

Executive summary

In Australia, young people who have been in state care, experience relatively poorer life outcomes across multiple domains compared to young people who have not been in care. Contributing factors to this may include a history of abuse and neglect, negative experiences while in care, inconsistent schooling and the absence of traditional support structures as they leave care.

Young people leaving state care face significant challenges in participating in school and post-school education. They are significantly under-represented in tertiary studies and in general, spend less time in post-school education than other Australians. The attainment of a tertiary qualification has a range of economic and social benefits, both to the individual and wider community. To overcome barriers to tertiary participation, care leavers need comprehensive support.

The Care2Achieve program

In 2017, the Queensland Department of Communities, Child Safety and Disability Services funded a new five-year pilot program that was designed and implemented by The Smith Family to support young women leaving Queensland state care. The aims of the pilot were to:

- Reduce the **financial barriers** in accessing and participating in Vocational Education and Training (VET) and/or university education
- Assist young women to develop the skills, confidence and networks to complete tertiary studies
- Increase young women's prospects of becoming economically independent and having a more positive future.

The Care2Achieve program model drew on The Smith Family's experience delivering its Tertiary Learning for Life educational scholarship program. Care2Achieve had three key components through which it offered support to young women on the program:

- Financial assistance to cover educational expenses, as well as living and travel expenses. These scholarship funds were provided by the Queensland Government with The Smith Family managing their regular transfer to the young women.
- A Tertiary Coordinator to support the students' participation in tertiary studies through providing relevant information, opportunities, advice and personal support.
- Access to other programs administered by The Smith Family, such as those focused on financial literacy and careers support.

Program participants

Eighty nine young women participated in the *Care2Achieve* program. Key characteristics of these young women at program commencement included:

- Ages ranged from 17 to 22 with 79 percent aged 17 or 18
- Indigeneity 17 young women (19 percent) are from Aboriginal and Torres Strait Islander backgrounds
- A number are from culturally and ethnically diverse backgrounds - including a small number who arrived in Australia as refugees
- Location the majority were living in Brisbane's metropolitan area and around a quarter lived in regional areas such as Toowoomba and Townsville
- Health and disability more than half reported having at least one health or disability issue and one in five had multiple health issues
- 88 percent were beginning the first year of a tertiary course. The remaining students had already commenced studying when they joined the program.
- Diversity of care experiences some had spent
 their whole life in care while others entered care as
 a teenager; some had lived in one foster or kinship
 family, while many experienced multiple placements
 and moves; a small number had spent time in
 residential care. Many were still living in care when they
 commenced the program as they had not turned 18.
- Range of caring responsibilities one young woman was a mother when she commenced the program and another eight gave birth during the program. A number had other significant caring responsibilities for family members.

Evaluation findings

The pilot evaluation showed promising evidence of the program's capacity to support young women to complete tertiary qualifications. Half of all program participants (48 percent) completed a tertiary qualification during their time on the program – a completion rate that is comparable with the national four-year completion rates for students of all ages from low socioeconomic backgrounds. As care leavers are one of the most highly disadvantaged groups of young people, the outcomes achieved by these young women suggest the *Care2Achieve* program supported stronger post-school outcomes than otherwise might be expected.

Fifteen students who had not completed a qualification were known to be **still studying** and working towards their tertiary qualification after the *Care2Achieve* program ended in 2021. In addition, by participating in tertiary education, *Care2Achieve* students strengthened a range of **job-readiness skills** and increased their **adult social networks**, regardless of whether they completed a qualification.

Enablers of tertiary qualification completion

The evaluation showed the three components of the *Care2Achieve* program supported young women to manage many of the challenges of undertaking and completing tertiary studies, with the scholarship funds and the Tertiary Coordinator role particularly valued.

The **scholarship funds** helped alleviate financial insecurity, with some students indicating they would not have been able to study without them. The funds also enabled some young women to work fewer hours in paid employment and devote more time to study. The young women valued the flexibility regarding what the funds could be spent on and the ease of administration.

The **Tertiary Coordinator** had extensive experience in supporting young people experiencing disadvantage to navigate tertiary processes, choices and pathways, while balancing other work and life challenges. In addition to regular and timely provision of advice and information, students valued the emotional support provided.

As well as the value of the three program components, several factors enhanced students' tertiary study experiences and supported stronger outcomes, including:

• The skills and personal dispositions students had developed and nurtured over time, with these young women demonstrating extraordinary resilience and resourcefulness. It was common for Care2Achieve students to be independent and determined. Many were self-reflective and developed and implemented effective strategies to overcome the substantial challenges they faced in their personal, work and study lives.

- Instances of support services and systems
 providing coordinated tailored support that enabled
 students to concentrate on their studies.
- Tertiary institutional services, particularly financial and housing services, which were life changing for a small number of students. Many students also benefited from academic and health support services provided by their institutions.
- The expansion of adult social networks through young women's engagement in tertiary studies and the Care2Achieve program. This helped them broaden their frames of reference and develop a better understanding of their unique personal strengths and abilities.

Barriers to tertiary qualification completion

The Care2Achieve program made a substantial contribution to reducing the financial stress among participating students, enhancing their study experiences and supporting them both practically and emotionally. However, even with the program's support, Care2Achieve students still faced a range of interdependent and cumulative challenges in undertaking and completing tertiary studies, including:

- Financial and housing insecurity which could be a major stressor and was exacerbated by a range of other expenses associated with transitioning out of care and entering independent living without traditional family supports.
- Limited coordination across a range of services and systems which created both financial and study challenges.
- A lack of leaving-care plans developed in agreement with the young women in preparation for them moving from care to independent living.
- Insufficient and inconsistent affordable health, especially mental health, and disability care, with disparate and disconnected services and programs, which impeded study progress and outcomes.
- The COVID-19 pandemic which negatively affected students' motivation and educational experiences and outcomes. Many students lost employment and income due to COVID-19 restrictions.
- Care leavers not being identified as an equity group.
 This meant they did not have access to adequate educational services to support their complex needs.
- Limited adult social networks impacted on the quality and diversity of practical and emotional support and guidance available to students, particularly regarding career development.

 Students' struggles to engage in help-seeking behaviours because of their trauma and care experiences. Many young women did not seek early support upon leaving state care across a range of issues, including health and study progress.

What more needs to be done to support stronger tertiary outcomes among care leavers?

Concurrent and cumulative assistance is required so young women leaving state care can effectively participate in and complete tertiary qualifications. Young women leaving state care who are undertaking tertiary studies need a suite of interventions that are appropriately targeted at their unique circumstances, and includes:

 Recognising care leavers as an identified equity group in school and tertiary education systems so that appropriately targeted early interventions are developed and data is collected to track and hold systems accountable for educational progress and outcomes

- Providing financial and housing security which may include providing or replicating university college-type arrangements that also incorporate a range of additional academic and personal support
- Improving coordination between service systems particularly community, education, government income support and health systems
- Strengthening access to timely and affordable health care, especially mental health
- Funding personalised and flexible support programs, like Care2Achieve, that focus primarily on educational outcomes, including school to tertiary transitions
- Developing strategies and programs to formally increase the social capital and adult support networks of young people leaving care.





In Australia, a high proportion of young people leaving state care¹ experience relatively poor life outcomes (AIHW, 2022; Deloitte Access Economics and Anglicare Victoria, 2016). Compared with young people who have not been in care, those leaving care are one of the most vulnerable social groups with a greater risk of socioeconomic disadvantage and social exclusion (Harvey et al, 2017; Lima et al, 2018). Across their lifetimes, care leavers in general experience lower education levels and higher rates of unemployment or underemployment, homelessness and/or housing instability, financial insecurity, welfare dependence, early parenthood, mental illness, substance abuse issues and involvement in the criminal justice system (AIHW, 2022; Deloitte Access Economics and Home Stretch, 2018; Lima et al, 2018).

Additional difficulties are faced by certain populations of care leavers, including Aboriginal and Torres Strait Islander young people, those with a disability or mental health issues and those in rural and remote areas (McDowall, 2020; Mendes et al, 2016; Campo and Commerford, 2016).

A range of factors before, during and after leaving state care contribute to these poorer life outcomes. These factors may include a history of abuse and neglect before entering care, poor or unstable care arrangements, inconsistent schooling and a lack of emotional security during their time in care, and the absence of family and community social support structures when they leave care (AIHW, 2022; Campo and Commerford, 2016; Deloitte Access Economics and Anglicare Victoria, 2016).

As young people leave state care, additional factors can compound their disadvantage. Young people are transitioned out of state care and accommodation arrangements at an age when most young Australians in the general population still receive considerable parental support, resources and guidance (Campo and Commerford, 2016; Deloitte Access Economics and Anglicare Victoria, 2016).²

Post-school transitions

Navigating successful transitions into work or further study can be difficult for all young people (Dietrich et al, 2021). In Australia, more than one in 10 young people aged 15 to 24

¹ Throughout this report the term 'care' refers to statutory care arrangements made by the Queensland Department of Children, Youth Justice and Multicultural Affairs under the *Child Protection Act 1999*, in which a child is removed from significant harm or risk of significant harm and whose parents are unable or unwilling to protect them. Care includes foster and kinship care as well as family group homes and residential care.

² In 2022, the Queensland Government announced a commitment to extend the foster care allowance to support young people up to the age of 21, with funding to commence from 2023-24. Prior to the policy change, young people were transitioned out of state care arrangements at age 18. https://statements.qld.gov.au/statements/95435

are not in employment, education or training (AIHW, 2021: 70). There are no comparable figures for care leavers, as they are not an identified equity group in Australia, and there is no systematic data collection or reporting of their educational or employment outcomes across state and territory governments (Harvey et al, 2017).

What evidence there is shows that care leavers are less likely than those who have not been in care to participate in tertiary education (Harvey et al, 2015; McNamara et al, 2019). For example, before the COVID-19 pandemic, approximately 11 percent of care leavers were enrolled in university (McDowall, 2020: 59). In comparison, during the pandemic, when young Australians were less able and willing to meet the costs of tertiary education (e61 Institute, 2022a; e61 Institute, 2022b), approximately one-quarter of all young Australians were enrolled in university (ABS, 2021).

Care leavers who do engage in tertiary education spend less time in further education than young Australians in general (AIHW, 2022) and are less likely than their peers to experience financial security, or have access to information, resources and emotional support that facilitates post-school study completion (Beauchamp, 2014; Harvey et al, 2015). Care leavers are therefore often excluded from the financial and life advantages afforded by higher levels of education (Harvey et al, 2017; Harvey et al, 2015; McNamara et al, 2019). International research and a few Australian studies however, show that comprehensive support can help care leavers to successfully complete tertiary studies (Harvey et al, 2017).

Partnership between the Queensland Government and The Smith Family

In 2017, the Queensland Department of Communities, Child Safety and Disability Services (hereafter referred to as the Department)³ established a new five-year partnership with The Smith Family, a national children's education charity that provides opportunities for children experiencing disadvantage to engage long-term in education. Through this partnership, the *Care2Achieve* scholarship pilot program was funded by the Department and designed and implemented by The Smith Family, with the aim of supporting young women leaving Queensland state care to undertake tertiary education.

The Care2Achieve scholarship program

The *Care2Achieve* program aimed to support the tertiary education of up to 100 young women by:

 Reducing the financial barriers in accessing and participating in Vocational Education and Training (VET) and/or university education

- Assisting young women to develop the skills,
 confidence and networks to complete their studies
- Increasing young women's prospects of becoming economically independent and having a more positive future.

Young women were recruited to the program between 2017 and 2019 and were eligible to participate if they:

- Had transitioned or were transitioning out of Queensland state care
- Were enrolled or enrolling in a VET Certificate III or higher-level tertiary qualification
- Were aged between **17 and 21** when applying for the program.

Program model

The Care2Achieve model was based on The Smith Family's Learning for Life scholarship program.⁴ Learning for Life supports the long-term participation in education of children and young people who are living in low-income families. Students can participate on Learning for Life from the first year of school through to the completion of tertiary studies.

The Care2Achieve program had three key components:

- Financial assistance to help cover educational expenses, as well as student living and travel expenses. These scholarship funds were provided by the Queensland Government with The Smith Family managing their regular transfer to the young women.⁵
- A Tertiary Coordinator to work with each student to support their participation in tertiary studies by providing relevant information, opportunities, advice and personal support.
- Access to other programs administered by The Smith Family, such as those focused on financial literacy and careers support.

The Smith Family and the Department share a commitment to improving the educational outcomes of Aboriginal and Torres Strait children and young people. In developing the *Care2Achieve* pilot program, a consultation process was undertaken with Aboriginal and Torres Strait Islander committees, peak bodies and key stakeholders to design culturally appropriate recruitment strategies for Aboriginal and Torres Strait Islander young women leaving state care.

The Care2Achieve scholarship offered ten semesters or five years of scholarship funds. In recognition that young people sometimes need to take a break from studies, students could defer their scholarship payments for two semesters or under special circumstances for four semesters, while still

³ When the Care2Achieve program was initiated, child safety came under the auspices of the Department of Communities, Child Safety and Disability Services (DCCSDS). It is now the responsibility of the Department of Child Safety, Youth and Women and the Department of Children, Youth Justice and Multicultural Affairs

⁴ While the programs have similar key components, given the level of complex needs among care leavers, Care2Achieve was designed to provide more intensive financial, emotional and practical support than Learning for Life.

⁵ Scholarship payments were made biannually, with 60 percent of the total annual payment made at the beginning of each calendar year, and the remaining 40 percent paid mid-year. The scholarship funds were intended to *support* tertiary participation so did not cover the full cost of tertiary studies.

receiving practical and emotional support from the Tertiary Coordinator.⁶ Young women who were recruited in 2017, could therefore remain on the program until the end of 2021.

Evaluation

As a pilot program, both the Department and The Smith Family shared a strong commitment to capturing, monitoring and assessing the value of the initiative on an ongoing and cumulative basis. To this end, The Smith Family's Research and Advocacy team led an evaluation of the *Care2Achieve* program over 2017 to 2021.

The evaluation focused on three key questions:

- 1. To what extent has *Care2Achieve* supported young women to **complete a tertiary qualification?**
- 2. What individual and systemic factors supported or hindered stronger outcomes for young women?
- 3. What **recommendations** does this initiative offer to inform policy and program delivery?

The evaluation aimed to develop an in-depth understanding of the experiences of students, their evolving support needs and the impact of the support they received through the *Care2Achieve* program. It adopted an action-research approach to inform continuous improvement throughout the implementation of the pilot program.

There were six key data collection activities including:

- Program metrics the number of participants, their demographic characteristics and qualifications undertaken and completed.
- 2. Key stakeholder interviews with a range of support workers and managers from community and government organisations that support children and young people in or leaving care. These were conducted in the first year of the program to identify potential improvements that could be made early on.
- Analysis of individual participation records developed by the Care2Achieve Tertiary Coordinator detailing the support offered to each student and the impact that had on their progress and outcomes.⁷
- Regular interviews with the Tertiary Coordinator

 examining the extent and nature of support being provided to students as well as student participation, progress and outcomes.
- Longitudinal student interviews a subset of Care2Achieve students participated in one or more interviews between 2017 and 2021.8 The interviews

- explored students' experiences of tertiary studies, successes and challenges associated with study, future plans and reflections on their participation in the program.
- 6. **Intended destination phone survey** conducted with young women shortly after they left the program, exploring their plans for transitioning from study, perceived job readiness and reasons for leaving study if they had not completed a qualification.⁹

Program participants

Between 2017 and 2019, 94 young women were offered a place on the *Care2Achieve* program, with 89 accepting their scholarship.¹⁰ Key characteristics of these young women at program commencement included:

- Ages ranged from 17 to 22 with 79 percent aged 17 or 18
- 17 young women (19 percent) are from Aboriginal and Torres Strait Islander backgrounds
- A number are from culturally and ethnically diverse backgrounds, including a small number who arrived in Australia as refugees
- The majority were living in Brisbane's metropolitan area and around a quarter lived in regional areas such as Toowoomba, Bundaberg, Townsville or Cairns
- Eighty-eight percent were beginning the first year of a tertiary course.¹¹ The remaining 12 percent had already commenced studying when they joined the program.
- A diversity of care experiences from having spent their 'whole life' in care to entering care as a teenager. Some had only ever lived in one foster or kinship family but many experienced multiple placements and moves, including one young woman who had 'a new family every two years'. A small number of young women had spent time in residential care. Many of the young women were still living in care when they commenced the program as they had not yet turned 18.
- A range of caring responsibilities one young woman was a mother when she commenced the program and another eight gave birth to one or more children during the program. A number of participants had other significant caring responsibilities for family members.

⁶ In comparison, the Tertiary Learning for Life program offers eight semesters of paid support and allows for two semesters to be deferred.

⁷ All young women consented to their information being used for research and evaluation purposes.

⁸ Seventeen Care2Achieve students participated in 47 interviews.

⁹ Twenty-two students (31 percent) who left the program between 2017 and 2021 completed the survey.

¹⁰ An additional 23 young women applied for the scholarship. Eight young women did not meet the eligibility criteria of having spent time in Queensland state care and 15 withdrew their applications because they were pursuing employment, decided not to study, or had caring responsibilities (including pregnancy, having children of their own or other family members to care for).

¹¹ A small number of these young women had attempted a VET or university course prior to commencing on Care2Achieve but had left studies without completing a qualification. They were beginning a different course in their first year on the scholarship program.

Evaluation findings

Program participation

Half of the students were supported on the *Care2Achieve* program for seven or more semesters and one in five were supported for nine or 10 semesters (see Table 1).

Twenty-one young women left the program within the first year and a further 15 left in the second year. Of these, eight young women had completed their course, 10 left study without completing a qualification and 18 young women stopped engaging with the program, including six young women who did not commence their course.

Table 1: Semesters of scholarship support

| Semesters | Students (%) | |
|-----------|--------------|--|
| 1 | 4 | |
| 2 | 19 | |
| 3 | 8 | |
| 4 | 9 | |
| 5 | 3 | |
| 6 | 3 | |
| 7 | 13 | |
| 8 | 19 | |
| 9 | 9 | |
| 10 | 11 | |

Note: Figures are rounded to the nearest whole number, so percentages do not add to 100.

Tertiary qualification

Over the five years of the pilot program, 43 young women (48 percent) completed a tertiary qualification. Twenty seven of those completed a Certificate IV or higher-level qualification and 10 young women completed two qualifications. Seven (41 percent) of the Aboriginal and Torres Strait Islander students completed a qualification (see Table 2).

Forty-eight percent of *Care2Achieve* students who only studied VET courses completed a qualification and 39 percent of students who only studied university courses completed a qualification. Among those who studied both VET and university courses, 76 percent completed a qualification, with all but one of these students completing a VET qualification.

Nationally the four-year completion rate of students of all ages from low socioeconomic backgrounds was 41 percent for VET students (NCVER, 2023) and 36 percent for university students (Department of Education, 2023). The completion rates of students on the *Care2Achieve* program, were therefore stronger than might be expected, given those leaving care are one of the most highly disadvantaged groups of young people (AIHW, 2022).

Table 2: Qualifications completed by students

| Completed a qualification | Number of students | Percent |
|---|--------------------|---------|
| Total | 43 | 48 |
| Aboriginal and Torres Strait Islander young women | 7 | 41 |
| Of those who studied | | |
| VET courses only | 15 | 48 |
| University courses only | 12 | 39 |
| Both VET and university courses | 16 | 76 |

Study pathways

Most *Care2Achieve* students changed at least one aspect of their study during their time on the program. Thirty young women began at least two different courses and 21 of these students moved between the VET and university sectors. While some *Care2Achieve* students moved from VET to university after completing a VET qualification, it was more common for students to move from university to VET having *not* completed a university qualification.

Lisa's¹² experience highlights the multiple course, institutional and sector changes that some young women made during their time on the program.

Lisa began *Care2Achieve* studying a bachelor's degree, however, she left that course towards the end of her first year. She had been fatigued by the two to three hours travel time to university but had also decided that the area of study was not right for her.

The following year she began a VET Diploma at a TAFE (Technical and Further Education) institution but found the required placement work was physically too hard. In the second semester of that same year, Lisa began another VET Diploma in a different field but discontinued that course when she experienced significant difficulties with the staff at her TAFE, including their failure to secure her a placement which was a mandatory requirement to complete the course.

After taking a semester off to reassess her options, Lisa undertook a Certificate III in a different field again, which she completed by the end of that year.

At the end of her third year on the program, Lisa reflected that it had taken her a while to find a study pathway and course level that best suited her. She wanted a course that was 'a little bit stressful' but not as unmanageable as the degree and Diploma courses she had attempted in her first and second year on the program.

Lisa was encouraged by successfully completing the Certificate III so subsequently enrolled in a Diploma in the same field, which she was continuing after the *Care2Achieve* program ended.

Sixty-two percent of the *Care2Achieve* students deferred or took time off from their studies for at least one semester and a third deferred two or more times. Students took these breaks to increase their paid employment in order to cover existing or upcoming costs, change or move onto another course, manage their health, especially mental health, or to undertake caring responsibilities. Young women who studied university courses only were much less likely to defer a semester (39 percent) than those who studied VET courses only and those who studied a combination of VET and university courses (71 percent for both groups).

Of the 46 students who had not completed a qualification, 15 were known to be still studying and working towards their tertiary qualification after the *Care2Achieve* program ended in 2021. Nine young women left study without a qualification to take up or look for paid employment and three left study because of poor health. Contact was lost with the remaining young women so their destinations and reasons for leaving the program are unknown.

Additional benefits of tertiary study

Young women's responses to the Intended Destination Survey confirm findings from other Australian research, showing that study is a beneficial learning experience even when a course is left prior to completion (for example, Social Research Centre, 2022). All survey respondents agreed that their study had improved one or more of six key job readiness skills, including problem solving, analytics, tackling unfamiliar challenges, communication, organisation and planning, and teamwork. Thirteen respondents felt their study had improved all six of these skills. This was regardless of whether they had completed a qualification during their time on the program.

All survey respondents also felt that their study had improved their career prospects, helped them make useful employment-related contacts or had left them confident they can have a rewarding career. Thirteen young women agreed that study had helped them with all three of these outcomes. Again, this was the case for those who completed a qualification as well as those who did not.

How did *Care2Achieve* contribute to the outcomes achieved?

Data collected through the evaluation highlighted that the three key components of the *Care2Achieve* program supported young women to manage many of the challenges of undertaking and completing tertiary studies.

1. Scholarship funds

Care2Achieve students all indicated the scholarship funds were beneficial to their studies. Young women said the scholarship alleviated financial insecurity and variously described the funds as 'taking a huge weight off my shoulders,' having 'relieved financial stress' and having made 'life at uni very enjoyable'. The funds enabled some young women to work fewer hours in paid employment and devote more time to study, further contributing to the likelihood of completing a tertiary qualification. Some students also felt they would not have been able to study without the Care2Achieve funds.

Young women who had not completed a qualification

¹² All names of young women have been changed.

Being a young adult who has always lived out of home...without the scholarship funds there is no way I'd be able to study...I am so grateful for people...who want to help improve our lives. Rory

While some young women needed to use the scholarship funds to cover transport costs, rent, utilities and other living expenses, most used them for study essentials including course fees, laptops, textbooks and other course materials.

I have used my scholarship money on a reliable laptop that will not break down, which is useful for my studies and completing assignments. I also used the scholarship on printing lecture materials and readings for each week. I've had expensive textbooks, some were up to \$300 which I would have missed out on without the help of the scholarship...I am very grateful for this scholarship...without the extra money I could not have paid for things I needed and may not have done as well as I am doing now with grades. Martita

Care2Achieve students particularly valued the discretion they had in spending the scholarship funds. The young women were accustomed to funding arrangements in which they had to submit itemised applications, wait to have these approved (or not) and for payments to be processed before purchases could be made. Care2Achieve scholarship funds were transferred directly to the young women at the beginning and in the middle of the calendar year and students simply had to retain receipts as proof of how the funds were spent.

The *Care2Achieve* scholarship funding was also not tied to any specific course, institution, or tertiary sector, so students did not have to reapply for *Care2Achieve* funding when their study plans changed.

2. Support from the Tertiary Coordinator

While most *Care2Achieve* students accessed a range of community service agencies, in general these services were primarily focused on supporting the transition from state care to independent living. In contrast, the Tertiary Coordinator's primary focus was to support *Care2Achieve* students to engage with and complete their tertiary studies. The role involved providing proactive and strategic support to reduce or remove study challenges before they arose, as well as responsive support for emerging challenges.

The Coordinator had specialised knowledge and information that spanned both the VET and university sectors and many of the Queensland tertiary institutions attended by *Care2Achieve* students. The Coordinator had extensive experience in supporting young people experiencing disadvantage to navigate tertiary processes, choices and pathways while balancing other work and life challenges.

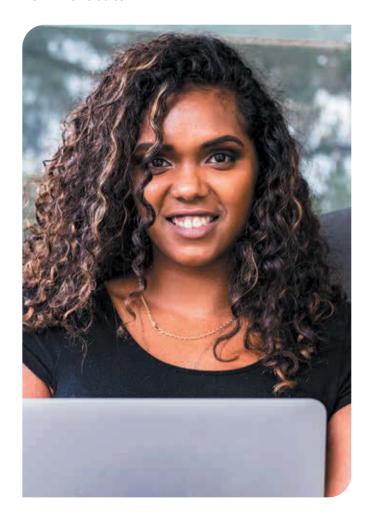
Information and additional opportunities

The Coordinator provided students with regular and timely advice, support and information on tertiary institution processes and requirements relating to enrolments, timetabling, assessment and examinations. She sent students information about additional external scholarships and financial supports, including government payment entitlements, particularly during the COVID-19 pandemic.

Students were advised of upcoming programs, events and opportunities that might support their skill development, broaden their social networks, or increase their confidence. The extent to which students engaged in these opportunities was mixed and varied over time. A small number of young women considered every opportunity and engaged in those that were of interest and fitted their schedules. Others were interested but not always able to participate in additional opportunities.

Advice and personal support

Each semester as a requirement of the scholarship program, students provided the Tertiary Coordinator with copies of their academic results. The Coordinator reviewed them and contacted students to discuss their results, course progress and ongoing study plans. Support was offered to students who were changing courses or institutions or who were struggling with course content. The Coordinator also celebrated successes with students who were progressing well in their studies.



Students valued the emotional support provided by the Tertiary Coordinator. Young women said the support made them feel more confident to undertake study and they were motivated by knowing someone believed they had the capacity to complete a tertiary qualification. Emotional support from the Coordinator was particularly important when students experienced setbacks.

When I stopped uni the first time was when I failed a subject. And, that whole sense of like...I'm in the wrong place, I'm not good enough...I can't make anything of myself...Just because you're a foster kid doesn't mean shit. Everyone flunks a subject. But it was a really defining factor that...before [the Coordinator]...nobody really went, 'no Suzy you can do it'. I had support around me, but it was that negative self-talk that just drew me down. So it was that confidence boost everyone needs...It's really important when you leave school and there's someone like the Coordinator going, 'no you can actually do this'. Susan

It means a lot to have someone who only wants the best for us when in most cases our personal lives can strip us of our achievements. The Coordinator was there for me during some pretty dark times and was always there to provide support and just understand issues that most of my friends have no comprehension of. Alyce

The level and extent to which *Care2Achieve* students accepted advice or practical and emotional support from the Coordinator varied. Many young women were supported to make decisions about their study choices or with balancing work and study commitments. A number were provided with referrals to other services. In some instances, the Coordinator made direct contact or appointments on the student's behalf and provided highly personalised and ongoing support. For example, Antoinette was a single mum who found study very difficult. The Coordinator supported Antoinette to connect to and engage with both university and community-based services, without which Antoinette felt 'finishing my degree would be very difficult'.

Not all *Care2Achieve* students felt they needed the Coordinator's support. Some of these young women had commenced their course before starting on the *Care2Achieve* program and were successfully progressing through their studies. Other students felt sufficiently supported by specialist support caseworkers – many of whom had been working with these young women for years. A small number of students were involved with multiple services and were reluctant to accept help from and share their personal circumstances with yet another support worker or service.

I've got a lot of people in my life. I've got Headspace. I've got CREATE. I've got another service through Headspace and I've got the disability team. I just can't have another extra person that I feel I have to contact. The Coordinator understands that, which is great.

3. Access to The Smith Family's other programs and services

Over the five years of the program, *Care2Achieve* students were invited to participate in The Smith Family's other relevant short programs related to careers support and personal finance management. Students were also offered access to additional services available through partnerships The Smith Family has with corporate businesses.

There was greater participation in the finance-related programs than the career-related programs, because of the smaller time commitment in the finance programs and the relative immediacy of program benefits. A number of students explained they had been interested in the career-related programs, but either the time commitment was not compatible with the demands of study or paid employment, or the opportunities offered were not in their field of studies.

What other factors enabled tertiary qualification completion?

The three key components of the *Care2Achieve* program reduced financial barriers and provided targeted support for accessing, participating and completing tertiary studies. In addition to the support provided, several factors enhanced the tertiary education experiences and outcomes for some students, noting young women had diverse experiences, circumstances, skills and abilities, which influenced their time studying.

These enablers included:

- Individual skills and dispositions
- Coordination between support services and systems
- Services provided by tertiary institutions
- Expanded adult social networks.

Individual skills and dispositions

Care2Achieve students had skills and dispositions that were critical to their success in undertaking tertiary studies. The Tertiary Coordinator identified 'resilience, resourcefulness and determination' as key attributes that supported young women's engagement in tertiary studies and completion of qualifications.

Most *Care2Achieve* students had a strong sense of independence and self-reliance and a desire to gain control over their lives. While all students acknowledged and appreciated the value of the *Care2Achieve* program, some felt they would have undertaken tertiary studies without it and 'found a way' to manage financially and emotionally on their own. Before they joined the program, many were very skilled in managing their finances and balancing work and study commitments. These young women were determined to be financially independent and a number worked long hours while also studying full-time.

If you look at everything that you're interested in working in, work out how much each place pays an hour, work out the average, then that would be...what I'd be earning...based on the fact that I could possibly be at uni for 30 hours a week. Just work everything out...You have to be really, really strict with yourself... Once I turned 16 and was legal to work more than 12 hours a week, I worked 60 plus hours a week. Michelle

Care2Achieve students recognised that completing a tertiary qualification was the pathway to strengthening their independence. Many had the self-reflection and skills to accurately assess their goals and develop strategies to help them achieve those outcomes. For some young women, that self-assessment began with ensuring that they prioritised their health and mental health and accepted setbacks when they occurred. Gaby, for example, suffered a life-threatening medical event in 2019 which forced her out of study for a considerable period. During her recovery she made a point of 'trying not to just sit around' so she could be ready to return to studies when well enough.

For other students, their determination to change their lives meant fundamentally altering their environment and social networks. Rory had experienced multiple moves between foster care homes and residential care before finding herself a 'street kid' with a 'severe drug addiction'. While it took her a 'long time to be ready to change' she had the resourcefulness and determination to break that cycle of homelessness and addiction when the time was right for her.

You can never change unless you change your environmental factors, at least a few of them...I literally had to cut off every single person I knew, drop all of my friends...move away – pretty much, drop off the face of the earth...If I had of stayed...I'd have never been able to get off drugs, because that's what all of my friends did and that's all I knew. Rory

Students also had the skills and attitudes to accept constructive feedback. They used that feedback to accurately assess their study progress against their goals and to develop or modify strategies for achieving their goals. These skills were particularly valuable for improving

academic outcomes. Many *Care2Achieve* students were motivated to do well in their studies but also understood that it was only through their own efforts and attitudes that good results would be achieved.

I mean work ethic comes with you, as a person...
what you wanna get out in your studies – then you
have to put work in it...Basically I think I'm on track,
because it's what I wanna do. So, assignments – there's
challenges here and there, but because I'm really
passionate about what I wanna do, so I do put in the
time and effort. Daria

I had a really bad semester mentally...And then... because I couldn't do it, I was kind of like, 'I obviously can't do anything' blah blah blah. I got really, really just sad about everything and sort of self-doubting and doubting my abilities not just as a student but as a person...But I just realised afterwards – when I was on holidays – that I didn't want to feel like that every time I go back to uni, so in order to do that I needed to make a conscious decision to help myself and get back to where I was, which was loving study but also, you know, improving academically, which is a priority. Bridget



Coordination between support services and systems

Some *Care2Achieve* students had experiences in which government and community support services and systems worked together to provide tailored individualised assistance. Coordination was not stable within or between services or systems or consistently experienced by any one student, however, when it happened, it afforded significant benefits in reducing stress and enabling students to focus on their studies.

When coordination between services and systems was achieved, it was usually led by mental health team members. They took responsibility for ensuring that multidisciplinary strategies and plans were developed across services and within tertiary institutions to ensure study loads accommodated and were appropriate for mental health care needs. For example, in 2020 Elanor was hospitalised after a mental breakdown. Multiple services worked together to support both her mental health and return to studies.

I wasn't mentally in a good space, so I didn't actually have the capacity to pick up the phone and contact the uni and let them know what's going on. So the communication mainly took place between the university disability team and my mental health team at Headspace...While I was in hospital, Headspace sorted all that out, so that I didn't have an extra stressor... I've been supported by the hospital. I've also been supported by CREATE...constantly checking in and just making sure that I am taking care of myself on a daily basis. Elanor

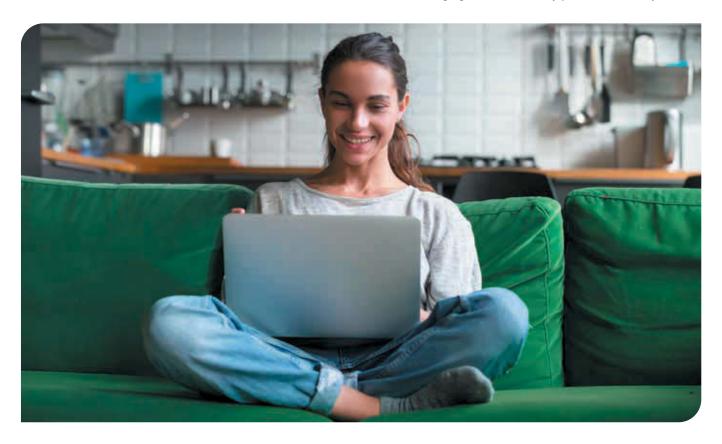
For some *Care2Achieve* students, different health services worked together to coordinate care strategies and plans, ensuring continuity of care across providers. For example, Felicity's mental health practitioner worked with the disability support team at her university to develop a support plan for her first year of tertiary studies. This coordination streamlined her application process and removed the need for Felicity to duplicate the administrative steps and documentation that otherwise would have been required. It also provided consistent care across the services and gave her greater time and capacity to concentrate on her studies.

Services provided by tertiary institutions

A number of students accessed learning and health support services and special consideration processes provided by tertiary institutions. Some students also accessed financial support through scholarships, bursaries and fee payment plans.

There's actually an Indigenous community on the campus that always offers help and support if you need it for your studies...At the beginning of university I was obviously struggling financially...They actually contacted me asking if I needed any financial support and to come in if I did...They've been helping me at the very beginning of each year with some finances...Over the years they've offered counselling and study support and tutors, if I needed it. Allira

In 2019, two students received fully funded housing and living support through a university college and this support was life changing. It created a very positive university



experience and was pivotal to their academic success during that time. While the support continued it eased all the financial and housing concerns of both young women. With these major stressors removed they had the capacity and daily structure to prioritise academic progress, which was further assisted through additional tutoring support.

It lifted the whole stress of having to worry about making financial ends meet...for once not having to worry about financial means...I was able to prioritise things. And because I wasn't stressed financially, I didn't prioritise work, like I did earlier in my degree. Karina

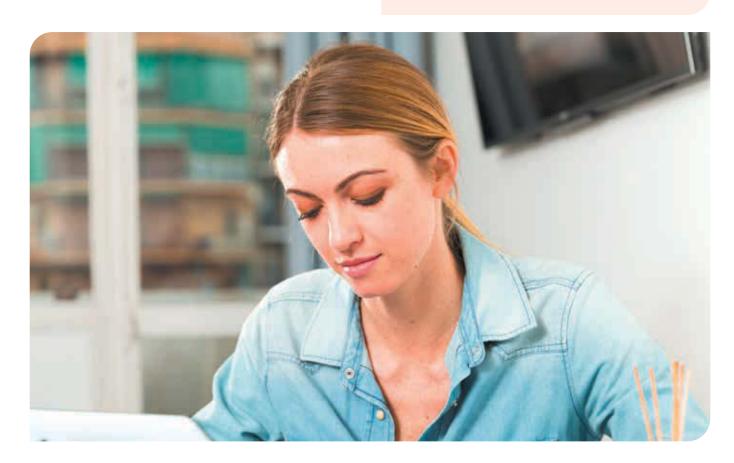
I love it...the amount of support available is amazing, you get to meet so many more people...it's helped a lot with academics...you do get tutoring...there's people that will proofread your essays...I think the biggest thing is that everyone at college realises what it's like to be doing and invested in a degree. Felicity

Expanded adult social networks

For many students, undertaking tertiary studies and participating in *Care2Achieve* significantly expanded their adult social networks. They benefited from developing relationships with peers from different social and socioeconomic backgrounds as it exposed them to a greater diversity of perspectives and opinions. For some, this helped them to develop wider frames of reference for self-reflection and to assess their own strengths and abilities more realistically. In turn, this strengthened their help

seeking behaviours, as they developed an awareness of the uniqueness of their life circumstances. Karina's university college experience in her third year of study encapsulates how the interdependence between broader adult networks and diversified perspectives contributed to her greater self-awareness, encouraged help-seeking behaviours and strengthened her progress in tertiary studies.

College was such a wonderful experience, where I could just live...a normal life. Just trying to blend in with everyone. Just being a typical university student that was the best thing ever. But also, after a year I've learnt that whilst it was good while it lasted, that's not my experience. I can't pretend to live a life that I don't have... I'm not advantaged like they are... I come from a disadvantaged background and we're not standing on an equal level...It was a journey to understand that and to see that seeking help is not an excuse, it's just my reality and the only way I can get through my studies is by seeking support. While at college, I was able to access counselling and that helped a lot because I felt like I wasn't alone and I could talk about things. I had a safe place...I became more conscious of myself, my surroundings, my studies and I feel like the way I approach my studies changed...It's helped a lot. I found myself more involved...When I first studied at uni, I thought this is definitely...a way to get a successful life. I must do it. But now it's more about being passionate about it. It's not just about my career, it's about what I'm learning, learning about the freedom of choice. I am developing as a person. Karina



Over the duration of the pilot program, the *Care2Achieve* Tertiary Coordinator noted similar significant change and personal growth among many of the young women.

It was really interesting the conversations I had with the students over the years and just hearing them self-reflect. They were starting to get to know themselves as individuals and adults... Year by year...they reflect on how they've changed and what they now know about themselves and what that means for their study and career. Tertiary Coordinator

What factors hindered the completion of a qualification?

Despite the support offered through the *Care2Achieve* program and remarkable personal resilience, many *Care2Achieve* students had complex and interdependent support needs that cumulatively negatively impacted on their capacity to engage in and complete tertiary qualifications, including:

- Financial stress and housing insecurity
- Limited coordination within and between support services and systems
- Lack of leaving-care plans
- Insufficient and inconsistent affordable care for health, mental health and disability issues
- The COVID-19 pandemic
- · Lack of recognition as an identified equity group
- · Limited adult social networks
- Struggles with engaging in help-seeking behaviours.

Financial stress and housing insecurity

Financial stress and housing insecurity are significant challenges for most care leavers (McDowell, 2020) and this was the case for *Care2Achieve* students. For most students, the scholarship funds eased some of the stress associated with undertaking tertiary studies. However, the funding did not cover the full cost of tertiary studies and generally the young women were providing for themselves without the safety net of family support, including a home which is available to most young Australians.

Almost all *Care2Achieve* students were heavily reliant on federal government benefits and payments, including Youth Allowance, ABSTUDY, JobSeeker,¹³ Rent Assistance, COVID-19 payments and the Transition to Independent Living Allowance (TILA).¹⁴ Students were also connected to a range of Queensland Government services and funds which provided much needed housing and financial assistance, including Youth Housing and

Reintegration Services (YHARS), 15 Next Step Plus, 16 and the What's Next OOHC Fund. 17

I was in the Next Step program for a couple of years after leaving foster care. They were actually really good...They helped me transition from care to independent living...with getting furniture and stuff like that...When my car blew up I was like 'I have no idea what to do'. Like 'how am I gonna go to work? How am I gonna do uni?' And they just said well if you can find a car within this price range at a dealership we can get it for you...which was a lifesaver, really big lifesaver, because I just didn't have the money to fork out for a new car. Taneal

In general, *Care2Achieve* students balanced government payments with paid work to maximise their income while meeting study commitments. However, to cover living expenses many young women worked long hours and/ or multiple jobs while also studying full-time. Others took time away from study to temporarily increase hours of work, particularly if unexpected expenses arose.

Despite various sources of income and funding, many *Care2Achieve* students experienced financial stress during their time on the program which significantly impacted their academic progress. The students who experienced the greatest financial stress were more likely to have transitioned out of care before they turned 18 and in general, had experienced greater instability and difficulty during their time in care.

This whole year has just been about keeping my head above water and passing and surviving...Everything is doable but it's ten times harder...because of the financial stress I can't sleep...I worry about running out of Go Card¹® money while on placement and how will I get back home. It's affecting my ability to learn. I think if I didn't have all these concerns...it would give my brain so much more space to do what I need to do for school and it would help with my anxiety and I might be able to get off medication quicker. Elanor

At least nine young women deferred or took a break from one or more semesters of study because of financial reasons and an additional six students left or did not commence study because they were not 'paying rent or putting food on the table'.

¹³ When study loads or plans changed.

¹⁴ TILA is a one-off payment of up to \$1,500 available to young people aged between 15 to 25 years who are leaving or have already left formal or court ordered out-of-home care.

¹⁵ YHARS helps young people who are homeless or at risk of becoming homeless. They provide support, financial help, and access to different accommodation options.

¹⁶ Next Step Plus is a support system for young people aged 15-25 in Queensland who are transitioning or have transitioned from care.

¹⁷ The fund assists young people who have been in Queensland State Care with their participation in vocational education and training (VET) pathways.

¹⁸ Public transport travel card.

I am negatives in my account...I haven't had money to eat and to get train tickets from work. I might have to defer uni because I am struggling to get my licence and I need to get it to drive to uni. I need money to pay for transportation and so I need to work. I'm just so stressed...I just don't really have a safety net to fall back on and I don't like to borrow money. Serena

Causes and impacts of financial and housing stress

Securing long-term stable and affordable housing proved challenging for many *Care2Achieve* students and was a key source of financial stress. In each of the five years of the program, as many as half of the participants moved, with some moving up to three times in a 12-month period. Other young women wanted to move but were financially unable to change their living situation, including young women who knew their housing arrangements were detrimental to their safety, capacity to study, or general wellbeing. Two young women experienced periods of homelessness while others were at risk of homelessness during their time on the program.

Victoria remained in her foster home after the age of 18 but needed to move during her time on the program due to foster relationships becoming strained.

For Victoria, the 'breaking point' in her relationship with her foster parents was the COVID-19 pandemic, including the impact of lockdown restrictions on her being able to complete a work placement that was a compulsory component of her course:

It was a combination of things. So when I turned 18 they said it would be fine for me to live there, just pay board or whatever. And they'll be fine if I live there for a few years...Towards the middle of this year...with COVID and me having to miss out on placement...we just kept pushing, we just kept fighting. Over simple, stupid things and at one point they were just like you have three weeks to find a place to move out.

Victoria had an ongoing relationship with her biological mother and was able to move in with her. At the time, this was 'the easiest in all ways'. A year later, however, Victoria was looking to move out on her own or into a share house as she saw 'differences collide' in living with her mum. Victoria knew her plan to move was going to impact her study, as independent living was going to increase her housing costs and necessitate her finding work.

As one key stakeholder noted, the housing insecurity faced by many *Care2Achieve* students was common among care leavers and a key barrier to undertaking and completing tertiary studies. I know a number of young people who have enrolled and dropped out of tertiary studies many times until they were a bit older because of instability of housing, eligibility for housing. Community service support worker

A lack of affordable housing near most tertiary institutions meant many *Care2Achieve* students lived considerable distances from their places of study. These suburbs and towns were often not well-serviced by public transport, making owning a car essential to balancing study, work and personal commitments. The costs associated with getting a driver's licence, ¹⁹ and owning and maintaining a car, stretched their already tight finances.

Students' financial situations were also constrained by the mandatory unpaid work placements required for some tertiary qualifications. While students recognised the considerable value of such activities and tended to look forward to them, these placements reduced the number of hours of paid work that could be undertaken, thereby adding to financial insecurity. As such, unpaid placements were often stressful and 'terrifying' prospects to consider and plan for.

A number of *Care2Achieve* students cycled between Youth Allowance or ABSTUDY and JobSeeker when study patterns changed, or Centrelink did not recognise certain study activities. Some young women experienced financial stress when payments from one government benefit scheme ceased before another commenced. Even if payments were continuous, each required change in benefits necessitated significant time away from study, as students gathered and collated paperwork for different benefit applications.

For approximately one in six *Care2Achieve* students, their finances were further stretched by caring responsibilities. Nine of the students had children of their own and other students were caring for family members, including taking on the responsibility of fostering younger members of their biological families.

Many young women made decisions and compromises because of their financial situation. In some instances, courses were chosen based on fees, and often important educational resources such as textbooks and reliable laptops were foregone due to costs. In the direst of circumstances, some *Care2Achieve* students struggled to feed themselves and went into debt to cover living expenses. Others had to choose between living and study expenses and accessing much needed health and mental health care.

¹⁹ Most Care2Achieve students were reliant on paid driving lessons as they had no parent or adult who could provide lessons, supervise the necessary hours of learner driving, and provide a car in which to practise.

Limited coordination within and between support services and systems

Most *Care2Achieve* students accessed publicly funded community agencies and services while transitioning from care to independent living arrangements including LifeWithout Barriers,²⁰ CREATE,²¹ and the Youth Housing and Reintegration Service (YHARS). A number had a caseworker who had helped them to access financial and housing support and some young women found these services and their caseworkers very helpful.

At a system level, however, despite repeated advocacy and attempts at creating better coordination between multiple agencies and services (for example, Department of Health and Human Services, 2016; Purtell et al, 2016; Roggenbuck and Davison, 2021), the experiences of *Care2Achieve* students highlight that improvements are still required.

Challenges often arose when tertiary institutional processes were discordant with Centrelink processes and rigid eligibility requirements, creating both financial and study challenges. At times this exacerbated mental health issues. For example, Centrelink did not recognise Daria's TAFE laboratory practice or work placements as study. Her Youth Allowance payments were halted and she had to transfer to the JobSeeker scheme. Elanor was also transferred to JobSeeker when she had to reduce her study load temporarily because of significant mental health issues. Both young women found the job search requirements of JobSeeker interfered with their study progress, and for Elanor it also impinged on her capacity to improve her mental health.

After years of navigating various service systems Michelle observed:

...it shouldn't be up to one organisation, it should really be a holistic approach...There's a long way for the system as a whole to go...It's frustrating to see all of these non-government agencies and key bodies that are so devoted to a cause and you can almost feel in their voices just the disappointment time and time again when things just aren't being done...Everything should work together because the system is a machine and you have to oil all the parts. Michelle

Leaving-care transition plans

Young people leaving care and making the transition to independent living often do not have the level of support (emotional, social and financial) available to most young people in their transition to adulthood. The transition often

20 A national non-government organisation offering and brokering a range of community services, including foster care and transitioning from care services.

21 A peak consumer body representing the voices of children and young people with out-of-home-care experiences.

occurs at an earlier age and in a more abrupt way than it does for young people not in out-of-home care (AIHW, 2022).

As part of the *National Framework for Protecting Australia's Children* and the associated National Standards for Outof-Home Care, a leaving care plan should be developed in preparation for young people leaving out-of-home care for independent living. These plans should be developed in agreement with the young person and usually include information on goals, planned actions, needs assessments, income support and post-care support (such as mentoring, counselling and ongoing care management) (AIHW, 2022). Despite this, many young women in the *Care2Achieve* program either did not have a care plan or were not involved in the development of it.

Nothing was sorted, that's why I was couch-surfing... If anything was sorted, I wouldn't have ended up in that situation in the first place...No one really did an actual 'let's sit down and plan this and that'. It was more like – 'you have to move out before you turn 18.' Nia

The lack of care plans among *Care2Achieve* students reflects the experience of care leavers more broadly. Nationally in 2018, only 36 percent of care leavers had a leaving-care plan and of these only 39 percent felt they had been sufficiently involved in the development of their plan. A quarter of care leavers (26 percent) had not spoken with any services about leaving care and during their transition, relatively few had accessed available resources (McDowall, 2020: 30-31).

A number of *Care2Achieve* students had younger siblings in care who also did not have a leaving-care plan. Harlow and Prue both had siblings whose foster care arrangements ended abruptly and without leaving-care plans in place. Both *Care2Achieve* students felt compelled to take on care and transition support responsibilities for their siblings.

Health, mental health and disability support

The gaps within and between services and systems were starkly illustrated by the experiences of many *Care2Achieve* students who were managing health, mental health and/or disability issues. In some instances, the lack of coordination between the health and tertiary education systems directly impacted students' capacity to remain engaged in and successfully complete qualifications.

At the commencement of the program, more than half of the *Care2Achieve* students reported having at least one health or disability issue and one in five had multiple health issues. Almost a third of those with health issues felt their poor health or disability always impacted on their ability to do things other young people do. Physical health issues also limited some young women's study options and prevented at least one student from completing a mandatory work placement.

Among *Care2Achieve* students who had not indicated they had a health or disability issue when they started the program, many subsequently experienced significant health issues. Mental health was the most frequently cited health concern, often related to anxiety, depression and post-traumatic stress disorder (PTSD).

Young women accessed publicly funded therapeutic and counselling services during their time on the program. At least a few were supported through the National Disability Insurance Scheme (NDIS) and others accessed services with a particular health focus, such as QPASTT (Queensland Program of Assistance to Survivors of Torture and Trauma).²² Headspace was reported to be most helpful for mental health care, particularly as 10 to 15 sessions were provided under government Medicare funding. During their time on the program, a number of young women sought support from health and mental health teams in their tertiary institutions.

I've always kind of dealt with having to juggle my mental health and study because I have been diagnosed with both depression and anxiety. But I am linked in with Headspace as well as the University's Disability Team which have been extremely helpful in getting around everything. Elanor

While accessing health and mental health care services was very common, *Care2Achieve* students spoke of the challenges with long wait lists for many services and of not receiving support from the same health professional or support worker once a service was accessed. Due to costs and waiting lists, many struggled without support for significant periods of time during their participation in *Care2Achieve*.

At least four *Care2Achieve* students with poor mental health deferred a semester and three left study and the scholarship program without completing a tertiary qualification as a direct result of poor mental health. Macy, for example, had been unable to complete her course by the deadline because of poor mental health. She had already paid once before to extend the timeframe for completing a Certificate IV, so chose not to do so again. Macy left study and the *Care2Achieve* program without completing a qualification.

COVID-19

Nationally, the COVID-19 pandemic and associated economic recession and social upheaval interrupted all areas of life in unprecedented ways and significantly increased levels of anxiety, stress and mental health concerns (AIHW, 2021; Biddle and Gray, 2021). For young Australians, the pandemic was particularly disruptive. It delayed their entry into and/or displaced them from employment and changed their education experiences as face-to-face classes were

shifted to online learning environments (e61 Institute, 2022a; e61 Institute, 2022b).

Care2Achieve students were particularly impacted by pandemic hardships during the last two years of the program. Housing instability was not uncommon, as relationships within households became strained due to pandemic related restrictions. COVID-19 amplified pre-existing mental health issues, and increased many students' feelings of isolation, exhaustion and burnout, leading to difficulties concentrating and sleep disturbances. For some students, the stressors of the pandemic alongside study and life challenges were severe.

Around the time that COVID was hitting really hard, I was just really struggling to keep up with all the new information that was being thrown at me. From both uni and the news...and everything was just really uncertain...It triggered my anxiety to a higher level...It was also the year that I had my placement, so there was just a lot happening and I ended up having a mental health breakdown and...being hospitalised. Elanor

A number of students struggled with the shift from faceto-face to online learning and reduced access to resources and support. COVID-19 restrictions altered many course placement plans which delayed course completion and labour market entry.

Across Australia, 45 percent of young Australians experienced unemployment during the pandemic and 61 percent were underemployed (Walsh et al, 2022:24). Similarly, many *Care2Achieve* students lost their casual or part-time work which increased financial stress.

Lack of identification as an equity group

Care leavers are not an identified equity group in school and tertiary education systems. This challenge was not explicitly voiced by students but many of the challenges they faced were indicative of educational interventions, services and processes not having been developed for their unique needs.

Policies and processes developed for identified equity groups, such as people from low socioeconomic backgrounds, from Aboriginal and Torres Strait Islander backgrounds or people with a disability, did address some barriers to participation for a few *Care2Achieve* students. However, these policies and processes often fell short of the level and type of assistance needed by young people leaving state care and experiencing highly complex support needs. When a number of students reached out to their institutions for support, they were made to feel that their requests for support or special consideration were unreasonable. Taneal was refused an extension on an assignment shortly after her son was born and was told she should have considered 'her circumstances before deciding to continue study'.

²² A service that supports people in Australia from refugee backgrounds to recover from persecution, torture and war related trauma.

When Michelle asked her university what allowances might be available 'when things go wrong' she was 'pretty appalled by the responses'.

It's really a uni that's very tailored for younger people I think and a lot of the mature age students share the same opinion. It's very geared towards...school leavers with minimal responsibilities...My university has an instant fail if you're late with assessments. Like a lot of unis have one day you lose 10 percent the next day you lose 20 percent but at my university it's an instant fail. Michelle

For young women who often had unexpected personal or health related crises, inflexible policies and approaches to assignment extensions or alternative examination options, created substantial obstacles to progress and subsequent study motivation.

Limited adult social networks

A significant issue for most *Care2Achieve* students was their limited adult social networks. Outside of systemic supports from services and programs, it was common for students to have no one they could seek effective advice from on a multitude of issues related to daily living, such as financial management and self-care. Nia described this as needing support with 'life in general...how to deal with things...and connect to the right people...because I don't know where to go for help in terms of like medical issues'.

Even the young women who were doing very well with study, employment and managing day-to-day life were aware of the significant gaps they had in both family and broader adult support networks. At the end of 2017, Michelle was very successfully studying and working full-time, but for years had struggled without the adult support networks she needed:

It was a long road to get here... You just need support for learning how to budget, learning how to manage your time, learning how to balance...life skills...You miss out on them while you're in care...They're things that were really, really hard to pick up on and would've been easier if someone was there to give that support which is obviously, I assume, what you get if you were in a normal...typical family structure...No one tells you what you're supposed to do once that school age is magically over. It's supposed to be something great and wonderful and you find out actually, no...it's absolutely horrible. Once you leave school, it's like, 'holy crap!' that was the only support you had and now no one's there to tell you how to do anything. You see other kids doing just fine and not seeming to struggle at all because they've got that support from their family... whereas you just don't have that, so you need an advisor...I learnt a lot when I turned eighteen in a very short time. Michelle

Commonly, Care2Achieve students had not received early career development support to explore their own interests and skills. A number had not been supported during their school years to develop the career management skills required to effectively assess their own interests and skills or to collect and analyse career-related information that might help them with career and study-related decision-making. Very few Care2Achieve students knew anyone in their existing networks who had attempted tertiary studies and with limited broader social networks they lacked access to adults who might provide them with career-related information and opportunities. In addition, some students were reluctant or had limited capacity to accept support from the Tertiary Coordinator. These students had little guidance with assessing and choosing appropriate study pathways best suited to their interests, skills and current circumstances.



I should've come to TAFE first then gone to uni! It's so overwhelming when you go to uni...you come from high school – you are a baby...you don't know anything...

They expect you to know this and know that. It was just too much. It's better at TAFE...kinda go slow a bit then enhance my knowledge and then go to uni. Daria

For some young women, the paucity of their social networks left them struggling to navigate study options with incomplete or incorrect information and assumptions. These women had no one in their personal networks who could provide accurate advice about pathways that seemed to conflict with their plans or that were contrary to what they had already learned about their interests and skills. As Tanya's experience illustrates, this lack of broader social networks significantly impeded their successful progress in tertiary studies.

Across her four years on the program, Tanya seemed uncertain in the study and employment pathways she pursued. However, she was reluctant to seek advice or support from the *Care2Achieve* Tertiary Coordinator.

While on the program, Tanya left three unrelated courses without completing them, one within weeks of having commenced it. With at least one of the courses, she knew when she enrolled that it did not align with her interests but thought it would provide a promising pathway.

I wanted to do a course that had hospitality in it because I knew that was good for the future. So I wanted to do that.

It was clear that Tanya had not understood the content of the course or the employment pathways it led to. Nevertheless, after leaving that course, she secured employment in a hospitality role which again did not hold her interest, so she resigned from that after a fortnight.

During her interviews each year, Tanya described several possible study scenarios, but it was evident that the information she had about course content and load and the available financial assistance was incorrect. Tanya explained that she only knew one person who had attempted tertiary studies, but insisted she was well supported with her existing network of friends and family and therefore, required no further assistance or advice.

It was common for *Care2Achieve* students to have friends and family who did not understand the demands and time commitments required to complete a tertiary qualification, or to balance study and work obligations. For example, when Felicity commenced on *Care2Achieve* she was living with the foster family she had been with since infancy.

Her foster mother was very supportive and caring but had 'only completed Year 10' and consequently did not understand 'how much work' is involved in a degree and 'the implications if you don't put that time in'. Felicity and a few other young women like her, were frustrated by requests to forego study commitments to participate in family activities.

Struggles with engaging in help-seeking behaviours

Most care leavers have a strong desire to exert control over their lives and extricate themselves from systemic support and controls (McDowall, 2020). It was evident that many *Care2Achieve* students felt driven to sever or reduce their reliance on community services when they transitioned out of state care. Thus, while the culture of the community services system is one of offering support and assistance, an outcome from being in this system for a number of *Care2Achieve* students was a reluctance to engage in help-seeking behaviours.

For some students, their struggles with engaging in help-seeking behaviours were particularly apparent early in their studies and participation in the program. In her first year on the program, Karina was grappling with a traumatic court case related to her care experience, managing the assessments and examinations of a full-time study load and working three part-time jobs to support herself. She wanted and needed practical and emotional support but did not think the university counselling service would 'have experience with people coming out of care'. Karina significantly minimised her trauma history and care experience as being little different to the experiences of other students and was reluctant to ask for special treatment.

As someone who grew up in foster care, I didn't want to reach out to people at my uni because I didn't want to sound like an excuse. You know, wanting to fit in with other students. I wanted to make sure they saw I can give the same level of work and work ethic as them. Karina

Like many care leavers (McDowall, 2020), Care2Achieve students struggled with seeking help because their traumatic experiences had taught them to 'shut down' in response to the anxiety of being overwhelmed. Through their experiences, some young women had learnt that seeking help was futile or a sign of weakness. In some instances, small and narrow social networks contributed to discouraging help-seeking behaviours. With little diversity of experience and perspective in existing social networks when they commenced tertiary studies, some young women, like Karina, minimised the magnitude of the traumas they had experienced and did not understand and/ or believe in the uniqueness of their circumstances relative to that of other students.



Care2Achieve was a small pilot program aimed at supporting young women leaving Queensland state care to undertake and complete tertiary qualifications.

The evidence suggests the program supported more students to complete a tertiary qualification than might otherwise have been expected. In total, 48 percent of participants completed a qualification, including seven (41 percent) of the 17 participants from Aboriginal and Torres Strait Islander backgrounds. The overall tertiary completion rate of Care2Achieve students was comparable to the national four-year completion rate for students of all ages from low socioeconomic backgrounds. Further, a third of the women who had not completed a qualification were still studying when the pilot program ceased. Given that care leavers are recognised as one of the most highly disadvantaged groups of young people, the outcomes achieved by these young women and the evidence of the extent to which the program supported their tertiary studies, attest to the value of the program.

In addition to the completion of qualifications, participation in the program contributed to significantly enhanced study experiences for *Care2Achieve* students. The scholarship funds helped to reduce the financial stresses related to studying. The Tertiary Coordinator offered valuable practical and emotional assistance and provided continuity of support

when students changed courses, institutions and tertiary sectors. Participation in the program also gave students access to a range of programs aimed at strengthening financial and career management skills.

The evidence from the *Care2Achieve* evaluation highlights the value of care leavers being supported to undertake tertiary studies even if qualifications are not completed. Students felt their job readiness skills were strengthened by their tertiary studies, whether they completed a qualification or not. In addition, many young women broadened and diversified their adult social networks through the relationships they developed with peers and through opportunities the program provided. When adult social networks were expanded, the young women were exposed to a greater diversity of experiences and opinions which helped their own personal development and, subsequently, their academic progress.

A key factor contributing to the success of *Care2Achieve* students was the strength of their individual skills and dispositions. The young women who participated in the program had remarkable resilience and resourcefulness and a determination to improve their lives and achieve independence.

Some of the students experienced instances of well-coordinated services and systems working together to remove or alleviate barriers to study. While this was sporadic and inconsistent, when it did occur, it significantly enhanced students' capacities to engage in their studies and concentrate on academic progress.

However, even with the support of the *Care2Achieve* program, many young women still struggled with financial and housing insecurity, health and disability issues and limitations in their social networks. Insufficient coordination within and between government and community services and systems also created significant challenges – taking time and effort to navigate and find solutions, all of which detracted from academic focus and progress.

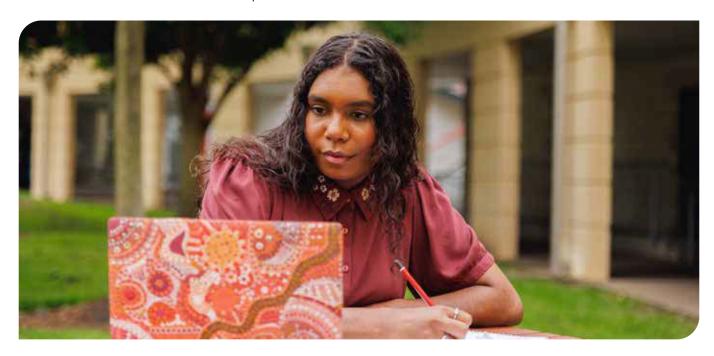
A number of *Care2Achieve* students had not been supported during their school years to develop the career management skills necessary to accurately assess their capabilities and interests or to gather and understand information that might assist them with effective career and study-related decision making. The *Care2Achieve* Tertiary Coordinator offered personalised and flexible support and guidance in these areas but not all students wanted or were able to accept support. In most instances students would have benefited from the development of career management skills before they left school.

Many of the challenges faced by *Care2Achieve* students were compounded by care leavers not being an identified equity group within either school or tertiary education systems. Education systems do not collect data and are not required to report on access, progress, or outcomes of children and young people in or leaving state care. As such, education policies, services and interventions are generally not specifically developed for or targeted at care leavers. *Care2Achieve* students were reliant on tertiary policies and services aimed at the currently identified equity groups, which seldom catered to their cumulative and complex needs.

Overall, the evaluation highlights that concurrent and cumulative assistance is required to effectively support young people leaving state care to participate in and complete tertiary qualifications. While the program was targeted at young women, key stakeholders and some students attested to the value of such a program for both young women and young men leaving state care.

Young care leavers who are undertaking tertiary studies need multifaceted interventions and policies that are appropriately targeted at their unique circumstances, including:

- Recognising care leavers as an identified equity group in school and tertiary education systems so that appropriately targeted early interventions are developed and data is collected to track and hold systems accountable for educational progress and outcomes
- Providing financial and housing security which may include providing or replicating university college-type arrangements that also incorporate a range of additional academic and personal support
- Improving coordination between service systems particularly community, education, government income support and health systems
- Strengthening access to timely and affordable health care, especially mental health
- Funding personalised and flexible support programs, like Care2Achieve, that focus primarily on educational outcomes, including school to tertiary transitions
- Developing strategies and programs to formally increase the social capital and adult support networks of young people leaving care.



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