

Experiences in Minnesota's Extended Foster Care Program

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Contributions

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Executive Summary

Extended foster care (EFC) offers young people ages 18 to 21 continued support—including financial help, housing assistance, and independent living services—as they work toward their education and career goals. Research shows that young people who participate in EFC have better outcomes than peers who leave foster care without these supports.¹ Despite its benefits, EFC is underutilized nationally and in Minnesota among Fosters (see textbox in Introduction for definition) aging out of foster care.

Minnesota's EFC program is available to Fosters who were in foster care immediately prior to their 18th birthday without exiting to permanency, or who ran away from foster care after age 15. To participate, Fosters must sign a voluntary placement agreement with the local social services agency that is responsible for managing their foster care case, meet monthly with a case worker, live in an approved setting, and be either employed at least 80 hours a month, enrolled in school or workforce training, or unable to meet these requirements due to medical condition. EFC provides monthly maintenance payments, ongoing case management, access to services, and the option to stay in a traditional foster care placement or transition to supervised independent living.

Child Trends, in partnership with the Minnesota Office of the Foster Youth Ombudsperson (OOFY), interviewed 28 Minnesota Fosters about their experiences with EFC, including how they learned about it, why they did or did not enroll, and their recommendations for improvement. This report outlines the study's methodology, sample demographics, and key findings, as well as implications and areas for future research. It concludes with policy recommendations from Fosters on strengthening EFC in Minnesota.

Key Takeaways

- **Most participants (54%) reported first receiving information about EFC from their case worker before turning 18 years old, with 39 percent learning about EFC before turning 17 years old.** The information gathered focused on understanding the program, eligibility, support mechanisms, and compliance.
- **Many of the reasons Fosters gave for choosing to enroll in EFC reflect a desire for stability and services that allowed Fosters to plan for their future.** The most common reason was to **access financial resources (64%)**, such as the monthly maintenance payment, **followed by connections with supportive adults (42%)**.
- Compared to when they entered EFC, **half (50%) of Fosters felt equally or more prepared for self-sufficiency by age 21**, attributing their confidence to support from case workers, access to financial resources, and opportunities for personal development. Many Fosters emphasized the **importance of saving money, securing stable employment, and receiving help with essential life skills**.
- **Fosters provided three sets of recommendations for enhancing EFC in Minnesota:**
 1. **Start talking about EFC early, often, and through multiple channels.** Fosters wanted EFC information to be shared more strategically. Although case workers are required to inform Fosters of EFC six months before their 18th birthday, Fosters felt better informed when they learned about the program earlier and received smaller chunks of information as it became relevant to their lives.
 2. **Streamline enrollment and service delivery so Fosters can focus on their goals.** Automatic enrollment and better accessibility and transparency around the monthly payments can increase Fosters' access to EFC and reduce instances where case workers may not provide Fosters with needed information.
 3. **Support Fosters' journey to self-sufficiency through supportive, nonjudgmental conversations that prepare Fosters for life as young adults.** Without effective case management, EFC may only delay an abrupt transition to independence by three years. Fosters noted the importance of case workers meeting them where they are in their planning goals.

Introduction

Extended foster care (EFC) can be an opportunity for child welfare systems to continue providing services and supports to Fosters to better prepare them for a healthy, self-sufficient adulthood. EFC is a federally funded, state administered program through the Federal Fostering Connections to Success and Increasing Adoptions Act that allows Fosters ages 18 to 21 access to additional years of support, such as financial and housing assistance and independent living services, while they achieve the important milestones of the young adult years (e.g., educational attainment or career milestones).² Young people who spend time in EFC fare better than their peers who did not enter EFC.³ For older Fosters across the United States at risk of leaving foster care at age 18 without permanent connections to supportive adults (i.e., emancipation or aging out), EFC can be beneficial,⁴ but it remains underutilized nationally and in Minnesota.⁵

EFC implementation in Minnesota can be strengthened with a better understanding of Fosters' experiences with the program. In Federal Fiscal Year (FFY) 2023, the most recent year for which there is data, there were almost 6,000 youth in foster care in Minnesota.⁶ Of these youth, 542 (9%) were 18 to 24 years old. As an estimate of EFC uptake in Minnesota, in FFY 2023, 54 percent of young people in Minnesota who were in care on their 18th birthday remained in care on their 19th birthday.⁷ While this percentage is on par with the national average (44%), less is known on how foster youth learn about Minnesota's EFC program and how they decide whether to enroll in the program.⁸

Minnesota's EFC program is available to Fosters who either 1) were in foster care for the six consecutive months immediately prior to their 18th birthday and did not exit care to reunification with parents, adoption, or transfer of permanent legal and permanent custody to a relative, or 2) left foster care as a runaway after age 15.^{9,10} Eligible Fosters enroll in EFC by entering into a voluntary placement agreement with the Minnesota Department of Human Services. To remain eligible for EFC, Fosters must meet monthly and face-to-face with their case worker and live in a setting approved by the local social services agency responsible for their care and placement, which could be a traditional licensed foster care placement like a non-relative family foster home, group home, residential treatment facility, or an unlicensed supervised independent setting like an apartment, dorm, or host home. Fosters also must meet one of the following criteria:

- Enrolled in secondary, post-secondary, or vocational education
- Enrolled in a workforce training program
- Employed at least 80 hours per month
- Unable to meet the requirements above due to medical condition

EFC participants living in an independent living setting receive monthly foster care maintenance payments^a, ongoing case management with a case worker, and can either remain in their foster care placement or move to an approved supervised independent living setting.

In partnership with the Minnesota Office of the Foster Youth Ombudsperson (OOFY), Child Trends conducted interviews with Fosters in Minnesota on their experiences learning about EFC, whether and why

What Does “Foster” Mean?

People with lived experience in foster care wanted a term that conveyed their time in foster care as part of their identity, no matter their age or whether they were reunited with family, were adopted, or aged out of foster care. Used throughout this report, the term “Foster” is about inclusion, empowerment, and reclaiming.

- Provided by the Minnesota Office of the Foster Youth Ombudsperson

^a For Fosters living in a traditional, licensed foster care setting, the monthly maintenance payment is sent to their foster care provider.

they decided to enroll, experiences in the program for Fosters who did enroll, and recommendations for improving implementation of EFC in Minnesota.

This brief offers an overview of the study methodology and demographic characteristics of the study sample. Next, it includes a summary of findings from the study, followed by implications for these findings and suggestions for future research. It concludes with policy recommendations from Fosters on how to improve EFC in Minnesota.

Methodology and Data

Description of study methods

We conducted a qualitative study of EFC implementation and utilization in Minnesota between March and August of 2025. We interviewed 28 Fosters who were in foster care at some point after EFC was passed in 2010. These interviews focused on factors that influenced Fosters' decision to enroll in EFC, including how and what they learned about EFC before eligibility began, barriers to accessing EFC, benefits to EFC enrollment among those who enrolled, and recommendations on how to improve the implementation of EFC in Minnesota. We analyzed the interview data using Alchemer and Dedoose and present a comprehensive report of the study sample here.

Eligibility and recruitment

To be eligible for the study, Fosters had to be at least 18 years old and currently or previously eligible for EFC in Minnesota (see the Introduction for Minnesota EFC eligibility criteria). The research team worked with OOFY to identify and disseminate recruitment materials to case workers across the state and local community organizations that serve Fosters and other transition-age youth. Appendix A includes a list of all organizations with which we shared recruitment materials. Interested Fosters completed a short online screening form to provide their contact information, general experience with EFC if any, and permission to share their name and date of birth with OOFY to verify their EFC eligibility. The research team securely verified EFC eligibility with OOFY by sending the interested Foster's name and date of birth via encrypted email, with the consent of each Foster. Once OOFY confirmed eligibility via review of court records in the Minnesota Government Access (MGA) system and/or through a data request to the Department of Children, Youth, and Families (DCYF), we sent eligible Fosters a link to schedule their interview.^b

Interview guide development

To get guidance from lived experts on question wording and meaningful concepts to capture in the study, the Child Trends research team conducted a preliminary focus group with five Fosters. Focus group participants first received information about the purpose and process for the study then discussed a proposed interview guide, offering wording changes, adding and removing questions, and suggesting clarifying text for interviewers to share with participants. Focus group participants also vetted the recruitment flyer and scripts. The research team solicited ideas for recruiting hard-to-reach groups, such as Fosters who did not enroll in EFC. The Foster Youth Ombudsperson and Deputy Ombudsperson reviewed the interview guide for final revisions.

^b OOFY has limited access to MGA, which contains electronic court records and documents, but OOFY does not currently have access to the Social Services Information Systems (SSIS), Minnesota's statewide case management system that contains federally mandated child welfare data.

Interview structure and summary of topics

All interviews were conducted in English, either virtually (N=26) or in person (N=2). Interviews consisted of either a 30-minute structured format to gain an understanding of lived experiences with EFC broadly, or the same 30-minute structured portion followed by a 15-minute semi-structured portion (a total of 45 minutes) to capture a more in-depth understanding of those experiences. Our interviews captured a range of voices of deep interest to the funder—including eligible Fosters who identify as lesbian, gay, bisexual, transgender, queer, intersex, asexual, or two-spirit (LGBTQIA2S+), young parents, rural or tribal residents, Black or African American, and/or American Indian or Alaska Native—as these groups are over-represented in Minnesota’s foster care population relative to their share of the overall state population and may experience unique barriers to participating in EFC. Before each interview, participants gave their verbal consent to be interviewed, recorded, and anonymously quoted in the final reports. Participants received a \$45 incentive for the 30-minute interviews and a \$50 incentive for the 45-minute interviews. All interviews were conducted, recorded, and transcribed securely within Microsoft Teams.

The interview questions captured the following information:

- Fosters’ experiences, including age at entry; number of placements; and living situation immediately before EFC or turning 18 years old, while enrolled in EFC if enrolled or after age 18, and currently
- Information they received regarding EFC, such as the timing and modality of resources, the person who provided this information, and the Foster’s ability to ask questions and receive timely responses
- Factors that influenced Fosters’ decisions to enroll or exit care (e.g., foster care status, living situation, awareness of EFC, perceptions of EFC, and perceptions of child welfare system involvement prior to EFC)
- Barriers to accessing EFC, such as lack of awareness of the program, difficulty understanding or completing the enrollment process, or difficulty maintaining eligibility for EFC (e.g., employment or education barriers)
- Benefits for those who enrolled in EFC in terms of concrete supports, educational and employment successes, housing stability, and perceptions of well-being and readiness for successful young adulthood
- Recommendations on improving the EFC experience, including the ideal timing, modality, source, and framing of disseminated information; case management and independent living services provided while in EFC; and ways to enhance young people’s perceptions of readiness to leave EFC

Data Analysis

The research team used Alchemer to analyze the quantitative data provided in the structured interviews. This analysis focused on descriptive statistics to understand the Fosters included in the sample, the barriers they experienced in accessing EFC, if any, and the benefits they experienced because of having enrolled in EFC if they did enroll. The team also used Dedoose to analyze the qualitative data gathered through open-ended questions in the structured interviews and the more in-depth semi-structured interviews. The team created a coding guide with themes identified based on input from focus group participants and existing research and refined the guide throughout the coding process. Once all transcripts were coded, the researchers reviewed themes and identified representative quotes for each theme.

Study sample characteristics

In total, 66 interested Fosters were identified as eligible for the study, and 28 Fosters (42%) participated in an interview, which is on par with the average response rate to online surveys among published research studies (44%).¹¹ Characteristics of the 28 interviewed Fosters are presented below. To protect participant privacy and comfort, participants were given the option to decline to answer any question. As a result, some responses may be missing. No data has been censored.

Age, gender identity, and racial-ethnic identity

Participants ranged from 18 to 29 years old with a median age of 22. Sixty-eight percent of participants identified as female, 25 percent identified as male, and eight percent identified as genderfluid or nonbinary. Half of participants (50%) identified as White, Non-Hispanic. Table 1 presents the gender identities and racial and ethnic identities of sample participants, as well as the racial and ethnic composition of all Fosters ages 18 to 24 in Minnesota in FFY 2023 for comparison.

Table 1. Gender, racial, and ethnic composition of study sample (N=28)^c

Gender identity	n	%	Racial-ethnic identity	Sample		Statewide* (N=542)	
				n	%	n	%
Female/woman	19	68%	White, Non-Hispanic (NH)	14	50%	208	38%
Male/man	7	25%	Black or African American, NH	5	18%	84	15%
Genderfluid	1	4%	Hispanic or Latino	4	14%	64	12%
Nonbinary	1	4%	Two or more races, NH**	3	11%	92	17%
			Asian or Asian American, NH	1	4%	c	c
			American Indian or Alaska Native, NH	1	4%	82	15%

*Statewide data for Fosters ages 18 to 24 from Adoption Foster Care Analysis and Reporting System (AFCARS) FFY 2023. AFCARS censors some data (shown as c) when a group size is very small to protect those individuals' privacy.

**Includes American Indian/Alaska Native (AI/AN), NH + White, NH; AI/AN, NH + Black, NH; and AI/AN, NH + Black, NH + White, NH

Populations of Special Interest

OOFY expressed particular interest in a few specific populations due to over-representation of Fosters with one or more of these identities in foster care and because they may experience unique barriers to their participation in EFC.

Among study participants:

- **46%** identify as **LGBTQIA2S+**.
- **21%** report a **disability** that limits ability to work or attend school.
- **18%** became a **parent** before age 21.
- **14%** reside in a **rural county** or on **tribal lands**.

^c Data is reported for the full study sample and is not censored. To protect participant privacy, demographic characteristics are not presented in combination (e.g., gender identity by racial-ethnic identity not provided).

Foster care experience

Participants shared some high-level details about their time in foster care prior to any EFC experience. On average, participants were 14 years old with a range of 1 to 17 years old when they first entered foster care. Most participants (68%) had one removal into foster care, with two to four (36%) being the most common number of placements while in foster care. Table 2 presents additional details on the number of foster care placements.

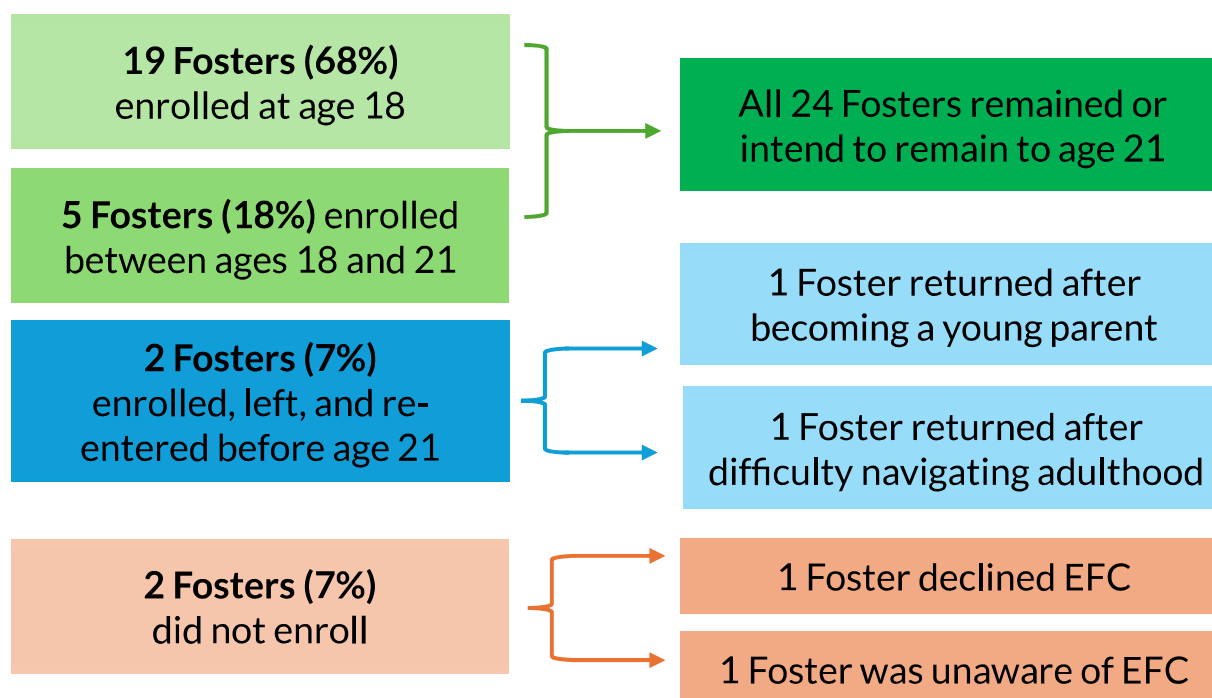
Table 2. Placement history (N=28)

Number of placements	n	%
1	4	14%
2–4	10	36%
5–10	9	32%
11–15	4	14%
More than 15	1	4%

Extended foster care enrollment and tenure

As shown in Figure 1, nearly all participants (93%) reported enrolling in EFC, while seven percent did not enroll in the program. Of the 17 participants who were 21 years or older and enrolled in EFC, 100 percent remained in EFC for the duration of their eligible years. Participants who were under age 21 were asked if they planned to remain enrolled while they were eligible. Of these eight participants, 100 percent planned to remain enrolled to age 21.

Figure 1. EFC enrollment patterns (N=28)



Living situation

Participants were asked about their living situation at multiple time points. Table 3 presents the distribution of living situations at each time point. Of the 25 participants who enrolled in EFC, 24 percent did not move when starting EFC. Most Fosters did not remain in foster family homes after age 18, instead living either independently (24%) or in a school dorm (20%) at some point as the two most common living situations. Eight participants (29%) reported experiencing homelessness—unhoused, couch surfing, or in a homeless shelter—at some point in their lives. Data on homelessness for all Minnesota Fosters ages 18 to 24 were unavailable in the FFY2023 AFCARS data dashboard due to small sample sizes, but data for Minnesota from the National Youth in Transition Database (NYTD) show that 25 percent of Fosters experienced homelessness before age 17, 32 percent of Fosters experienced homelessness between ages 17 and 19, and 24 percent of Fosters experienced homelessness between ages 19 and 21, yielding comparable rates to our sample.¹² The two participants who did not enroll in EFC, both over 21 years old now, had multiple placements before age 18. Although one of these participants reported being unhoused after age 18, both participants currently live independently.

Table 3. Living situation before EFC or before age 18, during EFC or at/after age 18, and currently at time of interview

Living situation	Before EFC or before age 18 N=23*		During EFC or at/after age 18 N=25*		Current N=27*		Statewide** N=542	
	n	%	n	%	n	%	n	%
Independently (by yourself or with a roommate or partner)	1	2%	6	24%	21	75%	376	69%
With parent(s)	5	11%	1	4%	--	--	c	c
With other relatives (approved kinship placement)	6	13%	--	--	--	--	30	6%
With other relatives (kinship placement without formal permission from the county/tribal agency)	--	--	2	8%	--	--	c	c
Foster family home (non-relative)	18	38%	4	16%	1	4%	68	13%
Group home	5	11%	2	8%	1	4%	38	7%
Residential treatment center	4	9%	--	--	1	4%	c	c
School dorm	--	--	5	20%	3	11%	N/A	N/A
Homeless (unhoused, including living in car, couch surfing, moving around)	--	--	1	4%	--	--	c	c
Homeless shelter	6	13%	1	4%	--	--	10	2%
Temporary or emergency placement (hotels, hospitals)	2	4%	--	--	--	--	--	--

Note: Some Fosters experienced multiple living situations. Each reported living situation is counted in the first two timepoints (TPs).

*Due to a programming error, data are missing for five Fosters: three are missing TP 1, one is missing TPs 1 and 2, and one is missing all three TPs.

**Statewide data from AFCARS FFY 2023. Some data are censored (shown as c) for privacy.

Presentation of Findings

Information received regarding EFC

Participants reflected on information they received about EFC and shared their understanding of how the program worked. The information gathered focused on understanding the program, eligibility, support mechanisms, and compliance. Most participants (54%) reported first receiving information about EFC before turning 18 years old, with 39 percent learning about EFC before turning 17 years old. Minnesota statute requires that Fosters be notified of EFC as a post-foster care option within six months of their 18th birthday, so this timeframe is expected. The remaining seven percent of participants learned about EFC from ages 18 to 21. Participants recalled hearing about EFC as young as 15 years old, but they noted the information was not yet relevant to them at that age. Most Fosters (86%) reported receiving the information from their case worker. Table 4 includes all sources of EFC information.

Table 4. Sources of initial information on EFC (N=25)

Source	n	%
Case worker	24	86%
Foster parents or group home/congregate care staff	5	18%
Supportive adult, like a mentor or nonprofit staff	4	14%
Peers/friends	3	11%
Community organization/program brochure	3	11%
Attorney	2	7%
Guardian ad litem	1	4%
Court/judge	1	4%
Note: Participants could select more than one source, so percentages can total more than 100%.		

In terms of understanding the requirements of EFC, 85 percent of participants were able to recall at least one requirement, with school enrollment being the most well-known. All conditions are listed in Table 5 below along with the number and percentage of participants who recalled that condition. Many participants indicated that ongoing interaction with a case worker is vital, with many expecting continued meetings to navigate the program. Participants reported being primarily informed that they would receive monthly financial payments and gain access to a suite of resources, including health insurance coverage and educational assistance. Requirements for participation include commitment to work a specified number of hours and enrollment in school.

Table 5. Knowledge of requirements to maintain EFC eligibility (N=22)

Condition*	n	%**
Completing secondary education or General Education Development (GED) program	20	71%
Employed at least 80 hours per month	17	61%
Enrolled in vocational education	13	46%
Maintain monthly visit with case worker	13	46%
Enrolled in workforce training program	11	39%
Be in foster care immediately before 18th birthday	8	29%
Living situation approved by case worker	6	21%
Incapable of above activities due to medical condition	4	14%
*Fosters must meet each of the bold conditions in addition to any one of the other conditions.		
**Participants could select more than source, so percentages can total more than 100%.		

Several Fosters emphasized the importance of adhering to program rules, with clear consequences, such as benefit termination, outlined for non-compliance.

"I knew that I had to go to school, um, at least 80 hours and work at least. And I knew that if I didn't abide by those rules, that I could get kicked out, and re-entry was not—could be an option that was not offered after that."

– 28-year-old woman who left and later re-enrolled

In contrast, one participant could not recall the information provided regarding the EFC, while another noted that the information was only given to their foster parents.

"Friend says I was eligible since I was in foster care and aged out. [EFC] could help with schooling and housing needs. Called old case worker from when I was in care and they talked to my foster parent about the program (they didn't really involve me in convo)"

– 29-year-old woman who did not know EFC was an option

When asked whether they had the opportunity to ask questions, among the 22 Fosters (79%) who had questions, all but two (91%) were able to ask them. Fosters most frequently asked about the monthly foster care maintenance payment and how their unique situations fit into the program requirements. Similar to initial information on EFC, case workers (95%) were most commonly providing answers to Fosters' questions. Additional answer sources are shown in Table 6. As shown in Figure 2, most Fosters received timely answers to all their questions about EFC. Among the 20 Fosters who received answers to their questions, 90 percent reported the answers to be somewhat or very helpful, and 10 percent reported the answers to be somewhat or very unhelpful.

Figure 2. Quantity and speed of answered questions about EFC (N=20)



Table 6. Source of answers to questions about EFC (N=22)

Source	n	%
Case worker	19	95%
Attorney	2	10%
Foster parents or congregate care staff	1	5%
Guardian ad litem	1	5%
Minnesota Dept. of Human Services or Dept. of Children, Youth, and Families website	1	5%
Minnesota public school staff	1	5%
Supportive adult, like a mentor or nonprofit staff	1	5%
Therapeutic service provider	1	5%
No one	1	5%

Note: Participants could select more than one source, so percentages can total more than 100%.

Participants were asked to elaborate on the questions they had about EFC. Central themes include insufficient information around the enrollment process, eligibility requirements, and financial support. Many participants mentioned asking questions on how EFC funding works, specifically regarding monthly stipends and direct deposit options, highlighting differences in implementation across counties. Concerns about the length of commitment to EFC and the transition to independence were also prevalent, with questions about how long support lasts and the benefits that may be lost upon entering the program. Participants voiced frustration over feeling unprepared for the responsibilities associated with EFC, especially when their financial needs were not addressed effectively by case workers. Unique situations, like Fosters with service animals or child welfare provisions for Fosters who identify as American Indian or Alaska Native, highlighted the variety of experiences in the system.

Factors that influenced EFC enrollment decision

The most common reason Fosters gave for choosing to enroll in EFC was to access financial resources, such as the monthly maintenance payment. Connections with supportive adults was the next most common reason, mentioned by 42 percent of participants. Table 7 summarizes all factors, with many of the reasons reflecting a desire for stability and services that allow Fosters to plan for the future.

Table 7. Desired benefit of EFC enrollment (N=26)

Benefit	n	%
Financial resources/maintenance payment	16	62%
Connections with supportive adults	11	42%
Education resources	7	27%
Housing supports	7	27%
Generally beneficial	7	27%
Mental health care	6	23%
More time to learn life skills for adulthood	6	23%
Maintain stability	6	23%

Benefit	n	%
More independence than foster care while still having supports	5	19%
Believed EFC was the only good choice at the time	5	19%
Physical health care	3	12%
Recommended by others	3	12%
Employment resources	2	8%
Parenting resources	2	8%
More time to make long-term life plans	2	8%
Note: Participants could select more than one source, so percentages can total more than 100%.		

Of the two Fosters who did not enroll in EFC, one did not know about the program as an option, and one declined to enroll due to a desire to no longer be connected to any child welfare system programs. The two Fosters who left and returned to EFC shared their reasons for doing so. After leaving EFC prior to age 21, one Foster became a parent, and their desire for their child to have access to better supports pushed them to re-enroll. The second Foster left EFC before age 21 due to desire for full separation from the child welfare system but soon had trouble navigating adulthood on their own. They realized the foster care system had not yet helped them develop the skills needed to thrive independently. Despite not wanting to return to foster care, they needed additional supports after becoming unhoused and experiencing discrimination in shelters.

Benefits for Fosters who enrolled in EFC

Fosters who enrolled in EFC spoke to the most helpful services and supports they received. The financial support of the monthly maintenance payment (88% reported accessing this benefit) and housing supports (62%) were the most common benefits, but as shown in Table 8, Fosters who enrolled in EFC accessed a wide variety of services.

Table 8. Benefits accessed (N=26)

Benefit	n	%
Financial resources/maintenance payment	23	88%
Housing supports	16	62%
Education supports	13	50%
Mental health care	12	46%
Physical health care	11	42%
Connections with supportive adults	9	35%
Employment planning	7	27%
Life skills training	6	23%
Parenting supports	4	15%
Transportation (bus passes, drivers permit, bicycle)	3	12%
Concrete supports (food pantry, computer access)	2	8%
Connection to community/peers	2	8%
Note: Participants could select more than one source, so percentages can total more than 100%.		

Fosters reflected on the extent to which EFC services helped them better prepare for self-sufficient life at age 21. Half (50%) of participants felt equally or more prepared for independence, attributing their confidence to support from case workers, access to financial resources, and opportunities for personal development. Many emphasized the importance of saving money, securing stable employment, and receiving help with essential life skills. Support from case workers and therapists was frequently highlighted, with individuals expressing gratitude for the emotional and practical assistance they received, which facilitated their transition to adulthood.

"They provided me with [a therapist] super quickly. I had a rough childhood coming out of foster care, ...and having mental health care helped with low esteem. 17-year-old me wouldn't have imagined being more social, connecting with people who aligned with me... 17-year-old me didn't want to go to college because I wasn't smart enough and felt intimidated. I went to college, and I'm so proud of myself... I feel pretty confident in my academic abilities... My [EFC] case worker and attorney are so helpful, thoughtful, kind... so supportive. They still encourage me to reach out and connect with them. My case worker told me to invite her to my graduation. I still go to lunch with my attorney. I feel so supported, loved, and cared for. So grateful for this experience."

- 21-year-old woman who entered EFC at age 18

A smaller group of Fosters (18%) noted that while financial aid reduced college-related stress, they felt unprepared for adult responsibilities outside of school. These Fosters recognized benefits from their experiences but reported abrupt difficulties entering the workforce due to gaps in their practical skills.

"The way they better prepared me, I didn't have a lot of debt for college. After that, don't think it helped outside of taking away the stress and the academic piece."

- 24-year-old woman who entered EFC at age 18

"The only thing that I can say was a very huge help was the [mental health care and] financials, one of the greatest things ever. [While in EFC], I used to barely work and get the [monthly maintenance payment] money, and all bills were paid. Now, coming out almost 3 years, I felt like I was prepared but also that I wasn't. Money was coming in, then after 3 years, I entered the real world and realized how expensive bills really were."

- 22-year-old man who entered EFC at age 18

Conversely, 29 percent of participants reported feeling less prepared or disadvantaged, citing bureaucratic obstacles and overwhelming demands from the system. Fosters described frustration navigating complex requirements from multiple case workers and pressure to adhere to therapeutic and medication mandates. The emotional toll of these experiences contributed to a sense of disadvantage, with some Fosters stating that their time in EFC left them worse off than if they had not remained in the child welfare system.

"I left because abiding with the county's rules, it felt like a circus, right? They wanted me to go to therapy twice a week [and] court-ordered... medication. Like their rules will contradict each other because... I'm either going to miss classes, or I'm going to miss therapy or I'm going to miss meeting with you guys because it's only so many days in a week... so I'd actually like lose my jobs because of all those meetings... on top of having 22 case workers and social workers in my case and having time to meet all of them. You know, it became really like a freak show and I just started doing just like. This is really like heavy to be a youth, and it's like abnormal. So I left because it's just like I couldn't keep up ...and you know, they didn't understand like mental health was actually real and dealing with being taken from your home, dealing with people you don't really know, and then them telling you like, 'If you don't keep up with what we're telling you to do, we're gonna pretty much throw you out on the streets.' Which they kept looming over my head. So I'm just like, if I can't do anything right, and if you're still going to treat me this way, then I might as well try to figure out on my own."

- 28-year-old woman who left and later re-enrolled

Barriers to Fosters accessing EFC

Participants in some populations—Fosters who identify as LGBTQIA2S+, young parents, rural or tribal residents, Black or African American, and/or American Indian or Alaska Native—reflected on whether holding these identities introduced additional barriers to accessing EFC services. While 32 percent of participants noted facing no additional barriers, other participants shared experiences that highlighted significant challenges. For example, the most common responses included experiencing perceived judgement (21%), with some Fosters of color reporting discrimination (11%) and others experiencing feelings of discomfort (14%). Fosters who identify as LGBTQIA2S+, in particular, noted not feeling comfortable sharing their identity with others. Some Fosters pointed to difficulties transitioning from foster care to EFC, as well as mental health related struggles. Despite these challenges, some Fosters (14%) expressed that their identity increased their motivation to seek support, while others found a sense of community (4%) or were able to connect to more services, particularly for pregnant and parenting Fosters.

Participants noted difficulty of transitioning into and out of EFC and lack of information about the EFC program as additional access barriers. Participants described the shift in taking on more of the responsibilities of adulthood (e.g., expenses, employment, maintaining EFC eligibility) as a difficult transition, particularly when case workers were not diligent about preparing Fosters for this increased self-sufficiency and the reduced role of the child welfare agency. Some participants expressed concern that their peers were not being provided with information about EFC as an option. Although it is possible the peers to whom they referred did not hear about EFC because they were not eligible, this was still a concern expressed by multiple participants. One participant who entered EFC after age 18 acknowledged both barriers.

"[Regarding] the point of Fosters being able to utilize the program once they turn 18, if they choose to, even while they're in high school. I'm not sure if [moving when enrolling in EFC after age 18] is common, but that felt like a barrier to me and held me back. So, I know the bigger issue is that Fosters aren't hearing about the program in the first place, but it felt stressful to move in with a stranger family at 18."

- 25-year-old woman who entered EFC after age 18

Experiences and recommendations from Fosters

As part of the interview, Fosters were asked to share experiences and recommendations on the administration of EFC, including how initial information is shared, enrollment, and how services and payments are delivered. Fosters shared several ideas to improve uptake of EFC.

Initial information and enrollment

Participants' experiences and sentiments on the EFC enrollment process were varied, as some preferred to have automatic enrollment with opting-out options while others preferred the current opt-in option. Some participants (11%) had a smooth experience with their enrollment, noting that their case workers were supportive in handling administrative needs and preparation for enrollment. For those who preferred the current opt-in option, they noted the process was straightforward and was a reciprocal process where "you got what you put in," and one that ensures Fosters believed they had a choice and control over their participation.

While preference varied, most participants (46%) preferred to have automatic enrollment with opting-out rather than opt-in. Participants described the automatic enrollment option as more beneficial to increase Fosters' awareness of EFC and reduce instances where case workers may not provide Fosters necessary information about EFC due to their own bias (14%). For example, one participant believed their case worker would not have offered EFC to them had the case worker been aware of the participant's history of substance use. Similarly, another participant described how they were not fully offered services during EFC because they were perceived as already self-sufficient in addition to experiencing a strained relationship

with their case worker while trying to enroll. Others noted that they believe having automatic enrollment with an opt-out option would support shifts in the narrative around what EFC is and its benefit to Fosters.

"I do agree, wish it was an opt-out because when opt-in, it feels more almost like EFC is a grant or scholarship rather than help. Where if opt-out, it would feel more like okay, this is something they recommend, obviously they want me to be in it. If opt-out, think it would make people more likely to want to stay in EFC and say I will try it for a couple months at least."

- 22-year-old woman who entered EFC at age 18

Recommendations from Fosters to increase knowledge and utilization of EFC

- **Ensure all eligible Fosters know about EFC** as an option and are aware how their out-of-home placement plan or independent living plan can evolve to reflect the goals of EFC.
- **Start sharing information on EFC benefits, eligibility, and requirements before Fosters turn 17** as part of the existing out-of-home placement plan.
- **Repeatedly present EFC information every few months through age 18** to provide more planning time for Fosters.
- **Share information in a paper copy and through text** in addition to the current in-person requirement.
- **Create a detailed EFC website** with additional information about program requirements and all available county- and tribe-specific services.
- **Communicate early and often about eligibility requirements**, especially when eligibility is at risk.
- **Shift to an automatic enrollment/opt-out model** while ensuring Fosters have adequate time and autonomy to consider whether they can or want to meet the eligibility requirements.

Service delivery and availability

Generally, participants had a positive experience with services being available, including the number of services and timing of service availability. Some participants highlighted certain service providers as important resources during their time in EFC. Participants reported that they provided resources about access to services and concrete supports such as housing and utility assistance to participants as they transitioned into their own living arrangements.

Some participants noted various barriers to accessing resources and services. These barriers included limited access in rural communities, difficulties with transportation to access services, long waitlists for independent living skills resources, mental health diagnostic testing not being paid for, and negative experiences with county administrative staff while trying to leverage resources.

Recommendations from Fosters to address barriers in service delivery

- **Ensure every case worker knows of the full array of available services** in their county or tribe so access to services is limited neither by an individual case worker's willingness or ability to discover all service options nor by a Foster's knowledge of what to ask for.
- **Increase check-in frequency between case workers and Fosters** so each Foster gets more one-on-one, individualized attention to help them prepare for the transition to self-sufficient life after foster care.
- **Encourage case workers to ask Fosters about the quality of the case worker-Foster relationship** more often to ensure they maintain a warm, trusting connection with the Fosters they serve.
- **Ensure that case workers support Fosters' financial literacy goals** with opportunities to practice making and maintaining a budget, understanding credit cards, and building wealth through savings and investments.
- **Ensure case workers discuss life plans after EFC**, particularly how Fosters will continue to meet their financial obligations, to better prepare Fosters for the transition out of EFC and into self-sufficiency at age 21.

Payment process

Fosters described a variety of experiences related to the current payment system. These range from no barriers (18%) to barriers to accessing payments, including delays in payments due to mailing systems and administrative delays, duplicate checks received, administrative burdens when switching to/enrolling in direct deposit, and inability to process/deposit checks into bank accounts.

Fosters who did not experience any barriers to their payments typically had direct deposit as an option, which was also a preferred method among Fosters (25%). Delays in receiving payments due to mailing system errors were the most common experience among Fosters (29%), with many citing causes as both individual administrative issues (e.g., forgetting to tell the case worker of a change in address) and system-level issues (e.g., general mailing system delays and administrative processing times). For others, the main barrier was processing payments once received, as Fosters either did not have a bank account and needed to find other avenues to process payments or experienced instances where banks or other financial institutions did not believe the payment was valid, with a bank accusing a Foster of fraud in one instance. Some Fosters also noted that the administrative burden to set up direct deposit contributed to their delays in payment, expressing a need to streamline the process to set up direct deposit or improve accessibility with online options.

Recommendations from Fosters for payment barriers

- **Institute direct deposit in every county** to reduce payment delays due to slow traditional mail, onerous requirements to submit paperwork or pick up checks in person, and inconsistent bank policies on paper check deposits.
- **Ensure every Foster has a bank account in their name** so they have the choice to receive their foster care maintenance payment directly.
- **Inform Fosters directly about their monthly payment amount**, even for Fosters living in traditional foster care placements in which the payment is issued to their current guardian or caregiver.

Discussion of Findings

Implications

Fosters in this study shared positive experiences with Minnesota's EFC program, pointing to its value as a bridge between foster care and independent adulthood. They described EFC as an important transitional program that provided stability and access to resources during a time when they needed it most. Still, it is worth noting that nearly all the interviewed participants chose to enroll in EFC, which means these perspectives mainly reflect the views of those who engaged with the program.

Participants reported a variety of living situations across their time in foster care and at the time of their interview. Most participants moved after age 18, which is a normative experience for all young people ages 18 to 25, regardless of foster care tenure.¹³ Twenty-nine percent of participants experienced homelessness at some point in their lives, which is comparable to homelessness rates seen in the fourth NYTD cohort (age 17 in FFY2020). It is important, however, to note the different populations captured in each data source. Our sample population was limited by design to Fosters who were eligible for EFC at the time of interview. AFCARS includes a cross-section (i.e., data at one timepoint) of all Fosters ages 18 to 24 who entered, remained, or exited foster care in a federal fiscal year, regardless of their EFC eligibility. NYTD includes longitudinal data (i.e., data that follows the same young people over time) on Fosters ages 17, 19, and 21 who were selected to be surveyed at age 17.

Several participants raised concerns that many of their peers with foster care experience were not receiving the same level of opportunities or support due to not being aware of EFC as an option. This sense of inequity weighed heavily on them, and it revealed how connected young people in foster care feel to each other. Their concerns also show a strong collective desire to advocate for broader access to resources, not just for themselves but for others in similar situations.

Finally, case workers played a central role in shaping participants' experiences. Although services are vital, having someone to help navigate those services is equally important. Fosters varied in the amount of support they wanted from their case workers when reflecting on their time in EFC. Some Fosters appreciated a lighter touch that promotes their autonomy and ability to make their own decisions. They felt well prepared for young adult life after EFC and benefitted from having case workers serve as a sounding board to discuss Fosters' goals. On the other hand, some Fosters expressed a desire for more structure and accountability within EFC to ensure they could stay on track with their goals. These Fosters felt additional guidance would help them become better prepared for life after foster care. This spectrum suggests that the most important role for case workers is to be a reliable, supportive adult who works in partnership with each Foster to be responsive to their expressed needs. Fosters emphasized how much it mattered to have case workers who listened, offered guidance without judgment, and helped them think through challenges. This kind of support gave participants the confidence and structure to begin pursuing education and career goals. Tailoring EFC supports to individual needs could make the program even more effective in helping young adults transition to self-sufficiency, regardless of where they are in their journey.

Recommendations for future research

The current study highlights the diverse experiences and voices of a sample of Fosters in Minnesota who are eligible for EFC, and more comprehensive exploration can further capture the needs of Fosters across the state, particularly those who are not connected to EFC or other supportive programs for which they are eligible. The suggestions here include ways to build a holistic picture of the full EFC-eligible population and potential activities to pilot, based on frequently mentioned ideas from interviewed Fosters.

- **Full census of Minnesota Fosters who are eligible for EFC.** Information on eligible Fosters is not easily accessible in the DCYF databases, and a lack of updated contact information prevents case workers from continued outreach to eligible Fosters from ages 18 to 21. Getting a full demographic census of eligible Fosters via records pulls and community canvassing can support data-driven decision making on EFC implementation.
- **Landscape scan of services and supports available by county and tribal social service agency.** Contacting each county and tribal agency to compile a standardized list of services and supports allows this information to be provided more easily to Fosters through a website and helps the Minnesota DCYF to identify resource gaps across the state.
- **Interviews with case workers and community providers on how to streamline referrals to community providers within and across counties and tribes.** Identifying and addressing bottlenecks in the referral process through improvements such as automated referral systems and secured record sharing can get Fosters connected to needed services faster and reduce case worker burden.
- **Outcomes study of a cohort of Fosters from age 16 through age 23 to identify most impactful touchpoints in EFC programming.** A longitudinal study of Fosters on outcomes related to well-being, such as health, social connections, employment and education attainment, and financial literacy, could identify which services best support these outcomes, the short- and long-term effects of services, and the ideal timing of services.
- **Pilot automatic enrollment model of EFC in select jurisdictions.** Select counties could roll out automatic enrollment to test the best strategies for tracking enrollment, notifying eligible Fosters, and changes to service delivery, all of which could improve post-foster care outcomes for Fosters ages 18 to 21.

- **Pilot peer mentoring programs that connect younger EFC participants with older participants for skill-building from a shared perspective.** Peer-to-peer mentoring is a common strategy for keeping young people engaged in programming by making trusted peers with shared lived experiences be the source of information on the personal benefits of EFC.

Study Limitations

The study team attempted to recruit eligible Fosters who did not enroll in EFC through multiple means, including conducting in-person interviews at youth-serving locations, but we located very few such Fosters. This meant the study sample was almost entirely Fosters who enrolled in EFC immediately after turning 18 years old, which likely skews results to reflect more positive experiences with EFC, reducing generalizability of the study findings to the full population of Fosters who are eligible for EFC. Additionally, late in the data collection period, OOFY identified several Fosters whose eligibility could not be determined initially with the records available to OOFY due to the classification of these Fosters' cases. After additional data requests to DCYF, OOFY determined these participants to be eligible.^d Although we re-contacted these participants, they may have lost interest in the study due to the initial determination of ineligibility, further reducing the sample size.

There is much debate among researchers about the minimum sample size needed to reach saturation—the point when enough qualitative data has been collected that no new themes emerge from additional data—though a recent summary of qualitative methods literature suggests an ideal range of 5 to 25 participants for phenomenological studies such as this one that aim to understand an experience by gathering information from lived experts on that experience.¹⁴ The findings of this qualitative study come from 28 Fosters, most of whom enrolled in EFC, so the full range of experiences and perspectives among all EFC-eligible Fosters, not just Fosters who enrolled in EFC, likely are not captured in this sample.

Conclusions

Research on EFC continues to show that it offers a developmentally appropriate set of services for young people transitioning from foster care into adulthood.¹⁵ By extending support beyond the age of 18, EFC acknowledges that the path to independence is gradual and that young adults often benefit from having continued access to resources, guidance, and stability during this stage of life. In Minnesota, participants highlighted how EFC gave them the chance to focus on education, career planning, and building essential life skills in a supportive environment, underscoring EFC's importance as a bridge toward self-sufficiency.

Fosters' reflections offer clear recommendations for strengthening the program. They emphasized the need for strong, supportive case worker relationships to help navigate challenges, greater equity so that all youth with foster care experience have similar opportunities, and the option for more individualized structure and accountability to stay on track with personal goals. Taken together, these insights reaffirm the benefits of EFC while pointing to practical ways the program can continue to evolve to meet the diverse needs of young adults preparing for life after foster care.

^d Refer to the Eligibility and Recruitment section under Methodology and Data for more information on OOFY's limited records access.

Appendix A: Recruitment Contact List

This list includes all organizations contacted during recruitment efforts for this study. We emailed or hand-delivered recruitment flyers with a brief explanation of the study.

180 Degrees
Ain Dah Yung Center
Al Maa'uun
Arrowhead Economic Opportunity Agency
Aspire-MN
Augsburg University
Children's Law Center
Connections 2 Independence
Division of Indian Work, MN
Evergreen Youth & Family Services
EVOLVE Family Services
Fernbrook Family Center
Foster Adopt MN
Foster Advocates
Homeless Youth Services – Twin Cities Metro
Lifehouse
Lutheran Social Services (LSS)
LSS Center for Changing Lives – Duluth
MentorMN
MN Department of Children, Youth, and Families
MN Department of Children, Youth, and Families – Youth Leadership Council
MN Department of Education
MN Office of Higher Education
MYVoice (Ampersand Families)
Nexus-Kindred Family Healing
Partners for Permanence
Pathways Home (Greater Twin Cities United Way)
People Serving People
Program Manager of every MN county and tribal child welfare agency
Quality Parenting Initiative of MN (QPI-MN)
Rebound Inc.
RS Eden
SafeZone
School district points of contact
STAY in the Community providers
The Bridge for Youth Homeless Shelter
The Link
University YMCA
Village Arms
YMCA of the North
YouthLink
Youthprise
YWCA of St. Paul

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