



# Key Personal Strategies for Serving Youth in Foster Care:

A Trauma-Informed Approach  
To Working With  
Transition Age Foster Youth

# What is Trauma?



Trauma results from an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or threatening and that has lasting adverse effects on the individual's functioning and physical, social, emotional, or spiritual well-being.

*(SAMSHA's Concept of Trauma and Guidance for a Trauma-Informed Approach, July 2014)*

# What is Trauma?



## 3 “Es” of trauma:

### 1) **E**vents (and circumstances):

- May include the actual or extreme threat of physical or psychological harm(i.e. natural disasters, violence, etc.) or severe, life threatening neglect for a child that impairs healthy development.
- May occur as a single occurrence or repeatedly over time.

### 2) **E**xperience:

- A particular event may be perceived as traumatic for one individual and not for another.
- Feelings of humiliation, shame, guilt, betrayal, or silencing often shape the experience of the event.

### 3) **E**ffects:

- The adverse effects of trauma may occur immediately, or may have a delayed onset.

(SAMSHA)

# Effects



## Cognitive

- **Intrusive memories or flashbacks**
  
- **Self-blame**
  
- **Preoccupation with event**
  
- **Difficulty making decisions**
  
- **Difficulty concentrating**
  
- **Problems with memory; and inability to recall important aspects of the traumatic event**
  
- **Persistent negative beliefs or expectations about oneself, others, or the world (the brain begins to expect a traumatic event, mistrust of others develops)**
  
- **Suicidal thinking**

(SAMSHA)

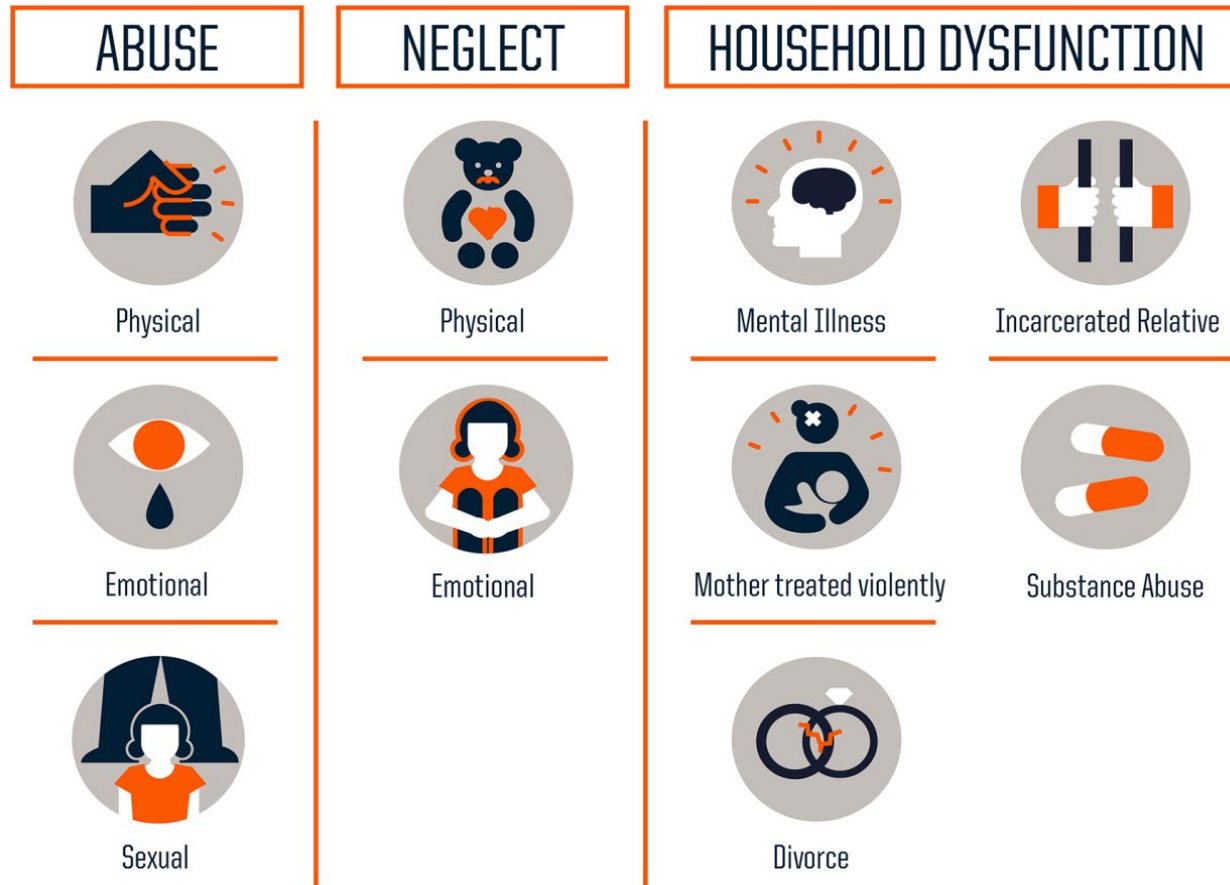
# Adverse Childhood Experiences(ACEs) Study



- Examined over 17,000 Kaiser member surveys regarding childhood experiences and current health status.
- Illustrated relationship of childhood abuse and household dysfunction to development of risk factors for negative health and well-being outcomes

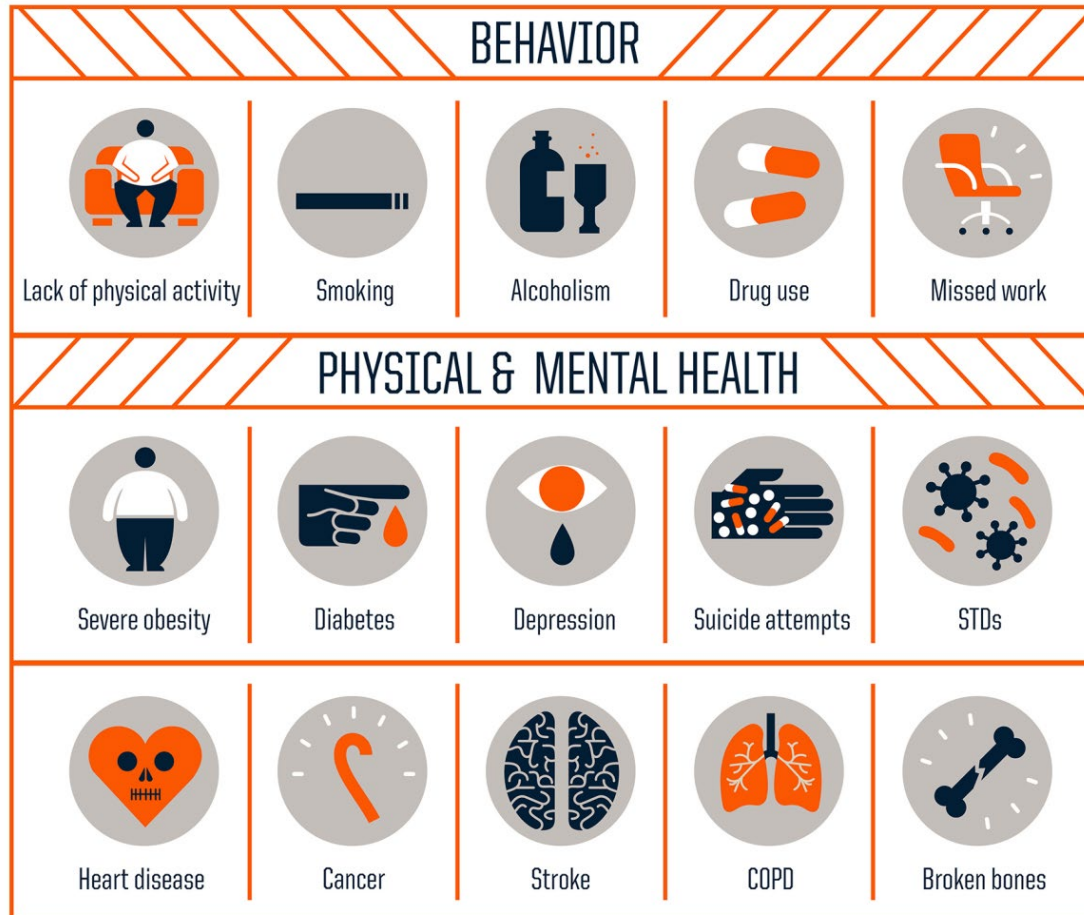
*(Centers for Disease Control and Prevention)*

# Three Types of ACEs

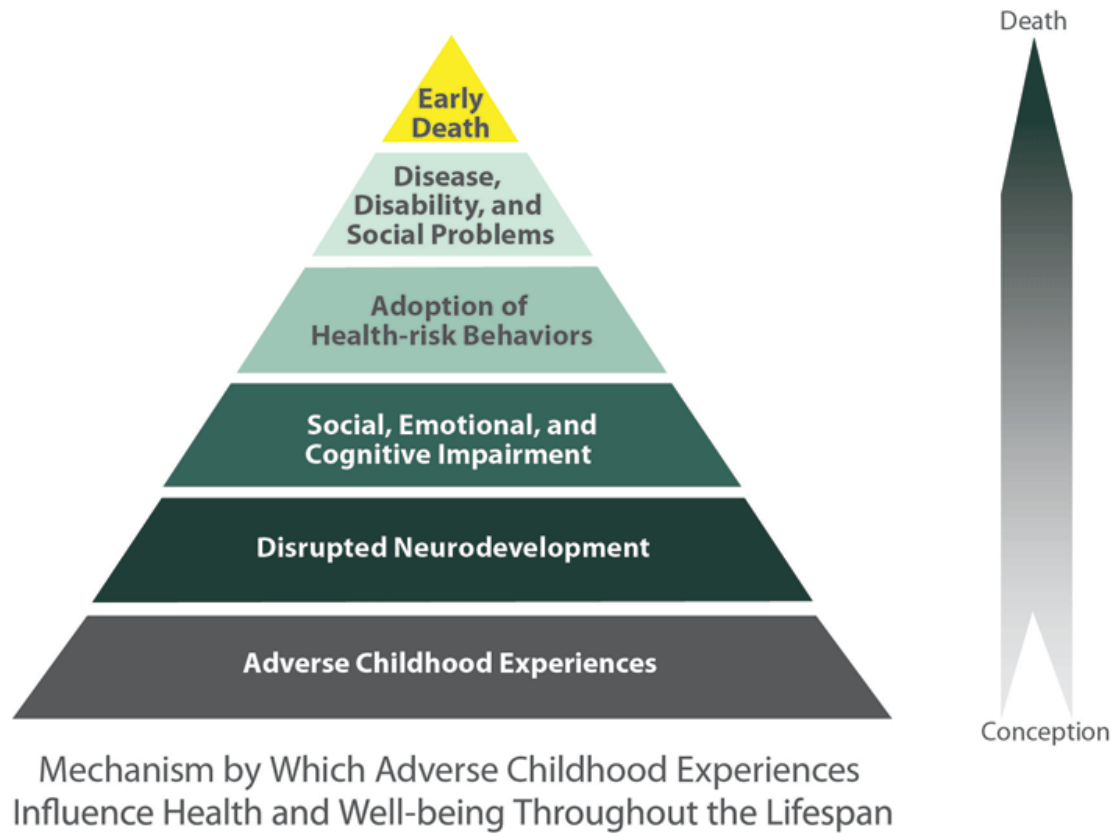


(Robert Wood Johnson Foundation)

# Impact of ACEs



(Robert Wood Johnson Foundation)



Mechanism by Which Adverse Childhood Experiences Influence Health and Well-being Throughout the Lifespan



# Trauma's Impact on Transition Age Foster Youth



Lack of healthy attachments, instability, and the abuse that foster youth endure can yield devastating outcomes for youth emancipating from the foster care system:

- Foster youth exiting the system experience Post-Traumatic Stress Disorder (PTSD) at a higher rate than America's war veterans (**21.5% among foster care alumni** compared with 15% among Vietnam veterans, 6% among Afghanistan veterans and 13% among Iraq veterans).

*(Northwest Foster Youth Alumni Study, 2005)*

- **80% of California State Prison** male inmates are former foster youth.

*(CA Attorney General Report)*

- **36% of California foster youth** become homeless within 18 months of emancipation.
- **One in four** become incarcerated within two years of emancipation.
- **51% are unemployed** within 2-4 years of emancipation.
- **40% on public assistance** within 2-4 years of emancipation.
- **50% of all female foster youth** will become pregnant by age 19.

*(Alliance for Children's Rights)*

# Financial Products and Services



Financial  
Literacy  
Workshops

Credit-  
Building  
Loan

Financial Products  
and Services

RWF provides  
ongoing  
emotional  
support to help  
youth make  
sound financial  
decisions

Financial  
Coaching

# Why?



- **We conducted a focus group of OE alumni to determine what they wanted/needed.**
- **As an organization that operates as an employment center for transition age foster youth, it is essential for RightWay to offer a variety of financial capability services that will help young people manage their income and make good financial decisions.**
- **Stability and self-sufficiency for youth are RightWay's priorities.**
- **Having good credit scores will help youth secure their most basic needs-housing and transportation.**

# Youth Input is Key!



*RWF administered questionnaires on financial capability and financial well-being. We learned that youth want to:*

- **Gain confidence in their ability to manage their money and build their credit**
- **Create and adhere to a monthly budget**
- **Repair/ build their credit to get the things they need, such as housing.**

*After surveying alumni about two credit-building products (secured credit card and credit-building loan), we learned that the credit-building loan would be most beneficial given their circumstances (no credit or bad credit). Young people liked:*

- **The possibility of graduating to a secured or unsecured card at the end of 12 months**
- **Getting their deposit of \$300 back and receiving a match of \$300 at the end of the year**
- **Seeing their credit score improve after 6 months of on-time payments**

# Collaborating Partners



# How did RightWay Adapt?



- **Trust in partnerships with other CBOs (Trained on Trauma-Informed Care)**
- **Learned the basics of financial coaching**
- **Learned how to approach the conversation about finances in a way that was comfortable for staff and young people.**



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