

Note

1. For a discussion of substance-abuse treatment in the child welfare system, see Kathleen Wells, "The Impact of Welfare Reform on the Child Welfare System in Cuyahoga County, Ohio, 1995-2001," policy brief no. 06-01 (Case Western Reserve University, Schubert Center for Child Development, Cleveland, 2006).

On Your Own without a Net: The Transition to Adulthood for Vulnerable Populations. Edited by D. Wayne Osgood, E. Michael Foster, Constance Flanagan, and Gretchen R. Ruth. Chicago: University of Chicago Press, 2005. Pp. 432. \$40.00 (cloth).

If one views age as a risk factor, both the very young and the old are vulnerable. Groups advocate for those at both ends of the life span because the groups view them as less able to maintain their lives independently. Policy agendas have been established to address age-specific needs. Age can also be an impediment to adaptation during the first few years of adulthood, when expectations for gains in independence are high but resources are low. Compared to those in older age groups, emerging adults are more likely to be unemployed and underemployed. They are less likely to have health insurance, and they have the lowest salaries of all adults. Until recently, this gap in resources threatened to undermine successful transitions to adulthood.

On Your Own without a Net: The Transition to Adulthood for Vulnerable Populations provides a much-needed resource to create serious dialogue on the challenges facing at-risk youth in the transition from adolescence to adulthood. This book is the second in a series edited and written by researchers involved in the Network on Transitions to Adulthood. The network is funded by the MacArthur Foundation. Both volumes summarize research and policy defining the contemporary transition to adulthood. The first publication, *On the Frontier of Adulthood: Theory, Research, and Public Policy* (Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut, eds. [Chicago: University of Chicago Press, 2005]), provides a broad description of the earliest adult years and outlines a policy agenda to facilitate the transition to adulthood. *On Your Own without a Net* addresses heterogeneity in the experiences and needs of individuals making the transition. It focuses on those least likely to achieve financial independence and self-sufficiency. The volume's 14 chapters review research and policy issues, characterizing the transition for six vulnerable populations. The chapters also provide a synthesis of what is known about successful transitions and what needs to be done to promote success during this age period.

Mark Courtney and Darcy Heuring (chap. 2) identify the unique obstacles faced by foster care youth during this transitional period. The vulnerability that can result from foster care placement is apparent; these youth lack the proverbial net, a family that will provide an array of support during the critical years. Such a net is important for adaptation during the transition. It is thus hardly surprising that 98 percent of youth from one foster study reported feeling unprepared for self-care at emancipation from the system (Trudy Festinger, *No One Ever Asked Us: A Postscript to Foster Care* [New York: Columbia University Press, 1983]). Most foster care youth do not actually age out of the system (approximately 7 percent age out) but take myriad pathways out of foster care (e.g., into homelessness, kin care) prior to the transition to adulthood. Little is known about the effect of foster care on the transition to adulthood. The limited research is largely based on the minority of youth who remain involved in the system at the transition to adulthood and therefore are most likely to be in contact with systems

designed to facilitate their adaptation. If one wishes to address the needs of foster youth, it is necessary to know much more about how any foster care involvement affects individuals' experiences in transitioning to adulthood.

Some policies were established in the 1980s to help youth transition from foster care to independent living. The earliest policies provided federal monies for programs that provide training in daily living skills, education and employment assistance, counseling, and case management, and help in writing transitional independent living plans. In the 1990s, policies were expanded to provide instrumental support for room and board. Medicaid benefits were also extended. Some of the transition policies have improved over time; however, two-fifths of foster care youth do not receive any services, and few receive all of the benefits available (U.S. General Accounting Office, *Foster Care: Effectiveness of Independent Living Services Unknown*, report no. GAO/HEHS-00-13 [Washington, DC: U.S. General Accounting Office, 1999]). There thus is a clear need for continued efforts to improve this critical period for foster care youth. Courtney and Heuring prioritize unaddressed needs of the population, pinpointing several issues. They advocate attending to the discontinuity in mental health care, improving coordination of care, and equalizing available services across communities.

One-third of this volume, chapters 3–6, is dedicated to understanding the challenges faced by 8–10 percent of the youth population involved in the juvenile justice system. The chapters demonstrate that these individuals incur systemic risk (e.g., family abuse, neglect, poverty) prior to their involvement with the criminal justice system. The chapters also document the dehumanization and victimization of these youth, as well as the denial of adequate education during their incarceration. Contributors show how these youth are labeled and how their civil rights are restricted; these experiences follow the youth into the transition to adulthood. Such “cumulative disadvantage” (134) creates multiple vulnerabilities in these youth. Understanding of such vulnerabilities is perhaps oversimplified by focusing on the effects of criminal justice system involvement.

Because of the nature of imprisonment and the developmental tasks of the age period, the incarceration of a youth undermines his or her opportunity for success in the early years of adulthood. Jeremy Travis and Christy Visher (chap. 6) consider young adults who made the transition from the criminal justice system, comparing them with older counterparts. They argue that the “wage penalty of prison” (158) may be strongest for emerging adults. Many of the youth leaving prison have never been employed. Typically, their employment contacts are few, and their skills are low. For this reason, they face different challenges than those encountered by older ex-offenders. Increasing demands on the criminal justice system have limited the availability of parole services and employment assistance for ex-offenders. Emerging adults thus may suffer more than older adults from a lack of postrelease support services. Policy makers should consider the disadvantage caused by policies (e.g., required disclosure of criminal history) that impede the labor-force entry of ex-offenders. Policies should also attempt to connect these youth with jobs that provide opportunities for successful independence.

Focusing on the potential for turning points among early offenders, Helen Chung, Michelle Little, and Laurence Steinberg (chap. 3) ask, If we could provide youth offenders with a single intervention, what tool would facilitate success in the transition to adulthood for youth with histories of criminal justice system involvement? Chung and associates argue that the juvenile justice system is a poor context for gaining psychosocial maturity (i.e., mastery, competence, interpersonal relationships, social functioning, self-determination, and self-governance). As a result, many youth with histories of justice system involvement

lack a developmental asset that is possessed by never-incarcerated peers. The goal of promoting psychosocial maturity in incarcerated youth resonates with best practices outlined in David Altschuler's review (100–101). Specifically, the goal is consistent with practices in community-based programs that focus on cognitive-behavioral treatments, interpersonal social skills training, behavioral contracting, prosocial patterns of reasoning, managing anger, assuming personal responsibility for behavior, taking an empathetic perspective, solving problems, setting goals, and acquiring life skills.

While some youth enter into adulthood from systems that do not prepare them, others enter adulthood from the streets. Chapter 7, by John Hagan and Bill McCarthy, reviews what is known about homeless youth. Hagan and McCarthy take a macro-contextual perspective, focusing on the role of community programs as providers of services to homeless youth. Homeless youth make the transition to adulthood with substantial allied vulnerabilities; they are less likely than their nonhomeless peers to have completed a high school education. They are more likely to report mental health problems and are at high risk for contracting sexually transmitted diseases. This chapter highlights how employment and community resources can nurture and accelerate growth in these youth. With a community focus, Hagan and McCarthy review research on homeless youth experiencing the transition to adulthood, comparing available resources in Vancouver and Toronto. Toronto's law defines the age of majority at 16; in Vancouver, one is deemed an adult at 19. As a result, Toronto makes shelter available to homeless youth without parental consent. Analysis of interviews with homeless youth illustrates how the difference across cities affects homeless youths' perceptions and uses of available services.

Chapters 8 and 9 focus on the transition to adulthood for adolescents with learning disabilities, emotional disturbances and behavior disorders, and mental retardation. Such conditions qualify children and adolescents for special education programs. These chapters tell a story of accomplishment: early identification, provision of services from kindergarten through high school, and research-based efforts to facilitate the transition to adulthood for this vulnerable population. Buttressed by federal disabilities laws established in the 1970s, federal policy expanded in the 1980s to facilitate planfulness and adaptation for those with disabilities who are making the transition to adulthood. Policies have been further refined in light of research-based outcome studies.

Of all policies discussed in this volume, those authorized in the Individuals with Disabilities Education Act (IDEA) and its amendments in the 1990s perhaps have the greatest potential to establish guidelines for successful programming to support adaptive transitions.¹ Specifically, federal legislation mandated the creation of Individualized Education Programs for all special education students by the time they reach age 14. These plans must include provisions for the student's transition from school to employment and independent living. The authors of chapters 8 and 9 note that there was some noncompliance in the first few years following the passage of IDEA, but they also report that, by 2001, 89 percent of eligible students had a written plan prior to graduation. The authors also observe that parents reported satisfaction with the plans for their late-adolescent children. Parents indicate that the plans provide both the emerging adults and parents with a shared guide to the transition.

In chapter 10, J. Heidi Gralinski-Bakker and colleagues review policy, programming, and research focused on the needs of youth with mental health problems, finding the offerings inadequate to address the vulnerabilities of such youth. Gralinski-Bakker and colleagues note that one in five early adults meets criteria for psychiatric disorder in a given year and that many more age into adulthood with residual effects of psychiatric illness, yet little has been accom-

plished to facilitate the transition for this population. Individuals with special educational needs are the focus of federally funded longitudinal studies, but there are no such population-based studies that follow individuals with psychiatric disorders across the transition to adulthood. There thus remains a need to understand the reasons for stark differences in the resources allocated to transition services for these two populations. Such an understanding may provide insight into the special challenges that those with mental health problems might face in the transition to adulthood.

Policy can also play an important role in meeting the needs of youth with mental health problems. These youth often lose access to treatment when they age out of pediatric care. One result is that individuals in their twenties are less likely than adolescents to receive mental health care. They are also less likely to be recipients of inpatient and residential treatment. To protect individuals during an age period of high residential mobility, policies should attempt to address gaps in health insurance and primary care. They should also connect youth to community-based mental health services.

Contributors to this volume encourage a national dialogue on the need to create a support system that can shape the successful transitions of vulnerable populations to adulthood. The reader is easily persuaded that there is a gap in resources and that there is a need for a focused initiative to increase support during this critical juncture in the life span. Also, one can conclude that the vulnerabilities of this age group are heterogeneous. The take-home message of this volume is that systems (including families, foster care systems, educational systems, and health care systems) sometimes fail youth. Is this society willing to continue to fail these individuals, or will it choose to advocate for services to facilitate successful transitions?

There is unmistakable risk in failing to nurture achievement during this transitional period. The foundations of marriages, families, careers, and civil engagement are established during these critical years. Failure also has implications for intergenerational transmission of poverty, abuse, educational failure, criminal involvement, divorce, and a large array of social problems. Understanding the challenges associated with the transition to adulthood will affect the next generation.

Although these chapters convince me of the need to support vulnerable youth in the transition to adulthood, they are less clear about methods for identifying those most in need of programs. It is not clear how these specific vulnerable populations were selected for inclusion in the volume. Are there other populations requiring the same attention? The definition of who is vulnerable and the count estimating the percentage of emerging adults who are vulnerable will have significant effects on the priority this public health issue receives. The volume estimates that 5–7 percent of youth are vulnerable during the transition to adulthood (vii). This may underestimate the number of youth in need when accounting for the overlapping 8–10 percent of youth involved in the criminal justice system, the 20 percent who meet criteria for psychiatric disorder, the “forgotten half” (William T. Grant Foundation, “The Forgotten Half: Non-college Youth in America: An Interim Report on the School-to-Work Transition,” report [William T. Grant Foundation, Washington, DC, 1988]), and the significant minority of youth who experience poverty conditions, contentious divorces, and familial abuse. An alternative estimate is thus needed, but in working toward that goal, researchers must remain cognizant of the fact that the needs of the truly vulnerable may differ from those of individuals experiencing transitory problems.

It will be difficult to set a policy agenda to facilitate successful transitions to adulthood for vulnerable populations if a collective definition of success has not

been established. In the past decade, progress has been made toward a common understanding of the sociological (social roles and transitions) and psychological experiences of individuals during this age period.² By what criteria would we assess the success or failure of efforts to provide programs and policies aimed at facilitating adaptation during this age period? Some contributors in this volume define success as (1) acquiring skills needed to connect with the labor force on a regular basis and (2) establishing positive support systems (see the foreword). Others cite the work of Jacquelynne Eccles and colleagues in defining successful adaptation (see Jacquelynne S. Eccles, Janice Templeton, Bonnie Barber, and Margaret Stone, "Adolescence and Emerging Adulthood: The Critical Passage Ways to Adulthood," in *Well-Being: Positive Development across the Life Span*, ed. Marc H. Bornstein, Lucy Davidson, Corey L. M. Keyes, and Kristin A. Moore [Mahwah, NJ: Erlbaum, 2001], 383–406). That definition includes developing a mature sense of self, making choices about education and occupation, leaving the parental home, establishing intimate relationships, making independent decisions, and learning to accept responsibility. Others measure success by Ellen Greenberger's concept of psychosocial maturity ("Defining Psychosocial Maturity in Adolescence," *Advances in Child Behavioral Analysis and Therapy* 3 [1984]: 1–37). Still other measures include the empirically derived criteria of emerging adulthood derived from Jeffrey Arnett's (2000) work, as well as the salient and emerging tasks noted in the work of Glenn Roisman and colleagues (see Glenn I. Roisman, Ann S. Masten, J. Douglas Coatsworth, and Auke Tellegen, "Salient and Emerging Developmental Tasks in the Transition to Adulthood," *Child Development* 75, no. 1 [2004]: 123–33).

A key assumption of this volume is that the family net is necessary for successful transitions to adulthood. It follows that the availability of family support is a primary source of heterogeneity in the extent to which youth are prepared to make the transition to adulthood. Collectively, chapters in this volume wrestle with the dialectic between family- and individual-level risks. From this volume, one can conclude that (1) many vulnerable early adults experienced adverse family conditions during childhood and adolescence, (2) research establishes links between early adversity exposure and manifestations of vulnerabilities in emerging adulthood, and (3) confusion persists about whether one should encourage, include, and focus on family as a support system for these vulnerable youth. Questions thus remain about whether the family should serve as the primary context for support, and how those questions are answered will have important implications for policy.

Perhaps the most important finding in this volume is the recognition that very little is known about the developmental stage that occurs between ages 18 and 30. The chapters examine a great deal of research on adolescents and the very early emerging adult years. The lens remains skewed toward vulnerabilities in the early years; the authors seldom focus on policies that specifically promote adaptation in the third decade of life. Authors of each chapter acknowledge the need for more and better research on the needs of individuals making the transition to adulthood; if the authors truly focused on policies that facilitate or hinder the transition to adulthood, this important volume might not have been possible. The authors note the importance of measuring the public will to confront the challenge of facilitating success during these critical years. An important step will be to gain an empirical understanding of the unique features, including vulnerabilities that may peak, during this developmental stage and to continue to educate and advocate on behalf of vulnerable emerging adults.

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Notes

1. The acts include the Individuals with Disabilities Education Act of 1990 (U.S. Public Law 101-476), the Individuals with Disabilities Education Act Amendments of 1991 (U.S. Public Law 102-119), and the Individuals with Disabilities Education Act Amendments of 1997 (U.S. Public Law 105-17).

2. See Jeffrey Arnett, "Emerging Adulthood: A Theory of Development from the Late Teens through the Twenties," *American Psychologist* 55, no. 5 (2000): 469-80; Jeffrey Arnett and Jennifer L. Tanner, *Emerging Adults in America: Coming of Age in the 21st Century* (Washington, DC: American Psychological Association, 2006).

Credit Markets for the Poor. Edited by Patrick Bolton and Howard Rosenthal. New York: Russell Sage Foundation, 2005. Pp. 320. \$47.50 (cloth).

This edited volume is a product of a 2003 conference by the same title. The book is intended to address the limited knowledge base on how the poor deal with barriers to borrowing in developed economies. It is also intended to consider how policy can address inefficiencies in credit markets.

Why is credit important for the poor? According to the editors, credit markets can smooth consumption when there are job losses, health care expenses, and other personal misfortunes. Moreover, credit is "a motor for entrepreneurship, providing the funds to allow the poor to escape poverty" (3). Although the editors also say that "credit markets are only an imperfect substitute for redistribution, they can have an important impact on poverty levels and social inequality" (4).

The goals of the book are to address three main issues. First, how do the poor gain access to credit when they cannot access it from formal credit institutions? Second, do obstacles to debt repayment lead to inefficiency in credit markets, making credit unavailable to the poor? If this is true, would policies (such as the so-called bankruptcy reform; U.S. Public Law 109-8 [2005]) that strengthen enforcement improve allocation of credit to the poor? Third, to what extent does credit rationing contribute to low levels of business credit for entrepreneurship and investment, and how can financing help businesses and increase credit worthiness among the poor?

In their introduction, Patrick Bolton and Howard Rosenthal point to the fact that many poor and minority borrowers are excluded from formal credit markets, even when they are as creditworthy as other borrowers. "Credit rationing" (1) is viewed by Bolton and Rosenthal as a key cause of underdevelopment. Causes of credit rationing include discrimination, lack of collateral, and lenient loan enforcement (which helps the poor in the short run but raises the cost of borrowing and leads to exclusion in the long run).

Among the contributions to the first selection, John Caskey's chapter provides an insightful update to his seminal research in *Fringe Banking: Check-Cashing Outlets, Pawnshops, and the Poor* (New York: Russell Sage, 1994). He studies credit markets that exist outside of mainstream financial institutions, analyzing a significant shift in fringe financial services to payday lending and away from pawnshops. Caskey notes that, on the one hand, payday lenders are taking advantage of poor people's stressed financial circumstances, and, on the other hand, they are clearly meeting a demand for short-term credit that is not provided by mainstream financial services.

Lisa Servon, Robert Kaestner, and Antwan Wallace look at online banking and the poor. Their data stem from a small survey using a control group, and the study adds qualitative methods. The results offer implications for savings programs, charting an encouraging direction. Servon and her colleagues might