



RESEARCH REPORT

# A Guide to Community Strategies for Improving Emerging Adults' Safety and Well-Being

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# Executive Summary

During emerging adulthood (a life stage occurring roughly from ages 18 to 26), people have a unique opportunity to lay the foundation for a positive and successful adulthood. People in this age range are also at greater risk of interruptions owing to involvement in the criminal justice system. Age-related factors (including ongoing brain development) can lead young adults to engage in riskier behavior than other adults, and young adults face an evolving social context with additional instability and challenges. Moreover, young adults who face barriers related to structural inequality, such as poverty and racism, are at higher risk of justice involvement. Connecting young people transitioning to adulthood to community resources can improve public safety outcomes. But although researchers and practitioners have been developing and testing innovations to support young people transitioning to adulthood for decades, they have rarely been incorporated into policy and practice related to public safety.

Community-based resources can help prevent justice contact, provide creative solutions for young adults at risk of justice involvement, and support people in the justice system seeking new paths forward. Relationships and support networks, health and well-being, and stability and financial security are developmental assets that can aid young adults' long-term success—and prevent justice involvement—as they begin their adult lives. This guide summarizes findings from relevant literature on what helps emerging adults succeed, describes examples of how US communities are innovating to meet those needs, and shares key takeaways from interviews with emerging adults. Justice and community-based service practitioners can apply this information to improve individual outcomes and community safety by building and strengthening community-based continua of care and opportunity for emerging adults.

# A Guide to Community Strategies for Improving Emerging Adults' Safety and Well-Being

Research suggests emerging adulthood (defined roughly as ages 18 to 26) is a distinct and critical stage for paving the way to healthy and stable adulthood. A lack of support and opportunity during this stage can increase people's risk of justice system involvement and carry lifelong consequences for them and their communities. Developing targeted policies and services that promote healthy development among young people, bolster their resiliency, and help them reach key milestones can improve individual outcomes and support public safety. Practitioners and policymakers are increasingly acknowledging this fact and designing justice responses specifically for emerging adults.

However, much less attention has been paid to building and sustaining community-based continua of care and opportunity to support young adults and help them avoid the harmful and lasting consequences of justice involvement. Justice practitioners and service providers can reduce emerging adults' justice system contact by supporting prevention efforts, offering diversion opportunities alongside social services, and reducing the long-term negative impacts of justice involvement. In turn, these strategies can advance public safety, mitigate barriers created by structural inequality, and build alliances with community partners.

This guide synthesizes research about emerging adults' unique needs and highlights strategies for supporting them. We conducted a high-level literature review, identified examples of policies and programs US communities are using to support young adults, and interviewed six emerging adults (box 1 offers additional methodological details). This guide's sections highlight three focus areas for practitioners looking to improve outcomes for emerging adults: (1) relationships and support networks, (2) health and well-being, and (3) stability and financial security. Each section includes a research overview, examples of strategies and programs, feedback from emerging adults, and guiding questions for practitioners regarding ways to leverage community supports for emerging adults.

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## BOX 1

### Research Methodology

The Urban Institute collected information for this report using the following three approaches:

- **A review of literature on emerging adulthood** from various disciplines, including health, economic stability and asset-building, developmental science, sociology, criminology, and psychology. Review strategies included keyword searches in peer-reviewed research databases, web searches for developing work in the field, and a thorough review of the *Emerging Adulthood* journal. Each content area reviewed in this guide has a sizable body of literature, and a comprehensive synthesis of research on each area is beyond this project's scope. Instead, we offer a brief overview of studies we consider particularly relevant for practitioners seeking to improve emerging adults' safety and well-being.
- **A scan of programs and strategies designed to support emerging adults** that included web searches, queries to experts and professionals, and reviews of program and resource documents. We focused on programs and strategies across the US that met two criteria: (1) they specifically target emerging adults, and (2) they aim to address issues and concerns that arise in the literature on emerging adulthood. We highlight some programs as examples of approaches practitioners and policymakers can consider.
- **Semistructured interviews with six emerging adults** involved in national justice reform initiatives. We asked these interviewees about their views on the challenges and opportunities associated with this life stage. We also asked what they thought policymakers and practitioners should know to help people transition to adulthood. Their insights informed our approach to this project, and we highlight cross-cutting themes from their feedback at the end of each section.

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## Developmental Considerations in Emerging Adulthood

Research has shown emerging adulthood is a critical developmental period that impacts long-term life trajectories.<sup>1</sup> Developmentally, young adults share important characteristics with adolescents that lessen their culpability for unlawful behavior and support treating them as a distinct category, unlike the traditional legal definition, which assigns them the same status as all other adults. Scott, Bonnie, and Steinberg (2016) recently offered the following summary of this unique developmental stage:

- Development in adolescence and young adulthood is gradual, specific to people and social contexts, and generally does not support bright-line distinctions between specific stages at certain ages.

- Brain development—specifically of the prefrontal cortex, which is key in planning and decisionmaking—continues through people’s midtwenties.
- In some respects, young adults behave and appear like older adults; in others, they look more like adolescents. For example, like adolescents, young adults are more likely to engage in risk-taking behavior (including illegal activity) and act more impulsively than older adults, particularly in stressful or exciting situations.
- Most people grow out of this risk-taking behavior as they age beyond emerging adulthood.

In short, although we still have much to learn about the nuanced differences between adolescents, emerging adults, and older adults, the behavior that can lead young adults to justice system involvement is likely driven by developmental factors that subside as they age and mature.

## The Evolving Social Context of Emerging Adulthood

Young adults today face a very different set of expectations and realities than those in the past. A recent National Research Council report on young adults’ health and well-being concluded that youth face increased demands in the knowledge-based economy but may struggle to find paths to economic stability and well-being given lower social mobility and greater inequality.<sup>2</sup> They also follow less predictable pathways to adulthood and take longer to reach independence for various reasons. For example, the cost of college has increased significantly, well-paying entry-level jobs are harder to find, and social expectations around partnership and parenting have evolved.<sup>3</sup>

Although these social and economic changes have provided emerging adults more choices, they have also magnified inequalities that create structural barriers to healthy and stable adulthood. Sociodemographic factors can impact when young people assume adult responsibilities, the opportunities people have, and their likelihood of success. Youth from low-income backgrounds often have access to fewer opportunities than youth with more resources and stable supports, impacting their experiences, skills, and overall maturity and growth. In addition, structural racism and discrimination can have harmful psychological and sociopolitical consequences.<sup>4</sup>

Socioeconomic factors also shape emerging adults’ life trajectories and long-term outcomes. Higher education levels<sup>5</sup> and access to high-quality job opportunities<sup>6</sup> are associated with lower rates of justice involvement. Other factors, such as childhood foster care involvement, can be associated with greater risk of justice involvement.<sup>7</sup> Structural inequality and experience with trauma are associated with greater prevalence of mental health challenges; moreover, poverty, adverse childhood experiences,



socioemotional adjustment in the classroom, juvenile arrest, and delayed graduation are predictors of depressive symptoms in emerging adults.<sup>8</sup> And the sequence of things like work, school, and family can also impact emerging adults' mental and physical health.<sup>9</sup>

Furthermore, although we increasingly understand emerging adults' unique needs, many legal, policy, and social structures do not take into account young adulthood's distinct opportunities and risks or effectively support people's transition to adulthood. The abrupt legal transition to adulthood at age 18 does not reflect the complexities of emerging adults' lives, responsibilities, and experiences. Young adults may fall through policy cracks as they age out of foster care, straddle the juvenile and criminal justice systems, become young parents, or face unique challenges such as living with disabilities, belonging to low-income households, or being first-generation higher-education students.<sup>10</sup>

Although definitions of successful transitions to adulthood depend on culture and context,<sup>11</sup> the National Research Council provides a helpful framework for defining success that includes eight key outcomes (box 2). Society has a responsibility to ensure that all youth, and particularly those facing additional barriers, have the supports they need to meet these outcomes, which improve their lives and make communities safer and stronger. Moreover, we cannot assume that what works for adults or children will work for young adults, who require targeted approaches and tailored solutions.

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## BOX 2

### Key Outcomes for Young Adults

- employment
- education
- housing stability
- safety
- health
- healthy relationships and connections to responsible adults
- civic engagement and community involvement
- effective parenting

**Source:** National Research Council. 2015. *Investing in the Health and Well-Being of Young Adults*. Washington, DC: National Academies Press.

## What Do Young Adults Describe as Distinct About Their Life Stage?

- Interviewees described a disconnect between the abrupt legal transition to adulthood on their 18th birthday and their experience of a more gradual adult learning curve extending into their twenties. They described being treated sometimes as an adult and sometimes as a teenager, depending on the context.
- Structural inequality creates additional roadblocks for some young people on the path to adulthood. Supports and interventions for emerging adults should account for specific experiences such as aging out of foster care, coming from an immigrant family, living in an underresourced or economically depressed community, or having a disability.

# Community Solutions to Promote Safe and Healthy Transitions

Justice system decisionmakers are increasingly acknowledging that emerging adulthood is developmentally unique and can have lasting effects on people's lives.<sup>12</sup> Recognizing that emerging adults are overrepresented at every stage of the justice system and have higher-than-average recidivism rates,<sup>13</sup> some jurisdictions are developing new approaches within their justice systems through, for example, young adult courts (San Francisco and Brooklyn, New York) and restorative justice community courts (Cook County, Illinois).<sup>14</sup> In light of evidence that justice-involved emerging adults also have unique needs, such as higher rates of violent crime victimization than other adult age groups,<sup>15</sup> some correctional agencies now partner with community-based programs to serve justice-involved young adults. The Arches Transformative Mentoring Program in New York City and the Youth Violence Reduction Partnership in Philadelphia are examples of this approach. Such efforts to help young adults who are justice-involved are a promising development in the justice field.

However, any justice involvement, however minimal, can have harmful and lasting consequences, particularly involvement early in life. For example, a single arrest can increase a young person's likelihood of subsequent justice involvement.<sup>16</sup> Incarceration is deeply destabilizing, and consequences can include homelessness, joblessness, loss of parental rights, traumatization, reduced economic mobility, and ineligibility for social safety net benefits or civic participation.<sup>17</sup> Incarceration during emerging adulthood can also have lasting physical and mental health consequences,<sup>18</sup> and justice involvement can make people assume adult responsibilities earlier, often without support.<sup>19</sup>

Relying less on the justice system and using a community-based approach to support young people transitioning to adulthood can improve individual and public safety outcomes. Relationships and support networks, health and well-being, and stability and financial security can promote long-term success—and mitigate the risk of justice involvement—and are critical components of early adulthood. But although researchers and practitioners have been developing and testing innovations to support young adults for decades, such innovations are rarely incorporated into public safety policymaking and programming. By understanding the research base, learning from innovative and promising programs, and listening to emerging adults about their experiences and needs, practitioners can build stronger communities that better support young people transitioning to adulthood.

## What Do Young Adults Say About How Community Supports Can Promote Successful Development?

- Emerging adulthood can involve rapid change and uncertainty. Learning how to assume adult responsibilities and set goals can be exciting and stressful. Making and learning from mistakes is a normal part of personal growth, and having resources to draw upon along the way is critical. Knowing what positive adulthood can look like is as (if not more) important than getting feedback when things go wrong.
- Emerging adults need to focus on achieving stability and “thriving instead of just surviving.”
- Different people need different things, and their needs evolve between their late teens and their late twenties. Programs and services are particularly helpful when they can adapt to young people’s varying needs and support them on their chosen paths (e.g., college, trade school, or employment). Once young people assume adult responsibilities, programming that helps them meet milestones like employment, education, and housing becomes more important than programming that only focuses on activities or enrichment.
- Emerging adults juggle many responsibilities and challenges simultaneously, and strategies and resources that can support them across multiple fronts (e.g., drop-in resource centers) are especially helpful. Such resources can be particularly important for young adults who do not feel they can look to their families or social networks for needed support. Many young adults are still learning skills that older adults may take for granted, such as adapting to professional office culture or managing finances.

# Community-Based Strategies for Supporting Emerging Adults' Relationships, Health, and Financial Stability

A person-centered approach to safety and justice requires looking beyond the justice system to leverage community resources. However, connecting emerging adults to community resources can be challenging. Service and program availability vary from place to place, practitioners may encounter significant gaps in meeting certain needs, and community-based programs and agencies often struggle to coordinate. Practitioners can play a critical dual role, helping people navigate complex systems to access needed resources while helping to build a cohesive continuum of care and opportunity for emerging adults and their families.

Practitioners can help develop critical strategies outside the justice system for helping emerging adults develop and transition to adulthood and for achieving the best public safety outcomes. This section provides overviews of the three focus areas introduced earlier (relationships and support networks, health and well-being, and stability and financial security) and explains how practitioners can use them to support emerging adults. Leveraging community resources across these areas can help prevent justice system contact, offer creative solutions for emerging adults at risk of becoming justice-involved, and support young adults already in the justice system who seek new paths forward. We also offer guiding questions at the end of each section to help practitioners consider how to link emerging adults with community resources and strengthen coordination between support systems in their communities.

## Relationships and Support Networks

During young adulthood, people's relationships (including those with parents, peers, and romantic partners) change, and new ones (sometimes involving children of their own) develop. These relationships can be formative during the transition to adulthood and can be leveraged to support emerging adults. Healthy relationships support emerging adults' well-being and can facilitate the transition to stable adulthood.

Conversely, relationship conflicts can present challenges that emerging adults may need help to address. Structural barriers can create stressors that may strain young adults' relationships with others. Moreover, some emerging adults lack reliable, supportive caregivers and peers during this stage. Importantly, emerging adults are still developing and may need to build tools to handle conflict maturely, especially in certain situations or contexts.

## What Should Practitioners Know about Emerging Adults' Relationships?

### PEERS

Peer attachment is a predictor of emerging adults' well-being.<sup>20</sup> Strong peer relationships can facilitate positive development and remain important throughout adulthood. In addition, peer relationships that provide high levels of support, trust, and communication can ease the transition to adulthood.<sup>21</sup> However, peer relationships can also be associated with negative outcomes, such as gang involvement.<sup>22</sup>

### PARENTS, CAREGIVERS, AND MENTORS

Support from caregivers, mentors, and parents can promote positive outcomes, including healthy transitions to adulthood and decreased likelihood of risky behavior.<sup>23</sup> As emerging adults explore their new independence, many distance themselves from their parents or caregivers, including often by moving away from home.<sup>24</sup> In addition, emerging adults who had cohesive family relationships during adolescence experience greater family contact and support during early adulthood than those who did not.<sup>25</sup> Emerging adults also gain a more complex understanding of the world outside of their relationships with caregivers, and not all emerging adults have caregivers present in their lives. Mentors can thus play a crucial role, particularly mentors with backgrounds and life experiences similar to the young adults they support.<sup>26</sup>

- **Ideas in Action: Connecting Emerging Adults with Mentors and Role Models**
  - » Mentors can offer young people invaluable insights and guidance as they enter emerging adulthood, especially if they lack strong support networks. Although adolescent mentoring programs are more common, emerging adults are best served by programs designed to help them navigate early adulthood's unique challenges. Some community-based programs focus primarily on facilitating mentorships. [Preparing Leaders of Tomorrow](#) in New York City, for example, provides mentors for youth ages 9 to 21 who are at risk of becoming justice-involved. Many other comprehensive programs offer mentoring as one among a

broad set of services. UTEC, in Lowell, Massachusetts, pairs young adults ages 17 to 25 with “transitional coaches” who serve as both mentors and wraparound service coordinators who help participants access services and build skills. Preparing Leaders of Tomorrow and UTEC attribute their success partly to selecting mentors with life experiences similar to program participants.

## ROMANTIC RELATIONSHIPS

Being in a healthy romantic relationship can positively affect people’s well-being by, for example, making them more satisfied with their lives, reducing mental and physical illnesses, and increasing their self-esteem. Supportive romantic partners can help young adults navigate changes and explore their identities.<sup>27</sup> However, relationships during early adulthood are often short-term and unstable, which can present challenges. More than a third of emerging adults have experienced a breakup in the past 20 months;<sup>28</sup> moreover, “churning” relationships involving multiple breakups and reconciliations typically involve more physical and verbal conflict, which can compromise people’s health (e.g., by heightening emotional distress).<sup>29</sup>

## EMERGING ADULTS AS PARENTS

Some emerging adults become parents, and parenthood at this stage presents unique considerations.<sup>30</sup> Though some young adults choose parenthood, risk-taking is common among emerging adults and can lead to unplanned pregnancies.<sup>31</sup> Parenthood requires assuming new long-term responsibilities, and people who become parents earlier may not be as developmentally prepared as people who become parents later on.<sup>32</sup> Younger parents often face greater economic instability<sup>33</sup> and can benefit from support as they juggle childcare alongside work and education goals. Wraparound program approaches that aim to provide multiple types support for young-adult parents can be particularly helpful, as can parent-support strategies tailored to the needs of specific populations.<sup>34</sup>

- **Ideas in Action: Supporting and Educating Emerging Adults as Young Parents**
  - » Two-generation approaches that address the needs of parents and their children can help young people navigate the challenges of first-time parenthood. Home-visiting programs like the [Nurse-Family Partnership](#) connect young women and their families with nurses who advise and teach them about prenatal care and child development. This support can also help young parents work toward goals like pursuing education and careers.
  - » Some two-generation programs specifically support young parents in college. [Generation Hope](#) in Washington, DC, provides teenage mothers and fathers working toward two- or

four-year degrees with financial and emotional support, as well as early childhood support for their children. Services for parents include tuition assistance, mentoring, academic support, career readiness programming, case management, and mental health counseling. Although many parenting programs for younger people focus on women, responsible fatherhood programs like the [CUNY Fatherhood Academy](#) in New York City provide young fathers ages 18 to 30 with tailored services such as parenting seminars, tutoring, counseling, and transportation assistance.

## COMMUNITY ENGAGEMENT

Civic engagement can help emerging adults grow and mature, develop a sense of purpose and belonging, connect to community, and build social capital.<sup>35</sup> Moreover, community involvement can help emerging adults establish long-term connections during a period characterized by change. Still, many issues can complicate such involvement. Many emerging adults face increasing responsibilities and may move more frequently, making community connections more difficult to establish.<sup>36</sup> In addition, structural inequality can present additional barriers. For example, having limited time and resources can hinder community engagement, especially for people juggling jobs, schooling, and familial obligations.<sup>37</sup> Facilitating access to community and civic engagement, particularly for emerging adults facing structural barriers, offers immediate and lasting benefits for people and communities.

- **Ideas in Action: Encouraging Emerging Adults to Engage with—and Transform—Their Communities**
  - » Recognizing the importance of strong community relationships, many programs serving young adults encourage them to actively participate in community-building through community service, youth leadership activities, and advocacy on issues that impact them. Some programs, like the [HOLLA Youth Organizing Collective](#) in New York City, help participants build and exercise their political agency by offering educational workshops, training in community organizing, and opportunities to create art. [Ujamaa Place](#) in St. Paul, Minnesota, also offers advocacy trainings and empowerment skills workshops and encourages participants to reconnect with their cultural heritage. Dedicated to serving African American men ages 18 to 30, the program grounds its programming in African and African American culture.



## NORMATIVE CONFLICT

Interpersonal conflict can arise between emerging adults and their families, parents, caregivers, friends, and partners (among others).<sup>38</sup> Difficulty managing conflict-related stress in such relationships can negatively impact young people's mental and physical health and increase the likelihood of harmful or negative behavior.<sup>39</sup> Conflict resolution is a critical skill that can help emerging adults navigate their relationships.<sup>40</sup>

- **Ideas in Action: Helping Emerging Adults Handle Conflict**
  - » Some programs use strategies specifically to help young adults regulate their emotions and solve interpersonal problems. Programs grounded in cognitive behavioral therapy, like [Roca](#) and the [Launching Emerging Adults Program](#), can help young people manage conflict by restructuring their thinking and behavior. In addition, community-based mediation programs, such as restorative community conferencing, can offer skill-building opportunities and forums for young people to resolve their conflicts in community with others.

## What Feedback Do Young Adults Provide on Relationships and Support Networks?

- Mentorship and supportive guidance can be valuable well into adulthood, particularly from people who have similar experiences. Such mentor relationships can be formal or informal, but connection and trust are important either way.
- Childhood experiences and family dynamics influence young peoples' lives even after they gain independence, and understanding those relationships and experiences can be important for meeting their needs.
- Becoming a parent as an emerging adult is associated with a significant increase in responsibilities, and having guidance and logistical support with child care can help young parents balance competing responsibilities.

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### BOX 3

#### How Can Practitioners Help Young Adults Build Healthy Relationships and Support Networks?

Consider asking community partners the following:

- What community resources are available to help the young adults and families you serve by...
  - » promoting prosocial engagement with peers?
  - » improving family dynamics through better communication?
  - » supporting young adults experiencing domestic and/or intimate partner violence?
  - » helping young adults learn and practice conflict resolution skills?
  - » supporting young parents as they balance multiple responsibilities?
- Does your community have therapists who specialize in couples therapy for young adults and can help them build healthy romantic relationships?
- What mentoring programs exist in your community? Are there credible messenger mentoring programs specifically for young adults who are justice-involved or at risk of justice involvement?
- What civic engagement opportunities exist in your clients' neighborhoods?

Consider asking your client the following:

- Do they have at least one friend they can depend on?
  - Do they have a strong, prosocial peer network?
  - Do they have interests (e.g., sports, crafts, hobbies) that might help them strengthen their prosocial peer networks?
  - Do they have a family member or other supportive adult who can support case planning and goal setting?
  - Do they have challenging or dysfunctional family dynamics that they would like support with addressing?
  - Do they need to be linked to services for domestic or intimate partner violence?
  - Do they need to learn or strengthen conflict resolution skills?
  - Do they have a child, and could they benefit from support services for young parents?
  - Do they engage in community service or any other civic opportunities?
-

# Health and Well-Being

The significant change and growth that occurs during emerging adulthood can impact young people's physical and mental health,<sup>41</sup> and navigating the stressors of entering adulthood can impact their well-being. Supporting young people's health and well-being during this transitional period can have a lasting positive effect on their lives.

Despite this, health care structures often do not bridge the transition from adolescence to adulthood, leaving many young people without insurance coverage or access to health care during a crucial period. This gap can particularly jeopardize the well-being of people with extenuating care needs, such as trauma. For example, among people in foster care, rates of mental health service use drop by roughly 60 percent the month after they age out of foster care, leaving people with ongoing needs without needed services.<sup>42</sup>

Moreover, young adults can face barriers accessing affordable and comprehensive health care even though they have unique health care needs that make coverage particularly important. For example, more than 70 percent of pregnancies among unmarried women during emerging adulthood are unintended, which can impact the physical and mental health of the child and mother.<sup>43</sup> Lacking health insurance can compound these challenges.<sup>44</sup>

## What Should Policymakers and Practitioners Know about Emerging Adults?

### STRUCTURAL HEALTH CARE ACCESS

Emerging adults can face structural barriers to accessing relevant and evidence-based health care. There is a lack of coordinated and evidence-based services for supporting emerging adults during the transition to adulthood, including the transfer to adult health providers. Emerging adults can have reduced health care access as they gain independence from their parents or caregivers, and care can be prohibitively expensive, especially for people without insurance. Navigating the transition from pediatric to adult health care can be complex and confusing, which is particularly problematic for emerging adults with health care needs requiring active, ongoing management.<sup>45</sup> Securing health care access is particularly important for people who are incarcerated at a young age and must establish connections with community-based care providers when they reenter their communities as legal adults. This population experiences issues common among emerging adults (e.g., substance use and mental health issues) at higher rates, but they face more barriers to accessing adequate health care.<sup>46</sup>

## PHYSICAL PREVENTATIVE HEALTHCARE

Although studies have noted a gap in comprehensive preventative health guidelines for emerging adults, several national organizations and agencies have stressed the importance of preventative care for this age group and offered recommendations.<sup>47</sup> Preventative attention could be particularly important for emerging adults, especially care for substance use, mental health, and sexual and reproductive health.<sup>48</sup> Preventative strategies can be adapted to emerging adults' lifestyles and contexts; for example, if an emerging adult is in college, preventative services could come from college programming.

- **Ideas in Action: Ensuring Access to Physical Health Care as Youth Transition to Adulthood**
  - » Young adult health centers have emerged as one model for serving emerging adults transitioning from pediatric to adult health care. These centers strive to provide confidential and affordable primary care to youth ages 12 to 24, such as physicals, sexual and reproductive health care and education, and nutritional information. Examples include centers operated by [OneWorld Community Health Centers](#) in Omaha, Nebraska, and by [UVA Health](#) in Charlottesville, Virginia.

## APPROPRIATE MENTAL AND BEHAVIORAL HEALTH SERVICES

Identity exploration and feelings of instability have consequences for emerging adults' mental health. Moreover, emerging adults at higher risk of depression and anxiety have increased health care needs.<sup>49</sup> Stigma can also prevent emerging adults from accessing mental health services, as can structural barriers.<sup>50</sup> Emerging adults can feel shame from having mental health needs and may benefit from proactive and positive outreach to connect them with mental and behavioral health services. Behavioral health care needs are also heightened during emerging adulthood: emerging adults are twice as likely as adolescents and older adults to be diagnosed with substance use disorders,<sup>51</sup> and they are more likely to abuse prescription pills and alcohol and experiment with illicit drugs.<sup>52</sup> In addition, emerging adults with mental health conditions often have higher rates of co-occurring substance use disorders.<sup>53</sup> Cognitive behavioral treatment and multisystemic therapy can help emerging adults,<sup>54</sup> and treatment providers should consider the broader social and developmental changes associated with this stage.<sup>55</sup>

- **Ideas in Action: Addressing Emerging Adults' Behavioral Health Needs**
  - » Although researchers and practitioners have made progress identifying evidence-based interventions that improve outcomes for adolescents and adults who are justice involved and have serious mental health conditions, much less is known about how to treat these during emerging adulthood. However, preliminary research suggests similar approaches

may be effective if tailored to emerging adults' specific needs.<sup>56</sup> One example is [Multisystemic Therapy for Emerging Adults](#), a treatment for youth ages 17 to 21 adapted from an approach shown to be effective for youth ages 12 to 17. Ways of tailoring the Multisystemic Therapy model for emerging adults have included treating emerging adults as the agents of change (rather than their parents); soliciting support from friends and significant others (rather than just from families); taking additional precautions given emerging adults' higher risk of victimization and self-harm; and supporting emerging adults' education and career development, housing, and parenting skills.<sup>57</sup>

- » Similarly, treatment centers for substance use disorders are increasingly recognizing the value of age-specific programming that takes cultural and developmental differences across age groups into account. Specialized young adult programs—such as those provided by [Talbot Recovery](#) in Georgia and [Caron Recovery Center](#) in multiple states—provide treatment informed by the major life changes that happen during emerging adulthood, as well as common challenges, like greater levels of peer pressure. Other programs focus exclusively on treating young adults' behavioral health needs. Clinicians at [Confluence](#) in Vermont, for example, offer comprehensive treatment to address the wide range of mental and emotional challenges more common during emerging adulthood.

## SUPPORT WITH PHYSICAL AND MENTAL DISABILITIES

Although emerging adults with disabilities can face additional challenges as they transition to adulthood, strength-based supports that encourage resilience can facilitate this transition.<sup>58</sup> Having a physical disability can make it more challenging to navigate the transitions associated with emerging adulthood; for example, young adults who use mobility devices may have fewer accessible housing and transportation options.<sup>59</sup> Fragmented case systems and lack of appropriate services can also make it difficult for emerging adults with intellectual disabilities to receive sufficient support.<sup>60</sup> Services for emerging adults with disabilities can be more effective by addressing subpopulations' unique needs, such as gender-responsive approaches to employment supports for people with disabilities.<sup>61</sup>

## HEALING AND TRAUMA-INFORMED CARE

Complex trauma can hinder healthy transitions to adulthood, and health care should address the needs of emerging adults with complex trauma. However, this requires tailored approaches, including targeted services and specialized training for people working with emerging adults who have experienced trauma. Targeted approaches are particularly important for emerging adults who spent time in foster care and those who have been justice-involved.<sup>62</sup> Rates of trauma and psychological

distress are higher among people who have been justice-involved, and people with preexisting serious mental illness are at higher risk of justice involvement.<sup>63</sup> Moreover, many people who are justice-involved have experienced victimization.<sup>64</sup> Not only can complex trauma increase the likelihood of mental health complications later in life (e.g., post-traumatic stress disorder, depression, anxiety, poorer self-esteem, and lower life satisfaction) and physical health consequences (e.g., risky sexual behavior and substance use disorders); it can also impact whether people graduate high school, attend postsecondary education, and achieve financial stability as adults.<sup>65</sup> Emerging adults who experience incarceration are exposed to additional risks, including stress and other consequences that can have lasting health impacts on general health.<sup>66</sup>

- **Ideas in Action: Promoting Healing from Trauma and Exposure to Violence**
  - » Emerging adults who have experienced trauma—such as community violence and justice involvement—may benefit from programs that not only recognize that trauma but actively help them heal from it. [Make It Happen](#), a program run by the Center for Court Innovation in New York City, serves young men of color ages 16 to 24 who have been affected by community violence. Through therapeutic services, intensive case management, and peer mentorship, the program equips participants with tools to help them understand and heal from their traumatic experiences. It is uniquely tailored to young men of color, challenging them to consider the role of gender norms in the trauma they have experienced, and working with victim services providers to connect participants to services they need.

## What Do Young Adults Say about Health and Well-Being?

- Past trauma can impact people’s experiences well into adulthood, and access to mental health care is critical for managing the additional stress of transitioning to adulthood.
- Emerging adults who may not know why preventative care is important or how to access it could benefit from coaching and support as they learn to manage their health care.

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#### BOX 4

### How Can Practitioners Support Young Adults' Health and Well-Being?

Consider asking community partners the following:

- Do any local clinics or health care providers specialize in serving emerging adults? Do they provide comprehensive reproductive health care and counseling about healthy sexuality? What about behavioral health providers?
- What available resources can help young adults avoid risky behaviors (for example, related to substance use) and encourage healthy sexuality?
- Do emerging adults transitioning out of foster care or the juvenile justice system have continuity in access to physical, mental, and behavioral health care?
- Which professionals working with emerging adults are trained in trauma-informed care?
- Do any programs or resources in your community support youth who have experienced violence-related trauma?
- Is health care provision for emerging adults culturally competent?

Consider asking your client the following:

- Do they have health insurance? If not, would it be helpful for a community advocate to help navigate that process?
- Do they have a primary care provider?
- Do they need services to address past or current trauma?
- Do they need therapy or behavioral health services for substance use, a mental health disorder, or other concerns?

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## Stability and Financial Security

Many emerging adults navigate having greater levels of economic independence and financial responsibility, making critical decisions about education and workforce participation, and figuring out how to secure housing, transportation, and other necessities. Having support to achieve stability in these areas can help emerging adults set out on a long-term trajectory of success. Despite documented gaps in services for young adults disconnected from education and work, evidence shows that programs directed at such young adults can provide critical support.<sup>67</sup>

Establishing financial stability in early adulthood can establish a foundation for long-term economic security, but many emerging adults are financially precarious. Emerging adulthood is a time of transition and risk-taking, which can affect economic stability.<sup>68</sup> Moreover, achieving this stability can also be more difficult for emerging adults who have experienced financial instability and poverty. People from low-income backgrounds may face adult responsibilities earlier because of pressure to earn a consistent income. Moreover, this group faces higher rates of financial instability as emerging adults, which can carry psychological consequences such as increased helplessness and negativity.<sup>69</sup>

The well-documented racial wealth gap in the US, which has been driven by public policy decisions, means white households on average hold significantly more wealth than Black and Latinx households.<sup>70</sup> Intergenerational wealth transfers play a significant role perpetuating the racial wealth gap, and studies on young adults have found similar wealth disparities which can have long-term financial consequences.<sup>71</sup> In addition, structural racism and employment discrimination can undermine the financial well-being of young adults of color.<sup>72</sup>

## What Should Practitioners Know about Emerging Adults?

### EDUCATION

Education continues to shape people's lives long after high school, and impacts future income and financial stability. During emerging adulthood, compulsory education ends and voluntary (though expensive and often inaccessible) higher education may begin. And although education is an important predictor of successful transitions to adulthood, it can be increasingly challenging for people to further their educations as they face competing responsibilities (e.g., work or child care) in other areas, or face prohibitively expensive tuition costs. Furthermore, emerging adults disconnected from formal education may lack access to programming exclusively offered in schools. For example, young adults who are not in school can struggle to access career counseling.<sup>73</sup>

- **Ideas in Action: Helping Emerging Adults Navigate Postsecondary Education**
  - » Universities are increasingly launching programs to help new students adjust to college life, such as the University of Central Arkansas' [Department of Student Transitions](#). Such programs are especially important for first-generation college students and students exiting the foster care system, who may face additional challenges with navigating college. Programs like [You First](#) at Virginia Commonwealth University offer first-generation students academic and financial support as well as personal guidance from student mentors. Some programs also do outreach to first-generation students' parents via online



courses and meetings to answer questions and help them support their children in their studies.

- » College success programs for former foster youth can create support systems through financial assistance, academic support, and help navigating college logistics. For example, Western Michigan University's [Seita Scholars Program](#) offers scholarships, campus housing, and academic and personal coaching for students ages 18 to 25 who have aged out of foster care. Some states have also implemented statewide initiatives, such as California's [Foster Youth Success Initiative](#) and Virginia's [Great Expectations](#) program, to help youth who have been in the foster system attend community college.

## EMPLOYMENT

Unstable employment has compounding consequences for people's mental and physical health, relationships, and justice-system contact.<sup>74</sup> Factors that can help emerging adults attain high-quality employment (as measured by wages, benefits, hours, and job satisfaction) include opportunities to participate in apprenticeship or mentorship programs and engage with the labor market in high school, and educational milestones like high school diplomas and postsecondary degrees.<sup>75</sup> Employers consistently agree that young people need additional skills beyond educational qualifications,<sup>76</sup> evidence that skill development should be offered outside traditional education.

- **Ideas in Action: Improving Emerging Adults' Work Readiness and Employment Prospects**

- » Emerging adults can benefit from programs that help them develop the skills necessary for long-term financial stability on a variety of different life paths. Entrepreneurial training may be particularly valuable for young people without college degrees, for example, particularly youth of color with low incomes who tend to be underrepresented in the entrepreneurial economy. The [Opportunity Youth Forum](#) is a network of local organizations across the US developing innovative community-based strategies for reconnecting youth ages 16 to 24 with the education system or workforce, including supporting them in launching and operating their own businesses. For example, [Roadmap to Peace](#) in San Francisco provides entrepreneurship training and supports for Latinx youth ages 14 to 24 who have been (or are at higher risk of becoming) involved in violence.

## HOUSING

Housing stability can have positive lasting impacts in other areas of emerging adults' lives. Although housing continues to be increasingly inaccessible in the wake of the 2008 recession, policies and support mechanisms

have largely not adapted to help emerging adults find stable housing.<sup>77</sup> Young people who are homeless face a significant barrier transitioning to stable adulthood.<sup>78</sup> Homelessness is associated with many challenges, including higher risk of health complications, high rates of stress, risky peer associations, and disaffiliation from family networks.<sup>79</sup> Housing instability can also increase the likelihood of employment insecurity.<sup>80</sup> Emerging adults with limited financial resources face additional barriers to housing stability, and those transitioning out of justice or foster care systems are especially vulnerable to homelessness.<sup>81</sup> Interventions and services that support housing stability must be tailored to meet these communities' short-term needs (such as temporary, emergency housing) and longer-term stability.

- **Ideas in Action: Helping Emerging Adults Achieve Housing Stability**

- » Many residential programs designed for emerging adults experiencing homelessness offer a range of supports, from short-term emergency shelter and drop-in services to programming that helps young people achieve long-term housing stability. Besides providing emergency care, the [Transitional Living Program](#) at Bridge Over Troubled Waters in Boston houses young people ages 18 to 24 for up to two years as they gain work experience, pursue their education, and work toward other long-term goals with their case managers.
- » Some programs are tailored to young adults in need of housing who are transitioning out of foster care, juvenile justice custody, or mental health systems. [Youth Villages' LifeSet](#) (which is based in Memphis and has sites in multiple states) helps young adults ages 17 to 22 arrange their own independent living during transitions and provides them individualized case management, counseling, and behavioral health treatment.

## FOOD SECURITY

Reliable access to nutritious food is critical during emerging adulthood, when people may lose access to programs such as free and reduced-price lunch and may not yet meet requirements to qualify for supports like the Supplemental Nutrition Assistance Program.<sup>82</sup> An estimated 1 in 10 young adults in the US experience food insecurity, which is associated with higher risks of poor health outcomes, including chronic diseases like diabetes and hypertension.<sup>83</sup> Food insecurity among youth and young adults has also been linked to structural challenges like lack of health care access and instability related to housing, education, and employment.<sup>84</sup>

## DEBT ACCUMULATION AND CREDIT BUILDING

Young adults today are more likely to hold debt (and to hold more debt) than previous generations,<sup>85</sup> and accumulating debt in early adulthood can have lasting impacts on people's life choices and opportunities.<sup>86</sup>

One recent survey found that the largest debt category was student loan debt, followed by vehicle and mortgage loans.<sup>87</sup> Younger adults are also more likely to have greater medical debt than adults who are older, likely related to the fact that they generally have lower incomes and are less likely to have health insurance.<sup>88</sup> Credit scores are another financial indicator that can determine access to loans, homeownership, utilities, and employment. More than one-quarter of people ages 18 to 20 with credit records have a “subprime” credit score, and that share increases as people move through their twenties. Subprime credit scores disproportionately impact access to wealth and assets in communities of color: more than one-third of 18- to 20-year-olds in communities of color have subprime credit scores.<sup>89</sup>

### FINANCIAL LITERACY

Younger adults generally have less financial knowledge than older adults.<sup>90</sup> Emerging adults may benefit from financial literacy coaching, which has been shown to help adults manage their finances.<sup>91</sup> Programming that helps young adults achieve this goal can take into account the unique challenges and opportunities associated with their life stage, such as experiencing greater financial precariousness or seeking coaching.<sup>92</sup> Approaches that combine financial education with other skill-building activities, such as apprenticeship programs, may also benefit young adults.<sup>93</sup> Parents can help emerging adults develop financial literacy, and having a caring mentor is also associated with increased asset-building.<sup>94</sup>

### What Feedback Do Young Adults Provide on Stability and Financial Security?

- Economic stability and financial well-being are critical goals for emerging adults. Seeking stable employment, assuming living costs, navigating student loans and credit card debt, building credit, and learning personal finance management are common experiences that can have long-term effects.
- Young adults who have been (or are) justice-involved can benefit from additional support. Some people who involved in the justice system as youth find that the associated collateral consequences (e.g., housing or employment discrimination) become more salient during emerging adulthood. These barriers can make it harder to reconnect with education and employment after incarceration.

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## BOX 5

### How Can Practitioners Support Young Adults' Economic Stability and Financial Security?

Consider asking community partners the following:

- Do young adults have access to education guidance and support, regardless of whether they choose a traditional four-year college, a two-year college (or other educational path), a trade school, or to enter the workforce?
- What programs are available to connect youth to employment opportunities with sustainable wages?
- What apprenticeship opportunities exist? Are there community programs or services to support young entrepreneurs?
- Which local financial institutions are accessible to communities that banks have historically underserved?
- Are there financial literacy programs that target young adults?
- What programs or services are available to support young adults struggling with food insecurity?
- Which local shelters provide emergency housing for young adults and their families? Which agencies provide longer-term housing support? Are there services tailored specifically to youth aging out of foster care or the justice system?

Consider asking your client the following:

- Are they concerned about reliable access to nutritious food?
  - Do they need support with securing temporary or permanent housing?
  - Do they need a path to a sustainable-wage job?
  - Are they interested in apprenticeship opportunities or support for young entrepreneurs?
  - Do they need guidance or support to obtain a GED or navigate postsecondary education opportunities?
  - Are they seeking financial literacy training, perhaps to accomplish a specific financial goal (such as paying off debt or building credit)?
-

# Implications for Service Provision and Practice

Program innovation, practice improvements, and community collaboration can help practitioners better support young people transitioning to adulthood and, in turn, make their communities safer and stronger. These strategies can also be paired with policy reforms to improve outcomes for emerging adults (box 8 offers examples of guiding policy questions). Key considerations for practice include the following:

- **Prioritize targeted approaches for emerging adults and their families.** Emerging adulthood is a developmental and social life stage that carries unique challenges and opportunities, and programs designed for adolescents or adults who are older may be inappropriate or ineffective for young adults. In addition, responsive strategies should be further tailored to particular subgroups' and communities' needs (e.g., rural communities, women, immigrants, emerging adults of color, people aging out of foster care, or young parents). Box 6 includes examples of some national resources for learning about strategies and best practices for serving emerging adults.

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## BOX 6

### National Resources

The following are examples of national resources can help practitioners learn more about strategies and best practices to support emerging adults:

- the Institute of Medicine and National Research Council's *Investing in the Health and Well-Being of Young Adults*
- "Transition and Aging Out" (from youth.gov)
- the American Academy of Child and Adolescent Psychiatry's *Moving Into Adulthood Resource Center*
- the National Clearinghouse on Homeless Youth and Families' "Emerging Adulthood" resource web page.

- 
- **Streamline access to support and remove barriers, particularly for people who are justice-involved.** Emerging adulthood is characterized by change and transition, and strategies that

increase access to ongoing support can facilitate the transition to adulthood. For example, mentoring programs that also connect young adults to services and structural supports can address multiple needs simultaneously (box 7 discusses wraparound approaches). Moreover, challenges related to criminal records, such as ineligibility for federal financial aid, can present major barriers on the path to adulthood. Programs and strategies can address these barriers by defining broad eligibility requirements and doing outreach to communities with disproportionate justice-system involvement.

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#### BOX 7

##### Wraparound Approaches

Although many of the approaches this guide summarizes are targeted to specific needs, some models are designed to help young adults meet multiple goals simultaneously. Such holistic approaches are designed to meet emerging adults' complex and overlapping needs. One example is the Transition-Age Youth Services model offered by **Youth Advocate Programs**, a national organization that specializes in serving youth across multiple systems. The program builds on Youth Advocate Programs' standard wraparound approach, tailoring it to meet the unique needs of youth ages 16 to 24 and cultivate their potential.

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- **Limit the use of the criminal justice system and focus resources on building out a community-based continuum of care and opportunity.** Diversion programs and alternatives to arrest, incarceration, and community supervision can help emerging adults avoid the often lifelong consequences of justice-involvement. Investment in prevention, services, and treatment like those described in this guide can improve young adults' outcomes and community safety.
  - **When emerging adults do experience justice system contact, policies and processes should reflect emerging adulthood's unique challenges and opportunities.** For example, interventions such as young adult courts, targeted in-prison programming, and dedicated facilities for emerging adults aim to offer developmentally appropriate support. Practitioners can also support continuity in access to mental, behavioral, and preventative health care for emerging adults returning home after incarceration.
  - **Create opportunities for emerging adults to inform policy and practice.** Emerging adults are uniquely qualified to express their and their communities' needs and to identify and advance solutions. Formal policy structures can facilitate this collaborative process by, for example,

creating young adult councils or facilitating young-adult-led participatory budgeting processes. Moreover, there are many gaps in the research base on this age, and collaborative research partnerships that draw on emerging adults' lived experience and expertise can offer critical insights relevant to policymakers and practitioners.

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## BOX 8

### Designing Policy Strategies to Support Young Adults

Program and practice innovation and improvement can be paired with policy reforms to improve emerging adults' outcomes. Local, state, and federal policymakers can all help support people transitioning to adulthood and make their communities safer and stronger. Key questions for policymakers include:

- Do your jurisdiction's legal definitions of adulthood take developmental considerations into account? Are there opportunities to adjust the legal boundaries with reforms that might reduce the collateral consequences of justice system involvement for emerging adults?
- How can your jurisdiction help emerging adults avoid contact with the justice system and instead access community resources to meet their needs? Are there opportunities to create diversion options, enact sentencing reform, or facilitate reentry?
- What major structural barriers do emerging adults in your jurisdiction face to accessing support (e.g., insurance coverage or social safety net programs)? Which policy solutions can help overcome those barriers?
- How are supports for emerging adults funded in your jurisdiction? Are there opportunities to strengthen funding streams for community-based solutions? (For more on funding approaches, see Urban's *Public Investment in Community-Driven Safety Initiatives* [2018] and *Promoting a New Direction for Youth Justice: Strategies to Fund a Community-Based Continuum of Care and Opportunity* [2019].)
- How are emerging adults engaged in informing policy and practice? What structures or approaches might strengthen that engagement?

### What Do Young Adults Say about Making Decisions about Policy and Practice?

Some emerging adults feel disenfranchised and disconnected from the policymakers making decisions that impact their lives, and describe a generational gap in experience as the world in which people are transitioning into adulthood changes. Having opportunities to weigh in on policy matters related to their lived experience can help address this issue.

# Conclusion

Emerging adulthood is a unique and formative stage associated with heightened risk, unique challenges, and tremendous opportunity, and one that policymakers and practitioners should approach thoughtfully. Experiences during emerging adulthood can profoundly impact people's likelihood of participating in harmful behavior and becoming entangled in the justice system. Addressing structural inequality—which creates significant barriers on the path to adulthood and can increase the likelihood of justice involvement—requires a multi-pronged approach that combines policy reform, community organizing, and creative support and service provision. Practitioners and policymakers can promote public safety by developing community-based strategies and partnerships to support young adults. In addition, building and sustaining community-based support systems can help people of all ages (and their families and communities) flourish.

Most importantly, decisionmakers—including practitioners and policymakers—can learn directly from emerging adults, who are experts on their own experiences. The social contexts of emerging adulthood continue to change, and every community has unique resources and challenges. Ensuring emerging adults are at the table when decisions about policies and services are made can ground those discussions in firsthand expertise and give young adults a platform to collaboratively create the change they seek for themselves and their communities.



# Notes

- <sup>1</sup> IOM and NRC (2015).
- <sup>2</sup> IOM and NRC (2015).
- <sup>3</sup> IOM and NRC (2015).
- <sup>4</sup> See Hope, Hoggard, and Thomas (2015).
- <sup>5</sup> Lochner and Moretti (2004).
- <sup>6</sup> Lageson and Uggen (2013).
- <sup>7</sup> Lindquist and Santavirta (2014) and Cusick et al (2011).
- <sup>8</sup> Evans and Cassells (2013) and Mondì, Reynolds, and Ou (2017).
- <sup>9</sup> Roberson, P.N.E., Norona, J.C., Zorotovich, J., & Dirnberger, Z. 2017. "Developmental Trajectories and Health Outcomes Among Emerging Adult Women and Men." *Emerging Adulthood* 5(2): 128-142.
- <sup>10</sup> IOM and NRC (2015).
- <sup>11</sup> Scales et al. (2015).
- <sup>12</sup> See Perker, Chester, and Schiraldi (2019), Chester and Schiraldi (2016), JPI (2016), and Hayek (2016).
- <sup>13</sup> See Pirius (2019).
- <sup>14</sup> Hayek (2016).
- <sup>15</sup> Morgan and Oudekerk (2019).
- <sup>16</sup> Mowen, Brent, and Bares (2017).
- <sup>17</sup> See, e.g., Mauer and Meda Chesney-Lind (2002) and Turney and Conner (2019).
- <sup>18</sup> Esposito et al. (2017).
- <sup>19</sup> Inderbitzin (2009).
- <sup>20</sup> Schnyders, C.M., Rainey, S., McGlothlin, J. 2018. "Parent and Peer Attachment as Predictors of Emerging Adulthood Characteristics." *Adulthood Journal* 17 (2): 71-80.
- <sup>21</sup> Ibid.
- <sup>22</sup> See Dong and Krohn (2016).
- <sup>24</sup> See Arnett (2015).
- <sup>25</sup> See Aquilino (1997).
- <sup>26</sup> See, e.g., Lynch et al. (2018).
- <sup>27</sup> Gómez-López, Viejo, and Ortega-Ruiz (2019).
- <sup>28</sup> Lantagne, Furman, and Novak (2017).
- <sup>29</sup> Halpern-Meekin et al. (2013).
- <sup>30</sup> Lewin, Mitchell, and Ronzio (2013).
- <sup>31</sup> Bersamin et al. 2014, Lam and Lefkowitz (2013), and Schwartz and Petrova (2019).;

- <sup>32</sup> Lewin, Mitchell, and Ronzio (2013).
- <sup>33</sup> Berzin and De Marco (2009).
- <sup>34</sup> Dodkowitz, Park, and Spaulding (2018).
- <sup>35</sup> Flanagan and Levine (2010).
- <sup>36</sup> Vespa (2017) and Wray-Lake et al. (2017).
- <sup>37</sup> Flanagan and Levine (2010).
- <sup>38</sup> Reddy, Devi, and Banu (2018).
- <sup>39</sup> Reddy, Devi, and Banu (2018), Laurent and Powers (2007), and Roberson et al. (2015).
- <sup>40</sup> Reddy, Devi, and Banu (2018) and Roberson et al. (2015).
- <sup>41</sup> SAHM (2017).
- <sup>42</sup> McMillen and Raghavan (2009).
- <sup>43</sup> Kornides et al. (2015).
- <sup>44</sup> Kost, Finer, and Singh (2012).
- <sup>45</sup> Betz et al. (2013).
- <sup>46</sup> See CSG (2015) and Inderbitzin (2009).
- <sup>47</sup> Ozer et al. (2012).
- <sup>48</sup> Schwartz and Petrova (2019).
- <sup>49</sup> Arnett, Žukauskienė, and Sugimura (2014) and Hoffman, Guerry, and Albano (2018).
- <sup>50</sup> Gagnon, Gelinis, and Friesen (2017).
- <sup>51</sup> Bergman et al. (2016).
- <sup>52</sup> Atwell (2015) and Schmits and Glowacz (2019).
- <sup>53</sup> Shiedow et al. (2012).
- <sup>54</sup> Shiedow, McCart, and Davis (2016).
- <sup>55</sup> Shiedow et al. (2012).
- <sup>56</sup> Davis et al. (2018).
- <sup>57</sup> Shiedow, McCart, and Davis (2016).
- <sup>58</sup> Mannino (2015).
- <sup>59</sup> Lindsay (2018).
- <sup>60</sup> Franklin et al. (2019).
- <sup>61</sup> Lindsay et al. (2019).
- <sup>62</sup> Salazar et al. (2013) and CSG (2015).
- <sup>63</sup> Shiedow, McCart, and Davis (2016) and CSG (2015).
- <sup>64</sup> F. T. Green, "Victims Are Often Criminals, And That Is a Problem American Policing Can't Solve," *The Outline*, August 6, 2019, <https://theoutline.com/post/7752/victim-offender-overlap?zd=4&zi=2onmjmv>.

- <sup>65</sup> Price et al. (2019).
- <sup>66</sup> Esposito et al. (2017).
- <sup>67</sup> Treskon (2016).
- <sup>68</sup> Sinha, Tan, and Zhan (2018).
- <sup>69</sup> Landberg, Lee, and Noack (2019).
- <sup>70</sup> Sullivan et al. (2015).
- <sup>71</sup> Cramer et al. (2019).
- <sup>72</sup> Spaulding et al. (2015).
- <sup>73</sup> Chiang and Hawley (2013).
- <sup>74</sup> Sverke, Hellgren, and Naswall (2002), Silla et al. (2008), Virtanen et al. (2001), Lageson and Uggen (2013, 201–12), and Larson, Wilson, and Beley (1994).
- <sup>75</sup> Ross et al. (2018).
- <sup>76</sup> Hagell (2019).
- <sup>77</sup> Dunne (2012).
- <sup>78</sup> Ryan and Thompson (2013).
- <sup>79</sup> Wenzel et al. (2012).
- <sup>80</sup> Desmond and Gershenson (2016).
- <sup>81</sup> CSG (2015) and Culhane et al. (2013).
- <sup>82</sup> Clare Salerno and Olivia Arena, “When Targeting Food Insecurity, Don’t Forget Teens and College Students,” *Urban Wire* (blog), Urban Institute, January 12, 2020, <https://www.urban.org/urban-wire/when-targeting-food-insecurity-dont-forget-teens-and-college-students>.
- <sup>83</sup> Nagata et al. (2019).
- <sup>84</sup> Baer et al. (2015).
- <sup>85</sup> Houle (2020).
- <sup>86</sup> See, e.g., ASA (2015).
- <sup>87</sup> McKernan, Ratcliffe, and Shanks (2019).
- <sup>88</sup> Batty, Gibbs, and Ippolito (2018).
- <sup>89</sup> Mckernan, Ratcliffe, and Shanks (2019).
- <sup>90</sup> Signe-Mary McKernan, Genevieve Kenney, and Robert Abare, “Why Do a Larger Share of Millennials and Gen X Have Past-Due Medical Debt than Older Americans?,” *Urban Wire* (blog), Urban Institute, February 28, 2017, <https://www.urban.org/urban-wire/why-do-larger-share-millennials-and-gen-x-have-past-due-medical-debt-older-americans>.
- <sup>91</sup> Theodos, Stacy, and Daniels (2018).
- <sup>92</sup> Sinha, Tan, and Zhan (2018).
- <sup>93</sup> Karas and Lerman (2016).
- <sup>94</sup> Serido et al. (2010) and Greeson, Usher, and Grinstein-Weiss (2010).

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