Social Inclusion
2025 • Volume 13 • Article 10586
https://doi.org/10.17645/si.10586

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Open Access Journal

Foster Carers' Perspective on Financial Issues When Young People Leave Care

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Submitted: 24 April 2025 **Accepted:** 14 August 2025 **Published:** 25 September 2025

Issue: This article is part of the issue "Money in Foster Care: Social Issues in Paid Parenthood" edited by Malin Åkerström (Lund University) and Susanne Boethius (Lund University), fully open access at https://doi.org/10.17645/si.i526

Abstract

Foster care can be defined as a professional assignment that emphasises the importance of family-like relationships. The paradox in foster care lies in the tension between the professional perspective, where remuneration is provided for the care given, and the familial perspective, where care involves close family relationships. There is limited knowledge about how foster carers understand their assignment in terms of financial support and future family relationships when young people age out of care. The aim of this article is to explore foster carers' understanding of their responsibilities regarding young people's financial support after leaving care, and how foster carers view their role in relation to child welfare services (CWS) during the aftercare period: 35 foster carers from 27 foster homes in Norway and Sweden were interviewed. All interviewed carers agreed that young people leaving care need support and advice regarding financial matters. Most carers continued to support young people after they exited care—even when the remuneration for the fostering assignment was uncertain or had ended. These efforts were closely linked to familial relationships and family practices within the foster family. However, carers also expressed uncertainty and ambivalence regarding financial support, often due to a lack of assistance from CWS and/or limitations in their own ability to continue supporting the young person. Thus, CWS must take a more active and engaged role in providing financial advice and support to young people as they leave care, as well as continued support to foster carers.

Keywords

financial issues; foster care; young people leaving care

1. Introduction

Family foster care is situated between the private and public domains. Foster care can also be defined as a professional assignment that emphasises the importance of family-like relationships for children and young people placed in care. These varied perspectives on foster care can imply challenges for both young people and foster carers when the placement comes to an end. What will characterise the relationship between young people and foster carers? Will the young people formerly placed in care still be part of the foster family? Once the reimbursement ends, will they still be included? Will they be supported into adulthood? For young people and foster carers, these can be central, yet complicated, questions.

The question of money is especially pertinent to foster carers' responsibilities when young people age out of care. This is a relevant issue for both young people and foster carers when it comes to the preparation and planning of the post-care period, especially in what concerns the financial support young people receive once they leave their placement in foster care and the collaboration between child welfare services (CWS) and foster carers during the aftercare period. When the foster care placement formally ends—once the young person turns 18—there are differing perceptions of what is included in the fostering assignment in terms of continued financial and social support. It is possible for a young person to age out of care at 18 and remain under the care of their foster carers. However, this must be agreed upon by the young person, the CWS, and the foster carers.

It can be unclear who should provide the support: former foster carers or CWS? Continued support from foster carers may depend on the relationship developed during the placement (MacDonald & Marshall, 2021; Munro et al., 2012). Perspectives on continued support may vary depending on whether the placement lasted for many years—sometimes for most of the young person's childhood—or only for a shorter period. This also raises questions about the fostering assignment and how it is defined by carers, young people, and the CWS. A barrier identified in the provision of extended foster care is the level of financial allowance and support offered to carers (Munro et al., 2024).

In recent decades, the complex living conditions of young care leavers have been well documented. This body of research often presents a problematic picture of young people's transition from care to adulthood, covering areas such as employment, education, health, and social relationships (see, for example, Driscoll, 2019; Keller et al., 2023; Mann-Feder & Goyette, 2019; Mendes & Snow, 2016; OECD, 2022; Stein, 2019). Previous Swedish cohort studies have shown that young people leaving care are more likely to be affected by mental health problems (Sallnäs & Vinnerljung, 2009), suicidal tendencies and premature death (Björkenstam et al., 2013), teenage parenthood (Brännström et al., 2015), and self-sufficiency problems (Vinnerljung & Hjern, 2011) compared to their peers. Additionally, qualitative studies give evidence of young people's need for support regarding housing, work, social networks, and personal finance when they leave care (Höjer & Sjöblom, 2009, 2011, 2014). Norwegian studies show the same risk of marginalization. Young people with a care background are less likely to complete upper secondary school and they have a greater risk of becoming unemployed or criminal offenders (see, e.g., Drange et al., 2022; Paulsen et al., 2020). However, previous research also highlights young people's strong motivation to succeed, as well as the importance of support from networks, former carers, and social services (Bakketeig & Backe-Hansen, 2018; Boddy et al., 2019; Gypen et al., 2017). Several studies also underline the benefits of aftercare support (Courtney et al., 2021; Drange & Oterholm, 2025; Okpych & Courtney, 2020; Pedersen et al., 2024).

There is less knowledge about how foster carers understand their assignment in terms of financial support and future family relationships with young people who have left care, as well as their understanding of remuneration during the aftercare period. This article aims to explore foster carers' understanding of their responsibilities regarding young people's financial support after leaving care, and how they view their role in relation to CWS during the aftercare period.

To investigate this, we analysed interviews with foster carers about their experiences and views related to aftercare, guided by the following research questions:

1. In what ways do foster carers prepare and support young people in managing their financial situation after leaving care?
2. How do foster carers understand their continued financial responsibility in relation to perceptions of family and familial ties with the young people?
3. How do foster carers understand their assignment and the need for remuneration during the aftercare period in relation to CWS?

2. Foster Care in Norway and Sweden

In both Norway and Sweden, family foster care has long been the preferred option when children and young people require alternative care. Residential care is intended only for emergency placements and/or for children and young people with severe difficulties. In both countries, foster carers agree with CWS and receive remuneration to cover additional costs. The remuneration is divided into two parts: One portion is intended to cover direct expenses (such as food, clothing, and activities) while the other is a payment that compensates foster carers for the work they perform. This payment is taxable (KS, 2024; Sveriges Kommuner och Regioner, 2024).

In Sweden, the time and effort involved in the assignment determine the amount of the payment. This means that the payment may be increased or decreased during the assignment, depending on the level of involvement required (Sveriges Kommuner och Regioner, 2024). Both in Norway and Sweden, some carers also have agreements that include a salary for taking time off to be full-time foster carers. Although foster care is intended to be a temporary arrangement, many young people live in foster homes for several years and age out of care when they reach adulthood.

In Norway, approximately 12,400 children were placed in out-of-home care (OHC) at the end of 2023. Of these, about 80 percent lived in family foster care, 14 percent in supported housing, and seven percent in residential care (Statistics Norway, n.d.-a, Table 12845). The care order ends when the young person turns 18; however, if they consent and the CWS deem them in need of further support, they are entitled to aftercare (Ministry of Children and Families, 1982, Amendment No. 97, June 18, 2021). In 2023, about 5,500 young people received aftercare support (Statistics Norway, n.d.-b, Table 01353). Aftercare support can continue until the young person turns 25. All types of support from CWS after the age of 18 are referred to as aftercare, including the possibility of remaining in foster care. The most common types of aftercare include financial support, supported housing, and extended foster care (Statistics Norway, n.d.-c, Table 10661).

In Sweden, 25,800 children and young people were placed in OHC in 2023. Of these, around 75 percent were placed in family foster care and 25 percent in residential care. In 2023, 3,761 young people aged 18–20 left placements in care (Socialstyrelsen, 2024). Unlike the situation in Norway, there are no specific regulations guiding the process of leaving care for young people aged 18–21 in Sweden. The placement in care formally ends at 18: the age of majority.

However, most young people remain in care until they have completed upper secondary school, typically at age 19. If the placement was made through a care order, the young person may stay in care until the age of 21. The Social Services Act (Ministry of Health and Social Affairs, 2001, Chapter 5 §1), the Care of Young People Act (Ministry of Health and Social Affairs, 1990, §21), and the National Board of Health and Welfare (National Board of Health and Welfare, 2019) state that social services should recognise young people's specific needs for support and facilitate their exit from care. In both Norway and Sweden, young care leavers receive different support depending on the policy of the municipality where they live, a fact that creates an unpredictable and unfair situation for young people (Becevic & Höjer, 2024; Paulsen et al., 2020; SoS Barnbyar, 2022). There are no specific aftercare programs in Norway or Sweden (OECD, 2022).

The meaning of extended care varies between countries (van Breda et al., 2020). In both Norway and Sweden, it implies the possibility to remain in foster care after turning 18, although the country policies are different. In Norway, the possibility of continuing to live in a foster home must be discussed (and agreed on) between carers, the young person, and the CWS, if further remuneration for the carers is to be formally arranged. Here, eligibility criteria for extended care include all young people in care under the age of 25, which makes it different, for example, from the Staying Put arrangement in England (see Munro et al., 2012, 2024). Carers in Norway, can thus, play a vital role in the continuation of support, both in shaping aftercare services and in defining their own role when young people leave care.

3. Previous Research

Foster care can be characterised as a kind of "hybrid" form of care: It is performed within a private setting (in the home of the carers), but the assignment is "public" and presupposes oversight from professionals and social services. As noted earlier, foster care straddles the public and private domains, as well as the institutions of the labour market and family (Kirton, 2001). One might say that foster care is a kind of voluntary work, but with professional aspects. The paradox in foster care lies in the tension between the professional perspective—where remuneration is provided for the care given—and the "familial" perspective, where care involves close family relationships:

> Key to foster care's liminal position is its minimal temporal and spatial separation of domains, with the work of foster care deeply embedded within, and largely delivered through, the medium of the family. (Kirton, 2013, p. 661; see also Sinclair, 2005)

The balance between the professional character of the fostering assignment and the role of being a parent adds further complexity to foster care. Schofield et al. (2012, 2013) found that it was possible for foster carers to move between these roles, as professional carers and as parents. In cases where there was flexibility, being a competent professional foster carer could facilitate the capacity to also be a loving parent; indeed, these two roles enriched each other (Schofield et al., 2012, 2013).

In research related to the foster care assignment, money and remuneration seem to emerge as key challenges (Höjer, 2001; Kirton, 2001, 2013; Ulvik, 2005). Financial issues in foster care are sensitive for both foster carers and young people, touching on a cultural taboo—love and money should not be mixed (Ulvik, 2005). In a report featuring Danish young adults who had been in care, the ambivalence linked to payment for foster carers as part of aftercare is thematised: On one hand, "it is not very nice to know that they get money for inviting you home"; on the other hand, "they got it when you were in care" (Nielsen, 2005, p. 355).

Höjer (2001) and Kirton (2001) found that foster carers often had little information about the remuneration component when they first began fostering. Carers stated that, at the outset, they were more interested in receiving information about the children they were about to care for than about the remuneration. Some found it embarrassing to discuss money with CWS, not wanting social workers to assume that money was their primary motivation for fostering. With more experience, foster carers found it easier to discuss remuneration and believed they deserved to be paid for their work. Still, some carers found it complicated to talk about remuneration with their foster children, fearing that the children might feel they were part of the family only because of the money, not because they were loved (Höjer, 2001; Kirton, 2001).

A study using administrative data on foster care examined the relationship between state-level economic factors and the number of children in foster care. It found that payment increases were associated with higher rates of foster parent recruitment. However, the study concluded that carers were motivated by altruism but were constrained financially. This conclusion was supported by further investigation into housing and employment markets, which showed that higher housing prices were associated with fewer children in foster care, while higher wages and greater female employment were associated with more children in care (Marinescu et al., 2023).

Young care leavers appreciated foster carers who "walked the extra mile" and stayed in touch after a placement ended; this created a feeling of being recognized and "cared for" (Brown et al., 2019). Foster carers have been found to play a significant role in relation to accomplishing education (Jackson & Ajayi, 2013). When young people leave placements in care, they often view advice on budgeting and other financial matters as important. Young care leavers emphasise the need to know how to manage their income, pay bills, and plan for future savings. Good financial advice can make the difference between failure and success in sustaining an independent life. Foster carers were often the ones providing such advice, and this support was valued by young people leaving care (Hiles et al., 2013; Höjer & Sjöblom, 2010, 2014).

To our knowledge, there is limited research on financial issues related to foster care in general, and even less on such issues in the aftercare context. This study addresses foster carers' experiences and understanding of financial matters during the aftercare period and seeks to contribute to a deeper understanding of financial issues in foster care and aftercare.

4. Theoretical Perspectives

The concept of "family" is central when examining the nature of family foster care. Families are expected to foster a sense of belonging and security, as well as provide close and intimate relationships, encouragement, and care (Gillis, 1996; Morgan, 2011). However, for children and young people placed in foster care—and for their carers—the concept of family can be challenged in various ways. The care of children is commonly

perceived as embedded within the family. This perception implies expectations of affective bonds between foster carers and the children and young people in their care. Yet these expectations must be balanced with the formal nature of the assignment, which also involves professional responsibilities and oversight from CWS (Kirton, 2013).

In the past few decades, traditional perspectives on the nuclear family—comprising a mother, father, and children—have been increasingly challenged. The concept of family is now more often understood as a socially constructed relationship, not exclusively based on biological ties (Finch, 2007; Morgan, 1999, 2011). Morgan (2011) highlights the limitations of conventional notions of family structure. Rather than treating family as a fixed category, he emphasises the "doing of family," introducing the more dynamic concept of "family practices." These practices describe what happens in families: everyday activities, negotiations, and caregiving. Family, in this view, is constituted through acts of "doing" rather than by simply "being." This focus on doing contrasts with definitions of family as a structural arrangement or a set of positions, suggesting that family relations are created and sustained through recurrent actions. Thus, everyday practices define what it means to be part of a family and help to maintain those relationships over time (Morgan, 2011).

Family practices can also serve to display and affirm family relationships, both to those within the family and to outsiders (Finch, 2007). Additionally, the concept of family may involve a degree of choice—people may choose who they consider to be family. This notion of "chosen family" can reflect a different kind of commitment than that connected to blood or legal ties (Smart, 2007, 2011). The importance of retaining the concept of family has been underscored in studies of young people who have been in care, while also recognising its diverse forms. Their stories demonstrate that families continue to matter over time (Boddy et al., 2023). The placement of a child in public care reflects the dynamic nature of family, and the transition to adulthood further illustrates how family relationships evolve.

When analysing the interviews with foster carers and their descriptions of how they supported young people as they left care, the concepts of "family practice" and "doing family" seemed to capture the essence of their experiences.

5. Methods

This article stems from a study exploring foster carers' experiences related to aftercare. To gain insight into their experiences, interviews were chosen to provide in-depth and nuanced descriptions of their situations (Mason, 2018). In total, 35 foster carers from 27 foster homes participated in the study. To be eligible, the following criteria were used: foster carers must have cared for at least one young person who had aged out of care; the placement must have lasted for a minimum of one year; and the placement must have ended no more than five years before the interview. To recruit participants for the study, we asked local CWS in Norway and Sweden to help us find eligible carers. In addition, we contacted local private foster care agencies and organisations for foster carers and received permission to use their websites to share information about the study.

In Norway, three foster families were recruited by local CWS. Two additional families were recruited via snowball sampling, where participating foster carers informed others about the study. Eight foster carers contacted the researcher after reading about the study on foster care organisations websites. In total,

18 carers from 13 foster homes were interviewed: 13 women and five men. Most had experience of caring for one foster child, although six had cared for more than one. Altogether, the Norwegian carers had experience with 19 young people aging out of care. The duration of placements ranged from two to 16 years before the young person left care.

In Sweden, seven of the 14 participating foster homes were recruited via local CWS. Two foster homes were recruited through private foster care agencies, and five found information about the study on the websites of foster care organisations. In total, 17 foster carers participated: 14 women and three men. The Swedish sample showed wide variation in fostering experience, ranging from five to 46 years and from one to 109 placements. Eleven of the 14 foster homes had more than 15 years of fostering experience. The high number of placements is partly due to some carers working in emergency foster care. Participants who had many placements were asked to focus on the young people who had most recently left their care. For information about participating foster carers see Table 1.

Table 1. Information concerning participating foster carers.

Number of placements per carer		Years of experience as foster carer	
1	1 (SE) 11 (N)	0–5 years	2(SE) 9 (N)
2–3	3 (SE) 5 (N)	6–10 years	0 (SE) 6 (N)
4–10	3 (SE) 2 (N)	11–15 years	3(SE) 2 (N)
11–20	5 (SE) 0 (N)	16–20 years	5(SE) 1 (N)
21—30	2 (SE) 0 (N)	21–30 years	3(SE) 0 (N)
31 and more	3 (SE) 0 (N)	31 and more years	4 (SE) 0 (N)

See Table 2 for information about the sample and recruitment.

Table 2. Information on the sample.

	Swedish sample	Norwegian sample
Foster families	14	13
Foster carers participating	14 female/3 male Total 17	13 female/5 male Total 18
Recruitment through	7 CWS 2 private foster-care agencies 5 website foster-care association	3 CWS 2 “snowballing” 8 website foster care association

There are notable differences between the Norwegian and Swedish samples in terms of both fostering experience and number of placements. This should be taken into account when analysing the results. However, our analysis revealed few differences attributable to the number of placements or years as foster

carers. The carers' involvement with the children and young people formerly placed in their homes appeared strong, even among those who had fostered many children.

All participating foster carers were informed that their participation was voluntary and that they could withdraw at any time. The project received ethical approval from the Swedish Ethical Review Authority (reference number 2019-04365) and the Norwegian Centre for Research Data (reference number 238421). Fictitious names are used in the quotes, and to further ensure confidentiality, the country of origin of each carer is not disclosed.

6. Analysis

All interviews were audio recorded and transcribed verbatim, resulting in a total of 860 pages of transcripts. We used the software NVivo to analyse the interviews. The analysis was conducted separately in Norway and Sweden, although both researchers read all interviews. This was feasible, as Norwegian and Swedish are closely related languages. We used thematic analysis to identify patterns within the transcribed material (Braun & Clarke, 2022). The initial reading focused on identifying broader themes, followed by further discussions to refine more specific categories. NVivo supported this process by allowing us to share the two NVivo files, providing mutual access to both the Norwegian and Swedish data.

For this article, we explored what foster carers said about financial matters, both in terms of how they supported the young person and how they collaborated with CWS. To ensure a systematic approach, we used analytical questions (Kvale & Brinkmann, 2009) developed during the initial reading of the material and then systematically applied in the analysis of all interviews (see the research questions presented at the end of Section 1).

In discussing the findings, the concepts of "family practices" and "doing family" (Finch, 2007; Morgan, 2011; Smart, 2007) were useful in helping to interpret and further investigate the carers' narratives.

7. Limitations

When people agree to share their (sometimes sensitive) experiences with researchers, they are likely to be highly motivated. Therefore, the foster carers who participated in the project may be characterised by strong commitment and a shared sense of continued responsibility for the young people formerly placed in their care and their transition from care to adulthood. This could mean that the information we received came from carers with a particularly positive attitude toward maintaining relationships with young care leavers and a strong commitment to foster care. However, the carers also described varied experiences, including placement breakdowns.

The study does not include the perspectives of young people or child welfare workers, which might have provided alternative viewpoints. Furthermore, as this is a qualitative study involving 35 participants, the findings cannot be generalised to all foster carers in Norway and Sweden. Nonetheless, the results may contribute to insights into what might occur in similar situations, allowing for analytical generalisation (Kvale & Brinkmann, 2009).

8. Findings

The findings are presented under the analytical questions we used and relate to the following themes: support from carers in relation to finances; carers' understanding of their own responsibility in financial matters; and how they understand their assignment and need for remuneration in the aftercare period.

8.1. In What Ways Do Foster Carers Prepare and Support Young People in Managing Their Financial Situation After Leaving Care?

The foster carers described various ways they supported young people with financial matters, including both practical guidance and direct financial assistance. They agreed that one of the most important forms of support when young people leave care is to provide them with adequate practical advice and information on how to organise everyday life:

> I: What do you think they need to know when they move out?
>
> FM: They need to learn how to do a budget. And to handle their laundry, plan their shopping, everything you need to know as a grown-up. (Heidi)

Carers specifically emphasised the importance of offering good advice related to financial matters.

> There is a need for support from someone with specialised knowledge in financial matters, who could help them to do a budget, balance their income and expenses. Show them how to use online banking services—such practical things. (Elin)

In many cases, foster carers had made significant efforts to help young people plan for their exit from care. Several noted that a lack of knowledge around financial management could result in serious difficulties for some young people, particularly for those who struggled to estimate their financial assets or develop a basic budget. Many carers shared examples of young people encountering substantial challenges due to insufficient support, a lack of information, and, in some cases, a limited capacity to manage their own lives.

One foster mother described how she and her husband helped their foster son find and move into an apartment. The young man had a history of trauma and ongoing mental health issues, which affected his ability to plan and organise his life. After leaving care, he was unable to manage his finances and ended up losing the apartment because he did not pay his rent. The foster mother explained that she had tried to alert CWS to his difficulties but had received little response. She and her husband had even suggested continuing their involvement as a contact family for the young man, but this arrangement was never put in place:

> Before he moved out, we had discussions with child welfare services where we explained that he needed help with practical issues, such as preparing a budget and paying his bills. But child welfare services showed very little interest. After a while, we found out that he neither paid his rent nor any other bills. Luckily, we had saved some of his money, so he could pay his debts. We negotiated with the landlord, and it was decided that he could hand in his notice himself—otherwise he would have

> been evicted. Child welfare services should have kept us as a contact family. We could have given him pocket money and helped him pay his bills. (Karin)

During the interview, the foster mother expressed her disappointment at the lack of understanding regarding the possible consequences of the young man's problems after he left his foster care placement. He encountered significant difficulties and ended up with debt and a record of default on payments, which the foster mother believed could have been avoided with a better planned transition from care.

When young people leave care, they often have a strong desire to be independent—both from CWS and from their former foster carers. This is a legitimate and entirely understandable wish. However, some young people may find themselves in a difficult situation where their capabilities do not align with this desire for independence, as seen in the following quote:

> When she moved out, she was eager to manage by herself. So, I transferred money once a week, so she could shop for food and cook. After three weeks, she was starving and had a complete breakdown, so obviously, she was not ready. So, we started to talk about how to plan her shopping, to shop when there are special offers in the store, to save leftovers—such things. (Heidi)

Heidi described how she and her foster daughter had agreed that the young woman would independently manage her budget and organise her daily life after leaving care. When this plan failed, they were able to revise it together, and the situation improved. This is an example of continued support from foster carers. It also illustrates the importance of a strong, trusting relationship between carers and young people. The foster mother described a close and supportive bond with the young woman, which made it possible to test whether a higher level of independence was manageable. When it turned out not to be, they could collaboratively develop a new plan to better support the young woman in managing her budget and daily responsibilities.

The interviews also revealed how foster carers provided both practical and financial support to young people leaving care. In the quotation below, Nina described how she and her husband supported their foster son, Niklas, when he moved to another town:

> We rented a van, and Niklas and my husband took all his things to the new town where he was moving. It's a really long way to drive, about 500 kilometres. It was decided that child welfare services would contribute money so he could have some furniture. But when they arrived, there was no money. So they went to IKEA, and we took from our savings and bought furniture for his apartment and filled his refrigerator. My husband said: "I will not leave him here with an empty apartment!" And then Niklas stayed in this apartment for five months and lived on what we had saved for him—it was 30,000 Swedish kronor. (Nina)

Niklas, Nina, and her husband had an agreement with CWS for financial support to purchase furniture. However, when the support failed to materialise, they used their personal savings to furnish his apartment. Without this intervention, Niklas would have faced a challenging start to independent life in a new town. The foster carers saw themselves as responsible for his well-being even after the formal placement had ended. This continued support was part of their way of "doing family." At the time of the interview, two years had passed since the placement ended, but their relationship with Niklas had not ended with the

fostering assignment. He remained in regular contact and spent holidays such as Christmas and Easter with the foster family.

Similarly, Hillevi described how she and her husband helped their foster son obtain a driving licence. As in many other countries, a driving licence is expensive in Sweden. When their foster son needed one to commute to college in another town, Hillevi and her husband used money saved from their fostering allowance to cover the cost of driving lessons. He received his driving licence for 40,000 SEK:

> FM: He had worked during the summer, and he was good at saving his money, so he bought a car.
>
> I: Did you help him get a driving license?
>
> FM: Yes—for 40, 000 Swedish kronor.
>
> I: Did he get that from CWS?
>
> FM: No, we saved our foster care allowance.
>
> I: You saved your allowance to pay for his driving licence?
>
> FM: Yes, we did. He had lived with us for such a long time, it felt like the right thing to do. He was really grateful. And we still pay insurance and taxes for the car [laughs]. (Hillevi)

In the interview, Hillevi said that there had been no planning from CWS when the placement came to an end—it simply ended. The young man stayed with Hillevi and her husband for six months without any remuneration from CWS, until he moved to the town where his college was located.

Many carers expressed that they had deep concern about the young person's situation after leaving care. They described how young people were often left without adequate support and that the challenges connected to aging out of care received too little recognition.

Several carers also discussed situations where a young person received money upon reaching the age of 18, such as an inheritance, a pension from deceased parents, or compensation for adverse childhood experiences which led to severe harm, and the municipality did not help as they should have. When this occurred, carers often found that young people struggled to manage such large sums of money:

> Samuel: Yes, that's one thing, but when you talk about money, I've seen examples of them getting compensation and stuff, have you been through that?
>
> Sara: It's not the right time to get that money.

Another carer shared how their foster son received a pension following his mother's death and felt wealthy, although he did not truly understand the value or limits of the money:

> For the money he has, yes, it's a few hundred thousand, but you're not rich. No, it's a small drop in the ocean. And there's also been a lot of talk about finances! But in the end, it was just like that, in agreement with the child welfare service, even though we couldn't quite stop poking around at it, we couldn't do anything about it. (Fiona)

These examples illustrate how foster carers felt responsible for helping young people manage finances on several levels. However, some carers described how it was difficult—even impossible, at times—to talk with the young person about planning, budgeting, or saving when they received large sums of money at age 18. In some cases, carers recounted how the money was spent entirely on "rubbish" or how peers, friends, girlfriends, or boyfriends took advantage of the young person's sudden status as "wealthy." Although foster carers tried to intervene, they had no formal authority to prevent these outcomes. Several described a strong sense of frustration and powerlessness in such situations.

8.2. How Do Foster Carers Understand Their Continued Financial Responsibility in Relation To Perceptions of Family and Familial Ties With Young People?

When the foster carers described their relationship with the young people after they had left care, they emphasised the importance of continuity in contact and support once the placement ended:

> I have tried to make them feel safe and told them that when they move out, they can always find a meal and a bed in our house. No matter what happens, just come home. A meal and a bed will be here. (Tone)

In describing the support they provided, carers often compared it to how they would have supported their own children. The children and young people placed in their care were perceived as members of the family:

> FM: We try to help him, explain how things work, where and how to apply for child-care benefits [this young man had just become a father], things like that. Like you do for your biological kids.
>
> I: It seems as if you see him as part of your family?
>
> FM: Yes, we do, and so do our children. They were quite young when he moved out, but if someone asks them how many siblings there are in the family, they always include him. (Jenny)

Carers conveyed a strong sense of obligation to treat the foster child in the same way they treated their biological children when those children moved out. Like Jenny, several other foster parents spoke of how their biological children considered the foster child part of the family:

> We had three children of our own when he moved in. He is two years younger than our youngest child. You cannot treat them differently. When our lads moved out, we bought each of them a TV set. So, when Peter moved out, he also got one—like we did with the others. It would feel so wrong to treat them differently. In that respect, financial issues are actually an important theme. (Fiona)

Here, Fiona described how she and her husband had bought a TV set for each of their three biological children when they moved into their own apartments, and she felt it was only right that her foster son received the

same support. He was included in their family practices, where all members of the family were treated equally and were given the same practical and financial support. This reflects the views of many foster carers, who explicitly stated that foster children were part of their family:

> They become a part of the family. If you have a foster child, you have to put them in line with your own children. If you don't do that, you have pushed that child away. (Sara)

This quote illustrates how strongly foster carers felt about the importance of treating foster children in the same way as their biological children.

When a placement in care ends, the remuneration connected to the assignment also ends. The fact that foster carers receive payment for their work can be a sensitive issue—both for the children and young people living in the foster family, and for the carers themselves. In the quotation below, a foster mother described how the biological mother of her foster son was concerned that the carers would lose interest in him once he aged out of care and the remuneration stopped:

> I think his mother was afraid that we wouldn't be committed after the placement was ended, that she thought: "They don't get any money anymore, and then they won't be interested in him." (Jenny)

For this foster mother, remuneration was not a condition for maintaining a relationship with her foster son, which she also explained to his biological mother. The fact that he was considered a member of the family did not change when the placement ended.

Supporting young people formerly placed in care could also be complicated. The foster mother quoted below had three siblings in her care. After leaving care, the eldest lost his job and asked for financial support from his former carers, which they provided. He had previously experienced mental health issues, and the foster carers were concerned for his well-being and did not want him to lose his apartment. However, his siblings were critical both of their brother and of the foster carers' decision to help him:

> I told him that he had to apply for income support from CWS, but CWS told him that it would take three months before he could receive any financial support. And he was afraid he would lose his apartment. So, we supported him for three months, with all expenses—food, rent, electricity. And his two siblings were annoyed, they thought he took advantage of us and just kept in touch because he wanted money. (Eva)

This quote is an example of how family relations within the foster family can be complex and involve differing perspectives among siblings and foster carers. In this case, the foster mother included responsibility for her foster son as part of her family practices, while the other foster children disagreed with this way of "doing family." Eva's reflection also highlights how foster carers sometimes had to step in and take responsibility when support from CWS was unavailable.

8.3. How Do Foster Carers Understand Their Assignment and Need for Remuneration During the Aftercare Period in Relation to CWS?

Foster carers' experiences of their relationships with CWS before, during, and after the young person left care varied in character. Some carers reported receiving adequate support and described their contact with CWS as satisfactory. However, many foster carers gave examples describing a lack of recognition and support from CWS in relation to young people leaving care. Several carers described how a previously positive experience during the placement changed dramatically once the young person aged out of care. Some experienced CWS as unwilling to provide financial support to the young person or to continue remuneration to the carers:

> The CWS said that they wouldn't pay for aftercare. I had to threaten them—I said: "If you remove all financial remuneration, you will have to take on all the responsibility!" I felt awful, having to go into these processes. And now we have the same situation with our youngest foster child. There is a need for a serious discussion about CWS's responsibilities when young people turn 18. When you talk to CWS, they totally agree that care-leavers may not be able to act like adults when they are 18, still they want us to treat them like adults. It's so frustrating! Well, they do agree that she needs aftercare, but this aftercare cannot involve any costs. (Elsa)

In the case described above, the social workers acknowledged the need for aftercare, but were unwilling to recognise or cover the associated costs.

Some carers described how CWS appeared to lose interest in the young person once the placement ended. Promises of support were not fulfilled, and little attention was paid to the young person's actual situation:

> CWS promised that I could be her contact person—but then they changed social worker and forgot all about it. I'm still not her contact person. I can't afford to go to N-town where she now lives, two times a month and stay at a hotel [without the remuneration for expenses]. CWS should have let me be her contact person, I could have helped her with a lot of things: cleaning, medication, school, meetings. (Nina)

Here, Nina described how her foster daughter was required to leave care when she turned 18—against Nina's advice and the young woman's own wishes. CWS decided that she had to return to the town where she was born and live independently, justifying this by claiming that "everything now worked so well" after two years in the foster home. Both the young woman and Nina found this to be the wrong decision and were devastated by it.

Moreover, Nina was initially told she could act as the young woman's contact person, but this arrangement never materialised. Had she been officially appointed, she could have received remuneration for travel and other related expenses. At the time of the interview, the young woman had changed schools multiple times and had been evicted from her apartment. Nina strongly believed she could have provided vital support, had the official arrangement and financial backing been in place.

This example illustrates how foster carers may be willing and committed to continuing their support but face financial barriers when the placement ends. In this case, the foster mother could not afford to provide

continued support because of the cost of travel. Other carers also described situations in which remuneration was crucial for the possibility of maintaining contact, particularly for carers with low incomes or when the young person had specific needs that required additional expenses (such as skills in sports).

In some cases, foster carers found that the plans made for the young person's care-leaving lacked continuity and were too uncertain to be helpful:

> When she turned 18, they wanted me to sign a contract for three months. I said: "No, it's too unstable, both for me and for her. The contract needs to run for one year, not an hour less!" So, I had a one-year contract. But I wonder if it's really their common practice to have a contract for only three months with 14 days' notice, when the young person turns 18? (Heidi)

In this case, the foster mother was able to convince CWS that her foster daughter needed extended support. However, she had to push back to ensure the continued placement was stable and predictable—something her foster daughter needed.

Although some foster carers did feel recognised by CWS in terms of financial support for young people leaving care, several reported a lack of understanding regarding the importance of continued support:

> For CWS, it's all about the money. So, when kids turn 18, they want them to move out and find their own apartment. Because that's cheaper. (Monica)

The foster mother quoted below summarised a view that many other carers also conveyed during the interviews:

> Well, the ending of the placement is connected to the end of the remuneration from CWS, right? The placement is ended, there will be no more money from CWS. But it's not the end for the foster family. You are attached to children who have been living with you. It doesn't end just because they move out. (Jenny)

The fostering assignment is, in many ways, defined by the remuneration from CWS. However, this does not mean that remuneration defines the family relationships formed with the children and young people in care.

9. Discussion

In our interviews, all carers agreed that young people leaving care need support and advice regarding financial matters. The young people need help managing bills, organising a balanced budget, and receiving practical advice on how to plan their everyday life. This aligns with what young care leavers themselves identify as one of the most important issues when exiting care (Hiles et al., 2013; Höjer & Sjöblom, 2010, 2014). Many foster carers also made considerable efforts to prepare young people for leaving care by offering guidance on budgeting, saving, and financial matters.

Our analysis of the interviews provides clear evidence of continued financial support from foster carers to young people after they had left care. Most carers viewed supporting young people in their transition to

adulthood as part of their role as parents. These efforts were closely linked to familial relationships and family practices within the foster family, as described by Morgan (2011). Foster carers believed their family practices should apply equally to all children in the household: This is simply what families do when young people move out of the family home.

Furthermore, many carers stated that all children in the family were entitled to the same level of support, regardless of whether they were biological or foster children. This represents a way of "doing family," in which family actions serve to define and confirm the relationship (Finch, 2007; Morgan, 2011). Supporting foster children in the same way as biological children was consistently emphasised in our study as a family practice, demonstrating that the young people were seen and treated as part of the family.

Although family-like, foster care has specific characteristics that distinguish foster families from other families. Carers receive remuneration for caring for the child, and this payment ends when the assignment ends, highlighting the public and professional aspects of foster care. Still, we found that remuneration was not what defined the continuation of relationships with young people; those relationships were grounded in family ties. Foster carers were often able to combine the professional and familial aspects of their role, as found in earlier research (Kirton, 2013; Sinclair, 2005). However, financial support from CWS was not insignificant. Not all carers could afford to continue supporting young people without any remuneration. This finding—that remuneration is important for enabling carers to take on the responsibility of fostering—aligns with findings from other studies (Marinescu et al., 2023).

When young people leave their foster family, they may feel a strong desire for independence. They want to organise their own lives, make their own decisions, and become independent from both CWS and their foster carers. As with all young people on the threshold of adulthood, this desire for independence can be difficult to reconcile with their actual capacity to manage everyday life. In the interviews, several carers described how this imbalance could create challenges for the young people. In such situations, strong family relationships between foster carers and young people were crucial. These relationships allowed for re-negotiation and the creation of new plans, making it possible to adjust support in line with the young person's evolving needs.

When children and young people are placed in care, CWS assumes parental responsibility: They act in loco parentis (Pedagno, 2011). If in loco parentis is understood to reflect the full scope of parental expectations, then a continued responsibility when the young person leaves care might also be implied. However, the uncertainty of CWS support after care-leaving—as experienced by several of the carers—means that foster carers often feel they must provide continued support themselves, as they cannot rely on adequate follow-up from CWS. Though many young people do receive support from CWS after turning 18, research points to a situation where, due to high workloads and limited resources, CWS may prioritise younger children over care leavers (Paulsen et al., 2020). It is therefore important to emphasise the value of aftercare support (e.g., Courtney et al., 2021; Drange & Oterholm, 2025).

10. Conclusion

In our study of foster carers' perspectives on financial matters, we found that most carers continued to support young people after they exited care—even when the remuneration for the fostering assignment was uncertain or had ended. The familial perspective, emphasising the young people's needs and the close family

relationships that had developed, became the most important factor for continued support. Foster carers often used their biological children as a model for how to support young people in their transition to adulthood: Former foster children received the same support as biological children. However, carers also expressed uncertainty and ambivalence regarding financial support, often due to a lack of assistance from CWS and/or limitations in their own ability to continue supporting the young person.

In the interviews, foster carers frequently described CWS as lacking recognition of the need for continued financial support and advice for young care leavers. This was sometimes attributed to a reluctance on the part of CWS to spend money after the placement had ended, but also to what appeared to be a lack of awareness regarding the actual situation of young people leaving care and their need for continued support and guidance.

11. Implications for Practice

Financial support and advice for young people leaving care is vital for a successful transition. Foster carers are often willing and prepared to continue providing parental support and maintaining relationships with care leavers. However, the situation becomes complicated when CWS abdicate from their responsibility for care leaving and place the full burden of financial guidance and support on foster carers. Adequate information and advice regarding financial matters can be the deciding factor between a successful and a negative care-leaving experience. Therefore, CWS must take a more active and engaged role in providing financial advice and support to young people as they leave care. A more distinct legislative framework concerning support to young care leavers, as well as remuneration to foster carers, is needed to clarify CWS's responsibilities and obligations. Such a framework would also create a more equal provision of support to young people, regardless of the policies in the municipality in which they live.

Acknowledgments

The study was funded by the Children's Welfare Foundation, Sweden. We thank the Foundation for its support and continuous commitment to children and young people in care. We would also like to direct our gratitude towards those foster carers who participated in the study, and to employees within Social Services in Norway and Sweden, who assisted us in finding informants.

Conflict of Interests

The authors declare no conflict of interests.

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