


Nowhere to go: Housing pathways of college students with foster care and homelessness experience

Kim Skobba PhD, Associate Professor¹  | Diann Moorman PhD, Associate Professor¹ |
David Meyers MSW, Public Service Associate² |
Kenneth White PhD, Associate Professor¹ | Lori Tiller, Public Service Associate²

¹Financial Planning, Housing and Consumer Economics, University of Georgia, Athens, Georgia, USA

²J.W. Fanning Institute for Leadership Development, University of Georgia, Athens, Georgia, USA

Correspondence

Kim Skobba, PhD, Associate Professor, Financial Planning, Housing and Consumer Economics, University of Georgia, 213 Dawson Hall, 305 Sanford Drive, Athens, GA 30602, USA.

Email: kskobba@uga.edu

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Abstract

This study builds on previous research to understand longer term housing experiences in late adolescence and early adulthood for vulnerable college students. Using a biographical, qualitative method, we study high school and college housing and family circumstances for 27 students with homelessness or foster care experience enrolled in 4-year colleges in Georgia. We identified three different housing pathway types in high school—family homelessness, unaccompanied youth and foster care. Housing instability and frequent moves were common in high school among all housing pathway types. In college, students who were able to find low or no-cost housing and those who identified a foster care pathway in high school achieved greater housing stability. Others students experienced a continuation of housing instability that began in high school. Additional funding to cover the cost of on-campus housing would likely contribute to increased stability. Additional strategies, such as rental assistance programmes tailored for college students, may be needed to address housing instability for vulnerable college students. More research on the unmet housing needs and the consequences of housing instability during college for homeless and foster youth is needed to further a housing policy agenda that focuses on practical solutions.

KEYWORDS

college, family homelessness, foster care, housing instability, housing pathways, youth homelessness

1 | INTRODUCTION

For young adults who grew up with family and housing instability, the residential mobility that began in childhood may follow them to college. Young adults who have experienced foster care and homelessness earlier in life often struggle with housing instability and homelessness in adulthood (Collins & Curtis, 2011; Mayock

et al., 2020; Tyler & Schmitz, 2013). While a college degree offers a better chance to thrive economically in adulthood, only a small proportion of students who have experienced foster care or homelessness attend college (United States Government Accountability Office, 2016). Those who attend college experience challenges achieving housing stability and meeting basic needs (Hallett, 2010; Merdinger et al., 2005). Stable housing is vital to obtaining a college

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degree (Unrau et al., 2017). Research that focuses on college students with foster care or youth homelessness experience is limited, but the available studies suggest that housing precarity is a challenge (Kinarsky, 2017; Strayhorn, 2021). The extent of housing problems among young adults who experienced foster care or homelessness is not well understood and is likely underestimated (Fowler et al., 2009; Gupton, 2017; Strayhorn, 2021). While there is a growing recognition of and support for the needs of students who have experienced foster care or homelessness, limited resources often mean that students are left to fend for themselves (Crutchfield et al., 2020; Huang et al., 2018; Klitzman, 2018).

This research uses a biographical, qualitative method to study the housing pathways in high school and college for 27 students enrolled in four-year colleges in the state of Georgia who experienced foster care or homelessness in adolescence. Youth who have been homeless or in foster care are often studied together due to substantial overlap and shared experiences of family and housing instability, food insecurity, the need for self-reliance at a young age and low levels of social, emotional and financial support (Cheatham et al., 2021; Dworsky & Courtney, 2009; U.S. Government Accountability Office, 2016; Huang et al., 2018; Tierney et al., 2008). However, the experiences between and within these two populations are by no means monolithic. There are distinct policy and programme differences between students with foster care experience and those who have been homeless. For example, in higher education, youth who were in foster care have access to the Education Training Voucher (ETV) federal funding. However, there is no similar programme for students who were homeless as youth (Hallett & Crutchfield, 2017). Campus-based support programmes often serve the two populations together, though programmes may serve either foster care alumni or youth experiencing homelessness (Cheatham et al., 2021). We are interested in providing a more nuanced understanding of this group of vulnerable college students with shared characteristics and varied life pathways. The purpose of our study is to better understand the commonalities and differences in housing patterns among students with foster care or homelessness experiences and how family and life circumstances shape their housing pathways. We also seek to understand how housing pathways change from high school to college. While previous studies provide insight into problems of housing instability among low-income college students, very few examine the specific housing experiences of students with foster care or homelessness experience.

2 | LITERATURE REVIEW

2.1 | Pathways to housing instability for students who have experienced foster care or homelessness

The actions and circumstances of parents and guardians usually determine the housing pathways of adolescents. Experiences with housing instability may occur with family, as unaccompanied minors, through frequent moves among foster care placements or a combination of these circumstances (Adam & Chase-Lansdale, 2002; Bush &

Shinn, 2017; Sylvestre et al., 2018; Tyler, 2006). While the ways into foster care and homelessness among youth are varied, they tend to share a common theme of family and housing instability (Samuels et al., 2019). The housing instability among youth and young adults who have experienced foster care or homelessness suggests similarities to the chaotic pathway identified by Ford et al. (2002), which includes an absence of planning, significant economic and eligibility constraints and absence of family support. The following section reviews literature related to the three primary mechanisms through which youth experience housing instability—homeless with their families, youth (unaccompanied) homelessness and foster care placement.

2.2 | Family homelessness

While there are variations in local housing markets, lack of affordability and a persistent shortage of affordable housing are challenges across the United States, making it difficult for lower-income families to find and maintain housing (Aurand et al., 2021). These housing market conditions, combined with risk factors, including a lack of a social support network, lower educational attainment, lack of job skills and having a history of mental health or substance use disorders, make families vulnerable to homelessness (Bassuk et al., 1997; Buckner, 2014). Homelessness in the United States is a highly racialized problem, with Black Americans disproportionately affected due to structural racism and discriminatory practices that limit housing and employment opportunities (Edwards, 2021). While the picture of homelessness is often of a single adult, families with children make up a sizable portion of the homeless population in the United States (National Alliance to End Homelessness, 2021). Single parents are especially vulnerable (Bassuk et al., 1997).

Families facing homelessness often rely on precarious housing accommodations, including living doubled-up with family and friends, staying in hotels and homeless shelters (Shinn et al., 2017; Skobba et al., 2013). These accommodations offer imperfect and often temporary solutions to a family's housing crisis, which often lead to parents and children living apart (Shinn et al., 2017). The use of doubling up as a strategy has continued to climb in recent decades and often signals impending homelessness for families with children (Bush & Shinn, 2017).

2.3 | Unaccompanied youth homelessness

Unaccompanied youth homelessness is defined under the McKinney-Vento Homeless Assistance Act (2015) (42 USC § 11434a6) as 'a homeless child or youth not in the physical custody of a parent or guardian'. While there are limited data on the prevalence of youth homelessness, a study by Morton et al. (2018) suggests it is present in roughly 3% of U.S. households with youth ages 13 to 17 and increases to 12.5% of households with young adults ages 18 to 25. The odds of experiencing unaccompanied youth homelessness are greater for

youth who are young parents, Black, Hispanic, LGBTQ or who did not complete high school. Fraught family relationships commonly precede youth homelessness (McLoughlin, 2013). Particularly for LGBTQ youth, family rejection is the most common pathway into unaccompanied youth homelessness (Durso & Gates, 2012). Other precursors include parental substance abuse, child abuse or maltreatment, domestic violence and parental instability, as well as a cumulative impact of family stressors (Tyler, 2006; Tyler & Schmitz, 2013).

Unaccompanied youth are at risk for precarious housing situations. Youth who leave or are forced out of their home often avoid institutional settings (shelters and foster care) by sleeping outside, living in cars and relying on temporary accommodations with family, friends and acquaintances (Curry et al., 2017; McLoughlin, 2013). The latter, referred to as couch surfing, tends to occur in the same local area and among households known to the youth (McLoughlin, 2013). Similar to the experiences of doubled-up families, these informal arrangements are often temporary and, as the term couch surfing implies, require moves from one place to another (McLoughlin, 2013). These arrangements point to the housing instability among youth and the challenges in measuring tenuous and abruptly changing circumstances (Frederick et al., 2014).

2.4 | Foster care

Entry into foster care is most frequently due to inadequate parenting, parental abuse, neglect or incapacity often combined with parental chemical or mental health problems (Barber et al., 2004; Konijn et al., 2019). A study of college students with foster care experience found that the mean time spent in out-of-home care was almost 7 years, with the age of first placement at 10 to 12 years of age (Merding et al., 2005). Once in care, children often experience continued instability through multiple placements, especially if they were older at the time of placement (Konijn et al., 2019). Barber et al. (2004) note that while placement in care introduces disruption and instability, many children experience movements among family members, school changes and residential moves before entering foster care. Youth in foster care are at increased risk for becoming unaccompanied youth (Bender et al., 2015; Dworsky et al., 2013).

2.5 | Housing instability and homelessness for young adult college students

In the transition to adulthood, housing pathways are shaped by the ability to plan transitions into independent housing accommodations within the context of cost constraints and access to family support (Ford et al., 2002). Due to the rising costs of housing and college attendance, housing instability is increasingly common among vulnerable college students (Broton & Goldrick-Rab, 2017; Hallett, 2010; Hallett & Crutchfield, 2017; Klitzman, 2018). Housing, on- or off-campus, is essential and is often too expensive without financial support from parents because it typically exceeds available financial aid

resources (Crutchfield & Maguire, 2019). Research on the housing of college students who have been in foster care suggests they are more likely to live off-campus (Kinarsky, 2017). While many can avoid housing instability, a subset experience homelessness (Merding et al., 2005). A meta-analysis of studies on homeless college students by Bowers and O'Neill (2019) identified the challenge of balancing academics while maintaining food and shelter as a predominant theme in the limited body of research on homeless college students. For students who have experienced foster care or homelessness, the lack of family financial support creates a deficit of money and time during college (Hallett, 2010). Without adequate financial support, youth who have experienced foster care or homelessness struggle while investing in education with a delayed material return (Evans, 2016). This day-to-day struggle to address financial constraints leaves students vulnerable to poorer outcomes and a greater likelihood of leaving school without a degree (Johnson & Rochkind, 2011).

Due to a history of residential instability, college students with a history of foster care or homelessness may be unaware of the process and resources required to secure a place to live, making it difficult to attend school when campus housing or housing support programmes are unavailable (Hallett et al., 2018). The availability of on-campus housing mitigates some of these challenges. It offers several significant benefits for vulnerable students, including access, convenience and engagement with the campus community (United States Department of Housing and Urban Development, 2015). However, on-campus housing closures during breaks may leave students without housing during holidays and summer months (Hallett, 2010). As the cost of on- and off-campus housing has become increasingly unaffordable for students at the lower end of the income distribution, the difficulty in maintaining housing for financially independent young adults has increased (Broton & Goldrick-Rab, 2017; Crutchfield & Maguire, 2019; Hallett, 2010). Some higher education institutions are beginning to address the needs of students experiencing foster care or homelessness by creating campus support programmes specifically for these students. Campus support programmes range in what they offer students with the primary goal of providing support services and a support network for students who have experienced homelessness, foster care or both (Huang et al., 2018).

This study builds on previous research to better understand the housing experiences in late adolescence and early adulthood for college students who have experienced foster care, homelessness or both. This research aims to understand how family and life circumstances shape the housing needs of students who have experienced foster care or homelessness in late adolescence to advance the research agenda and policy solutions for these underserved populations.

3 | RESEARCH DESIGN AND METHODOLOGY

This research uses qualitative, biographical interviews to study the housing pathways of 27 young adult students who had a history of

homelessness, foster care or both in adolescence and were enrolled in several different four-year colleges in the state of Georgia. The study examines the primary research question: "What are the housing pathways in high school and college for students who experienced foster care or homelessness?" We use Clapham's (2005) housing pathway as a conceptual framework. Housing pathways provide a way of studying housing that focuses on the meanings held by people, interactions that shape housing and living accommodations, the dynamic nature of housing experiences and how housing connects with other aspects of life (Clapham, 2005). A pathways framework using biographical methodologies provides insight into the factors leading to homelessness, the construction of pathway types and the study of relationships between individuals' perceptive worlds and the construction of identity and behaviour (Clapham, 2003).

3.1 | Participant recruitment and data collection

We recruited participants using networks of individuals and organizations who work with youth who have experienced foster care or homelessness. Prospective participants were recruited by distributing a flyer and email messages to points of contact at academic institutions, a network of group home service providers and staff of a state-funded independent living programme. Participants completed a screening tool for study eligibility, which included being 18 or older, and experience with foster care or homelessness or a precarious living situation after age 14. We provided a list of nine qualifying living situations that mirrored the McKinney–Vento definition of homelessness. Some examples of qualifying circumstances were lacking a fixed, regular or adequate night-time residence; shared housing with others due to loss of housing, economic hardship or similar reason; or living in motels, hotels, trailer parks and camping groups due to lack of adequate alternative accommodations. Our recruitment led to 34 participants in the overall study. For this research, we examined a subset of 27 students enrolled in a 4-year college in Georgia to understand housing pathways from high school into college.

Data collection, which included three interviews, took place over one academic year. The initial face-to-face interview, conducted before or during the first few weeks of the fall semester in 2015, covered the participants' biographical information since age 15, including housing, family experiences, education, employment and other life circumstances. The researchers conducted two follow-up interviews, about 4 months apart following the initial interview, to gather updates on any changes in the participants' academic or life circumstances, finances, basic needs and academic progress and challenges. In between interviews, we contacted students by email and text to provide a timeframe for the following interview and encourage them to submit journal entry updates using a Qualtrics link to report any changes in their circumstances. The journal entry updates included three prompts, which asked for (1) a description of recent experiences that made it easier or more challenging to succeed in college; (2) any changes, including contact information and more significant changes in life circumstances; and (3) any comments or questions they had for

the researchers. Overall, 27 students completed the first interview, 26 completed the second interview and 21 completed the third. We lost track of one student after the first interview and five students after the second interview. We were in touch with but unable to schedule the last interview with one other participant. Therefore, we completed 74 interviews by the end of the study. We received approval of the research protocols through the institutional review board at the researchers' institution. We used pseudonyms to protect the privacy of the individuals in the study.

We recorded and transcribed each interview to ensure the accuracy of the data. A case summary, which included field notes and observations, was prepared for each participant in the study. The biographical structure of the interviews allowed us to link housing, education and family biographies. We then used the content from the interviews to construct a housing pathway for each student, which resulted in a timeline containing the housing accommodations and living arrangements beginning in high school and extending into college through the time of the last interview. Two research team members analysed the data using a biographical analytic process adapted from Merrill and West (2009). The researchers broke down the data into constituent parts using a spreadsheet schematic with each participant's year in school (high school and then college) and the corresponding housing/living arrangements, family and educational experiences that coincided with each period. The schematic allowed us to identify different pathways in high school and college and understand the overall form of the students' pathways. After we identified housing pathways, we created document groups within Atlas.ti, which enabled us to examine typical and unique experiences within each pathway type and those that spanned across pathways. We read the transcripts and used a coding structure to analyse themes within students' housing pathways in college. Two of the researchers conducted analyses independently and then worked together to discuss each other's understanding of the experiences. We describe the results of our analysis below.

4 | RESULTS

4.1 | Descriptive statistics

This research included 27 participants who had a history of foster care, homelessness or both while in high school and were enrolled in a 4-year public college at the time of the study. The student participants came from seven different 4-year public colleges across Georgia. The participant group included 18 women and nine men. The participants' ages ranged from 18 to 29; the mean age was 21. About three quarters of the participants were Black. Less than half (11) had been in foster care at some point in their life. None of the 27 participants had children. Fourteen of the students were in their first year on campus, with 49 academic credits completed on average and a range of 0 to 130 credits. Three students were graduating by the end of the 1-year study. Among the 14 students employed at the first interview, the average number of hours worked each week was 22, ranging from

12 to 40 h worked a week. The majority of participants in the study moved frequently during high school. The average participant moved yearly, or about four times during high school. Nineteen of the 27 participants had at least one episode of homelessness during high school.

4.2 | Housing pathways in high school

Our analysis of the housing patterns and transcripts showed three housing pathways types during high school: (1) family homelessness, (2) unaccompanied youth and (3) foster care. While these pathways were based on our analysis of the housing histories provided by students, they also reflect the categories of literature and policies related to housing instability among youth.

4.2.1 | Family homelessness

Nine participants described a housing pathway beginning at age 15 that included living with a parent or parents who were supportive but also struggling financially. This housing pathway type included a high level of housing instability. Eight of the nine students in this group had at least one episode of homelessness in high school.

For this group, changes in living arrangements were often abrupt and reactive due to the loss of a home or a forced exit from a doubled-up accommodation. Five of the nine students with the family homelessness housing pathway type had experienced the loss of a home through eviction or foreclosure. While participants described a strong relationship with one or both parents, they sometimes lived apart from their parents due to financial hardships, which contributed to housing instability for the whole family. Marcus's housing instability began when the home he had lived in since age 10 went into foreclosure due to a predatory scheme when he was 15. His family, including his mother and five siblings, moved into a motel during his senior year.

We had basically a month to get our stuff and get out. We lived there since I was in 4th grade. So we really did not find a place like it was on short notice ... My mother was struggling to keep the motel room. She had six kids, seven of us, we had one room, two beds, I slept on the floor of course and my mom and my sisters slept on the bed.

His family's housing instability continued throughout his high school years. After staying in the motel, Marcus lived with his mother, other relatives and friends until he graduated and left for college.

In high school, Mikayla, 19, also reflected the family homelessness pathway type. She and her mother and siblings moved through a series of precarious accommodations and an episode of homelessness during high school. During periods of homelessness, Mikayla lived with family members or acquaintances, both with and without her mother. At one point, they moved in with a next-door neighbour, whom they hardly knew.

Me, my, mom and my brother we actually moved in with the next-door neighbor. We did not know her from a can of paint. We did not know her, but she was like ya'll can come stay with me. And her lights were turned off and she still invited us in her house. (Mikayla)

Mikayla experienced eviction twice during high school, and each preceded a period of homelessness with her mother. She describes the first eviction while she was in high school.

I was just walking around the building and I see all of our stuff outside. It makes me so sad because I was so happy that day. I will never forget that. I was just so happy. Even just coming and walking around the building. I use to walk home with friends. Just coming around that building talking and laughing with them. It was like something out of a movie. I was just so happy that day. And we really had nowhere to go. (Mikayla)

The second eviction, which resulted in her family living in a hotel, took place not long before Mikayla left for college. Many of the living arrangements for the *family homelessness* type included moving from one doubled-up accommodation to another. Several participants described moving on when they or their family had become a burden for the host family. One student in this group, Jalen, lived in inadequate housing during high school that often lacked running water or electricity due to his mother's financial struggles. Jalen lived with his mother in a house she owned, and while they often could not afford the cost of the utilities, they did not experience homelessness.

4.2.2 | Unaccompanied youth

The unaccompanied youth pathway type, experienced by 13 students, included participants who were on their own, living without the support of parents during all or part of their high school years. Students lived without parents for various reasons, including estrangement, abandonment, rejection by parents or their parents or legal guardians had died. Students in this group did not identify as being in foster care during high school. Some lived with parents off and on, but emotional and financial support from parents was largely absent, and there was limited or no help from extended family.

Conflicts and ultimatums precipitated forced moves for several students with the unaccompanied youth pathway type. The participants often had to leave quickly and without a plan in these situations. Haley had a troubled relationship with her abusive father, which resulted in her moving between relatives' homes and living with her father throughout her high school years. She received an ultimatum from her father during her senior year, which led to a period of homelessness.

... Then the day of my birthday he told me that he just could not do it anymore and I had two options: I could stay in the house and never leave and live in hell or I could leave and never talk to him again and both of our lives would be better. So I left. He gave me a suitcase full of stuff and I walked out that door. (Haley)

Haley lived out of her car after she could no longer stay with a friend. She later received help from an adult leader of an extracurricular programme, who arranged housing for her until graduation. Nathan also had a conflict that resulted in a forced move during the last several months in high school. A tense relationship with his father and lack of acceptance by his stepmother led to conflict throughout his high school years. In February of his senior year, an event launched his path as an unaccompanied youth. It began with a dispute over a planned visit to see a relative and his father's threats to have him arrested for stealing the car that Nathan had bought with his earnings.

I came in the house and I packed my shit. You know all the stuff that really mattered—my clothes. Really just my clothes. That's what I needed - my records and stuff. I had been waiting for this opportunity ... And I had been waiting for him to do something like this. I knew it was inevitable. And he kicked me out. He told me to never show my face around here again. And then I was out. (Nathan)

Of the 14 students whose housing patterns exemplified the unaccompanied youth pathway, nine had at least one event where a conflict or ultimatum resulted in a quick departure and led to a period of housing instability. These events often happened in the spring of their senior year or over the summer before leaving for college.

Five students with the unaccompanied youth pathway type did not have experiences that included significant sources of conflict. We observed this subpattern among student participants whose parents had either died or could not support them due to health problems. Jada's housing pathway in high school exemplifies this pattern. Her mother died when she was 10, after which she spent time moving among church members and people in the neighbourhood. At the age of 15, Jada stayed on the sofa at a church member's house.

I really had no other place to go, and I had stayed in shelter and things like that ... So I stayed on her sofa. She did not have any children and her husband was incarcerated. But when he got out that's basically when I left. She did not tell me I had to but she sort of said it when I said it. (Jada)

Jada then moved in with an older friend for a year and a half. When she was 18 she moved in with a woman she considered her aunt and her aunt's husband, where she was living during the study. Students like Jada had housing pathways characterized by few

options due to significant economic constraints. They often depended on housing support from friends and acquaintances.

4.2.3 | Foster care

The last group included five students who described their housing through foster care experience in high school. While 11 of the 27 students indicated that they had been in foster care at some point, only five students identified a housing pathway type in high school defined by experiences in foster care. At age 15, Angelica lived in a group home, where she had lived off and on since age 10. She lived in another group home and then with three foster families during high school, with two stays in psychiatric units in between, before being adopted at age 17. Gabby, 22 and a college senior, lived with neighbours after her adoptive mother kicked her out of the house. After this, she lived in three foster care homes and one group home within 2 years before returning to live with her adoptive mother. While the students in care spent most of their time living with foster parents or in group homes, a few lived with a family member at times.

Like the other two housing pathways, participants with a foster care pathway type often had little control over their living arrangements. The difference for this group was that their moves were usually due to decisions and interventions by adults in the child welfare system. Kayla described her move from a foster family to a group home:

My case manager thought it would be best for me to go to a group home. So, I went to the group home where my sister was. (Kayla)

For Sarah, this lack of control included living with her mother.

We had a court order. My mother had just gotten out of jail. They were trying to see if she would be stable enough to take us back into her custody. (Sarah)

The participants with the foster care pathway type also described experiences in high school where conflicts led to quick departures without a plan. Danielle got into a violent and destructive fight with her older sister, her guardian. The fight occurred right before she left for college her first year and resulted in a brief period of housing instability until college started. All students with foster care pathways described at least one period when their anger or frustration levels reached a critical level, resulting in acting out against others at home or in school. These experiences seemed to provide an outlet in response to changes beyond their control. Unlike the unaccompanied youth pathway, these actions did not always prompt a change in living accommodations.

4.3 | Housing pathways in college

Examining students' housing during college, we observed two primary pathway types—stability and instability. For one group of students,

their housing experiences improved by attending college. Their housing pathways as college students included greater stability, control and predictability. The other group of students, most often experienced by those with the unaccompanied youth or family homelessness pathway types in high school, experienced continued housing instability. Below are detailed results of these findings.

4.3.1 | Stable housing pathways in college

Sixteen of the 27 students had relatively stable housing during college, primarily from living in on-campus housing. Fourteen of the students spent all or most of their college years in on-campus housing, one student lived with a relative near campus and another student lived in an independent living programme for young adults in foster care. All three high school housing pathway types were represented in the group of students with stable college housing patterns. For many students in this group, not only was their housing in college more stable, but it also offered a greater degree of autonomy than their housing accommodations in high school. This was the case for the five students who had experienced the foster care pathway type in high school. All five students who experienced the foster care pathway had stable housing during college. Kayla lived in an independent living programme, which provided self-sufficiency life skills training, financial support for education, housing, and basic needs for youth who were currently or formerly in foster care. The programme covered all of her living expenses the first year. The amount of support decreased over time, meaning Kayla would be responsible for paying an increasing portion of housing and basic needs expenses in future years.

Well, [the independent living programme] they ... they basically pay for everything: rent and utilities. They [the independent living programme] pay for your groceries, cell phone bill—any type of bill they pay for it. For a whole year, they pay for that. (Kayla)

Gabby, a senior who lived in on-campus housing throughout her academic career, received scholarships, funding and other resources as a former foster care youth, which helped her pay for housing and other material needs during college. She had moved frequently during high school but achieved housing stability and a feeling of being at home while in college.

I actually feel like school is more so home, than back at home, because I am here longer. I do not really go back for the breaks either. This feels like home. (Gabby)

The housing stability among college students with foster care pathways suggests that additional dedicated funding sources can improve housing stability in college.

Eleven of the students who had relatively stable housing had experienced the unaccompanied youth or family homelessness

pathway types in high school and were in their first 2 years of college. All but one of these 11 students addressed financial gaps by taking on one or more jobs. Haley and Marcus, who had experienced high levels of housing instability during high school, became residence hall advisors (R.H.A.) in on-campus housing to cover their housing costs. Residence hall advisors are peer advisors in college dormitories and are responsible for programming, serving as a resource for residents and enforcing dormitory rules. In exchange, they typically receive free housing and a small monthly stipend. Marcus recently became a residence hall advisor and worked part-time at a retail store. Not having housing costs allowed him to catch up on tuition payments from the previous semester. Haley, who attended a higher cost public university and worked as a residence hall advisor, realized the monthly stipend was insufficient to make ends meet even though her housing costs were covered. Haley described how an unexpected bill led to more jobs and work hours.

Well, I mean, it started that I owed a bill. And then so my one job went to two jobs and then that did not work. So I had to get a third job and then I owed more and more. And then I got a fourth job ... And like all of the jobs were taking away from me going to class and me studying and doing this. And because for me to stay here, I had to pay those bills. I had to go to work to pay those bills to stay here. (Haley)

While living in on-campus housing was a path to housing stability for many students, a few students maintained stable housing through help from friends or family. Jada, a senior, lived with a family friend since she was 18. The living arrangement was not ideal, but it was affordable.

She's fun, has a husband who does not work, and he drinks a lot. So I'm literally in my room the whole time. It's been like that since I was 18. (Jada)

Jada would have preferred to live on campus but could not afford it with the financial aid package she received.

Despite the improved housing stability experienced by these students in college, managing on-campus housing closures over breaks was difficult for those who did not have a home or could not afford to travel back home. Chloe survived with financial aid, part-time work and cutting out an extracurricular activity with fees. Late in the spring semester, she was trying to figure out a way to pay for housing over the summer.

Financially I would be okay if rent on campus was not so high. \$675 is crazy. So I have to either get a loan or borrow money somewhere for rent from April to July. (Chloe)

Jocelyn, a freshman, did not have anywhere to live when the dorms were closing for winter break.

The only thing I was worried about was me having somewhere to stay during winter break. That was the only thing I was really worried about. (Jocelyn)

Stress about housing plans over breaks was a common theme and a situation that often coincided with the end of the semester and studying of final exams, leading to a piling on of stressors.

4.3.2 | Pathways of housing instability in college

Eleven students, the majority of which were juniors or seniors in college, experienced housing instability during most of their college history. All 11 of the students with the housing instability pathway type had at least one episode of homelessness while in college. For most of these students, housing experiences in college were a continuation of housing instability experienced in high school as unaccompanied youth or homeless with their families. Jamie lived with her grandparents and enrolled at a nearby four-year college following a tumultuous time with her parents, who kicked her out permanently after high school. Jamie was working full-time and had achieved financial and housing stability when her grandparents decided to move to another state, which required her to find another place to live. Jamie lived doubled-up with a friend for a few months and then lived in her car before moving into the dorm, which became unaffordable almost immediately when she lost her full-time job.

I now live on-campus. I'm not sure how I am going to pay it off. They gave me until the end of the semester to figure out how I am going to pay it off because I had nowhere to live. And, honestly, that's been stressing me out so bad that it's been affecting my grades. (Jamie)

A few in this group, like Jamie, achieved a period of stability early in their academic careers by living in a dorm or with family members or friends. However, it was short-lived and followed by a more extended period of instability. Jeremiah's housing pathway in college began by living with his grandmother while he commuted to school and then living in on-campus housing when he transferred to a school in another part of the state. Jeremiah experienced two episodes of homelessness when his campus housing closed for a holiday and summer break, and he had nowhere to go. The first time this happened, he was able to stay with a co-worker, who continually hinted that it was a short-term arrangement. This period of housing instability led to considerable mental anguish for Jeremiah.

But I do not know how I ended up making it through that summer. But I do know that I left my job in August. The stress was immense. I was depressed and was on pills for anxiety. I just did not want to deal with it anymore. (Jeremiah)

Jeremiah was graduating by the end of our study. Still, he had struggled with precarious housing, including living in his car, throughout the later years of his academic career. Jasmine's housing instability accelerated shortly after she transferred to a 4-year school a few hours from her mother's home. She had finished 1 year at the transfer school and earned grades that put her on the dean's list. Jasmine was about to be evicted from her apartment at the first interview because she had lost her job. After the eviction, Jasmine moved three times over about 6 months. By the end of the study, Jasmine had moved back home with her mother and was about to start her last semester but was unsure how to manage school while living several hours away. The experiences of Jamie, Jeremiah and Jasmine, whose housing instability appeared to increase the longer they were in school, suggest the cumulative difficulty in navigating the cost of housing as financially independent students.

5 | DISCUSSION AND CONCLUSION

The purpose of this study was to better understand the life circumstances and housing pathways before and during college for students with foster care or homelessness experience. Our research identified three different housing pathway types in high school among participants in the study, including (1) family homelessness, (2) unaccompanied youth and (3) in foster care. These three pathways are consistent with previous research by Samuels et al. (2019), in which youth participants identified unaccompanied youth status, entrance into foster care and family homelessness as the beginning of pathways of homelessness and housing instability. Students who experienced the family homelessness pathway type were frequently thrust into precarious housing accommodations and homelessness while living with their parents. Precarious housing circumstances often forced the students to live separately from family members, consistent with previous research by Shinn et al. (2017). For students who lived apart from parents, the primary factors appeared to be a lack of space and economic hardship. Fraught family relationships and parental rejection were common precursors to housing instability within the unaccompanied youth pathway type, which often included the use of couch surfing, living in cars and other temporary accommodations. These findings are consistent with previous research on unaccompanied youth (Durso & Gates, 2012; McLoughlin, 2013; Tyler, 2006). Participants who experienced a foster care pathway spent most of their time living with foster parents or in group homes and described frequent moves among placements highlighted by Barber et al. (2004).

Students in all three high school housing pathway types described housing experiences consistent with Ford et al.'s (2002) chaotic pathway, present in the lives of some youth and young adults. Chaotic pathways include the absence of planning, severe economic and housing constraints and a lack of family support, leading to short-term, unstable housing accommodations (Ford et al., 2002). Many students with unaccompanied youth and foster care pathway types described an abrupt change in their housing following a conflict with a family member or guardian. These situations were similar to Mayock et al.'s

(2020) turning point experiences, or critical moments that mark a shift in a young person's circumstances resulting in significant changes. Students in the family homelessness group also lived in precarious housing. They had little power or ability to plan for their living arrangements; however, they tended to have more support from their parents and extended family. A commonality across students in all three groups was that they lived separately from or without parents in high school. Nearly all of these circumstances were sources of trauma, including severe economic hardship, displacement through eviction or foreclosure and a parent's death, illness, abandonment or rejection. Our findings regarding housing pathways in high school contribute to a more nuanced understanding of the earlier housing and family circumstances of college students with foster care or homelessness experience. They also highlight that housing instability begins before arrival on campus for many low-income students.

5.1 | Connections between high school and college housing pathways

Becoming a college student offered the opportunity for a better economic future and the possibility that the housing instability they faced in high school would no longer be a concern. Upon entering college, some students did experience increased housing stability. One surprising finding, and an area for future research, is that students with the foster care pathway type described relatively stable housing experiences in college. This finding differs from previous research, which has found that youth and young adults with foster care experience often have a high level of housing instability and homelessness in the transition to adulthood (Bender et al., 2015; Dworsky & Courtney, 2009; Kinarsky, 2017; Strayhorn, 2021). The ability to maintain stable housing may be due to additional financial resources available to students who have experienced foster care and perhaps the campus support programmes, which assist in determining eligibility and applying for funding. Other students who experienced housing stability in college did so through a combination of living in on-campus housing and taking one or more jobs that helped to cover housing costs. These strategies allowed for this subset of students to maintain stable housing. However, for those working full-time hours at one or more jobs, the effort to meet financial demands seemed unsustainable. Research on balancing academic and work demands suggests that optimal work hours, about 15 h per week, provide sufficient time pressure without negatively affecting academic performance (Carnevale & Smith, 2018; Dundes & Marx, 2006). Over time, the work hours required to cover school and housing costs could interfere with academic success for vulnerable students.

For other students, housing instability that began in high school continued to be a challenge throughout college. The experiences of these students reflect the growing body of research on the rise in housing instability among college students that has accompanied increased costs of attendance (Brotton & Goldrick-Rab, 2017; Hallett, 2010; Hallett & Crutchfield, 2017; Klitzman, 2018). The struggles to maintain housing described by those with the unstable housing pathway type in college reflect the hardship for independent students

whose college and basic needs costs typically exceed financial aid packages (Crutchfield & Maguire, 2019). Like the students who had maintained stable housing by working many hours, the effort needed to pay for housing and school often affected the amount of time and energy these students could devote to their education. However, the students with unstable pathways were later in their college careers. Their experiences suggest that housing stability may erode as the challenges and setbacks encountered while navigating the cost of housing as independent students accumulate. For these students, homelessness and the threat of homelessness were common and appeared to take a toll on their mental health.

5.2 | Policy solutions

5.2.1 | Reducing the financial burden of attending college

Policies that reduce the financial burden of attending college would likely contribute to improved housing stability and academic success for students who have experienced foster care or homelessness. Institutional grants are available but are often insufficient to close the gap (Coker & Glynn, 2017). For students who experience housing instability in college, a relatively small amount of additional funding to cover the cost of on-campus housing would likely contribute to increased housing stability. Our findings suggest that access to the ETV federal funding, available to youth who experienced foster care, made a difference. A similar programme for students identified as homeless in their secondary school years would help address the financial gap experienced by these students. In recent years, many states have enacted legislation to waive tuition for youth who have been in foster care, and some include students identified as homeless. The waivers often exclude 4-year state institutions or are limited to students who were in foster care (University of Washington, 2022). While these policy changes are imperfect, they are moving toward reducing the financial burden for vulnerable students. In doing so, they will likely contribute to better academic outcomes, including higher graduation rates, encouragement of full-time enrolment and greater campus engagement (U.S. Department of Housing and Urban Development, 2015).

5.2.2 | Higher education policies for youth with foster care and homelessness experience

Policy changes in higher education at the federal and state levels could improve the circumstances and our understanding of college students with foster care or homelessness experience. Recent state and federal policy recommendations seek to align current higher education practices for youth in care to those experiencing homelessness (Stidum et al., 2021). Aligning supports, such as dedicated campus staff, intercession housing options and living/learning communities, to both groups will increase equity across the campus communities. Policies that create state-level higher education systems mirroring the

systems in place for K-12 education for students experiencing foster care and homelessness would provide opportunities to better manage the transition to college and identify and address barriers these students experience once they are on campus. There is currently a lack of data on the housing instability of vulnerable college students, particularly those attending four-year institutions. More research on the unmet housing needs of these students and the consequences of housing instability during college is needed to further a housing policy agenda that focuses on practical solutions. Finally, understanding the gap in available financial resources and costs of tuition and living expenses would provide a more thorough understanding of necessary policy interventions.

5.2.3 | Dedicated rental assistance programmes for vulnerable college students

The challenges in qualifying for and accessing rental assistance, combined with the expense of on-campus room and board and the problems of dormitory housing closures over school breaks, suggest that additional housing strategies may be needed to address housing instability for vulnerable college students. Rental assistance programmes would also provide a potential solution by making off-campus housing more affordable. However, many of the current federal housing assistance programmes have an array of different eligibility requirements, which either do not apply to college students or are challenging to meet and understand. Additionally, access to rental assistance is extremely limited in the United States and most who qualify do not receive it (Fischer & Sard, 2017). There are a few examples of housing programmes, notably the Tacoma Housing Authority's College Housing Assistance Program in Washington (U.S. Department of Housing and Urban Development, 2015, Tacoma Housing Authority, 2021). However, current housing policies and programmes essentially overlook or underserve this population for whom a college degree may mean a path to a better future.

This study represents data from a small number of students across several institutions in Georgia. Our research explores patterns generated from these students' experiences rather than generalizable knowledge. All of the students in this study were referred through campus support programmes, which provide services and connections to campus-based resources to help overcome barriers. As such, the experiences of these students may differ from college students who have experienced foster care or homelessness who do not receive this type of college support. The students in this study likely have more information, support and resources than students attending colleges where this support is not available. All students in the study were young adults and did not have children, which likely differs from the population of vulnerable college students as a whole. Further research that examines the housing experiences of a more significant number of students from different institution types (public and private), sizes and geographic locations would add to our understanding of how students with foster care and homelessness experience balance academic and housing costs in the absence of parental and adequate financial support.

CONFLICT OF INTEREST

The research and findings in this manuscript has not been published previously in a journal. We do not have any interests that might be interpreted as influencing the research. In conducting this study, we followed the policies and procedures of the University of Georgia's Institutional Review Board and the APA ethical standards.

ORCID

Kim Skobba  <https://orcid.org/0000-0003-4470-8724>

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AUTHOR BIOGRAPHIES

Kim Skobba is the Director of the UGA Center for Housing and Community Research at the University of Georgia. Dr. Skobba studies housing insecurity and long-term residential mobility patterns among low-income populations.

Diann Moorman studies family economic issues through the life course and the scholarship of teaching and learning.

David Meyers works in the area of youth leadership development with a focus on supporting young people who have experienced foster care or homelessness and the families and institutions that serve them. He has developed a range of projects, including Embark Georgia, a statewide network to connect Georgia campuses in support of foster and homeless youth and the establishment of a partnership with Georgia's Division of Family and Child Services to deliver the Education and Training Voucher programme.

Kenneth White's scholarship focuses on the financial wellbeing of historically marginalized groups; the scholarship of teaching and learning; and diversity, equity and inclusion in the financial planning profession.

Lori Tiller's expertise is on leadership capacity building for non-profit, youth and community organizations, leadership development for underrepresented populations and technical skills in evaluation design and group facilitation.

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