being enrolled in a postsecondary or vocational program
- Participating in a program designed to remove barriers to employment
- Being employed for at least 80 hours per month
- Being judged incapable of any of the activities listed above due to a documented medical condition

States themselves may also choose to offer extend foster care services that are unrelated to the federal extended foster care program to youth and young adults in their foster care system after age 18. State-funded extended foster care programs are not required to meet the requirements of the federal program, but many follow the school and work requirements of the federal program (Child Welfare Information Gateway, 2022).

As part of their extended foster care programs, states may offer assistance with (Annie E. Casey Foundation, 2022):

- Academic needs (e.g., applying for college, securing a tutor, obtaining financial aid)
- Employment (e.g., finding a job, writing resumes, submitting applications, understanding employee benefits)
- Healthcare decisions (e.g., enrolling in Medicaid, selecting a healthcare power-of-attorney)
- Home management (e.g., understanding meal planning, housekeeping, and house maintenance)
- Financial needs (e.g., developing a budget, opening a credit card account, learning about and protecting a credit score)
- Obtaining a driver’s license
- Community services and support
- Social relationships and networks
- Room and board (e.g., rent deposits, utilities, household startup expenses)
- Education expenses (e.g., purchasing textbooks and other educational supplies, tuition assistance, scholarships, payment for educational support services and tests)

Extended foster care is often structured through a placement agreement between the agency and the young person returning to foster care. In most states, a young person who requests extended foster care services must enter into a written voluntary placement agreement with the child welfare agency that will be providing the services. This agreement serves as a contract between the young person and agency that specifies the services that will be provided to the young person and the consequences for failing to
meet that responsibility. In other jurisdictions, a young person must agree to partner with the agency on developing a written service plan that reflects a strengths-based approach to a young person's transition to adulthood. In 25 states, the District of Columbia, and American Samoa, placement agreements and service plans are subject to court review (Child Welfare Information Gateway, 2022).

Universal Basic Income (UBI)

Universal basic income (UBI) is the most common name for a periodic cash allowance given to all participants in a UBI program, residents, or citizens, without means testing, to provide them with a standard of living above the poverty line (Jain Family Institute, 2021; Stanford Basic Income Lab, n.d.). The defining characteristics of UBI include the following (adapted from Bidadanure, 2019):

- It is a **periodic**, recurrent payment rather than a one-time or short-term grant
- It is **paid in cash**, allowing the recipients to convert their benefits into whatever they may need
- It is **universal** (paid to all included in a program or all residents) and not targeted to a subset of the population
- It is paid to **individuals**, rather than to households
- It is **unconditional**—it involves no work requirement or sanctions

UBI Versus Aftercare Payments

Although both aftercare payments and UBI involve assistance to individuals, they differ in their targeted populations. UBI is accessible to all those included in a program such as residents of a city, county, or state without regard to income level or status. Aftercare payments specifically target youth and young adults who are transitioning or have transitioned from foster care and are not available to others regardless of other characteristics. In addition, aftercare payments may include assistance other than cash payments such as help finding a job or a place to live (Pokempner, 2020).

Jurisdictional Examples of UBI

Over the last decade, many countries around the world have piloted UBI programs (see, for example, this [2020 article](#) that offers a map and examples of UBI programs around the world). The results appear to be mixed. For example, most countries report that receiving a UBI made people happier, healthier, more content, and better disposed toward the government, as well as reduced crime rates. Results regarding the question of whether receiving a UBI disincentivizes people from working were inconclusive. Some of the pilots saw a small downtick in employment, while others found that employment numbers stayed the same or even increased a bit (Samuel, 2020).

The idea of UBI has also become a topic of conversation among American policymakers in recent years (see, for example, this [interactive map of UBI projects around the United States](#)). One recent project, the Stockton (CA) Economic Empowerment Demonstration (SEED), was the nation’s first mayor-led guaranteed income initiative. Launched in February 2019, SEED gave 125 low-income residents of Stockton, CA $500 per month for 24 months. The cash was unconditional, with no strings attached and no work requirements.

SEED was set up as a randomized control trial pilot, and in March 2021, a team of researchers released a report that detailed some of the initial program outcomes. Overall, evaluators found that (West, et al., 2021):

- Guaranteed income reduced income volatility, or the month-to-month income fluctuations that poor households face
- Unconditional cash enabled recipients to find full-time employment
- Recipients of guaranteed income were healthier, showing less depression and anxiety and enhanced well-being
The guaranteed income alleviated financial scarcity, creating new opportunities for self-determination, choice, goal-setting, and risk-taking.

Although SEED specifically targeted low-income people rather than the entire population of Stockton or a random cross-section of Stockton residents (so it was not a true UBI program as described above), the early outcomes indicate that SEED served as a powerful engine of economic stability and personal growth for its recipients.

A number of other local UBI and cash assistance program pilots are underway in the United States, including in:

- Montgomery County, Maryland, Arlington County and Alexandria, Virginia
- New Orleans, Louisiana
- Atlanta, Georgia

One UBI program that is specific to young people is the Santa Clara, County (CA) Basic Income Pilot, which became the first jurisdiction in the United States to specifically benefit those exiting the foster system when it was approved in July 2020. The program provided a monthly $1,000 stipend to 72 young adults who transitioned out of foster care. The program was extended and received additional funding in 2021. At that time, the jurisdiction was already seeing some positive results of the program including higher credit scores, more college diplomas, and (in one case) first-time home ownership.

Additional programs focus on providing assistance in specific areas of need or to specific populations. These include such programs as New York City's Trust Youth Initiative, which focuses on providing assistance to unhoused young people in New York City, and a new initiative in Palm Springs, CA, which is piloting providing a regular, no-strings-attached stipend to that city's transgender and nonbinary residents. While some of these do not fully meet the definition of UBI, they share some of its important characteristics such as providing assistance at regular intervals, payment to individuals in cash, and lack of preconditions.

Strategies and Considerations for Implementing a UBI program

The following considerations can help states and jurisdictions consider implementing a UBI or similar program:

- **Work in authentic, sustained partnership with young people formerly in foster care** to understand their needs and design the program (for a good example, see Morton et al., 2020). The Center for States' series *Change and Implementation in Practice* can help with all aspects of implementing a new program, from problem exploration to design, implementation, and evaluation.

- Working together with youth and young adults, states can **actively support (or participate in) efforts to lobby state and local governments to fund UBI** or similar initiatives for young people who have transitioned out of care.

- **Reach out to state and local university programs to partner with evaluators** on the project. This will enable project leaders and community members to assess the outcomes, figure out what worked, and try again if the program is not renewed.

- **Plan to start small, then scale up**. If your UBI pilot for 20 recipients was successful, how can you make the program accessible to more people in your jurisdiction? The Center for States' publication *Change and Implementation in Practice: Intervention Testing, Piloting and Staging* offers information and strategies for piloting and scaling up your UBI program.
Conclusion

The availability of direct financial assistance for young people during the COVID-19 pandemic underlined the power of financial assistance to alleviate immediate economic needs as well as to provide some economic breathing room for young people to mindfully plan for their futures. Providing this type of assistance also empowers young people to be the decision-makers in their own lives rather than having state agencies decide on the resources they need for economic stability. The considerations and strategies in this tip sheet are intended to help child welfare agencies think about how to implement direct cash assistance, basic income, or other regular financial assistance programs to improve outcomes for young people transitioning to adulthood.
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