

The Case for Foster Youth and the TAP Dependent Schedule

When a child enters the foster care system, they generally do so through no choice of their own. Most often, they have been removed from their family for neglect or abuse and are essentially alone. The state assumes guardianship and, as guardian, promises to take care of this child—to house, clothe, feed, educate and nurture. It assumes responsibility until the child “ages-out”—turns 18 and leaves the foster care system. At that point, the state commonly adopts a “fend for yourself” attitude and the child who was in its custody is alone once more.

New York State is taking steps to be more involved in the lives of youth who age-out. It recently extended Medicaid benefits to foster care youth to age 21, and is exploring housing options for youth who might otherwise become homeless. However, the state continues to prohibit many youth from pursuing higher education by putting up a roadblock—the Tuition Assistance Program (TAP) independent/dependent schedules.

The TAP Schedule Problem

Since 1974, TAP has helped nearly four million New York State residents attend college. Students may apply for financial aid through TAP by declaring themselves part of the “dependent” or “independent” schedules. Dependent students are financially dependent on parents and must provide parental income information.¹ They are eligible for a higher TAP award than independent students, who are financially independent and single, with no dependents of their own.

Youth who have exited foster care usually meet at least one of the following conditions: they are considered wards of the court, have a deceased or disabled/incompetent parent, or have experienced involuntary dissolution of their family, resulting in relinquishment of parental responsibility.² Any of these factors identify them as independent. This is problematic because these youth are not generally financially stable; they have not had the time or the resources that other independent students have had to establish themselves in the adult world. If they were still living with their families, they would be considered dependent. But the state removed them from their families.

For youth struggling to work and live on their own for the first time, the cost of college tuition can be prohibitive. A disparity exists between awards under the



two TAP schedules, and the difference is not insignificant. Dependent students whose parents' adjusted gross income is less than \$23,600 would be awarded an estimated \$5,000.³ Independent students earning less than \$10,500 would receive \$3,025. The TAP award decreases as the independent student's adjusted gross income increases—if they make \$17,500 a year, their award would be only \$855.⁴

Recommendation

New York State should revise its eligibility criteria for the TAP dependent schedule and allow foster care youth to be considered dependent. Responsibility for the education of youth who have aged-out of foster care should not automatically end when they turn 18. They may be on their own, but they are far from financially independent. They need assistance transitioning into life outside foster care, and pursuing higher education could set them on a path toward a successful adulthood. The state, which has served as steward of their education until this point, should continue to facilitate that education.

Endnotes

¹ Dependent students may also be financially independent but married, or may have tax dependents.

² *Maximizing TAP for New Yorkers*; Commission on Independent Colleges and Universities; 2008.

³ TAP awards cannot exceed tuition.

⁴ *Maximizing TAP for New Yorkers*; Commission on Independent Colleges and Universities; 2008.