

# IMPROVING EDUCATIONAL OUTCOMES FOR CHILD WELFARE INVOLVED CHILDREN AND YOUTH: HSBC NATIONAL TRANSFORMATION PROJECT

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December 15, 2021

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## ACKNOWLEDGEMENTS

Research and evaluation support was provided by the Child Welfare Institute at the Children's Aid Society of Toronto.

We extend our great appreciation to Children's Aid Foundation of Canada, to The HSBC National Transformation Project partner agencies, and to the funder of this project, HSBC Bank of Canada.

We also sincerely thank the hundreds of children and youth, as well as their child welfare and community workers, who participated in the evaluation of the HSBC National Transformation Project. With this project and report, we hope to elevate your voices, share the evaluation results, and advocate for ongoing and sustainable educational supports for child welfare involved children and youth. This report contributes to the growing body of evidence of the value of early, consistent, and sustainable educational supports in helping child welfare involved children and youth attain positive academic, behavioural, social, and emotional outcomes. This in turn will increase educational attainment, increase upward social mobility, and work toward a decrease in neglect, abuse, and intergenerational poverty.

We would like to acknowledge that the land on which this work was carried out. This land has been a site of human activity for 15,000 years and is the traditional territories of the Mississaugas of the New Credit First Nation, Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Métis Nation. This territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement made between the Iroquois Confederacy and the Ojibwe and allied nations to peacefully share and care for the resources around the Great Lakes. With this report, we aim to honour the spirit of the Dish With One Spoon agreement by working with Indigenous youth and communities in Toronto, and ensuring that all current and former children in care have access to needed educational supports and services.

Respectfully submitted,



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## A MESSAGE FROM CHILDREN'S AID FOUNDATION OF CANADA

CHILDREN'S AID FOUNDATION OF CANADA is pleased to release this report examining The HSBC National Transformation Project. The HSBC National Transformation Project is an integral part of our overall Education Strategy and our mission to improve the lives of children and youth in the child welfare system by removing barriers and providing access to opportunities. The program has been supporting young people in their academic pursuits at a national level since 2015.

At Children's Aid Foundation of Canada, we are committed to using evidence to inform high quality program development and execution. This evaluation of the HSBC National Transformation Project has been able to advance our understanding of the impact of education funds and supports for students and where program improvements could be made. The data and insights arising from this report will inform our fundraising, grants and programs for years to come.

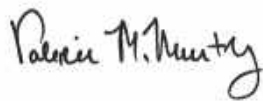
The HSBC National Transformation Project would not be possible without the heartfelt and longstanding commitment of HSBC, an institution that is empowering students to realize their dreams through their pursuit of education.

We hope that others within the field of child welfare will also be able to learn from the study and the data and that the report stimulates discussion on the importance of education supports for all children and youth in care.

Finally, we would like to thank the students who have shared their experiences with us through this study. The time and insights you have shared will help us to improve our programs to help you achieve your education goals. You should be tremendously proud of your resilience and your accomplishments.

A copy of the full report can be found on our website [cafdn.org/about-us/publications-and-financials](https://cafdn.org/about-us/publications-and-financials) or the Child Welfare Institute's website [childwelfareinstitute.torontocas.ca](https://childwelfareinstitute.torontocas.ca)

With gratitude,



Valerie McMurtry, CFRE  
President and CEO, Children's Aid Foundation of Canada

## EXECUTIVE SUMMARY

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**Background:** The HSBC National Transformation Project, hereafter referred to as **HSBC:NTP**, seeks to significantly improve primary and high school graduation rates and post-secondary enrollment amongst young people involved in the child welfare system. Achieving an education is crucial for any young person on their journey toward future employment. For Canada's most vulnerable youth, there can often be many barriers along the way to achieving an education. By providing the support they need to succeed at school –including intensive and flexible wraparound supports tailored to their needs, the HSBC:NTP ensures that vulnerable, child-welfare involved children and youth can define a new vision of success for themselves and break the cycle of abuse, neglect and poverty for future generations.

Children's Aid Foundation of Canada (CAFC) worked in collaboration with six child welfare agencies in four provinces across Canada (Alberta, British Columbia, Ontario and Quebec) to implement the HSBC:NTP from 2015 to 2021.

The evaluation undertaken by the Child Welfare Institute (CWI) was focused on:

- Highlighting the importance of educational supports across the lifespan/educational trajectory of young people involved with child welfare (e.g., elementary level, secondary level, post-secondary level);
- Providing evidence for positive academic, behavioural, social, and emotional outcomes for young people involved with child welfare as a result of early, consistent, and ongoing educational supports; and
- Sharing key findings from the project with local and national stakeholders in child welfare, government, and social service sectors.

**Data Collection Methodology:** The evaluation of the HSBC:NTP program was led by the Child Welfare Institute (CWI), the research, program evaluation and training department of Children's Aid Society of Toronto (CAST). The mixed method design employed collection of qualitative and quantitative data via a standardized and piloted surveys administered at the application stage (Time 1), midterm stage (Time 2, if applicable), and end of funding stage (Time 3).

**Results:** Highlights of the findings are noted below:

- The HSBC:NTP funds were used to provide intensive and flexible wraparound supports tailored to the needs of primary, secondary and post-secondary students (including tutoring supports, funds to decrease barriers and increase access to educational success).
- The HSBC:NTP provided 3,047 grants to support children and youth in primary and secondary school (1,784 young people received Tutoring support and 1,263 were supported with the Student Support Fund) and 966 post-secondary support grants (503 post-secondary students received Scholarships & Bursaries and 463 received Youth Opportunity Funds).
- As a result of receiving educational supports,
  - children and youth made substantial academic, behavioural, emotional and social gains;
  - school performance and attendance improved for the majority of those supported (most markedly for those receiving tutoring supports); and
  - higher proportions of children and youth receiving primary and secondary supports were working at or above grade level.
- In addition, for post-secondary students, the supports decreased stress and increased the likelihood of achieving their long-term career goals (81%), passing their required courses (82%), and graduating (82%).

## Recommendations:

- Children and youth come into the care of a child welfare agency with various challenges (e.g., experiences of abuse and trauma, deficits in academic, social, behavioural or emotional development). The experience of being in care is another compounding challenge. It is important for educational supports for these youth to be flexible, tailored to their individual needs, and be provided as early as possible.
- This report highlights the importance of educational supports across the lifespan/educational trajectory of young people involved with child welfare (e.g., elementary level, secondary level, post-secondary level).
- This report provides evidence for positive academic, behavioural, social, and emotional outcomes of young people involved with child welfare as a result of the provision of early, consistent, and ongoing educational supports.

## 1.0 BACKGROUND

### 1.1 HSBC National Transformation Project Overview

The HSBC National Transformation Project, hereafter referred to as the **HSBC:NTP**, seeks to significantly improve primary and high school graduation rates and post-secondary enrollment amongst young people involved in the child welfare system. Achieving an education is crucial for any young person on their journey toward future employment. For Canada's most vulnerable youth, there can often be many barriers along the way to achieving an education. By providing the support they need to succeed at school –including intensive and flexible wraparound supports tailored to their needs, the HSBC:NTP ensures that vulnerable, child-welfare involved children and youth can define a new vision of success for themselves and break the cycle of abuse, neglect and poverty for future generations.

### 1.2 Review of Literature

Children and youth in care are among the most vulnerable, at-risk group of youth within Canadian society: in addition to the effects of child maltreatment, these youth may also face a range of other challenges such as family breakdown, instability within foster placements, multiple school placements, academic difficulties, economic uncertainty, poor developmental outcomes, mental health challenges and other systemic barriers, such as un/under-employment and homelessness (Brownell et al., 2015; Cox, 2012; Dill et al., 2012; Ferguson & Wolkow, 2012; Sydow & Flango, 2012). 46% of youth from care will graduate from high school vs 83% of their peers (OACAS Gateway to Success: Cycle Three Report (April 2014)). Moreover, youth from care are 50% less likely to attend post-secondary institutions than their peers (OACAS Gateway to Success: Cycle Three Report (April 2014)).

Research, particularly Canadian research, has identified tutoring programs and educational supports at all levels (primary, secondary, post-secondary) as having the potential to help child-welfare involved students realize academic, social, emotional, and behavioural improvements (Cox, 2012; Flynn, Marquis, Paquet, Peeke, & Aubry, 2012; Harper, 2016; Harper & Schmidt, 2012; Hickey & Flynn, 2019; Mallett, 2012; Stoddart, 2012; Tyre, 2012). Educational support has also been shown to have a positive impact for child welfare involved children and youth on retaining academic skills, homework completion, school attendance, and student-teacher relationships (Evans, Brown, Rees, & Smith, 2017). Supporting youth specifically those with histories of maltreatment and trauma through struggles with their education must be emphasized in order to mitigate further decline in their education.



The impact of tutoring and homework clubs can play a role in improving the lives of child welfare involved youth, but also provide cost savings to the Canadian economy. Currently, child welfare involved youth aging out of care have less education, and lower high school graduation rates and therefore make less in income, pay less in taxes and require more social assistance. Early-on investment in education and mental health programming helps child welfare involved children and youth attain the skills to succeed in education and employment, boosting Canada's GDP by an estimated 0.15% (Bounajm et al., 2014).

The educational interventions made possible through HSBC:NTP were used to help increase academic skills and support children need from childhood through adolescence, and into early adulthood and beyond. A more detailed review of the literature can be found in Appendix A.

### 1.3 Four Program Streams

The HSBC:NTP provides intensive wraparound educational supports from the primary to undergraduate level. By facilitating access to a broad range of urgently required supports, this project reduces or eliminates financial and access barriers and supports children and youth to achieve educational success, ultimately building the foundation toward meaningful and sustainable employment. The four program streams are described below:

- **Primary and Secondary School Tutoring and Educational Supports:** This stream provides elementary school students (as young as four years old), middle school students, and high school students with educational supports such as intensive, customized coaching, tutoring and advocacy. The goal of this program component is to ensure young people are able to graduate from high school. The program ensures that vulnerable young people feel supported and can focus on their school activities so they can continue moving forward with their education.
- **Student Support Fund:** This stream provides students with short-term, necessary supports in order to remove barriers to educational achievement for students of all ages. In some cases, the fund was also used to ensure youth transitioning out of the child welfare system are able to secure safe, sustainable housing after leaving their foster or group homes. Retaining housing will enable youth to focus fully on balancing their studies. Additional support could cover:
  - Housing-related costs such as first and last months' rent
  - Start-up housing supplies
  - School supplies
  - Access to physical and mental health supports
  - Emergency funds for unforeseen costs that threaten a student's ability to succeed at school.
- **Post-Secondary Scholarship and Bursaries:** This stream provides incoming and current post-secondary students with scholarship and bursary funding to move through and complete post-secondary education.
- **Youth Opportunity Fund:** Funding supports the goals and aspirations of young people who require additional assistance in their pursuit of higher education or their chosen career. This stream provides students with short-term, career track training such as employment-centered certificates, first aid courses, application fees, and other educational supports.

| <h2 style="text-align: center;">HSBC National Transformation Project</h2> <h3 style="text-align: center;">4 Program Streams</h3>                             |  |   |   |
|--|--|---|---|
| <p><b>Primary and Secondary School Tutoring and Educational Supports</b></p> <p>Funding provided for tutoring, coaching</p> <p>Average Age: 12 years old</p> | <p><b>Student Support Fund</b></p> <p>Funding provided for school supplies, emergency funds</p> <p>Average Age: 15 years old</p> | <p><b>Post-Secondary Scholarship and Bursaries</b></p> <p>Funding provided for tuition support</p> <p>Average Age: 21 years old</p> | <p><b>Youth Opportunity Fund</b></p> <p>Funding provided for applications and job-related training</p> <p>Average Age: 22 years old</p> |

#### 1.4 Program Process

The HSBC:NTP is managed at each agency by a fund manager. For both the Tutoring and Student Support Funds, social workers or social service workers apply to the fund manager for funding on the child/youth's behalf and administer the funds based on the needs and eligibility of the young people. Some of the agencies also make agreements with tutoring centers and pay them directly for tutoring supports provided.

The post-secondary supports (HSBC Scholarships and Bursaries and Youth Opportunity Fund) are managed primarily by a PSE program officer at CAFC. For both funds, applications are made by youth through the CAFC website. The program officer administers funds based on needs and eligibility of the young people. Scholarship applications are subject to the Foundation's Scholarship Committee process for review and ranking and, if successful, are matched with the HSBC scholarships. In some cases, agencies also manage a portion of the post-secondary supports.

Each agency provides data for the evaluation by completing questionnaires in Survey Monkey for each child and youth supported at three points in time: initial application, mid-year and final report. Data is retrieved from Survey Monkey by CWI for analysis.

**FUNDING RECIPIENT STORY** | Jean-Luc came into care when he was 11 due to his mother having cancer. He lived with his grandmother until she passed away suddenly almost three years ago due to cancer. Jean-Luc has overcome all of these situations and done well in his first year at Trent University. He is an amazing young man. Jean-Luc recently moved out on his own to his own apartment while attending university and needed dishes, pots and pans, cutlery, towels, bedding and furniture to set up his home. Jean-Luc works part-time and supports himself without any support from family or friends. He was very happy and grateful to receive support from the HSBC student support funds in his first year of independent living. – **Jean-Luc's social worker**



## 1.5 Partner Agencies

The following project partners were involved in this project:

- **Children's Aid Foundation of Canada (CAFC)**
  - Primary Responsibilities: grant management, collaborate with and support partners, stakeholder stewardship, knowledge mobilization, dissemination of findings
- **Community Service Partners:**
  - Partner Agencies:
    - Children's Aid Society of Toronto (Toronto ON)
    - Wood's Homes (Calgary AB)
    - Catholic Social Services (Edmonton AB)
    - Hull Services (Calgary AB)
    - Pacific Community Resources Society (Vancouver BC)
    - Fondation de Centre Jeunesse du Montreal (Montreal QC)
  - Primary Responsibilities: receive and manage funds, administer program by receiving referrals and connecting children and youth to educational supports, complete evaluation tools and reports, collaborate and share feedback on program process and implementation
- **Child Welfare Institute (CWI), Children's Aid Society of Toronto**
  - Primary Responsibilities: data collection, data analysis, program evaluation of 5 years of HSBC:NTP program partner and recipient data, production of white paper/research report/academic publications, knowledge mobilization planning and implementation.

## 2.0 EVALUATION METHODOLOGY

### 2.1 Evaluation Focus

The current evaluation was conducted by The Child Welfare Institute (CWI), Children's Aid Society of Toronto's branch that conducts internal and external research, program evaluation, and quality assurance as well as staff training and development. The focus of this white paper is to report on the five-year (2015-2021) evaluation program activities and evaluation in a systematic and comprehensive manner. The focus of this evaluation was to explore the impact of the HSBC program on well-being and educational outcomes of vulnerable children and youth involved with child welfare, as reported through their worker, community worker, and children and youth themselves. Additionally, this report hopes to share key findings from the HSBC:NTP with local and national stakeholders in child welfare, government, and social service sectors.

### 2.2 Data Collection

The evaluation employed a mixed-method design, where qualitative and quantitative data were collected and analyzed. Each HSBC:NTP partner agency, through their referring workers, was asked to submit an initial and final survey form for every youth for whom funds were requested. For some program streams, a midterm report was required. Descriptive analyses were conducted and demographic as well as outcome information is presented by program stream in Section 4.0.

### 2.3 Data Collection Challenges

There were some challenges with data collection and data quality of the Scholarship and Bursary data. At the end of the program, a manual data review and reconciliation process took place, and a substantial number of youth who were missing from the database were added to this. Lessons learned from this process are documented in Section 5.0 of this report.

### 3.0 EVALUATION FINDINGS: YOUTH, WORKER AND PARTNER FEEDBACK

#### 3.1 Demographic Comparison

Table 1: Demographic Comparison

| HSBC Program Stream/Demographic Variable  | Primary and Secondary School Tutoring and Educational Supports  | Student Support Fund   | Post-Secondary Scholarship and Bursaries   | Youth Opportunity Fund   |
|---|---|--|--|--|
| <b>Number supported (note – recipients may have been supported by more than one fund)</b> | 1,784   | 1,263  | 503  | 463  |
| <b>Average age</b>  | 12  | 15   | 21   | 22   |
| <b>Gender</b>   | <ul style="list-style-type: none"> <li>• 50% male</li> <li>• 49% female</li> <li>• 1% transgender or describe themselves in a different way</li> </ul>  | <ul style="list-style-type: none"> <li>• 44% male</li> <li>• 53% female</li> <li>• 3% transgender or describe themselves in a different way</li> </ul>   | <ul style="list-style-type: none"> <li>• 34% male</li> <li>• 64% female</li> <li>• 2% transgender or describe themselves in a different way</li> </ul> | <ul style="list-style-type: none"> <li>• 33% male</li> <li>• 64% female</li> <li>• 2% transgender or describe themselves in a different way</li> </ul>   |
| <b>% from over-represented populations</b>  | 31% <ul style="list-style-type: none"> <li>• 18% Black</li> <li>• 13% Indigenous</li> </ul>   | 56% <ul style="list-style-type: none"> <li>• 6% Black</li> <li>• 50% Indigenous</li> </ul>   | 28% <ul style="list-style-type: none"> <li>• 24% Black</li> <li>• 4% Indigenous</li> </ul>   | 35% <ul style="list-style-type: none"> <li>• 27% Black</li> <li>• 8% Indigenous</li> </ul>   |
| <b>Child welfare status</b>   | <ul style="list-style-type: none"> <li>• 42% living in the community /family involved with child welfare</li> <li>• 47% in care (permanent or temporary)</li> <li>• 3% alumni or extended care</li> </ul> | <ul style="list-style-type: none"> <li>• 65% living in the community /family involved with child welfare</li> <li>• 13% in care</li> <li>• 20% alumni or extended care</li> <li>• 2% in other unique legal situations</li> </ul> | <ul style="list-style-type: none"> <li>• 20% in care</li> <li>• 77% alumni or extended care</li> <li>• 3% had unique legal statuses</li> </ul>         | <ul style="list-style-type: none"> <li>• 3% living in the community/family involved with child welfare</li> <li>• 10% in care</li> <li>• 72% alumni or extended care</li> <li>• 15% other unique statuses</li> </ul> |

Key demographic findings presented in the chart above include:

- **Grade & Gender:** While the proportion of males and females receiving supports in the primary and secondary grades was similar, only about one-third of those receiving supports at the post-secondary level were male;
- **Over-representation:** Over-represented child welfare populations (e.g., youth identifying as Black or Indigenous) received supports in all program streams, but were most frequently supported with the Student Support Fund (50% Indigenous and 6% Black); and
- **Grade & Child Welfare Status:** While the majority of the young people receiving HSBC supports in the primary and secondary grades were in care or were living in the community and receiving supports, the majority (72%-77%) of those receiving post-secondary supports were alumni or were in extended care.

### 3.2 Outcome Comparison

Table 2: Outcome Comparison

|  | <b>Primary and Secondary School Tutoring and Educational Supports:</b>   | <b>Student Support Fund</b>  | <b>Scholarships &amp; Bursaries</b>   | <b>Youth Opportunity Fund</b>   |
|--|--|--|---|---|
| <b>Working at grade level</b>                                      | Working at or above grade level:<br>33% at application vs 58% at final report  | n/a  | n/a   | n/a   |
| <b>Improved school attendance</b>                                  | 65% improved attendance  | 57% improved attendance  | At least 88% improved attendance  | 85% improved attendance   |
| <b>Improved school performance</b>                                 | 95% improved school performance  | 66% improved school performance  | At least 88% improved academic performance  | 93% improved academic performance   |
| <b>Academic, behavioural, emotional, and social gains achieved</b> | At least 89% made gains in all 4 areas of impact<br><br>Academic: 93% of young people<br>Behavioural: 90%<br>Emotional: 92%<br>Social: 89%   | At least 98% made gains in all 4 areas of impact<br><br>Academic: 99% of young people<br>Behavioural: 99%<br>Emotional: 98%<br>Social: 99%                   | At least 79% reported gains in all 4 areas of impact<br><br>Academic: 89% of youth<br>Behavioural: 90%<br>Emotional: 89%<br>Social: 79% | At least 90% of youth reported gains in all 4 areas of impact<br><br>Academic: 98% of youth<br>Behavioural: 94%<br>Emotional: 97%<br>Social: 90%  |
| <b>Other impacts</b>   | Tutoring resulted in young people feeling more optimistic, confident, and emotionally prepared for their education.<br><br>Tutoring increased recipients' comprehension and understanding of subject matter.<br><br>Tutoring provided mentors who motivated young people and provided effective learning strategies and provided a comfortable learning environment. | SSF recipients reported an increased sense of belonging to the school's community, which contributed to their confidence, self-esteem and overall happiness. |   | YOF support decreased stress for students (84%), and increased the likelihood of achieving their long-term career goals (81%), passing their required courses (82%) and graduating (82%). |

Key outcomes findings presented in the chart above include:

- Improved attendance and performance across all four streams; and
- Improved academic, behavioural, social and emotional outcomes across all four streams.

### 3.3 Primary and Secondary School Tutoring and Educational Supports

**Primary and Secondary School Tutoring and Educational Supports:** *This stream provides elementary school students (as young as four years old), middle school students, and high school students with educational supports such as intensive, customized coaching, tutoring and advocacy.*

The findings from this report are informed by 1,784 initial applications and 1,485 mid-term/final reports.

#### Demographics

- 50% of the young people were males, 49% females, and <1% described themselves in a different way.
- 74% were between 10-19 years. Males were, on average, statistically younger than females. The average age of the recipients was 12 years; and ranged in age from 4-37 years.
- 31% of children and youth self-identified as over-represented populations in child welfare (18% were Black and 13% were Indigenous).
- 84% of the young people were born in Canada and 16% were born outside of Canada.
- The main legal statuses were: 42% living in the community, 25% in permanent care, 22% in temporary care, 3% alumni, or extended care.
- 65% of the young people were in Grades 1-8; 33% were in Grades 1-9.
- 56% were reported to be carrying a full school course load and 14% of youth were reported to be carrying a partial school course load.

#### Funding Requests and Use

- 86% of the recipients used the funding for “one-on-one tutoring or group tutoring”.
- 53% used tutoring support for more than one subject.
- Seven in ten of the young people (70%) indicated that tutoring was primarily needed for Math.
- The most prevalent duration of tutoring was 4-6 months (28%), 2-3 months (27%), and less than 2 months (21%); Most prevalent frequency of tutoring was: once a week (73%), followed by 2-3 times a week (20%).
- In the absence of funding, two main themes emerged:
  - 1) The young people would lose valuable learning opportunities that further disadvantage children/youth involved in child welfare (n=1154 of 1220; 95%); and
  - 2) The young people must seek out alternative community tutoring supports which may not be available, have long waitlists or are an inappropriate fit (n=66 of 1220; 5%).

#### Educational Strengths

Four key themes emerged regarding the educational strengths of the young people supported:

- 1) The young people supported have the potential to succeed & require educational supports (51%);
- 2) They enjoy learning or excel in certain subjects, have positive relationships with peers/teachers, and require educational supports (31%);
- 3) They are hardworking, motivated to succeed, and require educational supports (14%); and
- 4) They have educational aspirations/career goals and require educational supports to achieve their goals (4%).

### *Educational Challenges*

Four main themes emerged regarding the educational challenges of those supported:

- 1) Learning difficulties impact attendance, confidence, and ability to learn and succeed in school (30%);
- 2) Diagnosis/multiple diagnoses impact ability to learn and succeed in school (30%);
- 3) Students have significant struggle in academics & educational supports needed to overcome challenges (29%); and
- 4) Trauma, family conflict/situation, and/or poverty impacts ability to learn and succeed in school (11%).

### Outcomes

Following tutoring supports,

- More of the young people were working at or above grade level (58%) than at the time of application (33%).
- Two-thirds of the recipients (65%) made small to crucial gains in school attendance (no impact was noted for one-third (35%) of the young people).
- 95% made small to crucial gains in school performance (39% made large to crucial gains).

In examining the overall impact of tutoring via open-ended questions, four key themes emerged from the qualitative analysis:

- 1) Tutoring resulted in the young people feeling more optimistic, confident, and emotionally prepared for their education and would benefit from ongoing tutoring (39%);
- 2) Tutoring provided mentors who motivated the young people and provided effective learning strategies and provided a comfortable learning environment (26%);
- 3) The young people had better comprehension and understanding of subject matter (22%); and
- 4) Tutoring was not effective: too early to assess, problems with tutor, the young people not engaged (13%)

**FUNDING RECIPIENTS STORY** | Laura\* and Sonja\* are twin girls in grade 4. The girls live with their grandmother as their mother was unable to care for them and were identified by members of their very small community as having high needs. When the social worker applied for tutoring funds, the girls were reading at a grade 2 level. The tutoring funds were granted for both girls to have ongoing support in both math and reading to support their tutoring needs. With tutoring support the two girls are getting ready to move on to grade 5 with a lot of confidence.

*"Thank you so much for helping me in math, it is not so hard anymore and my sister and I really enjoy going to school now. We can keep up in class!"- Laura, age 9.*

## 3.4 Student Support Fund

**Student Support Fund:** This stream provides students with short-term, necessary supports in order to remove barriers to educational achievement such as first and last month's rent, start-up supplies, access to physical and mental health supports, and other emergency funds.

The findings from this report are informed by 1,263 initial applications and 949 final reports.

## Demographics

- Slightly more than half of the young people supported (53%) identify as female; 44% as male; 3% describe themselves in a different way or identify as transgender.
- Youth who applied or for whom funds were requested were between the ages of 2 and 29 years; with an average age of 15 years. Nearly two-thirds of youth (62%) were between 10 and 19 years.
- 89% of the young people were born within Canada and 11% indicated that they were born outside of Canada.
- Indigenous young people accounted for half (50%) of all SSF applications. The second largest group was White (15%), 10% identified as Asian, 9% were of mixed cultural background, 6% of youth identified as Black, 4% as Latin American and another 3% as Middle Eastern.
- 5% of applicants have children in their care.
- 66% of those receiving SSF were in the care of their parents or caregivers; 5% were in temporary care, 7% were in permanent care, 20% were alumni from a Child Welfare Agency or were in extended care, and 2% were in other unique legal situations.

## Funding Requests and Use

- At the initial application, 66% indicated that the funds were requested for a high-priority or urgent need, while nearly all the remaining applicants described a low to moderate emergency.
- The use of SSF aligned with its purpose of supporting students in their academics and basic living needs and alleviated financial stress brought on by not being able to purchase the necessary school supplies or other necessary items or services for their academic success or living costs.
- Two main themes emerged regarding the circumstances for which funds were requested: 1) financial need (80%) and 2) health/adversities (19%).
- 91% of applicants intended to use and did use the funds for back-to-school supplies.

## Outcomes

- Over half of workers (57%) felt that the SSF had a significant positive impact on youth's school attendance.
- The majority of applicants (66%) felt that the SSF had a significant positive impact on youth's school performance.
- Over 74% of applicants felt the fund helped a great deal with the youth's academic, behavioural, emotional, and social gains.

**FUNDING RECIPIENT STORY** | Falum G, 19, is a young woman born with quadriplegic cerebral palsy and has needed the support of a residential placement to provide personal support. She has worked hard in these last few years to earn high marks in high school despite some physical issues that she had to deal with to manage her pain. She worked hard so that she could get high marks to be able to get into university. She has been accepted to Carlton University in Ottawa and will be in residence for the next 4-5 years. She is in need of household items to help set up her independent living. Falum is currently being supported in a residential placement with staff support and will be moving to her first independent placement in September 2016. As she is not able to gain employment, she is very grateful to the HSBC student support funding to help her set up her new life in her student residence.  
– Falum's social worker



### 3.5 Post-Secondary Scholarship and Bursaries

**Post-Secondary Scholarship and Bursaries:** *This stream provides incoming and current post-secondary students with scholarship and bursary funding to move through and complete post-secondary education.*

The findings from this report are informed by 503 initial applications and 409 mid-term/final reports.

#### Demographics

- 64% of youth applicants identified as female, 34% as male, 1% describe themselves in a different way, and <1% are transgender.
- Youth who applied at the initial application were between the ages of 16 and 31 years, with an average age of 21 years ( $SD=2.84$ ). Half of the youth (53%) were between the ages of 20-25 years, followed by 16-19 years (39%), and 26-31 years (8%).
- 80% of youth were born within Canada, while the rest were born outside of Canada.
- 43% of youth identified as White, 24% identified as Black, 12% of youth self-identified as Asian, 11% as Mixed, 4% as Latin American, 4% as Indigenous, and 2% as Middle Eastern.
- 7% of students have children in their care.
- 77% of the youth were child welfare alumni or were in extended care; 20% were in care; and 3% had unique legal statuses.

#### Student Academics

- Youths' educational strengths demonstrate that they are committed to achieving their educational goals and they have the determination, motivation, and focus needed to be academically successful.
- Applicants demonstrate that they are aware of their educational challenges, such as learning difficulties, health and mental health issues and family/personal circumstances. However, with supports they have the ability to effectively manage those challenges in order to accomplish their academic goals.
- 27% of youth indicated that they had completed prior post-secondary educational programs or courses prior to the current application.
- 87% of youth applied, were accepted and enrolled within the program of their choice, while 9% applied and were awaiting acceptance and 4% of youth had applied and were accepted.
- 53% of the students were applying for programs two to four years in length.
- 88% of youth were within their 1<sup>st</sup> or 2<sup>nd</sup> years of the program; 7% were within their 3<sup>rd</sup> year and 4% of youth in their 4<sup>th</sup> year.
- 69% of youth applied to- or were enrolled in various colleges or trade schools, while 31% of students applied to- or were enrolled in various universities.

#### Student Employment

- 52% of youth were not employed at the time of the application; 44% were working part time and 4% were working full time.
- The primary reasons cited by youth for not working: 1) wanting to stay focused on their educational endeavours (e.g., maintaining their grades/ increase their GPA) (63%); 2) being unsuccessful in their job search (e.g., lack of experience, no offers) (17%); 3) experiencing health or mental health issues that prevented the combination of school and work (12%); and 4) parenting responsibilities, often as a single parent (8%).

- The youth expressed a wide variety of career aspirations. Examples include, but are not limited to, social services and education, health and mental health, legal, business and administration, science and technology, government, hospitality, public service, and other professional services.

### Outcomes

- Youth indicated at the initial application, that the absence of funding would result in: 1) more hours of work and less hours of studying due to the need to financially support themselves; 2) inability to pursue and complete their educational program; 3) Increased reliance on student loans/debt; and 4) Increased stress due to financial obligations and negative impact on overall wellbeing.
- There is a large perceived positive impact from the scholarship funding on youth's academic attendance and performance, as 88% of youth felt the funds resulted in improved attendance and 88% expressed that the funds contributed to improved school performance.
- Over 79% of applicants felt the fund helped a great deal with the youth's academic, behavioural, emotional, and social gains.

### 3.6 Youth Opportunity Fund

**Youth Opportunity Fund:** *This stream provides students with short-term, career track training such as employment-centered certificates, first aid courses, application fees, and other educational supports.*

The findings from this report are informed by 463 initial applications and 142 final reports.

### Demographics

- Both genders were represented with a heavier weighting towards female (64%) over male youth (33%), with transgendered/describe self in a different way accounting for 1%.
- The age group with the largest number of applicants was 20-25 (51%), followed by 26-29 year-olds (25%) with a little over one-in-five (21%) being 15-19 years old. The average age was 22.
- The male youth tend on average to be younger in age (mean 21.32 years) compared to the female youth (mean 23.09 years).
- Almost one-third of the youth identified as White (41%). 35% identified with populations over-represented in child welfare (27% were Black and 8% were Indigenous).
- Over eight-in-ten (85%) were born in Canada,
- The preponderance (72%) identified as "alumni" (youth that have left care).
- Of the 51 youth with children, five were male and 47 were female.

### Funding Requests and Use

- The top three uses of YOF were: short-term course/apprenticeship (33%), equipment/uniform/supplies (31%), and secondary to post-secondary transitional program (17%).
- When asked what would happen without YOF, the dominant response was that youth would be adversely impacted. Without YOF, the youth would not have the required funds to pursue or continue to succeed in their education; without YOF, this would lead to increased student debt, vanished educational opportunities, lost motivation and limited employment opportunities. One worker noted the importance:

*"She would have difficulty catching up with her math 11 course and won't be able to graduate" [Y477]*

**FUNDING RECIPIENTS STORY** | Applications were received last year for two young girls residing at a group home. Both needing support in mathematics and science, second secondary level. The first meetings were difficult, very little interest shown by the young students. The tutor was used to working with young people involved in child welfare, so she decided to try a less conventional approach with those two.

Being a seamstress in her spare time, she approached the girls by telling them about her passion. Seeing that the interest seemed present, she asked them if they wanted to try and learn to sew on the condition of being fully involved during the tutoring sessions. The young girls therefore found themselves working very hard during their tutoring meetings, resulting in an introductory sewing session. They asked for more hours of tutoring, despite the changes in environment that took place during the year (return to the family home for one, departure to a youth center for the other.) This unusual approach was a success, because both were able to pass their exams successfully, moving on to secondary school. – Social worker

## Outcomes

- The outcomes from YOF support find the student is likely to decrease their stress (84%) and increase their likelihood of achieving their long-term career goals (81%), passing their required courses (82%), and graduating (82%). YOF funds have the greatest impact on the youth's academic gains (98%).
- YOF makes a significant and important contributions to these youth in tangible ways. For example,
  - Short-term Outcomes: YOF covers education costs; increases likelihood youth will take/complete a course;
  - Intermediate Outcomes: YOF increases the likelihood youth will complete their courses/degrees;
  - Long-term Outcomes: YOF increases the likelihood that youth will achieve their long-term career goals.

## 3.7 Partner Interviews

In October 2021, CAFC engaged in a consultation with 5 of the 6 HSBC:NTP partners to share their reflections and experiences with the program. The discussion focused on:

- Program delivery (target populations, partners)
- Program findings and results (highlights, any surprises)
- Your expectations from the program and if they were met
- Challenges in the implementation of the program
- Evaluation and reporting of the program

Partners' reflections are summarized below:

*The HSBC:NTP supports effectively met the needs of children and youth experiencing educational challenges.*

Most of the partners expressed that the program was comprehensive and addressed the most prevalent needs of young people experiencing educational challenges, leading to positive outcomes:

- improved academic achievement (tutoring support);
- reduced barriers to stability and perseverance in education (Student Support Funds and Youth Opportunity Funds); and
- increased access to education (Scholarships and Bursaries).

### ➤ Primary & Secondary Supports

The Tutoring Fund was used most frequently by partner agencies. In addition to helping young people to meet their education goals, tutoring helped young people develop supportive relationships with tutors. Some agencies partnered with local vendors/tutoring companies to deliver services, which resulted in ease of payments and relationships between service providers, and consistency of relationships between tutors and the young people supported.

The Student Support Fund (SSF) was also accessed regularly by agencies to reduce barriers to educational success. As noted by one partner, “Our agency serves complex mental health needs where education is not always the primary concern, so for us overall the SSF was consistently requested.”

The flexibility of the fund to address a variety of needs was appreciated by partners. For example, partners used the SSF to support children, youth, or their families by:

- providing funding for education-related expenses for children and youth such as school uniforms, school trips, books and transportation, as well as technology or internet connections during the pandemic;
- reducing barriers by providing funding for health or mental health supports, emergency funds, rent assistance, or health or mental health supports;
- supporting land-based and outdoor resources or programs. For example, one partner invested in outdoor equipment at schools, recognizing that recreational supports had positive impacts on educational outcomes (increased engagement, motivation, flexible program delivery); and
- providing funding for children to attend science camp to increase interest and engagement in school.

**FUNDING RECIPIENT MESSAGE** | Hey my name is Vandia, and I just want to say thank you for the 500\$ that goes towards a laptop this will help with making school go by smoother. I have a very old laptop that dies really fast even if I charge it from over-night by the time I get to school it's dead. This money will also help me get a better laptop with more space as well since my laptop is very quickly running out of space I keep having to delete things just to make space. I am thankful also because a laptop is essential for my post-secondary education.

Thank you, Vandia

### ➤ Post-secondary supports

Partners expressed that the post-secondary supports were not accessed as frequently as the primary and secondary supports because fewer of their young people access higher education. Partners reported that eligibility restrictions (e.g., required full-time enrolment and excluded trades, short programs or certifications) limited the use and applicability of the Scholarship and Bursary Fund.

The Youth Opportunity Fund (YOF) was used much more frequently, however, because youth could use it for a broader range of programs and expenses. The YOF was used to support youth with expenses such as:

- fees for applications to post-secondary programs;
- fees for short courses or certifications;
- tools/supplies needed for programs (e.g., tools for culinary school);
- technology;
- transportation;
- housing supports or living expenses; and
- food vouchers.

*Partners would benefit from more opportunities to share their experiences and ideas with other partners.*

Partners unanimously expressed that a community of practice would be helpful and would have allowed them to share ideas and problem-solve about how to administer the program at their agencies and how to use the funding streams to maximize impact.

## 4.0 DISCUSSION, LEARNINGS & RECOMMENDATIONS

### 4.1 Discussion

The HSBC:NTP program and evaluation provide timely information on children and youth's educational outcomes and add to the body of literature on the value of educational supports throughout the lifespan of child welfare involved children and youth. Findings from this program evaluation are promising in that they suggest academic, social, behavioural, and emotional gains after the provisions of educational supports, and also suggest that gains in academic attendance and performance were made for youth in all program streams. The key strength of this program was its ability to provide multiple educational supports for a substantial number of young people at all stages of their educational trajectory, including primary school supports, secondary school supports, post-secondary supports, training related supports and emergency student supports.

Findings also suggest that whereas the male to female ratio is about equal for youth earlier in their educational trajectory (e.g., children/youth receiving primary and educational supports), the proportion of females receiving supports increased (about six in ten) and the proportion of males receiving supports decreased (about three in ten) at the post-secondary level. This is a known phenomenon, also observed in other program evaluations at CAFC and CAS Toronto. Further examination is required to better understand this finding.

The key strengths of the evaluation are that it employed a mixed-methods design, collected data at multiple time points (initial report, midterm report for two of the four program streams and final report), had

large sample sizes (ranging from Time 1, Time 2, and Time 3 data collection), and collected data from a variety of stakeholders (e.g., workers, partners, youth). In addition, the evaluation employed a variety of strategies to address potential study limitations, including using evaluators with expertise in the topic and methods, random sampling, frequent communications, training of research and community staff prior to data collection, and ensuring an adequate length of time to collect data. That being said, there were a few limitations to this study, namely: issues with data collection arose, as described above in Section 2.3.

## 4.2 Lessons Learned

Throughout the project, the following lessons learned were documented:

- Children and youth come into the care of a child welfare agency with various challenges (e.g., experiences of abuse and trauma, deficits in academic, social, behavioural or emotional development). Adding the experience of being in care is another compounding challenge. It is important for educational supports for these youth to be flexible, tailored to their individual needs, and be provided as early as possible.
- Because of the complexity of the HSBC:NTP (i.e., 4 different program streams with varying purposes and eligibility criteria), program delivery partners expressed that they would benefit from opportunities to share ideas about how to more effectively administer the program, and how to utilize the funding streams to maximize impact.
- In terms of data collection and data quality, consistent methods of collecting data and assessing data quality are essential, particularly during a longitudinal evaluation where there may be staff turnover for the duration of the project. There were challenges with one of the HSBC streams' data collection processes (e.g., data collection forms being modified several times throughout the project, missing applicant data) and that required additional time and effort at the end of project to reconcile and input missing data.

## 4.3 Recommendations

Upon review of the HSBC data and findings, the following recommendations were developed:

- Continuing to provide early, consistent, and ongoing educational supports across the lifespan/educational trajectory of young people involved with child welfare (e.g., across elementary, secondary, and post-secondary levels) will facilitate positive academic, behavioural, social, and emotional outcomes of young people involved with child welfare.
- A community of practice would provide opportunity for program delivery partners to engage in a process of collective knowledge sharing and learning, and would increase capacity and build better practice at each of the participating organizations.

**FUNDING RECIPIENT STORY** | Last year, a request arrived for a 7 year old child, 1st year. He needed help in French, to help him practice and explain the concepts studied in class. The family being originally from Iran and just arrived in Quebec, Persian was the language spoken at home.

After some research, we always kept in mind to offer the support closest to the student's needs, we were able to offer the child sessions with a tutor sharing the same mother tongue. This allowed him to be confident from the first meeting with his tutor, giving him the opportunity to practice much more. The parent could also count on the tutor to receive tips on how he could help his child with homework. – Social worker



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**FUNDING RECIPIENT STORY** | Marcus came to Integrated Academics from another school where he was not meeting with success due to school avoidance and poor peer choices. In particular, Marcus felt he was "bad at school" because of low marks in Math and Social Studies. When Marcus came to the IA program, he made new, more positive friendships right away, and became an immediate part of the community despite his own struggles. In Grade 11, Marcus learned to build confidence in himself as a learner. He began to face up to things he found difficult, like Math and Social Studies, and started to see that he was able to be successful in school. Marcus is an accomplished athlete. He plays soccer for McNair and in the community. He also plays lacrosse in the community and has played for the aboriginal youth lacrosse team around the province. He has also found success through working with the Aboriginal Education program, and learning to express his Metis identity. He recently went to Kamloops to participate in the Metis Summit. If Marcus continues to build his confidence and dedicate himself to his learning, he is considering going on to post-secondary to study kinesiology and continue to work in athletics.

In getting to know Marcus this year, we have learned that his life is not easy, yet he always shows up at school with a smile on his face and a positive attitude. Marcus was recently let go from his job because he was unable to commit to working enough hours while also playing lacrosse and soccer and going to school. This was difficult for him, as any disposable income he has to spend on himself came from his job. Marcus's mom works full-time but his dad is unable to work due to injury. As well, due to his dad's injury, Marcus's home life can be difficult. He has the support of his grandparents, but often mentions difficulty getting along with his dad, which takes a toll on his wellbeing. Most recently, Marcus broke his ankle playing lacrosse and had to miss an opportunity to try out for a prestigious tournament. This was very disappointing to him as he uses athletics as an outlet for his energy, and gets so much of his self-esteem from his abilities in sports.

Marcus is still learning to have confidence in his learning abilities. We encourage him to consider post-secondary as he is capable and has such incredible interpersonal skills. Receiving tutoring, is incredibly motivating to him and help him to continue rewriting the narrative that he is "bad at school". Receiving this support is a very positive event for Marcus in an otherwise difficult year. He works hard in quiet ways that could easily go unnoticed, and he deserves recognition. – Marcus' social worker

## 6.0 APPENDIX A

**The Issue:** Children and youth in care are among the most vulnerable, at-risk group of youth within Canadian society: in addition to the effects of child maltreatment, these youth may also face a range of other challenges such as family breakdown, instability within foster placements, multiple school placements, academic difficulties, economic uncertainty, poor developmental outcomes, mental health challenges and other systemic barriers, such as un/under-employment and homelessness (Brownell et al., 2015; Cox, 2012; Dill et al., 2012; Ferguson & Wolkow, 2012; Sydow & Flango, 2012).

**The Evidence:** A large proportion of child welfare involved children and youth come from socio-economically disadvantaged groups. Research shows that:

- This structural inequality places youth at an educational disadvantage compared to their peers (Dill et al., 2012).
- Some negative psychosocial, behavioural, and academic effects of child welfare involvement are long term, extending through adulthood, and can be linked to poor school performance (Berlin, Vinnerljung & Hjern, 2011).
- Further, academic difficulties in children and youth with child welfare involvement are likely to compound over time (Sanders & Fallon, 2018). Research has reported that children in care may not reach their academic potential, be over-represented in special education, perform below their grade level and are less likely to progress to post-secondary level (Altshuler, 2003; Berlin et al., 2011).
- Data from the annual Provincial Crown Ward Reviews further supports the existence of emotional, behavioural and development challenges stating that crown wards are more likely to be diagnosed with special needs compared to other children (Bounajm, Beckman, & Thériault, 2014). For children and youth in care who experience difficulties, the reasons or possible risks can be the interplay of a number of factors.
- Extended Society Care youth (i.e., Crown Wards) are more likely to have negative life outcomes when compared to youth without child-welfare involvement. Specifically, the academic literature has consistently demonstrated that youth in care and exiting care demonstrate greater educational and economic challenges, housing instability and lack of supportive relationships. With respect to education, Jones and Gragg (2012) found that youth transitioning out of care face many challenges, such as difficulty learning, and are given inadequate educational opportunities. Transitioning youth also face considerable educational and training disparities and inequalities of access (Kirk & Day, 2011). It was found that only one-in-five (21%) of the 18-20 year-old youth in CAS care had participated in post-secondary education, of which eight-in-ten (84%) leaned towards apprenticeship or community college versus 16% who enrolled in university; this is a reverse trend for non-CAS, community youth, where 33% attend a college and 42% are enrolled in a university (Statistics Canada, 2011).
- From a study by King and colleagues from Queen's University (2009), who examined data from 750,000 secondary school students, the study team identified a new trend on entry to university, college, apprenticeships and the workforce: over 60% of students enrolled in 1st year college did not come directly from their secondary school but entered the post-secondary stream one or two years after high school had ended. This suggests the transition from secondary school to post-secondary is becoming less of a seamless transition. This trend may disadvantage CAS youth - if they are neither in school nor working they can be discharged from CAS care. While new legislation does allow former Extended Society Care youth to return to care from discharge, it is only up to age 21.

- In a 2011 study, the interviewers from the Child Welfare Institute (CWI) contacted and completed standardized phone interviews with 38 CAS-involved youth about identifying structural obstacles that face Crown Wards during their educational journey. When the youth were asked about their challenges in pursuing post-secondary school programming, training or education, financial challenges emerged as the main theme (Snow, Goodman, Zoppi, Marshall, & Chan, 2012). For these reasons, the Foundation through the support of HSBC funding aims to ensure young people receive the support they need to move on to a post-secondary education or career-track training. Post-Secondary Scholarships and Bursaries can offset tuition and allow young people to focus on their studies while attending school and pursuing their goals.

**The Evidence-Informed Response:** The difference between child welfare involved children and youth and the general population raises a concern as to what supports can be provided to mitigate this trend and the impact on their school success. Undoubtedly, educational interventions such as tutoring and homework support evidenced to work well for school-age children and youth is essential. Research, particularly Canadian research, has identified tutoring programs as having the potential to help child-welfare involved students realize academic, social, emotional, and behavioural improvements (Cox, 2012; Flynn, Marquis, Paquet, Peeke, & Aubry, 2012; Harper, 2016; Harper & Schmidt, 2012; Hickey & Flynn, 2019; Mallett, 2012; Stoddart, 2012; Tyre, 2012). Educational support has also been shown to have a positive impact for child welfare involved children and youth on retaining academic skills, homework completion, school attendance, and student-teacher relationships (Evans, Brown, Rees, & Smith, 2017). Supporting youth specifically those with histories of maltreatment and trauma through struggles with their education must be emphasized in order to mitigate further decline in their education.

The impact of tutoring and homework clubs can play a role in improving the lives of child welfare involved youth, but also provide cost savings to the Canadian economy. Currently, child welfare involved youth aging out of care have less education, lower high school graduation rates, and therefore make less in income, pay less in taxes and require more social assistance. Early-on investment in education and mental health programming helps child welfare involved children and youth attain the skills to succeed in education and employment, boosting Canada's GDP by an estimated 0.15% (Bounajm et al., 2014).

Towards that goal, the educational interventions made possible through HSBC:NTP were used to help increase academic skills and support children need from childhood through adolescence, and into early adulthood and beyond.

## 7.0 APPENDIX B

### Evaluation Tools:

Tutoring HCW – Initial Application

Tutoring HCW - Mid-term Report

Tutoring HCW - Final Report

HSBC Student Support Fund – Initial Application

HSBC Student Support Fund – Final Report

HSBC Bursary - Initial Application

HSBC Bursary – Mid-term Report

HSBC Bursary – Final Report

HSBC YOF - Initial Application

HSBC YOF - Initial Application

## 8.0 APPENDIX C

### Anecdotes – Youth Feedback

*“Thanks to this tutoring funding, Jessica\* was able to improve mainly in English. If she did not have access to tutoring, I think she would have been much more discouraged to go to school.”*

–Social Worker (Translated from French)”

*“The last semester at school was quite stressful and overwhelming because it was my first semester of college... ever. There were a lot of new things that I had to learn, constantly, and I knew no one, so I had to not only make new friends, but meet new teachers as well. It was a very difficult transition from high school to a fast-paced program in college. I had to face many new challenges such as paying for parking, buying expensive textbooks, finding classrooms in a huge school, and in my case, signing up for support centers. I was shocked at how different my life was in the short time span of a few months. But one positive did come out of my experience: I matured a lot over the course of just one semester. It's crazy how college changes you into the person you're supposed to be! I am the happiest I have ever been, even though I am the most stressed I have ever been. Overall, this semester has been a great growing experience, and I have overcome many obstacles to get to where I am today. Thank you HSBC!”*

– Youth

*“Matthew came into care at a young age, as his mother struggles with an addiction to alcohol. Matthew has been shuffled between many foster homes. With each new move, Matthew has had to enroll in a new school. These continued interruptions have meant Matthew has struggled to keep up with his peers, negatively affecting his self-esteem. This fall, Matthew began working with a tutor, thanks to funds from the HSBC Bank Canada National Transformation Project – Tutoring Supports. Working at a Grade 2 level instead of the Grade 4 level of his peers, Matthew has thrived with the support of a tutor. Although he has not yet caught up to the level of his peers, he has made drastic improvements in his academic performance and has regained a sense of confidence. No longer*

*does Matthew say he “doesn’t belong” at his school; instead, he shares that he has made new friends, has joined his school’s volleyball team, and “doesn’t feel scared to put up [his] hand in class any more”.*

*“If I cannot receive funding I will miss out on the ability to participate. I already worked towards a low income scholarship with them out of hundreds of applicants so already did my best to make it as affordable as possible, but I’m still living pay check to pay check for the most part. I would have to wait months and save up and hope no emergency arises to dip into savings. Which I can do, it would just add months to a timeline and I’d really love to dive in and make the most of this year.”*  
– Youth Opportunity Fund Recipient

### **Anecdotes – Worker Feedback**

*“She will continue to struggle, she will get anxious and get stressed out. Once that happens, various areas of her life become affected (eating, sleeping and self-esteem). She will get further behind, struggle more then her anxiety will get worse.”* – Social Worker, when asked “What would happen in the absence of this funding?”  
[Tutoring Program]

*“The funds helped Brian\* tremendously. His mental health was positively impacted as he did not have to worry about how to pay for school fees. The support gave made him feel better about himself with someone “believing” in him. He was motivated to do well in school and not squander the opportunity.”*  
– Social Worker

*“I want to become an engineer. I think it's a career that's very suited towards my skill set as I'm very mathematically/science inclined. I'm also very creative and love designing things. In particular I'm very good at and like programming and working with electronic devices like micro controllers.”*  
– HSBC Scholarship Recipient

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