



# Covenant to Care for Children

*Helping Connecticut's  
Children in Need.*

## **Disconnected Youth: Focus on Success**

Prepared by Gerald Dillenbeck

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### A Note from Caryl Hallberg, ED CCC

This document comes after many conversations over the past year with our volunteers and community partners, and staff, and hours of research. Gerry Dillenbeck and I have had countless discussions in which he has helped distill my vision for the children, and our Board of Directors vision for the organization through the filter of his passion and knowledge.

This is not a polished document designed for broad publication, rather it is intended to bring our conversations into greater focus, allowing us to:

- Establish the nuts and bolts of additional program components
- Anchor those programmatic components that are already working at the highest levels of best practice, and impact
- Enroll investors who want to fund activities that embrace fully what works creating real change, real difference in our children's and communities' futures.
- Educate Connecticut's policy and decision makers

In the first months of calendar year 2009, CCC will begin a series of conversations whose goal is to shape our mentoring program for the future. We want to design exactly how we will be implementing and integrating the concepts discussed in this document. This is my personal invitation to you to be part of that discussion, either by direct participation<sup>1</sup> or through our "Mentoring Discussion Board" found on our website.

### Population Served

CCC's target population consists of children through young adult ages zero to twenty-one and their biological, foster, and adoptive families. About 95% of referrals come from the Connecticut Department of Children and Families (DCF), while the remaining 5% come from other family/youth service organizations. All children/youth have special needs that range from severe emotional and psychological concerns to learning and developmental delays and disabilities. 44% are African American, 36% are Latino, and 20% are Caucasian. Most are below the poverty line and all are from low-income households. Adolescents through young adults are "disconnected youth." Pre-adolescent children served with prevention-focused strategies are at-risk of becoming disconnected youth.

Disconnected youth are in one or more of four key transition points: dropped out of school, having a child out of wedlock before age 20, involved with the juvenile or criminal justice system, and/or living in a foster home or residential placement. Without effective intervention, at least half of these three million U.S. young people will spend much of their lives socially isolated, and unemployed or marginally employed.(3) This compares to an estimated five percent of all U.S. youth who will enter adulthood without the knowledge, skills, experience, attitudes, habits, and relationships that will enable them to be productive and connected members of society.(10)

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<sup>1</sup> Please email me at [Challberg@covenanttocare.org](mailto:Challberg@covenanttocare.org) and let me know you would like to be part of our in office conversations.

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Nationally, three million young people in transition comprise about 8% of youth ages 16-24. About one third are parents, as many as 50,000 are homeless, many have lived for a long period of time in foster homes, and over 400,000 are in correctional facilities.(3)

In 2006, the Connecticut Judicial Branch reported 10,811 children were referred to court for delinquent behavior (32% girls). In addition, 3,828 children (46% girls) and 1,086 adolescents (52% girls) were referred for status offenses such as truancy, running away, or being beyond the control of a parent. Overall, over one third (36.5%) of children referred to the Superior Court for Juvenile matters were girls. The first goal in their “CT Juvenile Justice Strategic Plan” is to, “Reduce the number of children entering the juvenile justice system. (9, p. 19)

### Needs/Issues for Disconnected Youth

#### Birth rates:

Birth rates tend to be quite high among young women who have been in foster care—between 40% and 60% become pregnant or give birth within 12 to 18 months of the time they leave the child welfare system. Among young men, approximately 25% report that they have fathered a child within this same timeframe. (10, p 10)

#### High School Completion Rate:

Foster kids complete high school at rates similar to the general population; however, they leave school and use GED programs at six times the rate of the general population. (1) Excluding GEDs, more than half of youth aging out of foster care have not graduated from high school. (10, p.10) This compares to a national high school diploma rate of 86%. Many foster youth fail to develop basic literacy skills, and their inability to read proficiently can have lifelong negative consequences. (10)

#### College:

Foster care alumni are far less likely than the general population to pursue and attain a college degree. (2) Attendance rates are estimated at 13%; compared to 50% of all high school graduates. About one in twenty has graduated from a four-year college; compared to one in four of all U.S. youth. Disconnected kids lack college preparatory courses, access to SAT preparation and coaching, financial means to visit colleges, and the skills to manage the application process. (10)

#### Substance Abuse:

Half of foster care alumni report they have used illegal drugs. (10, p.10)

#### Juvenile Justice System:

25% of foster care alumni reported encounters with the criminal justice system, usually related to alcohol and drug use. (10) Root causes of juvenile delinquency, as reported by the Youth Transition Funders Group include: “reaction to school failure, an adolescent’s normal appetite for thrill seeking, defiance of authority, lack of empathy for victims, material desire or greed, a fear for their own safety, and a general social environment that

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is conducive to and accepting of a wide range of illegal behaviors.” (4) As a result, therapeutically oriented programs can increase anti-social posture rather than reducing it.

### Health:

Overall, children in foster care often suffer from poor health and have much higher rates of chronic physical disabilities, birth defects, developmental delays and serious emotional and behavioral problems than children from the same socioeconomic background who are not in out-of-home care. (2) Within a year prior to a national survey of foster care alumni, 54.5% had one or more mental health disorders including: post-traumatic stress disorder (PTSD)—25.2% (a rate nearly double that of U.S. war veterans); major depression—20.1%; and social phobia—17.1%. More than a third exhibited behavioral problems associated with emotional disturbance: truancy, social withdrawal, running away from care, and engaging in risky behaviors. (10) 33% of respondents had no health insurance; about twice the rate of the general population. (1)

Mental health disorders and substance abuse problems are higher among youth involved in the juvenile justice system than among youth in general, but evidence suggests that much of this difference may be due to social environments of impoverished and disadvantaged communities. A broad consensus of epidemiological studies suggests that mental disorders are associated with disadvantaged social status, including income and education levels (Kessler et al., 2006). National surveys of mental health problems find that the rate of disorders is highly correlated with life stressors such as unemployment (National Survey on Drug Use and Health and Office of Applied Studies, 2006).

Research on adolescent mental health has long shown that perceived community safety has a significant effect on the appearance of mental health disorders among youth. “Adolescents’ experience of living in a neighborhood—in particular, exposure to ambient hazards—is associated with their mental health. As the neighborhood becomes more threatening, symptoms of depression, anxiety, oppositional defiant disorder, and conduct disorder increase” (Aneshensel and Sucoff, 1996:305).

The increased prevalence of mental health problems among youth in the juvenile justice system is at least in part due to the economic and social conditions of the neighborhoods in which they live, rather than to inherent individual differences between offenders and non-offenders. While mental health and substance abuse treatment are often necessary, they are not sufficient as an overall strategy for public safety. (4)

### AS ADULTS:

#### Employment rate:

80% of foster care alumni were employed full- or part-time (among those eligible to work). (1) Twelve to eighteen months after leaving the system, only about 38% are employed, and fewer than half have ever held a full-time job.

#### Income level:

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33% of foster care alumni have household incomes at or below poverty level. (1) The median salary of those who have any employment history is less than the wages of a full-time worker receiving minimum wage. (10, p. 10)

### Public Assistance:

16.8% of foster care alumni receive cash public assistance. (1) The proportion is much higher when looking at young women. In a California study, 25 percent drew AFDC or TANF benefits in each of the six years immediately following emancipation, compared with about 6 percent of all young women in the state in the same age group. Half of young women leaving foster care relied on welfare benefits at some point during the same six years. (10)

### Homelessness:

23.6% of foster care alumni are homeless for one day or more at age 18 or older. (1)

## Program Strategies to Prevent and Minimize Harm to Disconnected Youth

Disconnected youth can transform their lives when support is delivered comprehensively, consistently, and in ways that respect their voices and recognize and build on their strengths. (3) Positive youth development theory uses the term “resilience” to describe the qualities that support healthy development in the face of adversity. Adolescent development is a process sparked by the interactions that youth have with adults across a wide range of social environments—families, schools, workplaces, neighborhoods, and communities. Rather than adolescents being the objects of our interventions, they are self-directed, independent individuals who may deserve special care, but who also merit the dignity and autonomy accorded other members of the community. Young people develop and flourish when they are connected to the right mix of opportunities, relationships, and social assets. (4) The final report of the White House Task Force for Disadvantaged Youth (2003) highlighted research showing that healthy adolescent development requires youth to have “caring adults in their lives, opportunities to learn marketable skills...and opportunities to contribute meaningfully to their communities and society” (p. 95).

The Positive Youth Development (PYD) framework begins with the idea that youth with access to supportive resources and positive relationships are less likely to experience school failure, substance abuse, and delinquency (Catalano et al., 2004; Scales and Leffert, 2004). (4)

CCC fulfills its mission for disconnected youth by applying the PYD framework to the challenges of transitioning successfully to adulthood. Recent reviews of existing studies highlight the value of an array of promising practices, including life skills instruction, academic and educational support, employment and career development support, mentoring and other community outreach activities and services, and health care. Youth who receive skill training in five key areas—education, employment, money management, credit management, and consumer skills—fare significantly better in their ability to live independently than those who do not receive training. Youth who receive

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these services are better able to hold a job for at least a year, better able to obtain health care if they need it, less likely to go on welfare or to prison, and more likely to build a supportive social network. (10)

Comprehensive support changes the disconnected youth's context by adding developmental nutrients. The Search Institute's "Positive Youth Development So Far" (2006) singles out the research on long-term mentoring programs as most impressively illustrating the power of changed contexts on personal change and developmental success. Researchers consistently find that a cluster of intervention components makes a difference, beginning with strengthening adult-youth relationships, and establishing social norms around desired behavior. However, increasing the number of developmental nutrients across settings is what matters most, not increasing specific strengths in any single setting. (5) CCC's mentors help their mentees access community resources in response to a broad range of mentee-driven priorities for transitioning to adulthood.

A comprehensive program includes both building young people's skills and changing the young person's contextual variables. (5) Our CCC Mentoring Program builds strong and enduring relationships with disconnected youth, and is growing to include educational, employment, financial and credit management, and parenting competencies. The American Psychological Association's Task Force on Prevention: Promoting Strength, Resilience, and Health in Young People also endorses a broad approach that coordinates problem prevention with efforts to build young people's competence, relationships with others, and contributions to the community. (5)

In "Connected by 25: A Plan for Investing in Successful Futures for Foster Youth" (2007), the Youth Transition Funders Group also found that

Comprehensive approaches that take account of young people's needs, expectations, and cultural backgrounds and that connect them to the kinds of assistance they need are more likely to succeed than fragmented programs and services that provide too little support and preparation and are not tailored to individual needs and preferences.

The second PYD growth area for CCC's Mentoring Program is fostering mentee leadership, especially for program and community involvement. Being engaged in the community and being interested in being involved are related to key youth outcomes. When youth take action themselves to improve their contexts, their efforts are empowering and also improve the contexts for themselves and their peers. Where youth engagement and leadership are normative, not occasional add-ons, disconnected youth are more likely to become producers of their own development. The odds of positive impact increase greatly when the program engages young people in all phases of planning and leadership, provides opportunities for structured reflection on the experience, and engages in projects that are meaningful for both the young people and the communities being served. (5)

CCC mentors actively contribute to their communities. They not only model this for their mentees; they also facilitate mentees' involvement and leadership. With these

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experiences, mentees are able to envision pathways out of the adversity that has scarred their early lives. (10) Within the program, mentee leadership will contribute to setting personal goals, identifying what it will take to achieve these goals, and developing the ability to advocate effectively for themselves.

The third principle of Positive Youth Development is to produce long-term results by (a) maintaining stability and (b) developing and retaining long-term relationships with supportive adults and peers.

Producing long-term results for youth with a disconnected profile appears to be positively correlated with maintaining stability and having a long-term (at least two years) relationship with a supportive adult. Covenant to Care for Children's Adopt A Social Worker and Critical Goods Delivery Programs are "maintaining stability" strategies, while the Mentoring Program is designed to be both a "developing and retaining a long-term supportive adult relationship" strategy and a "maintaining stability" strategy. We will come back to CCC's maintaining stability strategies in the next section. However, the 5 recommendations from "Assessing the Effects of Foster Care" (The Foster Care Alumni Studies, 2003), include two pertaining to maintaining stability:

- Maintain placement stability, which appears to have a large positive effect on adult mental health.
- Provide youth who are leaving care with tangible resources, such as cash, household items, and a driver's license.

Providing tangible resources at a time of necessary transition is a strategy to succeed in the new situation. Whether young people are aging out of placement, reunifying with their families, or moving to relative foster care, providing what they need to improve the odds of the new situation becoming and remaining successful maintains stability compared to the alternative scenario. (1)

The remaining three recommendations from the Casey National Alumni Study are:

- Encourage the development of lifelong relationships with foster parents and other supportive adults so that alumni have places to live during difficult times [this pertains to the relationship between long-term results and long-term positive relationships, and is a strategy CCC already uses with the Mentoring Program];
- Reform life-skills development approaches to be more hands-on;
- Provide youth who are leaving care with a variety of opportunities to learn independent living skills [CCC is currently planning to augment our Mentoring Program to include life-skills training, with implementation taking place during 2009—see below]. (1)

Mentoring matches become more effective with time. Strong long-lasting adult relationships are not a given for disconnected youth, so it is vital to assist in building these relationships at all stages of their lives. (12) Generally, significant positive effects of mentoring increase with relationship duration with best results for relationships lasting more than 12 months. Short-lived relationships, on the other hand, have the potential to harm children. Other characteristics associated with better youth outcomes include: frequent contact, youth-centered mentor-mentee relationships, and the mentee's positive

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perception of the mentoring relationship. Cross-race matches are as successful as same-race matches. Finally, the most disadvantaged or at-risk mentees are especially likely to gain from mentoring programs. (8) These are all attributes of CCC's mentoring program, including serving the most disadvantaged children/youth. CCC has a significant success rate in one year commitments, along with a high percentage of longer term, multiple-year commitments. We will be placing even greater emphasis on encouraging 2 to 4 year commitments as we move forward.

A 2008 study of programs effective for helping foster youth transition successfully to adulthood further supports the significance of long-term relationships. First, the most important program component was having a caring adult who guided and supported the youth through this transition period. Second, youth who received services for more quarters were more likely to attain a positive outcome than youth who receive the same service for fewer quarters. For example, only 8.3% of participants who did not receive job training achieved an employment outcome. Of those youth who received 1-3 quarters of job preparation service, 32% obtained an employment outcome. The number who achieved this outcome rose to 69% for youth receiving the service for 4-6 quarters and to 100% for youth receiving the service for 7-9 quarters. (12)

Another 2008 study, of girls in the juvenile justice system, also found that the most effective transition support programs provided strong adult relationship support and comprehensive services that were tailored to the individual's strengths and developmental needs. However, none of them were built around a long-term mentoring relationship and none of them survived longer than three years. While the study was able to identify programs that were promising for their effectiveness while the girls were in the program, none of them demonstrated any long term effects, once the girls were no longer in the program. The study calls for more transitional support and long-term connections. (13) CCC plans to deliver, within the next year, comprehensive transitional support, tailored to individual needs, that is designed to continue with the mentee into early adulthood, as needed.

Mentoring matches become more effective as they respond comprehensively to the individual mentee's strengths and developmental deficits. In the 2008 study of programs to help foster youth transition to adulthood, the most significant adaptation of program design was a move away from a cohort approach to serving youth to a more individualized, open-entry/open-exit approach. Several of the programs were originally designed with a structured model of classes and activities for youth to follow. Those sites found that this did not work well; they had to individualize more of the services they provided. (12) Basing CCC's transitional services for disconnected youth in our Mentoring Program provides flexibility, individual responsiveness, and enduring follow-through; all positive indicators for long-term results.

Other effective practices for helping disconnected youth succeed as adults, informing CCC's program design and delivery:

- Relationships are key to adolescent well-being;

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- Peer relationships—including positive ties among teens—are important;
- Mentors can provide additional support to young people;
- Supportive relationships trump lectures that simply tell teens “to do” or “not to do” something as a strategy to enhance adolescent development;
- Program developers and policy makers should view adolescents as whole people, not just as students, patients, or delinquents, and not expect a “silver bullet” solution to improve teens’ lives [this seems to support the need for comprehensive and long-term strategies];
- Programs should work to engage teens, target desired outcomes, start when adolescents are young, and ensure that programs are well-implemented.
- Those involved with youth need to overcome the tendency to think of young people solely in negative terms. (6)

The Child Trends 2002 research report “Building a Better Teenager: A Summary of “What Works” in Adolescent Development” says the above program characteristics lead to positive behavior in mental health, emotional well-being, educational adjustment and achievement, physical health and safety, reproductive health, social competency, and citizenship. (6)

Additional effective practices for mentoring programs in particular, already characteristic of CCC’s programs:

- Structure and planning,
- Pre-match training,
- Post-match training and support,
- Supervision of the match,
- Consideration of mentor/mentee interests in the matching process,
- Social and academic activities (especially social, as such activities apparently help build trust),

The last recommendation (and some improvement on structure and planning) is an important part of CCC’s current research and design process: “adopting a youth-driven or “developmental” approach to the relationship.” (8)

### Positive Youth Development and Effective Juvenile Justice Prevention Practice

Most juvenile justice policies are based on the theoretical assumption that the youth involved in the justice system have something “wrong” with them. They have personal problems or family problems that cause them to misbehave and those problems need to be treated in order to prevent additional crime. Despite decades of research showing that the propensity to violate the law is common to all social strata and that delinquent behavior is less likely when youth are effectively attached to pro-social adults, school, and work, policy makers have too often assumed that the best way to keep youth out of the juvenile justice system is to correct their individual defects with therapeutic interventions. The advocacy community has become so accustomed to arguing in favor of mental health, drug treatment, and family therapy that for many in the juvenile justice field, these programs have become synonymous with good practice. However, a sensible

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model of juvenile justice would prevent youth crime as soon as possible using cost-effective, community-based, non-therapeutic approaches. (4)

Most adolescents in the earliest stages of delinquency need the same things that all adolescents need—they need outlets for physical activity, they need ways to have fun without breaking the law, and they need to develop a sense of belonging that fosters attachment to pro-social peers, adults, and community institutions. Vulnerable and at-risk youth usually need help with school, and they often need work experience and job readiness skills. They need meaningful pro-social engagement with friends and neighbors, and they would likely benefit from greater involvement in music and the arts. Some youth may need therapeutic services as well, but most young offenders do not. They need far more basic resources. Providing all youth with easy access to a diverse array of supports and opportunities would allow communities to intervene during the beginning stages of delinquent behavior without prematurely drawing youth into the formal justice system. (4)

In 2006, the CT Dept. of Children and Families and the CT Judicial Branch presented “The Connecticut Juvenile Justice Strategic Plan.” This report is clearly influenced by the Positive Youth Development framework:

Prevention provides the most promising outcomes for children,...[a priority for the plan is] to prevent child and youth involvement in the juvenile justice system....

...[W]e broadened our view to include those children who are not yet involved, but are at-risk for school failure, acting out, and delinquent behavior, and deepened our appreciation for the plight of many African-American and Latino boys and young men who are disenfranchised from the education system and workforce and, as a result, have the poorest outcomes for success. (p. 4)

Throughout this Plan there are several lists of services that emerge as priorities for preventing juvenile delinquency. These always include:

- Educational support and services
- Vocational training
- Job readiness skill development
- Independent and transitional living options
- Mentoring programs
- Life-skills training
- Employment opportunities (9)

CCC’s Mentoring Program already serves disconnected youth in Connecticut and children at risk of becoming disconnected youth. Our AASW and Critical Goods Programs have been important to facilitate independent and transitional living options for disconnected youth in transition to adult responsibilities. Finally, CCC is building Mentoring Program capacity to help disconnected youth with education, vocational training, job readiness skills, life-skills training, and employment opportunity by a combination of individual work with mentees and building community partnerships for effective referral and monitoring support.

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The following 3 tiers of CCC outcomes appear in order of their preventative potential. That is, effective Emergency and Crisis Services, resulting in enhancing the maintenance of stability in a young person's life will result in that child having more developmental nutrients than would otherwise be the case for succeeding in school and preparing to join the workforce. Both of these competencies (success in school and job readiness) improve that same child's prospects for financial stability as an adult, the third tier below.

### 1. Emergency and Crisis Services

The Casey foster care alumni study, "Assessing the Effects of Foster Care," (2003) reports that the optimal placement history and experience is having a low number of placements; short length of stay in care; low number of placement changes per year; and no reunification failures.... Statistical optimization of this area reduced estimated negative education outcomes by 18% and reduced estimated negative mental health outcomes by 22%. (1)

CCC's Adopt A Social Worker and Critical Goods Distribution Programs are designed to maintain stability and improve the odds for successful transitions when they are necessary for disconnected youth and children at-risk.

**Adopt A Social Worker (AASW)** – For 21 years, AASW has matched volunteers in faith communities with social workers at DCF and community agencies serving disconnected kids and those at-risk. Four regional coordinators support over 240 faith communities, providing goods valued at \$603,104 to 23,375 children in our last fiscal year.

**Critical Goods Program** – This 9-year program supplements the AASW program by collecting and delivering donations of material goods directly to children and their families, preventing the removal of a child from her/his home, enabling reunification, a move to a foster home, or independent living. Last year 126 deliveries brought goods to 358 children, valued at \$81,304.

The outcome for 70% of the children and youth we serve through these programs is preventing the disruption of families and disconnecting kids from their homes. According to the research on effective programs for helping disadvantaged youth transition successfully to adulthood, prevention strategies that maintain stability in young lives is effective, necessary, and sometimes sufficient.

Emergency and Crisis Service Indicators:

- Number of children at risk of being removed from their homes due, in whole or part, to the lack of household furnishings and goods, receive the critical goods necessary to retain their homes.
- Number of children who are prevented from reunifying with their parent(s) due, in whole or part, to the lack of household furnishings and goods, receive the critical goods necessary for reunification.
- Number of prospective foster homes, willing to provide a home to an identified, waiting child, but unable to proceed with placement, in whole or part, because of

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a lack of household furnishings and goods, receive the goods needed to proceed with placement.

- Number of children who are determined by a social worker to be at less risk of becoming disconnected youth if the household can acquire specific critical goods, receive these goods in a timely way

## 2. Education and Life-Skills Support

The following recommendations come from “Promising Practices: Supporting Transition of Youth Served by the Foster Care System” (7):

- Assist youth in identifying a mentor, relative, or staff member who can provide on-going support after discharge.
- Assist youth in establishing/re-establishing or working through redefining their relationships with family of origin prior to discharge.
- Assist programs to embody the youth development philosophy in agencies and programs.
- Expand life skills training to provide greater focus on vocational training, computer training, driver’s education, and long-term academic planning targeted toward post-secondary education. Complete and review life skills assessments with youth. Provide “real world” opportunities for youth to practice life skills.
- Provide youth who are struggling educationally and who do not plan to pursue post-secondary education with the educational support necessary to complete a high school degree or GED.

Research indicates effective and/or promising practices.

**Education:** Advocating and supporting educational attainment—participation in academic, instructional, enrichment, and support programs and activities that help vulnerable youth become lifelong learners, complete high school, and pursue and complete the post-secondary education or skills training they need to become employed in their chosen fields.

Youth participating in mentoring relationships improve on some important educational measures. They have fewer unexcused absences from school than do similar youth not participating in mentoring programs. They have better attitudes and behaviors at school and have better chances of attending college. (8)

Studies show that four core program components are critical to promote education of disconnected youth: school placement and student advocacy, tutoring, counseling, and employment readiness. Young people who receive these supports and services have higher graduation rates than other disconnected youth, and incidence of maladaptive behavior are reduced. (10)

**Life-Skills, Finance, Job Readiness:** Providing financial literacy education—participation in instructional, enrichment, and support programs and activities to help

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vulnerable youth acquire critical financial knowledge and skills so that they can understand, manage, and communicate about the personal financial conditions and decisions that affect their material well-being, including developing budgets, managing their money, obtaining credit, paying taxes, planning for the future, and responding to unanticipated financial problems and crises. CCC's Life-Skills capacity will include a distinct set of life-skills for teen parents, to include relationships, jobs, education, challenges of being a young parent, prenatal care, labor and birth, postpartum, newborn care, and positive discipline.

Disconnected kids need help with many basic responsibilities—finding housing, arranging a lease, furnishing an apartment, and mastering the basics of housekeeping. They also need help learning how to budget their expenses, pay bills, balance a checkbook, and file a tax return. Accordingly, helping vulnerable youth become economically successful requires a comprehensive approach to providing independent living services and teaching life skills. (10)

Young people in foster care who have worked before their eighteenth birthdays are four times more likely to graduate from high school than foster youth who have not; they are also more likely to work after emancipation. The former foster youth who fare best in the employment market once they are on their own are those who have gained significant job experience while they were in foster care. (10)

Foster care alumni emphasize the need for transition services as a buffer between their dependent and adult lives as critical to their success. What they say they need most, however, is financial education. They need to know how to manage their money—how to budget, how to pay their bills and taxes, how to obtain credit, how to plan for major expenses, and how to save and invest. (10)

Addressing issues related to economic success (e.g., educational achievement, employment, and financial well-being) gives foster youth and young adults the means to address a variety of other issues that may threaten their ability to make a positive transition to adulthood, because it creates opportunities for forming the connections to caring adults that are so critical to their development. (10)

### Education Indicators:

Rates of high school completion

Rates of GED attainment

Rates of completing post-secondary education or vocational training.

### Education Interim Indicators:

Percent of youth at grade level

Percent of youth prepared to enter post-secondary education or vocational training

### Financial Competency Indicators:

Percent of youth who stay within personal budgets

Rate of credit and loan acquisition

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Percent of youth who avoid bankruptcy

Financial Competency Interim Indicators:

Percent of youth completing financial literacy course.

Percent of youth who maintain clean credit ratings for one year.

### 3. Financial Stability for Future Families

Research indicates effective and/or promising practices.

**Workforce Development Referral:** Facilitating access to workforce development opportunities—the continuous development of skills, knowledge, and work habits that promote the employability of vulnerable youth to help them get and retain stable jobs, advance beyond entry-level positions, and pursue self-supporting careers.

Mentors matched with in-school adolescents ages 14 through 18 in the Hartford area will help mentees apply for the Workforce Development Board's summer youth program, plan for transportation, and monitor participation.

**Acquisition of Savings and Assets: Youth Individual Development Accounts:** Encouraging savings and asset development—the continuous development of knowledge, skills, and opportunities to enable vulnerable youth to increase their personal income and accumulate material assets, such as a car, a home, savings accounts, financial securities, retirement funds, and ownership interests in property and other items of value.

Economic success is often a potent and predictive measure of future success in managing a number of fundamental aspects of adult life, including housing, family stability, safety, health, and social well-being. Success in one domain is often associated with success in others. (10)

Studies show that the positive effects of building assets are most pronounced among the most vulnerable population. Evidence suggests that when individuals and families accumulate assets, economic stability and educational attainment increase; residential mobility and intergenerational poverty decrease; and property values, local civic involvement, and adult health and general satisfaction rise. (10)

Youth IDA (Individual Development Account) programs are a special type of youth development initiative aimed at assisting young people with the challenges of adolescence and preparing them for the independence of adulthood. Youth programs often expand the list of allowable savings goals to include the first and last months' rent on a first apartment, purchase of a first car or personal computer, summer camp tuition, activity participation fees, athletic equipment, or even a musical instrument. (10)

**Workforce Development Indicators:**

Rates of employment

Rates of job retention

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Percent in jobs that support the individual/family

Workforce Development Interim Indicators:

Rates of part-time employment

Percent of youth who demonstrate employment progression

Acquisition of Savings and Assets Indicator:

Amount of savings and assets acquired

Acquisition of Savings and Assets Interim Indicator:

Percent of youth saving money using youth IDAs

### Summary and Next Step

Our goal is in two parts:

- to prevent children from becoming disconnected youth whenever possible, and
- to facilitate a successful transition to adulthood for the disconnected youth we serve.

A review of effective practice research leads to some observations about how CCC is currently approaching our mission:

- Current programmatic services are cost-effective, and, working together, provide strong strategies for preventing harm associated with the disconnected youth population.
- If we could only do one thing to help at-risk kids beat the odds, providing a long-term, trusted mentor appears to be the best choice.
- In addition to mentoring, other important competencies for successful adolescent development, especially for at-risk kids, are in five areas: education, financial literacy, job readiness, career development and employment, and acquisition of savings and assets.

Other important program dynamics include: youth leadership, long-term support that maintains stability to the fullest extent possible, reducing environmental stressors, optimizing developmental nutrients as identified in the Positive Youth Development framework, and cultural competence.

From here, CCC will move toward Mentoring Program enhancements. This will include discernment about what is possible, and how, with program staff, Directors, adolescent mentees, mentors, and both current and potential partners with a shared passion: to walk with disconnected Connecticut youth as they successfully transition into an enriched, fulfilling, adult participation in society.

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