

Independent Living (IL) for Youth with Foster Care Experience

UW Transition Talks Tuesdays

January 27, 2026



Wisconsin Department of Children and Families



Program Overview

Who We're Talking About

- Youth currently or formerly in court-ordered foster care
- Often experience numerous placement types and locations
- Disproportionately people of color and/or members of the LGBTQIA+ population
- Often have limited social and financial capital
- Creative, compassionate, strong, resilient, innovative, and motivated young people!

Foster care is also called out-of-home care (OHC) in Wisconsin



The Challenge

	National	Wisconsin ⁵
Education	Fewer than 30% will enroll in postsecondary; fewer than 3% earn a college degree at any point in their life ¹	At age 19, 57% are not enrolled in school; at age 21, 81% are not enrolled At age 21, 39% are neither working nor in school
Employment	47-69% of alumni are unemployed ²	At age 19, 44% are unemployed; at age 21, 45% are unemployed
Homelessness	20% of alumni are instantly homeless ³	31 percent of 19-year-olds and 38 percent of 21-year-olds were homeless at some point in the prior two years
Mental Health	25% suffer from post-traumatic stress disorder ⁴	At age 19, 53% receive behavioral health counseling; at age 21 35% receive counseling. More than 30% in both age groups respond they would benefit from counseling

Sources:

¹ <http://fosteringchamps.org/wp-content/uploads/2018/04/NationalEducationDatasheet2018-2.pdf>; and <https://www.nfyi.org/issues/education>

² <https://www.aecf.org/m/resourcedoc/aecf-theeconomicwellbeingofyouth-2017.pdf>

³ <https://www.nfyi.org/51-useful-aging-out-of-foster-care-statistics-social-race-media/>

⁴ <https://www.nfyi.org/51-useful-aging-out-of-foster-care-statistics-social-race-media/>

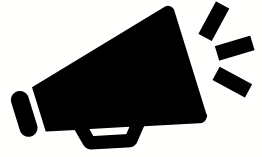
⁵ All WI statistics are based on FY2021 National Youth in Transition Database (NYTD) data Note: this was during the public health crisis.



What We're Talking About

- IL provides comprehensive, varied, and individualized support to qualifying young people ages 14-23
 - Key domains: education, employment, health and well-being, housing, and permanent connections
- Required while youth is in care; part of child welfare requirements (e.g. case planning), voluntary when youth discharges from care
- Should always be youth-driven and youth-responsive





Additional considerations

- Youth in court-ordered OHC due to a delinquency order are equally eligible for IL services if they meet the IL eligibility criteria
- Youth with high support needs must also be given choice and voice in case and transition planning; ensure a team approach with other agencies
- Ensure youth have a developmentally appropriate understanding of their health and mental health care needs, diagnoses, supports, and treatment options



IL at the Federal Level

- Stipulated in and funded via [John H. Chafee Foster Care Program for Successful Transition to Adulthood Act](#)
 - Includes Education and Training Vouchers (ETV)
- Funding based on states' foster care populations
- Target population is youth placed in court-ordered qualifying foster care setting via CPS or YJ as an adolescent (age 14+)
- Broadly defined and considerable state discretion

Foster care (aka OHC in Wisconsin) defined in [45 CFR § 1355.20](#): “24-hour substitute care for children placed away from their parents or guardians and for whom the Title IV-E agency has placement and care responsibility. This includes, but is not limited to, placements in foster family homes, foster homes of relatives, group homes, emergency shelters, residential facilities, childcare institutions, and pre-adoptive homes.”



IL in Wisconsin

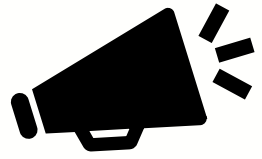
- No state IL funding
- Child welfare system is unique in key ways:
 - County-administered, state-supervised
 - MKE is state-run
 - Very limited extended OHC
 - Two-tiered IL service model
- Narrow program eligibility
- ETV is called [Brighter Star](#)



IL Eligibility

- Rooted in an individual being placed in court-ordered qualifying foster care via child protective services (CPS) or youth justice (YJ) as an adolescent
- Eligibility while under county or tribal care:
 - ✓ 2 ways to qualify:
 - In court-ordered foster care at least 6 months after the age of 14; or
 - Automatically eligible when turning 17.5 while in foster care or entering foster care at age 17.5 or older
 - ✓ Eligible for as long as the youth remains in qualifying care setting
 - Youth missing from care or in trial reunification remain eligible as long as their placement remains open
- Eligibility after discharging county or tribal care depends on how a youth discharges from care:
 - ✓ 3 ways to qualify:
 - Aged out of court-ordered foster care;
 - Entered s. 48.977 guardianship, s. 48.9795 guardianship, or guardianship under substantially similar tribal law on or after the age of 16 following time in court-ordered foster care; or
 - Adopted on or after age 16 following time in court-ordered foster care
 - ✓ Youth eligible via adoption or guardianship can receive services starting at age 18
 - ✓ Eligibility ends at age 23





Other eligibility considerations

Youth in the following subpopulations may also qualify for regional IL services.

- Youth served by DOC Division of Juvenile Corrections ([adjudicated delinquent](#))
- Youth served by tribal child welfare agency
- Youth served by Milwaukee County's Division of Children, Youth and Family Services (CYFS) youth
- Youth from out of state



Eligibility crosswalk

Eligibility crosswalk	Foster Youth to Independence (FYI) Voucher	FAFSA Independent Student Status	BadgerCare Plus	FoodShare	IL & ETV
In court-ordered foster care at any age for any amount of time	X				
In court-ordered foster care for one or more days after 13th birthday		X			
Adopted on/after age 16 following time in court-ordered foster care					X
Entered s. 48.977 guardianship, s. 48.9795, or guardianship under substantially similar tribal law on/after age 16 after time in court-ordered foster care					X
In court-ordered foster care on 18th birthday			X	X*	X
In subsidized guardianship on 18th birthday			X	X*	X
In court-ordered kinship care on 18th birthday			X	X*	X
In a legal guardianship at time of completing the FAFSA and/or at age of majority (usually 18th birthday)		X			

Notes:

- DCF IL staff created this resource to help independent living partners and other partners better understand for which benefits individuals with out-of-home care (OHC) experience qualify depending on when they were in care and when and for what reason(s) they discharged from care. DCF staff are not subject matter experts in benefits coordinated by other agencies; any specific questions about what a benefit includes, how it's provided, and/or who qualifies for it and how should be directed to the relevant agency with benefit authority.
- Given recent changes to federal SNAP (FoodShare) law, young adults with foster care experience are no longer exempt from program work requirements. Exact implementation of this change is TBD, dependent on further guidance from Wisconsin DHS and, if an individual is already receiving this benefit, likely dependent on when it's time for that individual to renew their benefit



Key Players

Roadmap to Independent Living

13-year-olds

If youth spend even one day in court-ordered out-of-home (OHC) after the age of 13, they are eligible for independent student status on the FAFSA. This means if they go on to postsecondary, they will not have to claim anyone else's income but their own when applying for financial aid.

Youth in care after the age of 13 should receive an allowance and hands-on opportunities to practice money management.

KEY

- Education
- Finances
- Employment
- Permanent Connections
- Cooking
- Housing
- Health
- Transportation
- Case Management
- Requirements for Workers
- Considerations for Workers
- Youth Recommendations



DCF-P-1876 (R. 01/2021)

An independent living (IL) plan is required for youth ages 14 and older who have spent 6 months or more in court-ordered OHC and also for youth who are age 17.5 or older and in OHC. The IL plan shall be youth-driven and equally informed by the results of the youth's IL assessment and the youth's input about their goals, interests, needs, and challenges. The plan should inform which services and supports are provided to the youth; services shall be documented on the youth's IL page in eWISACWS. IL is a subset of the youth's Permanency Plan, with IL eligibility, services, and other information populating into the Permanency Plan.

The agency must provide the youth with their credit report annually. Workers will receive notification of credit reports via e-mail, and any reports found for the youth will be uploaded to eWISACWS. If there are hits on the youth's credit report, the agency must make efforts to correct those.

14-year-olds

Talk to all youth about the importance of building a strong credit history.

Start the youth out with some easy meals if they don't know any already (i.e. grilled cheese, mac and cheese, stuff that uses a microwave to cook).

15-year-olds

Start talking about jobs. See if the youth would be interested in a mock interview to see how it goes. Give them an idea of what to bring to their first interview. Show them how to create a resume! If they have one, look it over and give them tips and tricks to make it better. Make sure the youth knows how important a resume will be growing up. Make sure they know to save it and update it regularly. Remember, there are additional supports for foster youth through the Workforce Innovation and Opportunity Act (WIOA). Contact your local job center for more information.

Talk about healthy relationships. Help the youth understand the difference between bad and good ones. Do not tell the youth what to do in their relationships. Just show them the difference with examples.

Consider enrolling youth in driver's education.

"I know I have potential, and I am dreaming bigger for myself now than I did when I was in high school. I want even better opportunities for foster youth to dream big in the future. We are resilient, capable, and a worthy investment in the future of Wisconsin."

- Katie

16-year-olds

Did you know that if a youth is employed at age 16, they are much more likely to work as adults? Have the youth decide if they are ready to work or not. If they decide they are not ready, don't worry! Ask what additional supports they need to feel prepared for employment and follow up by making the appropriate referrals.

Talk about **Foster Care's Permanency Plan**. Explain the importance of having an informal support network. Permanency Plans can help guide, begin the conversation about who can and will offer support to the youth after they leave OHC.

Work with youth on budgeting. Regularly creating and updating a budget can help them avoid financial emergencies.

Upgrade to helping cook meat; help the youth understand when it's done and not done and what's safe and not safe in the kitchen setting. Talk about seasonings they like.

Youth who discharge from care to Ch. 48.977 guardianship on/after age 16 or to adoption on/after the age of 16 remain eligible for Independent Living Services, including Brighter Star, Wisconsin's Education and Training Voucher (ETV) funding, until age 22.

Encourage youth eligible for the NYTD survey to complete it within 45 days of their 17th birthday. Make sure their address is up-to-date in eWISACWS for future survey outreach.

If a youth is expected to be in OHC care at 17, consider Supervised Independent Living (SIL) as an out-of-home care placement.

17-year-olds

Speak to the youth about a savings account and look at savings options from different banks. Talk to them about opening an account so they can more easily receive checks or direct deposit from employers.

If a youth is looking for a car, show them how to look for inexpensive options on the internet (i.e. CarGurus, Facebook Marketplace, Craigslist). Talk to them about interest rates, the importance of insurance, and the expense of car upkeep and maintenance.

Youth who are eligible for BadgerCare+ due to being in care qualify up to age 25. Work alongside the youth to fill out the application. Have them consider things like making appointments, refilling prescriptions, calling healthcare providers with questions or problems, making insurance claims, and carrying an insurance card. Discuss emotional ups and downs with the youth, including depression. Let the youth know where they can go to receive help.

Couponing saves money! If the youth plans on living on their own when they turn 18, they should know how to save money on groceries and other household items.

LTD meetings should begin at 17.5 and be completed no later than 90 days before the youth's 18th birthday. These meetings should be initiated by the Child Welfare Agency, and include (at a minimum) the youth, their adult supporters, and a representative from the Transition Resource Agency.

If a youth has been in court-ordered OHC for 6 months or more and reaches the age of majority while in court-ordered OHC, their agency must ensure the child is in possession of the following: certified copy of their birth certificate, Social Security card, information on maintaining health care coverage, and either a driver's license or state-issued identification. Document the provision of these documents on the youth's IL page in eWISACWS. This information populates into the Permanency Plan.

Youth who age out are eligible for postsecondary supports through Brighter Star. These funds can be used at technical colleges, 4-year universities, and other training or certification programs if the program/institution is accredited or pre-accredited.

18-year-olds

At the Independent Living Transition to Discharge (LTD) meetings, discuss with the youth whether extended care is in the youth's long-term best interest if they qualify (have an EP and are not expected to graduate from high school by 19).

Reminder: Adult adoptions are possible and can provide some youth who "age out" a sense of permanency. These adoptions do not impact IL eligibility.

Help the youth know how to apply for health insurance each year. Also, tell them that it is a good idea for them to keep their medical history, medication, and doctor visit records, and a list of their doctors' and dentist's contact information and locations.

17 to 18-year-olds

The agency must provide youth a copy of their healthcare records 90 days before their 18th birthday.

16 to 18-year-olds



If you were in out-of-home care and want to help "build the roadmap" & serve as a guide for others transitioning to adulthood, consider joining a Youth Advisory Council. Get more info here: [Youth Leadership Opportunities in Wisconsin](#)

19 to 21-year-olds

If the youth is in a post-secondary school (technical college or four-year university) talk to them about housing options.

If a youth remains in OHC after age 18, the agency must continue to collect the youth's healthcare records and provide them to the youth 90 days prior to the termination of court order or Voluntary Transition to Independent Living Agreement (VTILA) and document this on the youth's IL page in eWISACWS.

Youth who completed the NYTD survey at 17 will be asked to participate again at 19 and 21.

"I want to see more youth go to school. I want more youth to achieve greatness, and I want them to know they are not alone in any battle."

- ShawnaRae

22 to 26-year-olds

Once the youth reaches age 23, they no longer qualify for IL or Brighter Star supports and funds.

Before youth become ineligible for BadgerCare+, talk to them about different ways of getting insurance (i.e. through employer, Marketplace, Medicaid).

Before the youth becomes ineligible for IL and Brighter Star, provide them with information about and/or referrals to other services or benefits for which they qualify beyond age 23.

Youth who "aged out" become ineligible for BadgerCare+ at age 25, unless deemed eligible for another reason.

The Wisconsin Department of Children and Families (DCF) originally developed the Roadmap to Independent Living in collaboration with Wisconsin's FosterClub All-Stars, with revisions made in 2025. Intended to serve as a visual guide for the overall independent living continuum, the Roadmap shows how the needs youth identify intersect with DCF's independent living requirements. We encourage those working with youth to use this as a conversation starter regarding their needs, dreams, and plans for the future.

The Department of Children and Families is an equal opportunity employer and service provider. If you have a disability and need to access services, receive information in an alternate format, or need information translated to another language, please call the Division of Safety and Permanence at (608) 266-8787. Individuals who are deaf, hard of hearing, deaf-blind or speech disabled can use the free Wisconsin Relay Service (WRS) - 711 to contact the department.



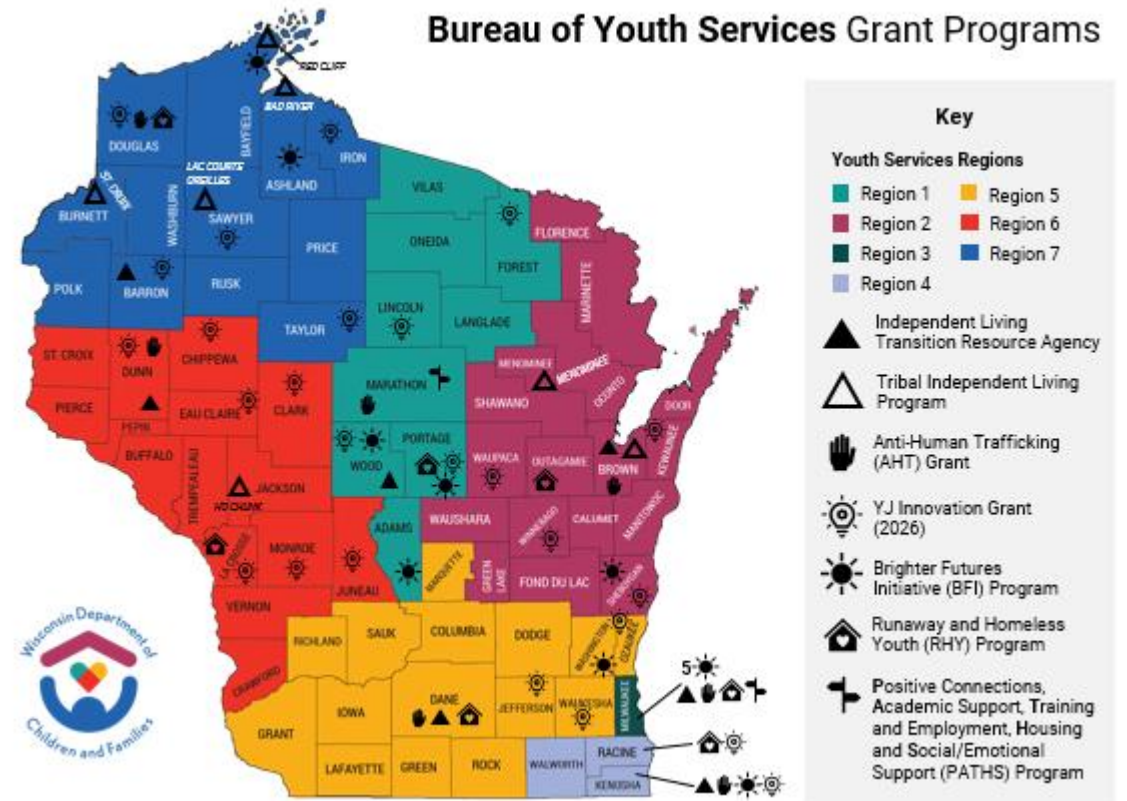
Youth Services Regions

County/tribal IL:

<https://dcf.wisconsin.gov/map/il>

Transition Resource Agency (TRA) IL:

<https://dcf.wisconsin.gov/map/il-r>



<https://dcf.wisconsin.gov/files/cwportal/il/pdf/il-regionsmap.pdf>



Child Welfare Agency Service Delivery

- All 72 counties and seven tribes provide IL services to youth in care
- Requirements outlined in [DCF Ongoing Services Standards](#), statute, and other guiding docs
 - Complete IL assessments and plans
 - Help youth develop skills, pursue work/school, build connections, and more
 - Help youth secure vital documents and retain or enroll in key benefits that take effect post-discharge (see crosswalk on earlier slide)



Tribes are sovereign and complete parallel processes.



Role of OHC providers

Should be key partners throughout a youth's IL eligibility to:

- Support and further youth's needs and goals
- Further youth's IL skill development
- Role model skills and "adulting," but also allow for youth's direct participation in or leadership with tasks – both inside and outside of the placement setting



Transition Resource Agency Service Delivery

- Six contracted agencies provide services in seven regions to youth ages 18-23 discharged from care
- Create a “pro-youth network”
- Share information to assist CWAs
- Participate in youth transition from care
- Facilitate and support youth participation in regional and state Youth Advisory Councils (YACs)





- Wisconsin's name for federal Education and Training Voucher (ETV) funding
- Administered as part of TRA IL program; meant to address barriers to postsecondary education
- Available to age 23 or 5 years of school, whichever comes first
- Up to \$5000 per student per academic year
- Can "follow" a youth out of state

<https://dcf.wisconsin.gov/files/youthservices/pdf/bs-funding-guidelines.pdf>

*Youth eligible for financial aid (different from ETV) due to foster care history may require a verification letter





TRA Partner Highlight



Independent Living Program

Transition Resource Agency Provider Insights

WORKFORCE 
DEVELOPMENT BOARD
OF SOUTH CENTRAL WISCONSIN



Resources Examples

- Department of [Health](#) Services
- Food pantries
- [HUD-funded entities](#)
- Faith-based organizations (e.g. [Bridges of Hope](#))
- [National Alliance on Mental Illness](#) (NAMI)
- [One Simple Wish](#)
- UW [Fostering Success](#) programs – [UW Madison](#)



Youth Engagement

WORKFORCE DEVELOPMENT BOARD

INDEPENDENT LIVING

What Can IL Do?

What Is IL?
Independent Living is a voluntary and youth-led program available to individuals who have aged out of foster care and are between the ages of 18-23.

How We Can Help

HOUSING

We can help you navigate your housing search, fill out applications and provide housing resources like vouchers (if eligible).

EDUCATION

You can receive support pursuing postsecondary education, including GED/HSED options. Financial assistance is also available. (Brighter Star Scholarship)

EMPLOYMENT

We can provide guidance with your job search, filling out applications and career exploration.

LEADERSHIP

Youth groups and leadership roles are available through Youth Advisory Council, panel discussions, and internships.

CONNECTIONS

We can connect you to additional external resources and community partners for extra support that complements IL services.

HEALTH & WELL-BEING

We can guide you through health insurance, FoodShare benefits, mental health options, and more.

WORKFORCE DEVELOPMENT BOARD

FAQs | Independent Living

What can IL funding help with? If funding is available, IL can help with housing fees like rent and security deposits, health insurance co-pays, groceries, and more.

What does the ETV Scholarship (Brighter Star Scholarship) cover? ETV covers tuition first. Assistance is split into 2 tiers. Tier 1 must be covered before Tier 2. Tier 1 covers tuition, balances due, on-campus room and board, meal cards, books/school supplies, offset or pay off federal student loans*, and study abroad through qualifying schools. Tier 2 covers rent, security deposit, utilities, food, transportation, health insurance premium, disability services, childcare expenses, and testing required for entry into programs (e.g. ACT test) if not waived.

Can my IL Coordinator give me rides? No. We cannot give you rides, but we can assist you in finding transportation.

Can I access funding whenever? No. In order to access funding, you have to demonstrate a need for it, meet expectations, and maintain consistent communication with your IL Coordinator. Funding also takes up to 30 days.

Can IL help with a car purchase? This is a case-by-case basis. Funding is limited, so this is not always available. Speak with your IL Coordinator to map out a plan of action.

Can IL provide emergency services? IL is not an emergency service program. Our services are not immediate, so if you are in an emergency situation, call 911 (or 988 if you are in a mental health crisis).

*Loans must be provided in the same academic year for which the student receives Brighter Star funds.

The Workforce Development Board of South Central Wisconsin and WorkSmart Network are equal opportunity employers and program service providers. If you need this information in printed material in an alternative format or in a different language (file of change, please contact: (608) 224-3022). Equal and Affirmative Opportunity Complaint may contact us through Wisconsin Relay, (608) 725-7111. Proud partner of the American Job Center network. This website is a product with funding by the Independent Living Fund through the State of Wisconsin Department of Children and Families. This product is copyrighted by the institution that created it. 2024-04-02



Youth Advisory Council (YAC)

- Began in 2005
- Consists of former & current youth in the foster care system
- Way to find community and advocate
- Education
- Training
- Awareness
- Monthly meetings - local level
- Quarterly meetings – state level



Young Person #1

- Has BadgerCare Plus
- Has stable housing
- Does not have any significant health issues
- Feels like they are part of a community
- Has savings of \$10k
- Has a car



IL Involvement:

- Minimal
- Long-term goals
- Employment training/referrals
- Education plans



Young Person #2

- Has some savings
- Has housing
- Unknown career path
- No car but access to bus/public transportation
- Some social connections
- Diagnosed with bipolar and ADHD
- Unsure if they have health insurance



IL Involvement:

- Moderate
- Short-term goals (Education, training, employment)
- Health insurance navigation help
- Mental health referrals
- Long-term goals



Young Person #3

- No housing
- No savings
- No interest in employment or education
- No connection to community or family
- Social worker shares concerns regarding drug misuse
- Has BadgerCare Plus



IL Involvement:

- Minimal to High
- Short-term goal planning
- Housing navigation
- Employment supports
- AODA, health referrals
- Community building



Young Person #4

- Human trafficking victim
- Pregnant (8 mos.)
- Stable housing (HUD voucher)
- No employment
- No car/transportation
- No connections to family or community
- Social worker shares concerns about involvement with trafficker
- Did not complete high school
- Unsure about health insurance



IL Involvement:

- Minimal to High
- Short-term goal planning
- Financial support via anti-human trafficking funds from DCF
- Health insurance navigation help
- Pre- and post-natal care referrals
- Employment and education supports
- Transportation planning





Questions?

Thanks!

Have additional questions or information requests?

Contact DCF's Independent Living team at
DCFILCoordinator@wisconsin.gov.

