



Predicting high-risk situations among marginalized young women navigating towards adulthood: Protective and accelerating factors

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ABSTRACT

This study focuses on marginalized young women, participating in programs designed to meet their personal, vocational and social needs. The study's aims were to include gender-related aspects in the exploration of the prevalence of risk situations and to test a predicting model for risk situations based on the young women's demographic characteristics, human capital characteristics, and personal and social capital factors. Data were collected from 151 young Jewish and Bedouin women. The most prevalent risk situations were thoughts of or attempted suicide. Multiple regression analysis revealed that mothers and Bedouin women reported fewer risk situations. Additionally, higher self-esteem and informal social support appeared to reduce risk situations. Greater economic distress was the strongest predictor of more risk situations. The findings show that it is important to develop tools to learn about the unique risk situations among marginalized young women and to develop policies and interventions addressing these risks and their predictors.

1. Introduction

While some risk behaviors show similarities between women and men, others are more prevalent in men (sensation-seeking, such as driving under the influence, Caetano & McGrath, 2005) and behaviors, such as self-injury via cutting are more prevalent among women (Cerutti, Presaghi, Manca, & Gratz, 2012). Current tools for researching risk deal mainly with male risk behaviors (e.g. de Haan et al., 2011), thus the study here examines the prevalence of a range of risk situations relevant to young women that can be divided into three categories- self-harm, being harmed by others and causing potential risk to others.

This study focused on a specific group of young women from marginalized social locations. There are two kinds of discourse on adolescent girls from marginalized groups. One discusses their risk behaviors and situations as reflecting a personal pathology, resulting from intrapersonal processes and interpersonal relationships. The other refers to their social locations, such as social class and ethnicity, as factors promoting risk situations (Krumer-Nevo & Komem, 2015). We use the second discourse to examine what contributes to the prevalence of personal risk situations faced by young marginalized women in transition to adulthood.

We thus use the phrase “marginalized young women” as opposed to “young women at risk” to stress structural marginalization in terms of

young women's class, gender, ethnicity and living in areas in the periphery. We also use the term “risk situations” as opposed to “risk behaviors”, as we see risk situations arising within the context of these oppressive social structures (Phoenix & Pattynama, 2006) and not as a result of free choice, as the word “behavior” can imply. Additionally, while previous studies refer to risk behaviors among young people as related to personal traits (Cerutti et al., 2012; Cooper, Agocha, & Sheldon, 2000), we examine a range of structural predictors of risk which can either protect or increase risk situations among marginalized young women.

1.1. Emerging adulthood, risk situations, and gender

Emerging adulthood is the period of transition from adolescence to young adulthood (18–29 years), a period during which young people are absorbed in exploring their identity and examining their future opportunities (Arnett, 2007). Risk behaviors, such as substance use and unprotected sex, become more salient in this period than during adolescence (Sussman & Arnett, 2014; Sussman, Lisha, & Griffiths, 2011). The transition to adulthood may be difficult for all young people, thus making risk behaviors more likely. But it is particularly risky for marginalized young women, due to their lack of social resources (Jones, 2002) and because they may experience additional challenges arising

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from the discrimination of women in society, their financial difficulties and their social constraints (Escott, 2012).

There is little research on risk situations and women in emerging adulthood and no comprehensive examination of the risk situations women face. Previous studies centering on the intersection between risk and gender mainly focused on adolescents or adult women. These studies revealed that women are more likely to be at risk of self-harm, and have a higher risk than men for attempting suicide and for eating disorders (e.g., Hay, Girosi, & Mond, 2015; May & Klonsky, 2016). Adolescent girls are also at high risk of being victims of assault in their homes and victims of physical and sexual dating violence (Glass et al., 2003).

1.2. Theoretical framework

The "Problem-Behavior Theory" (Jessor, 1987) highlights that one risk behavior tends to lead to another and argues that risk-taking behaviors can be better and more comprehensively predicted by including a number of systems- demographic, socio-economic background, personal and social systems (Jessor, 1987), later referred to as protective and risk factors (Jessor et al., 2003). Protective and risk factors can be caused by a variation of the one element, e.g., higher self-esteem is a protective factor, while low self-esteem is a risk factor for more risk-taking behaviors (Jessor et al., 2003). Jessor's "Problem-Behavior Theory" analyzes risk as an interconnection of systems – demographic, socio-economic background, and personal/social systems. It is therefore relevant to young women located at intersecting marginalization. Although our study set out to analyze risk situations rather than Jessor's risk behavior, his framework allowed us to apply various protective and accelerating factors as predictive variables of risk situations among marginalized young women. Following the theory, four elements of risk and protective factors were used here to predict risk situations among the young women: demographic, human capital (equivalent to socio-economic background), and personal and social characteristics.

1.3. Demographic characteristics

Two demographic characteristics were examined, ethnicity and motherhood, are both relevant to young women from marginalized groups.

We examined whether ethnicity predicts risk by comparing young Jewish and Bedouin women. The Bedouin community in the Negev is a minority group within the Arab population in Israel, comprising tribes living in small towns and scattered settlements that are called unrecognized Bedouin villages (Abu-Saed & Shani, 2014; Queder-Abu-Rabia, 2007). These villages have only limited access to water, electricity and other basic needs. During the last decades the unrecognized villages have experienced frequent home demolitions and threats of demolitions by the Israeli government (Daoud & Jabareen, 2014), which aims to place the Bedouins in permanent settlements in developing towns. However, these towns are characterized by poverty, segregation and social marginality (Yiftachel, 2008). These living conditions are related to poor mental health among the Bedouin women (e.g., Daoud & Jabareen, 2014).

The young Bedouin women live in a collective traditional group, a way of life not existing among their Jewish peers. Their society is characterized by male dominance over women and adult dominance over the young people (Alhuzail, 2015; Al-Krenawi & Graham, 1997). Women's low social status is also manifested in the roles of second wives in polygamous marriages (Queder-Abu-Rabia, 2007). Young Bedouin women face not only gender marginality within patriarchal Bedouin society, but ethnic marginality, belonging to the Arab minority, as well as the Bedouin minority within Arab society (Queder-Abu-Rabia, 2007). In the last decades there have been social changes and modernization in Bedouin society (Alhuzail, 2013; 2015; Al-Krenawi, 2004), for example, an increase in participation in higher education by

the Bedouin population, particularly young women (Abu-Saed & Shani, 2014). Female scholars emphasize the agency of Bedouin women who negotiate with cultural restrictions (Abu-Rabia-Queder, 2007). However, women's efforts to change their social locations can expose them to risks of violence in traditional societies.

The literature on this group provides no clear answer as to whether the young Bedouin women experience more or fewer risk situations than their Jewish peers. While higher collectivism is connected with fewer risk situations among young people and adolescents (Eskin, 2013; Pokhrel et al., 2018), the severe social control of women and a high rate of violence against them in this society put them at higher risk (Alhuzail, 2015). Additionally, the low familial and social status of the young Bedouin women can lead to higher distress and more risk situations than experienced by their Jewish peers.

Taking the fast track to adulthood may result in current or future risks for marginalized young people (Jones, 2002). However, more recent studies indicate that having adult responsibilities such as early marriage can be a protective factor (Refaeli, 2017; Rohrbach, Sussman, Dent, & Sun, 2005). Here we examined young motherhood as representing transitioning early to adult life. Previous qualitative studies indicated that marginalized young women perceived motherhood as their option to create an alternative family for themselves and as giving them a purpose in life (Barn & Mantovani, 2006; Datta, Macdonald, Barlow, Barnes, & Elbourne, 2017). Therefore, we assume that motherhood can be a protective factor against risk in this group.

1.4. Human capital for marginalized young women

In addition to the demographic factors, we examine the contribution of human capital characteristics. Three factors may be relevant to risk situations among the young women- level of education, employment, and economic situation. All are seen as part of the individual human capital.

1.4.1. Education

Post-secondary education promotes integration into the labor market and offers an escape from the 'poverty cycle' (Lee, Hill, & Hawkins, 2012; Ma, Pender, & Welch, 2016). Hence, it is the focus of interventions among marginalized young people. Here we examine the issue of having a full high school diploma, since a full high school diploma is the first step to acquiring post-secondary education in Israel, a process that tends to take much longer among marginalized young people. Since academic achievements are related to lower risk-taking behaviors among adolescents and young people (Miller, 2008; Wheeler, 2010), and in the absence of studies examining this contribution among marginalized young women, we investigate whether the achievement of a basic level of education is a protective factor from risk situations.

1.4.2. Employment

Some studies point out the impact of marginalized backgrounds on young people's employment experiences (e.g., Furlong & Cartmel, 2007; Shook et al., 2013). However, a thorough investigation of marginalized young people's employment experiences has been itself marginalized in the research field. Some studies indicated that employment may be a protective factor from risk (Marion, Paulsen, & Goyette, 2017; Stallones, Leff, Canetto, Garrett, & Mendelson, 2007). However, Blustein et al. (2002) claim that insecure employment, which characterizes young people of a working-class background, is "a one-way journey to a world of unskilled and dead-end jobs" (p.321). Considering the low status of employment among marginalized young people, particularly women (Herbst-Debby, 2018), the prevalence of risk situations among them may not be impacted by their employment status.

1.4.3. Economic situation

The contribution of economic difficulties and poverty to risk behaviors among different age groups is established (Beautrais, 2000), but it

has not yet been examined in relation to gender during emerging adulthood. Poverty is frequently determined by income levels, but this measure does not fit emerging adults due to the tendency of young people in the general population to lean on economic support from their parents (Arnett, 2007). In contrast, marginalized young people must finance themselves and even support their families economically (Earley & Cushway, 2002). We, therefore, examine the young people's experiences of various economic difficulties, for example, their ability to buy food and pay for their household and fulfill other basic needs, as well as being in debt. Such experiences can better represent poverty and economic distress at this age.

1.5. Personal characteristics

1.5.1. Self-esteem

People with high self-esteem see themselves as capable of coping with life's challenges and actively try to change adverse situations (Dumont & Provost, 1999). High self-esteem among adolescents and adults, therefore, is associated with positive achievements, including avoiding risk situations (Wheeler, 2010), and low self-esteem is associated with more risk situations, such as suicide ideation (Elliott, Colangelo, & Gelles, 2005) and substance use (Glass, Flory, Martin, & Hankin, 2011). Low self-esteem is more prevalent among marginalized groups, due to the harsh life experiences, such as the discrimination and the social rejection they experience, and it is stronger for those experiencing multiple marginalization, i.e., these at the intersection of different low social statuses (McMullin & Cairney, 2004). However, less is known about this relationship to the risk situations young women face.

1.5.2. Exploration of identity

One innovation in the theory of emerging adulthood is that identity exploration does not finish during adolescence but continues during emerging adulthood (Arnett, 2007). The possible relation between identity exploration and risk-taking behaviors noted in the theory (Arnett, 2007) has rarely been examined. Studies indicate that identity exploration is related both to positive results (such as adaptive psychosocial functioning) and to negative ones including tolerance to risk-taking behaviors (Berman, You, Schwartz, Teo, & Mochizuki, 2011; Schwartz, Zamboanga, Weisskirch, & Rodriguez, 2009). Yet, among marginalized young people, especially women, identity exploration is limited due to the necessity of struggling with their daily needs resulting from their social locations and social constraints (Silva, 2016). Hence, our study investigated whether identity exploration among marginalized young women contributes to risk situations and, if so, in which direction.

1.6. Social Capital

Social capital refers to the broad aspect of support networks and relationships among people, including family, friends and neighbors. It covers the actors and resources that an individual can use to achieve her goals (Coleman, 1988). Lin (1999) referred to four unique contributions of social capital above and beyond the contribution of human capital: information, influence, social approval and reinforcement. All of these can be provided to the young women by formal and informal support resources.

1.6.1. Informal support

Among marginalized young people, social support by families and peers is a protective factor, although those who support the young people may experience the same challenging situations (Refaeli, 2017; Sulimani-Aidan & Melkman, 2018). Mentors (adults who are not the biological parents) may also help young people not only to engage in fewer risk behaviors, but also to greater achievements, e.g., acquiring higher education (Melkman & Benbenishty, 2018; Munson, Smalling,

Spencer, Scott, & Tracy, 2010). In this study we referred to natural mentors rather than formal mentors, i.e., we did not include mentoring through formal programs but rather caring relationships that develop with an adult in the young women's immediate surroundings, such as an older sibling, other family relatives and older friends. We can assume that the availability of informal support from different resources will be a protective factor from risk.

1.6.2. Formal support

Due to the limited amount of available informal support, marginalized young people tend to look for support from social services (Pinkerton, 2011). The young women in this study participated in programs of the Rotem Center, a center for the advancement of marginalized young women. The center's programs focus on promoting education, employment and the exhaustion of rights. The young women participated in a program for a year and were provided with support on a one-on-one level and at a group level. As in every program designed for youth-at-risk, the support provided by the professional staff is a main component of the programs.

Among the marginalized young women, higher evaluations of support by the staff contributed to life satisfaction (Levy, Benbenishty, & Refaeli, 2012) and were also related to readiness to seek help (Rickwood, Deane, & Wilson, 2007). However, the direct contribution of staff support in social services to the prevalence of risk situations has not been explored.

1.7. The study goals

This study addresses the gap in the literature on gender-related risk situations, especially in marginalized young women. We first explored the prevalence of different risk situations among the young women. The second purpose of this exploratory study was to test a model predicting risk situations, based on the young women's demographic and human capital characteristics, their personal factors and social capital resources. Based on Jessor's (1987) theory we chose to the model different types of risk and protective factors that can predict risk situations among marginalized young women.

2. Method

2.1. Participants

The sample comprised 151 women who graduated from social programs operating at the Rotem Center over the last eight years. These young women were referred to the center by community social services due to the harsh life conditions they experienced during their childhood and adolescence (e.g., poverty, dropping out of school).

The average age was 23.03 (*SD* 4.43) and the median was 22 years. Most (82.1%) were born in Israel. The majority were Jewish, 14.6% were Bedouin. Most (80.5%) were single and 57.4% had intimate partners. About a tenth (8.7%) were married and 6.6% divorced. A fifth (20%) had children. Only 25% of the participants had full high school diplomas, but of these only a few (11) were of a standard sufficient to qualify for higher education. More than half were employed (54.3%), most of them in non-standard employment, including temporary part-time jobs with low status.

2.2. Data collection

Data were collected from the alumni of the Rotem Center; 32.5% of the questionnaires were collected during the last meetings at the end of the activity year. A professional team member was available to answer questions that might arise. The other two-thirds were interviewed by phone by experienced research assistants. We succeeded in interviewing 37% of the young women (151 of 401 young alumni), because half of the contact details were not updated ($n = 206$), 21 refused to

participate, and we could not set a time for the interview with another 26.

2.3. Measures

2.3.1. Risk situations

We conducted a mixed-method pilot study a year prior to this study. The pilot included closed and open questions about the young women's current situation. The questionnaire was answered by 127 young women alumni of the Rotem Center, of whom a quarter were Bedouin. The interviews were conducted via phone by experienced research assistants. The questionnaire included four questions on risk situations: "Have you felt in danger during the last year" and "If so, can you please elaborate"; "Did you act in a way that you felt could hurt or endanger you during the last year" and "If so, can you please elaborate" (unpublished study). The authors coded the answers to the open questions and identified the frequent emerging themes and formulated the current tool accordingly. It included a list of 10 items describing risk situations relevant to young people generally (i.e., driving without a license) and items with a gender aspect (i.e., being victims of violence, dealing with eating disorders). The young women were asked to note if they experienced any of the situations during the last year (yes/no). The sum of risk situations was calculated.

2.3.2. Demographic characteristics

Participants were asked about their age, marital status, motherhood, and ethnicity (Jewish or Bedouin), about their educational and employment status, and about having debts.

2.3.3. Economic difficulties

Economic difficulties based on Refaeli's (2015) version of Holben's (2002) questionnaire. It included nine items referring to economic difficulties in different life domains, including having insufficient food, not being able to pay household expenses, etc. The young women were asked to note if they experienced any of these situations during the last year (yes/no). The index was computed as the sum of the economic difficulties.

2.3.4. Self-esteem

Developed by Rosenberg (1965) and translated into Hebrew by Hobfoll and Walfisch (1984). The measure comprises ten statements. Responses were on a five-point scale ranging from 1-strongly agree, to 5-strongly disagree. The internal consistency of the questionnaire used here was 0.87, and of Hobfoll and Walfisch (1984) 0.95.

2.3.5. Exploration of identity index

Developed by Cinamon, Rich, and Gross-Spector (2012), and included 21 items referring to the exploration of identity in seven life domains, e.g., education and occupation. The scale ranged from 1-strongly disagree, to 6-strongly agree. The index was the mean of items, $\alpha = 0.85$ and of Cinamon et al. (2012) 0.90.

2.3.6. Informal support

Informal support was assessed using the Medical Outcomes Study (MOS, Sherbourne & Stewart, 1991) with 19 items referring to the availability of tangible support (provision of material aid) and non-tangible support (expression of affection, informational, and positive social interaction). The scale ranged from 1 = 'none of the time' to 5 = 'all of the time'. A mean was calculated for all items, $\alpha = 0.94$. The young women were also asked whether they had a mentor (yes/no).

2.3.7. Formal support

Formal support was measured by a modified version of MOS (Sherbourne & Stewart, 1991) consisting of 11 of the original items that refer to the availability of support from staff at the Rotem center. The scale ranged from 1 = 'none of the time' to 5 = 'all of the time'. A mean

was calculated for all items, $\alpha = 0.97$, and of previous study 0.90 (Levy et al., 2012).

2.4. Data analysis

Descriptive statistics were used to assess the annual prevalence of the various risk situations in this sample. *t*-tests were then used to examine the differences between groups in relation to the prevalence of risk situations; e.g., Bedouin and Jewish women, mothers and women without children, young women working and not working. Pearson correlations were used to evaluate the associations between personal and support factors and risk situations. Lastly, a four-step multivariate hierarchical regression was conducted to examine the contributions of the demographic and human capital factors and of personal and social capital variables to predicting risk situations.

2.5. Ethical considerations

The study followed the ethical guidelines of the authors' respective institutions and was approved by the ethics committee at the Department of Social Work at Ben-Gurion University, Israel. All participants either signed or verbally approved the informed consent form and were assured that their identities would remain confidential.

3. Findings

The young women reported a variety of risk situations from the year prior to the study (see Table 1). The most common was having suicidal thoughts or attempting suicide, followed by being under the influence of drugs and alcohol and being exposed to threats or violence. The least prevalent risk situation was driving under the influence of alcohol. About a quarter (27.8%) did not report any risk situation.

We used *t*-tests for independent samples to examine the differences between demographic groups with respect to situations of risk. Young Bedouin women ($M = 1.00$, $SD = 1.41$) reported significantly fewer risk situations than their Jewish peers ($M = 2.25$, $SD = 2.00$): $t = (145) 3.58$, $p = .001$. Young mothers ($M = 1.40$, $SD = 1.57$) reported significantly fewer risk situations than those who had no children ($M = 2.28$, $SD = 2.05$): $t = (149) 2.58$, $p = .01$.

Table 2 presents the descriptive statistics of study variables and the correlations of the human capital, personal and the social capital factors with the prevalence of risk situations. With respect to human capital, young women who achieved a full matriculation diploma ($M = 2.49$, $SD = 2.24$) did not report significantly fewer risks than those with lower levels of education ($M = 1.97$, $SD = 1.89$): $t = (149) 1.39$, n.s.). Young women who were employed ($M = 2.06$, $SD = 2.01$) did not differ from those not working ($M = 2.16$, $SD = 2.01$): $t = (149) 0.30$, n.s.). Young women with debts ($M = 2.65$, $SD = 2.17$) reported more risk situations than those without ($M = 1.75$, $SD = 1.77$): $t = (147) 2.68$, $p < .05$). In addition, as Table 2 indicates, greater economic difficulties were positively correlated with more risk situations.

Table 1
Prevalence of risk situations (N = 151).

Risk situations	%
Having suicidal thoughts or attempting suicide	35.1%
Being under the influence of alcohol or drugs	32.9%
Being exposed to violence or threats from other people	26.8%
Having eating disorders	26.2%
Experiencing sexual harassment	25.7%
Feeling in danger for other reasons	23.5%
Experiencing violence from family members	15.4%
Driving without a license	12.1%
Experiencing domestic violence	11.4%
Driving under the influence of alcohol	4.7%

Table 2
Descriptive statistics and correlations between observed variables and the dependent variable.

	Mean	SD	Range	Correlation with risk situations
Economic difficulties	2.43	2.15	0–8	0.30***
Self esteem	3.17	0.63	1–4	–0.23**
Identity exploration	3.91	0.89	1–6	0.24***
Peer support	4.02	0.96	1–5	–0.24**
Staff support	3.42	1.50	1–5	0.01
Risk situations	2.25	2.08	0–8	–

** $p \leq .01$.
*** $p \leq .001$.

Self-esteem negatively correlated with risk situations, but identity exploration correlated positively. Social support correlated with fewer risk situations, while staff support did not. Of the young women, 64.5% reported that they had a mentor. The young women described different figures as their mentors, including older friends, relatives such as grandparents, aunts and uncles and older siblings, as well as people from their workplace. Most of the mentors were older friends (34.8%) or relatives (25%). Young women with a mentor ($M = 2.35$, $SD = 2.01$) did not significantly differ in the prevalence of risk situations from those without ($M = 1.83$, $SD = 1.94$): $t = (148) 1.53$, $n.s.$

3.1. Predictors of the prevalence of risk situations

To assess the overall contribution of demographic and human capital variables and the personal and social capital factors on the prevalence of risk situations we conducted a hierarchical regression analysis. Only the variables that significantly correlated with the dependent variable were entered into the regression equation. The variables were entered in four steps (see Table 3).

Demographic and human capital factors and personal and social capital resources accounted for 32.5% of the variance in risk situations, $F(7,137) = 9.42$, $p < .001$. The demographic characteristics in the first step contributed 8.5% of the variance, with lower risk situations score for Bedouin women and for mothers. The human capital variables in the second step had the strongest predictive power, accounting for 13.7% of the explained variance. Young women with more economic difficulties experienced more risk situations. The personal factors in the third step explained 6.5% of the variance. Self-esteem was strongly and negatively associated with risk situations. The fourth step had a significant contribution to the explained variance (3.8%), indicating that higher peer support predicted fewer risk situations.

Table 3
Hierarchical multiple regression analysis for predicting the prevalence of risk situations ($N = 151$).

Variables	Model 1			Model 2			Model 3			Model 4		
	B	S.E.B	β									
Origin (Bedouin = 1)	–1.29	0.45	–0.23**	–1.47	0.42	–0.26**	–1.44	0.41	–0.26**	–1.63	0.40	–0.29***
Motherhood (yes = 1)	–0.90	0.40	–0.18*	–1.32	0.39	–0.27**	–1.11	0.38	–0.22**	–1.05	0.37	–0.21**
Economic difficulties				0.26	0.08	0.28**	0.23	0.08	0.24**	0.16	0.08	0.17*
Debts (yes = 1)				0.65	0.35	0.16	0.64	0.33	0.16	0.70	0.33	0.17*
Self-esteem							–0.68	0.23	–0.22**	–0.54	0.23	–0.17*
Identity exploration							0.31	0.17	0.14	0.35	0.16	0.16*
Peer support										–0.45	0.16	–0.22**
R^2			0.09**			0.22***			0.29***			0.32***
ΔR^2			–			0.14***			0.07***			0.04***

* $p \leq .05$.
** $p \leq .01$.
*** $p \leq .001$.

4. Discussion

Recent studies suggest that emerging adults face a high prevalence of risk situations (Sussman et al., 2011; Sussman & Arnett, 2014). As this issue has been little explored among marginalized young women, our study aimed to expand the knowledge of the prevalence of risk situations among them and to add a gender perspective. Additionally, based on the “Problem-Behavior Theory” (Jessor et al., 2003), we examined different types of protective and risk factors as predictors for risk situations among marginalized young women. The findings are important for guiding interventions to reduce risk among this population.

The prevalence of some of the risk situations found in this study is worrisome; about a third had suicidal thoughts or had attempted suicide. This risk behavior is known to be more prevalent among women than men (Horwitz, Czyz, & King, 2015; May & Klonsky, 2016), but the rate found in this study was high, even compared to studies on adult women in poverty (e.g., Stallones et al., 2007). Suicidal intentions were not the formal reason for the young women's participation in the programs; however, our results highlighted the need for more awareness of the possibility that marginalized young women's distress in other life domains can manifest itself as suicidal thoughts and suicide attempts. Taking emerging adulthood stressors into account (the need to work, acquire education, develop romantic relationships, etc.), with their background challenges (e.g., poverty, living in the periphery), it is important to identify this population as a high-risk group for suicidal thoughts and behaviors and to develop specific interventions.

The contribution of this study is that the stresses of victimization of different types were included in risk situations among women. There was a high exposure to this risk, which can, especially in marginalized women, trigger other risk situations, such as substances use and suicidal ideation (Fagan, Wright, & Pinchevsky, 2014; Stallones et al., 2007). Including victimization, adds a gender perspective to Jessor's (1987) Problem Behavior Theory, claiming that one risk behavior mostly leads to another. Indeed, about half the women experienced more than one type of risk situation, implying a chain reaction of risk. Learning about factors contributing to their prevalence can support further interventions.

4.1. Demographic characteristics

Belonging to the Bedouin community and being a mother were protective factors. Young women from the Bedouin society experienced fewer risk situations than their Jewish peers, possibly due to Bedouin society is a traditional and very united group, with strong values of family and community relations. These can support the young women (Thompson & Greeson, 2017). Support, as discussed below, being a protective factor from risk. An alternative explanation derives from the

notion that perceptions of risk are based on cultural beliefs, and may, therefore, manifest themselves differently in various cultures (Wall & Olofsson, 2008). Accordingly, we can assume that there will be fewer suicidal thoughts or attempts and more physical symptoms among the young Bedouin women than among their peers, since previous findings indicated that emotional distress among the Bedouin is expressed through physical rather than emotional symptoms (Abu-Kaf & Shahar, 2017). The examined risks situations may, therefore, be more relevant to young Jewish women than to the Bedouin women. However, this issue demands a broader examination. The differences may also result from an unwillingness to disclose situations of risk that are more stigmatized and silenced in Bedouin society than in Jewish society, such as domestic violence (Ben-Porat, Levy, Kattoura, Dekel, & Itzhaky, 2017).

Our results on motherhood support previous, mainly qualitative, findings that motherhood is potentially a protective factor for marginalized young women (Barn & Mantovani, 2006; Datta et al., 2017), even though motherhood may add challenges and distress to their lives (Gavin, Lindhorst, & Lohr, 2011). The literature indicates that being responsible for children gives the young women the agency to deal better with distresses in their own life (Krumer-Nevo & Komem, 2015), and according to the current findings can help them avoiding risk situations. Another explanation may be that more support is accessible to women with children, including financial support from social services (Stallones et al., 2007), which may be another protective factor.

4.2. Human capital

We examined three variables representing human capital - educational level, employment status, and economic situation. Marginalized young women tend to have a lower level of education, with many acquiring only vocational training. In Israel, with its high rates of university graduates, having a lower level of education puts the young women at higher risk for remaining socially marginalized (Ben-David & Hovav, 2013), and at a low level of employment and income (Ma et al., 2016). A quarter of the women in this study achieved full high school diplomas, but only a few of these met the admission criteria for higher education (as also found by Zeira et al., 2017). Since the young women's current level of education was insufficient to improve their social status, they also did not contribute to decreasing risk level. These findings indicate that efforts are needed to help these women improve and complete their education to enable admission to higher education and to promote the desirable effect of education on risk levels.

The employment situation was not found to be a protective factor, in contrast to other findings indicating the potential of employment to diminish risk (e.g., Marion et al., 2017; Stallones et al., 2007). The reason can be the low level of employment of these women, which is unstable and precarious. Additionally, the income from these jobs is low, and low income correlated with more risk situations (e.g. Vijayakumar, John, Pirkis, & Whiteford, 2005). Therefore, employment may be a protective factor only when it is a source of resilience and wages are satisfying, which is not the case for many young women from marginalized groups.

Economic difficulties did contribute to the prevalence of risk situations. This variable can be seen as representing the marginalization among the young women, since they are the result of their gender, their low educational level, their unemployment or low level of employment, their living in the periphery of Israel in poor and unprivileged families, etc. The economic difficulties of marginalized young women result from a policy that fails to provide them with adequate support. Our findings point out that by not helping these women deal with their economic difficulties, this policy has indirectly also promoted their being at higher risk, for example for being exposed to violence (as indicated by Dominguez & Menjivar, 2014). These risk situations make it harder for them to extricate themselves from poverty and can explain the inter-generational transference of marginality.

4.3. Personal characteristics

The personal characteristics here had a relatively low contribution to the variance in risk situation, compared to the demographic and the human capital resources. Personal characteristics can be seen both as risk or protective factors and, as mentioned above, result from the young women's previous and current life circumstances and social locations. The level of self-esteem found here was relatively low and closer to that of young women from at-risk groups than to young women from the general population (Refaeli, Levy, & Benbenishty, 2018). Our findings support previous studies indicating that low levels of self-esteem among adolescents are related to more risk situations (Elliott et al., 2005; Glass et al., 2011). These findings highlight the need to provide young women with supportive and empowering experiences to strengthen their self-esteem.

Here identity exploration correlated with more risk situations, possibly due to the kind of identity exploration experiences by marginalized young women. While adaptive exploration leads them to identity formation, "ruminative exploration", when they cannot commit to a specific identity and therefore remain in exploration, is maladaptive and leads to distress and depressive symptoms (Luyckx, Klimstra, Duriez, Van Petegem, & Beyers, 2013; Luyckx, Soenens, Goossens, Beckx, & Wouters, 2008). Ruminative exploration may be more frequent among marginalized young women, since, needing to provide for their basic needs by themselves, they cannot fully explore their identity (Jones, 2002). They may therefore be unsatisfied with their choices and experience a never-ending exploration process which puts them at higher risk. Yet, when other predictors were examined in the regression analysis, the identity exploration was not the significant factor for increased risk situations and therefore other factors, should receive more attention during interventions.

4.4. Social capital

A broad range of social support (emotional, expression of affection, informational and tangible support) predicted fewer risk situations here. Previous studies highlighted the contribution of social support to the achievements of marginalized young people (Hiles, Moss, Wright, & Dallos, 2013; Melkman & Benbenishty, 2018). Our results suggest that altogether different types of support are needed to decrease risk among marginalized young women. However, not all social relationships are beneficial; peer relationships can include stress leading to risk-taking behaviors (Murry, Simons, Simons, & Gibbons, 2013). It is thus important to further identify which are beneficial relationships for marginalized young women and which can be potentially lead to greater risk.

Support from the Rotem Center staff did not decrease risk situations, as similarly found in other studies focusing on the results of social programs (Schwartz-Tayri & Spiro, 2017; Zeira et al., 2017). That is, the support given in social programs sometimes does not fit the wide needs of marginalized young people. The programs provide the young women with massive support but it is only for a limited period. Additionally, young women may reject support from social services that contradict their familial values and may jeopardize their relationship with their family (Oppenheim-Shachar & Benjamin, 2016). Part of the activities at the Rotem Center focus on empowerment based on a feminist agenda and can be viewed as such by the young women. The support from their close surroundings may therefore contribute more, since it does not threaten their cultural values.

5. Conclusions

This study is one of the very few focusing on risk situations among marginalized young women during emerging adulthood, identifying protective factors that can be helpful in dealing with them. The study revealed that certain risk situations are prevalent among these women.

This and the possibility of chain reactions of risk situations demand extensive interventions. This study has also extended Jessor's (1987) theory by highlighting the gender perspective in risk situations and by examining predictors of risk relevant in the emerging adulthood of marginalized groups. Using the lenses of gender and social marginality, this study reveals that the main factor relevant to risk is the young women's low human capital resulting from their low social status, while other factors (such as their personal characteristics) contribute less to the prediction of risk. This study thus helps develop a broader theory for the analysis of risk situations among marginalized young women.

The most prevalent risk situation found here was suicidal thoughts and attempts, indicating that social services for marginalized young women should include guidance on suicide prevention to all their employees. Asking directly about suicidal thoughts and attempts are required in suicide prevention interventions (Coleman & Quest, 2014) and should be included in the protocol for services working with this group. Additionally, we recommend that social services develop tools to evaluate risks unique to women, to better address the domains and level of risk they experience. Our tool is a first attempt in this direction.

Given the strong contribution of economic difficulties to risk situations, practitioners should consider means for integrating the issue of poverty into any intervention with marginalized young women. Programs that do not address this issue, and only focus on decreasing immediate risk, as many programs today do, will not achieve results in the long term, as emphasized in the Poverty Aware paradigm (Krumer-Nevo, 2015). Nowadays, social services try to educate young women to become contributing citizens, without providing sufficient means to deal with their deep poverty. Our findings show that, while social services should empower both personal (self-esteem) and social support factors, they first need to allocate means for providing adequate economic support to decrease risk situations.

Our findings should be seen in the light of the following limitations. First, as it is a challenge to obtain responses from marginalized women in emerging adulthood due to high instability in their lives, we focused only on young women participating in Rotem Center programs. The sample characteristic indicates to us that our sample represented the main characteristics of marginalized young women. However, we recommend studying a wider sample of young women, including those not receiving any social services. Secondly, we suggest that future studies identify the risk characteristics and predictors of risk in both Jewish and Bedouin cultures separately. Due to our small sample of Bedouin women we were unable to examine this issue sufficiently. Lastly, future studies should explore how social services can help decrease risk situations among marginalized young women, using qualitative and quantitative methods.

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