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THE HIGH PRICE OF AFFLUENCE

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I. Introduction

In this chapter, we focus on adjustment problems in a group of youth little studied by developmental scientists thus far—those from families in the upper socioeconomic strata. Up to the mid-1900s, theories and research in child development were based largely on work with middle class Caucasian children. The latter half of the 20th century witnessed substantial increases in research with poor and ethnic minority groups in recognition of the unique risks that they face (see Bradley & Corwyn, 2002; Garcia Coll *et al.*, 1996; Huston, McLoyd, & Garcia Coll, 1994; Luthar, 1999; Slaughter-Defoe *et al.*, 1990). In contrast with this enhanced attention to disadvantaged children, there has been almost no research with those at the other end of the socioeconomic spectrum—youngsters in affluent, upper socioeconomic status (SES) families.

The near-total neglect of this group probably reflects two related assumptions among developmental scientists (Luthar, 2003). The first is that affluent youngsters are no different from the middle class majority (on whom there is ample evidence); and the second is that given their “privileged” status, the life circumstances of these youngsters must be harmless or even benevolent (and thus, presumably, undeserving of scarce research resources). Neither of these assumptions has been carefully scrutinized, however, and as we shall demonstrate in discussions that follow, both seem to be questionable at best.

Our objectives in this chapter are two-fold: to highlight adjustment disturbances that are salient among affluent children, and to examine the potential causes of these. We begin the chapter by briefly sketching problem domains as suggested by recent journalistic reports from various parts of the country, all pointing to similar types of disturbances in adjustment. In the next section, we describe findings from our own programmatic research based in quantitative empirical methods, in which we have compared upper-class, suburban middle- and high-school youth with their inner-city counterparts, and then follow this with relevant evidence from other research on developmental processes. Across these sources of evidence, four themes have emerged thus far: (1) teenagers from rich communities can manifest as much or more disturbance when compared with their counterparts in poverty, with particularly pronounced problems in the domains of substance and internalizing problems; (2) among teens in wealthy suburbs, just like those in urban poverty, socially deviant behaviors can be reinforced by peers’ positive attitude to them; (3) contextually salient

stressors in affluent communities include excessive pressures to achieve across multiple domains; and (4) youngsters at the high end of the socioeconomic spectrum can experience as much isolation from parents as do those at the lowest extreme, and in both cases, deficits in parent–adolescent relationships are mirrored in children’s own vulnerability in emotional and academic domains.

After presenting evidence on upper SES children’s developmental processes, we go on to appraise critical aspects of their contextual surrounds; that is, characteristics of families and of neighborhoods in wealthy communities. Throughout these discussions, we draw on research findings from diverse disciplines ranging from sociology and economics to social and evolutionary psychology. We conclude the chapter with a summary of salient directions for future work with children of affluence, across the dimensions of research, practice, and policy.

II. Problem Areas Among Affluent Youth: Suggestions in Press Reports

Since the start of the 21st century, there have been increasing reports of problems related to alcohol and drug use among upper class youth. A news feature in the fall of 2002 reported several disturbing incidents of underage drinking in Westchester County, a prosperous suburban area north of New York City (Fitzgerald, 2002). Among these was a party held in September 2001, where a high school football team in Chappaqua celebrated the start of the season with heavy drinking and a professional strip show at the home of one of the players. On a day the following April, Harrison High School let out early because of a power failure. An impromptu beer party ensued, during which a 17-year-old boy was fatally injured when he was punched in the face and hit his head on a concrete patio. As he lay unconscious, other teens tried to hide evidence of the party rather than call for help. In September 2002, as many as 200 Scarsdale High School students were drunk on arrival at the annual homecoming dance; 5 had to be taken to hospitals and 28 were suspended (Fitzgerald, 2002).

In another news report from the summer of 2002, Florida authorities reportedly arrested more than three dozen youth between the ages of 14 and 19 years on the Intracoastal Waterway near the Florida–Alabama line. Along with numerous beer cans and liquor bottles, the teenagers had left nine powerboats, presumably owned by their family members, beached on the island. Commenting on the incident, police officials indicated that underage drinking was common among wealthy students, possibly deriving from their easy access to alcohol given money and transportation with which to acquire it (Smith, 2002).

Also in Florida, a 2002 survey of prevalence of substance use among students in Pinellas county found disturbing rates of alcohol use among students in an affluent community (Scott, 2003). According to news accounts of the findings, between a third and a half of the students in northern upper middle class Pinellas were engaged in underage drinking. Acknowledging that the Northern County had a “serious problem,” the chief operating officer for the Juvenile Welfare Board once again cited the suburban students’ access to money and transportation as explanations for the alarming rates of underage drinking. A subsequent news report documented community concern about drug use among suburban

youth in the upper middle class community of Bloomingdale, Florida (Colavecchio–Van-Sickler, 2003). Following increasing reports of teens using drugs, a community anti-drug alliance developed a grant-funded initiative to administer school surveys to track crime and drug trend data, and to develop a prevention program.

Absence of parental supervision and achievement pressures has been seen as implicated in adolescent substance use and related deviant behaviors in wealthy communities. An article based on dozens of interviews with suburban middle school children described casual attitudes to substance use, beginning as early as the age of 13. “Boys...casually discussed the beers they liked and joked about (the) ‘international 4:20 club’, which is supposed to be the universal time to smoke pot.” (Franks, 2000, p. 102). Factors implicated included parents’ demanding careers and long work hours, as well as pressures faced by the children themselves: “We work so hard during the week, because of college pressure, that by the weekends we’re totally, like, let the games begin” (p. 104). In another investigative report following the outbreak of syphilis among many youth in a prosperous Georgia town, interviews were conducted with a cross-section of teenagers in the town. These youngsters described frequent substance use, sexual promiscuity, their yearning to fit in and have friends, and their desire for attention from parents who were just too busy or too tired to monitor or discipline their children. Developmental scientists, reacting to this show, commented: “What is (particularly) disturbing...is the tremendous disconnect that exists between the children of Rockdale County and their families” (Blum, 1999). “... between the hours of 3 pm and 7 pm on weekdays...many adolescents have left the supervision of the school setting where they do not report to anyone as their parents finish their workday” (Gallagher, 1999). “We heard a lot about emptiness. Houses that were empty and devoid of supervision, adult presence, oversight” (Resnick, 1999). (Transcripts of these interviews are available at <http://www.pbs.org/wgbh/pages/frontline/shows/georgia/etc/synopsis.html>).

The psychological costs of highly pressured lifestyles have also been noted by many. Psychotherapists indicate that children in affluent communities are often overscheduled with organized extracurricular activities to the point that they suffer stress-related symptoms like insomnia, stomachaches, headaches, anxiety, and depression (Gilbert, 1999). Developmental scientists, similarly, have warned that the “scheduled hyperactivity” of children greatly erodes family togetherness (Kantrowitz, 2000; Kantrowitz & Winger, 2001) as well as deprives children of “stabilizing, character-shaping experiences like supertime conversations and family outings” (Belluck, 2000). In other reports, pediatricians and psychologists have cautioned that the high rates of problems such as substance use and depression among affluent teens reveals a breakdown of social connections, as family lives become overburdened with demands of parents’ professional careers and children’s extracurricular activities (Gottlieb, 2003; Julien, 2002; Wen, 2002). Echoing these sentiments are those of suburban youth in treatment for heroin addiction interviewed for a report on the shifting popularity of heroin from the inner city to the suburbs (Wren, 2000). Each of these individuals mentioned stress at school or home as significantly precipitating their initial use of heroin as teenagers.

Still more seriously, the pressures and stress, of contemporary suburbia have been cited, in some instances, as being implicated in adolescent suicide. In Cherry Hill, an affluent town in

New Jersey, six teenagers committed suicide over a 3-year period, leaving a frightened community “asking why and fearing who will be next” (Huber, 2003). In a news interview, Dan Gottlieb, a clinical psychologist and host of National Public Radio’s “Voices in the Family,” suggested that the tragedies may reflect larger problems of emotional disturbances deriving from high stress and undue performance demands, warning that, “Cherry Hill East High has big banners flying about academic achievement and its great scores. I think we need to look at the mental health of the community” (Huber, 2003). Rachel Sherman, the daughter of the Cherry Hill superintendent and a youngster who attempted suicide after a yearlong battle with depression, echoed this sentiment. “You have so much to accomplish in such little time before you can be someone or do something with your life,” she said. “I think a big stress a lot of kids face is not knowing what to do or feeling pressured into going to college because their friends are doing it or because their parents are making them and it’s not something they want to do. Everything builds on top of that. I think a lot of kids feel so stressed and pressured into doing things, it overpowers them” (Huber, 2003).

Finally, there have been several reports of vandalism and acts of violence among wealthy youth, generally occurring in the context of alcohol and drug use in social gatherings. In an article summarizing multiple reports of delinquency by upper class teens (Jonsson, 2001), Gary Melton, director of the Institute on Family and Neighborhood Life at Clemson University in South Carolina, argued that some of the nation’s most destructive teen vandals reside in affluent suburban communities. In one of the incidents described, wealthy Houston teenagers had stolen a plane and proceeded to toilet-paper a high school stadium during a football game, and in another, youth from an affluent suburb of Henrico County, Virginia, torched a car, setting fire to a nearby bungalow and burning it down. Yet another news report featured a gang of adolescents from upper middle class families in the northwest known as the 311 Boyz, thought to be responsible for multiple assaults in northwest Las Vegas (Puit & Bach, 2003). Nine teenagers allegedly from this gang were charged with attempted murder with use of a deadly weapon stemming from an incident that occurred in the upper class community of Canyon Terrace. Police reports indicated that the group was attending a party when a fight broke out between one of the 311 Boyz members and another teenager. This young man was reportedly punched repeatedly and eventually, as he tried to drive away from the scene, was struck in the head by a rock thrown by an irate gang member.

Of course, the generalizability of any of these adjustment problems, as portrayed by news reports, is open to question as they were not ascertained via scientific research methods.¹ It is entirely conceivable that the disturbing trends suggested here actually occur rarely (or in less extreme form) than has been portrayed, but were highlighted in the media to pique the interest of target audiences. Unfortunately, as data garnered via scientific research methods do begin to accumulate, the findings are largely consistent; although not “proving” the veracity of these press reports, extant empirical evidence clearly do not unequivocally refute or even trivialize them.

¹All of these themes—problematic substance use and high-risk behaviors among privileged youth as well as the tenuousness of connections in their families and communities—have been portrayed in several contemporary feature films rendering commentaries on lives in affluent America. Examples include *The Ice Storm*, *American Beauty*, and *Traffic*.

III. Evidence of Adjustment Problems: Findings from Developmental Research

Our own first empirical study of affluent youth occurred somewhat fortuitously: the first cohort we studied was considered not so much for its own sake, but rather, as a comparison group for inner-city teens. Beginning in the 1990s, a series of studies with poor, urban adolescents had shown that the high school peer group apparently endorsed several behaviors disapproved of by mainstream society. Specifically, students' popularity with peers was positively linked with their disruptive and aggressive behaviors at school (Luthar & McMahon, 1997), and was also associated with declines in academic grades over the school year (Luthar, 1995). Recognizing that among young children peer popularity is typically linked with *good* school behavior (Berndt & Keefe, 1995; Wentzel & Caldwell, 1997), we confronted the question of whether our findings were unique to inner-city teens, or were more broadly characteristic of adolescents in general. It was to address this issue that we first sought to study suburban high school students.

In the discussions that follow, we describe the sequence of studies that ensued which, considered collectively, were characterized by three features. First, their findings echoed themes previously noted in press reports. Second, they were each designed to build upon and extend the findings of the others. And third, they were all of an applied nature; the research program evolved in collaboration with school administrators and parent representatives in a suburban town in the Northeast region of the US, with the goal of using research-based insights, as they accrued, to inform the development of interventions to foster positive youth development. Thus, as we describe the sequence of studies here, we list the central questions addressed by each, a summary of major findings, as well as interventions that were derived as appropriate.

A. STUDY I: INNER-CITY VERSUS AFFLUENT ADOLESCENTS

The first study in this series was comparative in nature, involving 264 suburban 10th graders and 224 inner-city students (Luthar & D'Avanzo, 1999). The two schools sampled differed sharply in SES. To illustrate, median household incomes for the three townships served by the suburban school ranged from \$78,365 to \$102,121, and education levels were relatively high with the percentage of people 25 years and over who had a graduate or professional degrees ranging from 24.1 to 36.9% (over four times the national average). In each of these towns, furthermore, the percentage of people receiving public assistance was 1.5% or less. By contrast, census data for the inner-city township indicated a median household income and graduate degree attainment well below the national average at \$34,658 and 4.6%, respectively, and 8.1% of the urban township was receiving public assistance.²

Disparities in ethnic composition were equally pronounced. Students in our suburban sample were generally Caucasian with only 18% from ethnic minority families: 1% African-American, 3% Latino, 8% Asian, and 6% other ethnic backgrounds. By contrast, only 13%

²The disparity between the two schools is further evident in data from a statewide survey of youth (Beuhuring *et al.*, 1996), in which the suburban schools we studied placed in the second highest of nine categories of school districts grouped by family socioeconomic status, and the inner-city school placed in the lowest of the nine categories.

of the inner-city sample was Caucasian, with the balance including 41 % African-Americans, 31 % Latinos, 7% Asians, and 8% other.

Study participation in both schools was high: of the 264 eligible students in the upper SES school, 91% participated, and of the 267 students invited to participate in the low-income school, 84% participated. As in our research on resilience and vulnerability (Luthar, 1991, 1995; Luthar, Doernberger, & Zigler, 1994), assessments were based on a multi-informant, multi-trait battery encompassing self-reports of various symptom dimensions, as well as academic records and behavior ratings by both peers and teachers.

The first set of questions addressed with this sample focused on substance use and related problems (Luthar & D'Avanzo, 1999), and descriptive analyses showed, somewhat surprisingly, that the suburban 10th-graders fared more poorly than those inner-city students on multiple indices. Specifically, the affluent youth reported more frequent substance use than their inner-city counterparts, with consistently higher use of cigarettes, alcohol, marijuana, and illicit drugs. They also reported significantly higher levels of anxiety across several domains, and levels of depressive symptoms were somewhat higher.

We also appraised adjustment difficulties in comparison with national normative data and here, again, saw some startling trends. For example, 72% of suburban girls reported ever having used alcohol as compared to 61% in normative samples, and parallel values for boys' use of illicit drugs were 59 versus 38%. Similar patterns were observed for internalizing problems. Among suburban girls in the 10th grade, one in five reported clinically significant levels of depressive symptoms; this rate is three times as high as that among normative samples. Rates of clinically significant anxiety among both girls and boys in the suburban high school were also somewhat higher than normative values (22 and 26%, versus 17%).

This study also revealed some troubling patterns concerning correlates of substance use. Among affluent (but not inner-city) youth, substance use was significantly linked with depressive and anxiety symptoms, suggesting self-medication to alleviate distress (Luthar & D'Avanzo, 1999). These findings were of particular concern as the "negative affect" subtype of substance use tends to show relatively high continuity over time (e.g., Zucker, Fitzgerald, & Moses, 1995). Additionally, among suburban boys, high peer status (as indexed by peers' responses to, "Who do you like most?") was linked with high substance use. This link remained significant despite statistical controls for various possible confounds including depression, anxiety, delinquency, and teacher-rated classroom behaviors (Luthar & D'Avanzo, 1999). Thus, to revert to the question that originally sparked this work, our data suggested that peer admiration of counter-conventional behaviors was in fact not unique to youth in poverty, but as in the case of substance use, could occur among wealthy teens as well.

Summary of salient findings

- a Teenagers in wealthy suburbs reported as much or more disturbance across several domains when compared with those in extremely poor urban areas.

- b** Particularly prominent were substance use and internalizing symptoms; these problems often co-occurred among affluent (but not low income) youth, suggesting efforts to self-medicate.
- c** Peers seemed to approve of—and thus potentially reinforce—high substance use among suburban boys.

B. QUESTION: DO THESE PROBLEMS ENDURE OR DISSIPATE OVER TIME?

Faced with these signs of trouble in our cross-sectional data, we followed our suburban 10th graders through the remainder of the high school years to examine the continuity of problems over time. Follow-up assessments (based on approximately 90% of the original sample) revealed, not surprisingly, that rates of substance use increased between the 10th and 12th grades. Whereas 62% of girls and 58% of boys reported never having drunk to intoxication during their 10th grade, 40% of girls and 37% of boys reported this as high school seniors. Similarly, abstention from marijuana use was reported by 60% of girls and 62% of boys in the 10th grade, but by only 40% of girls and 50% boys during grade 12 (D'Avanzo, Hites, & Luthar, 2001).

The data also showed that among girls, the incidence of internalizing problems generally remained high between the 10th and 12th grade. To illustrate, almost 22% had been above the clinical cutoff for depressive symptoms as 10th graders, and 19% were above the cutoff as 12th graders. With regard to anxiety, incidence of clinically significant symptoms among girls increased over time from one in five to almost one in three by the end of high school. Depression and anxiety values among boys remained at near-average levels at both assessments.

Using longitudinal data, we also examined Luthar and D'Avanzo's (1999) cross-sectional findings on potential antecedents of substance use. Hierarchical multiple regression analyses with controls for baseline scores yielded results corroborating earlier suggestions of self-medication, with physiological anxiety at baseline, for example, being significantly linked with increases in both cigarette and alcohol use over two years. Findings also showed that baseline peer popularity was significantly linked with increases in boys' substance use between middle and late adolescence.

Summary of salient findings

- d** Problems identified among affluent mid-adolescents had not altogether disappeared by age 18; in fact, many had escalated over time.
- e** Prospective results also suggested self-medication effects, as well as escalating substance use among popular suburban boys.

C. QUESTIONS: MIGHT SUCH PROBLEMS OCCUR AMONG YOUNGER AFFLUENT CHILDREN TOO? WHAT MIGHT CAUSE HIGH DISTRESS IN THE CONTEXT OF MATERIAL WEALTH?

Around the time we first obtained evidence of distress among upper SES high school youth (data reported in Luthar & D'Avanzo, 1999), coincidentally, the first author was asked to

consult with a middle school in a nearby town, also affluent. Following a rash of incidents involving substance use among the students, school administrators sought to determine the magnitude of this and related problems as well as potential causes using scientific research methods and instruments. Accordingly, we surveyed all 6th and 7th graders in this school ($n = 302$), tapping into major maladjustment indices as well as possible antecedents.

In terms of SES, families in this school district were at an even higher level than the suburban high school sample previously studied. According to census data, median family income for the township was \$119,872 annually, and a third (32.8%) of the town's 25 and over population had a graduate or professional degree. Only 1.3% of the population received public assistance (US Census Bureau, 2000). Ethnicity of the student body was, again, primarily Caucasian; in our sample of 6th and 7th graders, only 8% were ethnic minorities (1.5% were African-American, 1.5% Hispanic American, 3% Asian-American, and the remainder were of other ethnic backgrounds).

In examining the incidence of different problems, we found that internalizing symptoms were below normative levels among 6th graders but that 7th grade girls showed elevations in clinically significant depressive symptoms. Specifically, rates among the 7th grade girls were twice as high as those in normative samples; that is, 14% as opposed to 7% (Luthar & Becker, 2002). Similarly, substance use was negligible among 6th graders but was beginning among 7th grade boys. Seven percent of these boys reported having drunk till intoxicated or used marijuana about once a month, whereas no boys in the 6th grade had used either alcohol or marijuana. Finally, analyses of data from this middle school cohort supported earlier findings on correlates of substance use: there were significant links with internalizing symptoms among both boys and girls, and with high levels of peer popularity among the older (7th grade) boys (Luthar & Becker, 2002).

In beginning to explore roots of adjustment problems, we drew upon diverse sources to formulate our initial hypotheses, including findings from related disciplines such as sociology and clinical psychology as well as qualitative data obtained during our own interviews with "key informants." Using a strategy commonly employed in ethnographic research (LeCompte & Preissle, 1993), we interviewed several suburban community members, all of whom were likely to have a good understanding of processes implicated in adjustment of students in that community. Respondents included senior school administrators, community clinicians, as well as several parents and children. Insights gained from these various sources consistently pointed to two major factors as being implicated, both of which were empirically appraised in our study (Luthar & Becker, 2002).

The first of these factors was *achievement pressures*. In upwardly mobile suburban communities, there is often a ubiquitous emphasis on ensuring that children secure admission to stellar colleges. Many youngsters, therefore, feel highly driven to excel not only in academics but also in multiple extra-curricular activities, with these pressures beginning as early as the middle school years. In our study, we operationalized achievement pressures in terms of two dimensions: students' own maladaptive perfectionist strivings, and their perceptions of parents' emphasis on achievements. The former was assessed by a self-report questionnaire (Frost *et al.*, 1990) and reflected excessive investment in

accomplishments and need to avoid failure. To assess the latter, children were asked to rank-order the top five of ten values potentially important to all parents, in terms of what *their* parents would value the most. Half of these values pertained to achievement (e.g., “that you... attend a good college; shine in extra-curricular activities”), and the other half represented personal character and well-being (“that you... are respectful to others; always try to help others in need”). The total number of achievement items endorsed in the top five items represented the degree to which students felt their parents emphasized achievements relative to personal qualities.

The second factor believed to be a major cause of suburban students’ adjustment problems was *isolation from adults*—both literal and emotional (Luthar & D’Avanzo, 1999). Sociological research has shown that among upper middle class families, junior high and high school students are often left alone at home for several hours a week because many parents believe that this will promote children’s self-sufficiency (Hochschild, 1997). Similarly, suburban children’s needs for emotional closeness may often suffer as the demands of professional parents’ careers erode relaxed “family time” and youngsters are shuttled between various after-school activities (Luthar & D’Avanzo, 1999; Rosenfeld & Wise, 2000; Shafran, 1992). Accordingly, we asked students about the degree to which they were supervised by adults after school, and assessed perceptions of emotional closeness to parents separately for mothers and for fathers.

Results were consistent with expectations. Hypotheses were tested via hierarchical multivariate regression equations, with controls at the outset for variance due simply to shared measurement by self-report (by including students’ perceptions of their victimization by peers). Even after these controls, all of the hypothesized predictors were statistically linked with one or more maladjustment indices—internalizing symptoms, delinquency, as well as substance use (Luthar & Becker, 2002)—attesting to the likely salience of achievement pressures and isolation from parents in upper class suburbs.

Summary of salient findings

- f** Affluent 6th graders were not unusually troubled but problems seemed notably greater post-puberty, that is, among 7th graders.
- g** Even in these relatively young children, the data suggested some use of substances for self-medication, as well as peers’ approval of boys’ substance use.
- h** Causes of distress in the context of affluence seemed to include excessive achievement pressures and isolation from parents—both physical and emotional.

D. QUESTIONS: TO WHAT DEGREE MIGHT THESE PROBLEMS GENERALIZE? WHICH PARENT SOCIALIZING DIMENSIONS ARE POTENTIALLY THE MOST SALIENT IN AFFECTING MALADJUSTMENT AMONG UPPER CLASS YOUTH?

Faced with the troubling cross-sectional findings of 6th and 7th graders in one of their two middle schools, school administrators took two steps, the first of which entailed preventive measures guided by what was seen thus far. One such initiative, for example, involved a

series of talks and workshops for parents on problems suggested by research findings, and another involved the introduction of an after-school program for middle school students.

The second step was to seek a more comprehensive study to illuminate potential causes of adjustment problems of these youth across the middle as well as high school years. Accordingly, we designed a new investigation that incorporated the town's entire cohort of children in the 6th grade (i.e., from both middle schools), with the intention of following them through the end of their high school years. This work was to be implemented in parallel with another study already under way with low-income, inner-city students, also of an applied nature, so that we were in a position not only to view trends over time among affluent youth, but also to compare these patterns with those in a radically different demographic setting. Inasmuch as this would maximize variance on the major contextual variable of interest—family SES—the availability of an inner-city comparison group was particularly useful in ascertaining whether material wealth protects against the vicissitudes of adolescence, reducing risk for maladaptive processes (if not actually ensuring unusual well-being) among children and their families.

With regard to specific demographic characteristics, families in the new 6th grade cohort had estimated median family incomes of \$125,381, and as noted earlier, approximately 32.8% of adults in this town had graduate or professional degrees. The low-income students with whom we worked concurrently lived in a town where median incomes were estimated at \$27,388 annually, and percentages of the town's population with college degrees, and with graduate or professional degrees, were 9.4 and 5.9%, respectively (as compared to 15.5% and 8.9% in the national population). Percentages of students receiving free or reduced lunches also differed sharply: 3% in the suburban sample and 79% in the inner-city sample. Ethnic representation in the two schools, respectively, was approximately as follows: Caucasians, 93 versus 20%; African-Americans, 2 versus 20%; Hispanics, 2 versus 48%; and Asians, 3% versus less than 1%. Again, participation rates were high, with 94 and 90% of the students in the high-and low-income schools participating, to yield total sample sizes of 314 and 300, respectively, in the two schools.

In contrasting wealthy and low-income students, then, the first set of questions we addressed concerned the quality of different aspects of children's relationships with parents, and their potential ramifications for child maladjustment (Luthar & Latendresse, in press). Parenting dimensions examined included those previously suggested to be significant in our prior cross-sectional work: isolation from parents (emotional as well as physical indices) and parents' emphasis on achievements (overall expectations and emphasis on personal integrity over success). Adjustment outcomes included subjective well-being as well as school competence.

Our results showed that on average, affluent children perceived their parents to be no more available—emotionally or physically—than did youth in poverty. Children's perceptions of seven parenting dimensions were considered in this study, and mean scores on four of these were similar among high-and low-income youth: closeness to mothers, closeness to fathers, parent values emphasizing personal integrity (as opposed to personal success), and regularity of eating dinner with parents. Of the remaining three, affluent students did fare

better on two—parent criticism and lack of after school care by adults—but at the same time, their scores were significantly worse on the last, high parent expectations.

The ramifications of parenting dimensions for children's adjustment also seemed to be similar. Closeness to parents was beneficial for both sets of students just as criticism was deleterious. Somewhat surprisingly, even after considering the emotional quality of parent-child relationships in analyses, parents' physical absence (e.g., at dinner) connoted high vulnerability not only for distress but also performance at school (e.g., in relation to suburban students' academic grades). Fiese *et al.* (2002) have suggested that it is comforting to children when families have regular "rituals" for major events such as birthday or holiday celebrations; our own data suggest that failure to observe what is among the simplest of family rituals—children dining with at least one parent—tends to be harmful for preadolescents, linked with their unhappiness as well as poor school performance.

Summary of salient findings

- i Across various relationship dimensions, wealthy suburban youth perceived their parents no more positively than did students who lived in harsh conditions of urban poverty.
- j In the rich community just as in the poor one, some children felt quite distant from their parents and concomitantly reflected notable vulnerability in emotional as well as academic domains.

E. QUESTION: WHAT ARE THE IMPLICATIONS OF MEMBERSHIP IN PARTICULAR PEER "CROWDS"?

Although our own cross-sectional findings with a different cohort (Luthar & Becker, 2002) had led to the previous enquiry into different dimensions of preteens' relationships with parents, a national tragedy—the shootings at Columbine High School—spurred the next one, aimed at illuminating links between status of peer crowds in affluent settings, and students' self-esteem and problem behavior. Links between these constructs were addressed in a one-year prospective design (Galen, 2002); 98% of 6th graders in our longitudinal study were retained in the 7th grade assessments.

In this peer-focused enquiry, students were asked to indicate their membership in up to two of a list of 12 crowds that existed in their school (the list had been derived previously and refined with input from a different group of students in the same school system, and included groups such as Jocks and Preppies). All students also rated the desirability ("having a lot of power, influence, and prestige") of each of the groups on a seven-point Likert scale. To evaluate whether peer crowds were arranged in a status hierarchy, the desirability of each crowd was calculated by taking the mean of ratings given by the *entire sample of students*. A clear and reasonably stable hierarchy did emerge, with Jocks and Populars being at the top, Intelligent, Theater, Preppies, Independent, and Normal groups in between, followed by Skaters, Rebels, Wannabes, Left outs and War/Gun groups.

To validate the self-reported crowd membership, links were then examined between crowd membership and several constructs previously known to discriminate among adolescent

crowds: substance use; delinquency, and school grades. Results generally indicated the validity of the groups, showing conceptually meaningful cross-domain associations (e.g., with grades being highest among the Intelligent group and delinquency highest among the Druggie group). In addition, findings rendered support for a pattern previously seen in our own work: the Popular 7th graders reported greater substance use than all but the Druggie crowd, as well as relatively high involvement in delinquent activities. Thus, whereas our earlier works had shown *variable-based links* between *peer-rated* popularity and substance use among suburban 7th graders (Luthar & Becker, 2002) and 10th graders (Luthar & D'Avanzo, 1999), *person-based analyses* in this study—involving a third suburban cohort—showed that affluent students who *self-identified* as popular reported among the highest levels of substance use.

Finally, ramifications of crowd status for self-esteem were examined via regression analyses with controls for baseline scores on outcome variables. Results indicated bi-directional links between crowd-membership status and social self-concept for both boys and girls. The data thus indicated a cyclical (and potentially mutually reinforcing) relation among these constructs, wherein the status of students' school crowds predicted changes in levels of social self-esteem one year later, and conversely, early adolescents' views of their own social competence was related to changes in the status of their peer crowds. For school officials, findings corroborated what was often reported anecdotally—that crowd membership could, in fact, affect students' feelings of self-worth—and a district-wide initiative was launched soon after to contain bullying and victimization of subgroups of students.

Summary of salient findings

- k** Even in their highly “privileged” school settings, some youth were quite vulnerable to low self-esteem—those in crowds deemed to be of low overall status by the larger peer group.
- l** Students who saw themselves as Popular reported high levels of substance use as well as delinquency.

F. QUESTION: DO SELF-REPORTED PROBLEMS SUCH AS SUBSTANCE USE AND DELINQUENCY MATTER FOR GRADES?

Acknowledging that a few wealthy youth might, in fact, manifest problem behaviors such as substance use and delinquency, they might still perform adequately at school for two reasons: (a) unlike their low-income counterparts, they would have various treatment resources available to them, and (b) the negative influence of engaging in problem behaviors may be offset by the tremendous pressure on affluent high schoolers to maintain good grades in order to ensure access to prestigious colleges. To address this question, we reverted to the suburban and inner-city high school samples described by Luthar and D'Avanzo (1999), as older teens are likely to reflect more variability on problems such as delinquency and substance use than are middle school students. In these new analyses (Luthar & Ansary, in press), our effort was to disentangle the effects of three discrete but

related dimensions of behavior disturbance among high school sophomores—self-reported substance use, self-reported delinquency, and teacher-rated low engagement with school.

Again, our results indicated more similarities than differences at the two socioeconomic extremes. In variable-based analyses considering the three behaviors simultaneously, two of the three had unique links with grades in both samples—delinquency and low engagement with school. Person-based analyses also showed similarities, wherein youth who manifested multiple behavior problems had far poorer grades than did others. The findings on urban teens were unsurprising in light of empirical evidence in similar settings, but the results on affluent youth were noteworthy in indicating that, despite the resources ostensibly available to them, nearly one of every ten teenagers in the sample exhibited high disturbance across multiple domains, and concurrently experienced significant risk for poor grades during the high school years.

The most striking differences between the urban and the affluent groups were the effects involving substance use. In the suburban school only, variable-based analyses showed significant links between substance use—cigarettes in particular (more than alcohol or marijuana)—and poor academic grades. Similarly, person-based analyses showed that among suburban but not inner-city students, the cluster primarily distinguished by high substance use had significantly poorer grades than others. In other words, high substance use in itself connoted as much risk for concurrent academic failure among suburban youth as did the manifestation of multiple problems, including high delinquency, high substance use, and high disengagement from school.

Summary of salient findings

- m** Wealthy suburban students and their poor urban counterparts were more alike than different in behavior patterns that were linked with poor academic grades.
- n** Teens with multiple problem behaviors showed deficits in a domain that is much emphasized in affluent communities—academic grades in high school.
- o** Substance use, though usually thought of as an “inner-city problem,” was linked with significant risk for poor grades among the wealthy but not the poor adolescents.

G. QUESTION: WHAT ARE PEERS’ FEELINGS ABOUT “BAD BEHAVIORS” AMONG WEALTHY VERSUS POOR TEENS?

Finally, we sought to determine the degree to which wealthy and poor youth might differ in the types of attributes they most appreciated among their peers, and those they most disliked (Becker & Luthar, 2003). Again, whereas the inner-city peer group is typically assumed to admire delinquency, we had seen some evidence, as noted earlier, that even suburban teenagers can admire some rebellious, anti-establishment behaviors, such as substance use. In the new study, then, we sought to determine which of several often-overlapping attributes might take precedence in shaping peers’ perceptions across sociodemographic contexts. These attributes fell in three broad categories: *rebellious behaviors* (being perceived as a “bad student,” high aggression, and high substance use), *academic success* (reputation of

“good student” and high school grades), and *physical attributes* (attractiveness and athletic ability). Ramifications of these attributes were assessed in relation to peers’ nominations on three dimensions: classmates, they admired the most, liked the most, and liked the least. Participants were students in our ongoing longitudinal study, assessed when they were in the 7th grade.

Yet again, overwhelming similarities were seen in patterns across demographic settings, with peers endorsing some counter-conventional, rebellious behaviors in each case (Becker & Luthar, 2003). Results showed that suburban students *admired* academic disengagement (or “bad student” reputation) as well as aggressiveness among girls, while they *liked* boys who reported high substance use. By contrast, inner-city students *admired* students’ aggressiveness, substance use, and school disengagement, but they did not *like* students exhibiting any of these. Of the three rebellious behaviors examined, only aggressiveness was linked to peer dislike, and this was true in both samples.

Academic effort (“good student” reputation) was apparently appreciated in both settings, being linked with likeability among suburban students, and with both admiration and likeability among inner-city youth. In addition, it was modestly related to being “liked least” in the urban context, suggesting some ambivalence in low-income adolescents’ sentiments toward peers who worked hard at school.

Whereas the two physical attributes examined were linked with all three peer regard dimensions in both groups of students, particularly startling were findings on attractiveness among suburban girls. This variable alone explained almost half of the variance (47%) in scores on peer admiration; attractive girls had admiration scores 2.5 standard deviations above the group mean (the parallel value for low-income girls was 1 SD above the mean). These findings, along with the previously mentioned ones on aggression and peer admiration, lend support to concerns that among affluent adolescent girls, there probably does exist an elite group of students who are socially dominant and aggressive toward others, and at the same time, are admired and seen as highly attractive (e.g., Crick & Bigbee, 1998; Pipher, 1995; Simmons, 2003). Furthermore, the strength of the attractiveness–admiration link renders it unsurprising that girls in affluent, Caucasian families are as intensely preoccupied with body image and appearance as they are reputed to be (see Franko & Striegel-Moore, 2002; Neff *et al.*, 1997).

Summary of salient findings

- p** Some socially deviant peer values are probably universal to the adolescent experience, prevailing among children of very wealthy parents and those in urban poverty alike.
- q** Affluent teenagers are not as risk free as one might assume, for peers can reinforce various undesirable attributes including disruptive and disobedient behaviors at school, excessive concern with physical attractiveness and aggressive behaviors toward peers among girls, and among boys, risky tendencies to experiment with substances.

IV. Other Research Evidence on Suburban Youth: Consistency of Themes

Our own programmatic research has suggested various problems among affluent youth, but in weighing the potential seriousness of these problems, two questions must first be considered. First, is there any evidence supporting these findings in work other than our own studies conducted with three samples of students in two suburbs in the Northeastern US? Second, even assuming that the problems we have found are “real,” might they dissipate by adulthood? These questions are addressed in the following two sections, drawing upon cross-disciplinary research.

To begin with, in the little research outside of our own that has focused specifically on affluent children, there are some other findings that support ours on the *prevalence of problems* among these youth. In a sample of over 800 teens, Csikszentmihalyi and Schneider (2000) found a low negative relationship between parents’ social class and teenagers’ well-being. Experience sampling across three consecutive years revealed that the most affluent children reported the least happiness and those in the lowest socioeconomic strata reported the most (Csikszentmihalyi, 1999). With regard to substance use, similarly, data from the Monitoring the Future study have shown that during pre- and early adolescence, family SES is linked only weakly with use of most drugs. By the 12th grade, in contrast, upper SES youth reflect the highest rate of several substances including marijuana, inhalants, and tranquilizers (Johnston, O’Malley, & Bachman, 1998). Also relevant are recent reports of sharp increases in the popularity of “club drugs” (such as MDMA, Ketamine and Rohypnol) that are used by the relatively affluent; between 1998 and 1999, the percentage of lifetime use among 12th graders increased from 5.8 to 8.0%, and monthly use changed from 1.5 to 2.5%. (National Institute on Drug Abuse, 2000).

Regarding *correlates of substance use*, Way *et al.* (1994) found, using both qualitative and quantitative data, that high SES youth (but not their inner-city counterparts) often used substances in efforts to alleviate emotional distress. Similarly, Feldman *et al.* (1995) detected associations, as did we, between boys’ high peer status and their vulnerability to substance use. Popular pre-adolescent boys were subsequently among those most prone to partying and heavy drinking as high school students. In their research on adolescent crowds, Brown *et al.* (1993) found that students in the Popular crowd reported relatively high levels of substance use. Research at the college level (Perkins, 2002) showed that parents had far less influence than did peers on students’ drinking behaviors, and the more socially integrated students typically drink the most heavily. Thus, measures reflecting high sociability, such as socializing with friends more than 2 hours a day and having five or more close student friends, were significantly linked with high levels of drinking (Wechsler *et al.*, 1995). Finally, a review of research in higher education indicated that American college students, particularly at the more elite or renowned universities, are caught up in a triad of alcohol, spectator sports, and partying (Sperber, 2000), sometimes with consequences as serious as alcohol blood poisoning (e.g., McCormick, 2000).

With regard to *achievement pressures*, there is no research, to our knowledge, that has documented greater incidence of this among wealthy parents as compared to others; however, there is ample evidence that children who do feel high pressure to excel are in fact

vulnerable to various adjustment problems. Maladaptive perfectionism and pressures to achieve at school have shown significant links with depression and anxiety symptoms as well as levels of substance use among both preadolescent and adolescent samples (Ablard & Parker, 1997; Flett, Hewitt, & Dyck, 1989; Frost, Lahart, & Rosenblate, 1991; Hewitt, Flett, & Turnbull-Donovan, 1992; Kumpfer & Turner, 1990–1991; Mukhopadhyay & Kumar, 1999; Steinhausen & Metzke, 1998).

There is some convergence of evidence from survey reports on *parents' emotional and physical presence* in wealthy families. National survey data (US Department of Health and Human Services, 1999) showed that among 12- to 17-year-olds, closeness to parents was inversely linked with household income. Feelings of high closeness to, resident biological mothers were reported by 65% of those with family incomes more than \$75,000 and by 75% of youth whose family incomes were below \$15,000. Comparable statistics for closeness to resident biological fathers were 54 and 66% respectively. Similarly, survey findings by the non-partisan Urban Institute indicate that 10- to 12-year-olds are more likely to be unsupervised by adults after school if they are Caucasian, and if their families are of higher SES (Capizzano, Tout, & Adams, 2002). These findings were explained as possibly reflecting wealthy parents' beliefs in the relative safety of their neighborhoods; however, the absence of adult supervision can bode ill for all children, regardless of how pristine their neighborhoods (e.g., Casper & Smith, 2002).

Corroborating these findings as well as our own research data are reports in the clinical psychology and pediatrics literatures that experiences of parental deprivation are common among upper SES youth (Shafran, 1992). The lack of family-centered interactions due to parents' professional and social demands has been described by some as the “silver spoon syndrome” or “rich kids syndrome” (Alderman & Friedman, 1995; LeBeau, 1988; Miner & Proctor, 1987). Psychotherapists have also suggested that children from rich families tend to spend more time with hired help than with their parents and often fail to develop authentic friendships and appropriate role models (Pittman, 1985; Shafran, 1992). As a result of their low levels of parental nurturance and excessive reliance on external rewards, such as gifts or money, these youngsters tend to feel superfluous to society and to their own families and are vulnerable to depression, substance abuse and delinquency (Alderman & Friedman, 1995). Along these lines, Aldrich (1988) has noted: “For many beneficiaries, a life spent without having to take the risk for paying the cost of consequences is, quite simply, an inconsequential life... I think that's the crux of the problem, right there, what money does to most people who have it. It takes away a certain drive.”

V. The Ecological Context: Suburban Parents and Communities

Moving from a focus on affluent children themselves in the preceding section, in discussions that follow we shift to the ecological context of upper class suburbia. At this time, there exists considerably more research evidence on adults in affluence as compared to children. This evidence is reviewed here not only because it is relevant to the previously noted question of whether rich youngsters might “outgrow” their problems, but also because forces that affect adults in affluence will inevitably affect their children as well.

Accordingly, in this section we focus on the mesosystem, consisting of the family or parents, as well as characteristics of the exosystem, or the broader community and culture of affluence (Bronfenbrenner, 1977; Bronfenbrenner & Ceci, 1994). We begin by presenting available evidence suggesting that rich people can be prone to unhappiness, and then discuss the two themes that seem to be commonly implicated: pressures to achieve material goals and status, and the undermining of personal relationships and support networks.

A. RICH PEOPLE CAN BE UNHAPPY

Although the “American Dream” is predicated on the belief that financial success creates opportunities for maximizing happiness, substantial research suggests that high material wealth can be associated with low psychological well-being. In a special issue of the *American Psychologist* devoted to this topic, Buss (2000) reviewed cross-national epidemiological data and determined that rates of depression, which have increased in recent years, are higher in more economically developed countries. Considering the United States specifically, historical trends show that Americans have far more luxuries than they had in the 1950s, with twice as many cars per person, plus microwave ovens, VCRs, air conditioners and color TVs. Despite this, they are no happier (Diener, 2000; Myers & Diener, 1995). In fact, survey data have shown that between 1958 and 1998, the number of people saying that they were “very happy” went down from 35 to 30%, and the proportion who said they were “pretty well satisfied” with their financial situation went from 42 to 30% (Myers, 2000a, p. 137). In short, “(Americans) are twice as rich and no happier. Meanwhile, the divorce rate doubled. Teen suicide tripled...Depression rates have soared, especially among teens and young adults...I call this conjunction of material prosperity and social recession *the American paradox*. The more people strive for extrinsic goals such as money, the more numerous their problems and the less robust their well being” (Myers, 2000b, p. 61).

Before proceeding further, it is useful to note an important qualifier to the preceding statements: it is not the possession of wealth in itself but rather the over-emphasis on status and wealth that is likely to compromise well-being (Luthar, 2003). Clearly, people who can comfortably meet basic life needs of food and shelter face fewer threats to emotional equanimity than those who struggle to meet such needs (Diener & Biswas-Diener, 2002). It is when riches go well beyond the point of comfortable subsistence and preoccupation with acquiring more persists that there can be some threats to mental health, for reasons we will demonstrate in discussions that follow.

High affluence can exacerbate unhappiness partly because it can engender an *inflated sense of one's own control* over life events. As Schwartz (2000) has argued, the high degree of autonomy implied by personal wealth leads many to believe that they can live exactly the kind of lives they want. These individuals have the ability to purchase an endless variety and quantity of goods and services, and given high professional skills, are also able to move from one job to another in relatively short spans of time. Whereas all of these options might be assumed to engender happiness, they often lead to depression instead, essentially because “increases in experienced control are accompanied by increases in *expectations* about control. The more we are allowed to be the masters of our fates in one domain of life after

another, the more we expect to be...in short, life is supposed to be perfect” (Schwartz, 2000, p. 85).

An obvious problem with high investment in controlling life’s events is that when it cannot be achieved, risk for depression is high. With the prevailing culture of individualism, Schwartz notes that Americans not only expect perfection in all things but also expect to produce this perfection in themselves. When they fail—which they inevitably must—the ethos of individualism biases them toward attributing the failures to internal and personal factors, rather than to external causes. As Seligman’s (1990) seminal works have established, this sort of causal attribution is just the type that fosters depression in the wake of failures.

In a related vein, Peterson (2000) has noted that in the United States today, there is rampant emphasis on individual choices, individual rights and individual fulfillment as well as a pervasive preoccupation with personal accomplishments and acquisitions. He argues that people are increasingly turning themselves into commodities, wanting to be marketable and to keep their options open. “‘Because it will look good on my resume’ is a rationale I hear increasingly often from my students as an explanation for why they are pursuing some seemingly selfless and good activity. No wonder people are alienated and no wonder depression is on the rise among young adults” (Peterson, 2000, p. 52).

Aside from potentially damaging illusions of control, another reason for the enhanced vulnerability of the rich lies in the *addictive potential* of wealth, wherein rapid habituation to accumulated riches leads to an endless escalation of expectations. Following Brickman and Campbell’s (1971) suggestions that people tend to labor on a “hedonic treadmill”, several scholars have argued that when individuals strive for a certain level of affluence and reach it, they quickly habituate and then start hankering for the next level up, becoming discontented when this is not achieved (Csikszentmihalyi, 1999; Diener, 2000; Myers, 2000a; Schor, 1999). Thus, winning a lottery can result in intense joy, but this elation tends to be short lived and in order to be revived, will require further increases in personal fortunes.

A corollary to the habituation argument is the well-documented phenomenon of “relative deprivation” (Csikszentmihalyi, 1999; Diener & Lucas, 2000; Martin, 1981; Myers, 2000a; Williams, 1975) in which individuals evaluate themselves according to the relative standards in their particular context. Goff and Fleisher (1999) point out the basic desire for material improvement is ubiquitous, and levels of stress about increasing wealth and consumption are directly based on experiences of social comparison. “A primitive villager desires a hut that is a little more comfortable than the current one. The family in a comfortable three-bedroom home imagines the same home or a different one with a little more room, a swimming pool, a game room, a home theater, and improved decor. The estate owner yearns for more luxurious appointments, and a second home by the sea, a summer house in the mountains” (p. 161). Corroborating these arguments, Dutch economists Van Praag and Frijters (1999) found that income satisfaction depended on one’s past income and on comparison with the incomes of others in one’s own social context. Similarly, Hagerty (2000), writing from a business management perspective, demonstrated that, even after controlling for absolute

levels of income, earning satisfaction was affected by income change and community income levels. By implication, then, individuals currently in the bottom quartile of the highest income brackets would compare themselves with those earning more than them, and thus apt to feel discontent regardless of their own absolute wealth.

Although it is a widespread phenomenon for all people to *want* more than they have currently, those with the highest earnings can feel driven more than others to actually *acquire* more, rendering them particularly vulnerable to unhappiness. As economist Linder (1970) has said, as one's earning potential becomes higher and higher, it feels less and less reasonable to devote time to pursuits other than earning more. In turn, the more single-minded one's pursuit of wealth becomes, the greater the potential threats to other types of rewards that are critical for feelings of well-being, for reasons described in the section that follows.

B. "TRADE-OFFS" OF WEALTH WITH OTHER REWARDS

Life patterns associated with high wealth can leave various socioemotional rewards unfulfilled. Deiner (2000), for example, has noted that to the extent that the high productivity associated with affluence involves little leisure time and high stress, people become increasingly prone to feelings of low well-being or high distress. Economist Juliet Schor (1999) described how the pressures to work, acquire and consume tend to deplete personal energies, and Csikszentmihalyi (1999) has argued that "...to the extent that most of one's psychic energy becomes invested in material goals, it is typical for sensitivity to other rewards to atrophy. Friendships, art, literature, natural beauty, religion and philosophy become less and less interesting" (p. 823).

A series of studies led Kasser, Ryan, and their colleagues to conclude that excessive emphasis on the American dream can lead to an "organismic nightmare," as adults who disproportionately valued job success and prestige were more unhappy than were others. Specifically, these authors demonstrated poorer mental health and lower well-being among individuals with a strong investment in extrinsic, materialistic goals such as fame and wealth, relative to intrinsic ones such as interpersonal relatedness, personal growth and community service (Kasser, 2002; Kasser & Ryan, 1993, 1996; Ryan *et al.*, 1999; Sheldon & Kasser, 1995). Consonant findings were seen in another study involving 800 college alumni, where people with Yuppie values—preferring affluence, professional success, and prestige over intimacy in marriage and with friends—reported being "fairly" or "very" unhappy twice as often as did their former classmates (Perkins, 1991).

Although high investment in wealth can lead to impoverished relationships, causal links may also operate in the opposite direction, as affluence strivings can derive from a history of emotional deprivation. Kasser *et al.* (1995) showed that teens exposed to cold, controlling maternal care came to develop relatively materialistic orientations, whereas better nurtured teens more strongly valued intrinsic goals such as personal growth, relationships, and community. Similarly, Diener and Biswas-Diener (2002) indicated that adults who are unhappy or lonely tend to seek solace in the acquisition of material goods. Supporting this argument, they cite evidence showing that materialism is linked with motives to overcome self-doubts and to obtain power and status, as well as experimental research showing that

after people list their inadequacies, they tend to rate money as more important (as though wealth might compensate for low self-esteem). Experiments by Chang and Arkin (2002) yielded consonant evidence, demonstrating that people tend to turn to materialism when they experience feelings of self-doubt or question the meaning of their existence in society.

Evidence from various other disciplines suggests that the very wealthy, paradoxically, can be among those most likely to feel lonely and friendless. Evolutionary psychologists Tooby and Cosmides (1996) have argued that the most reliable evidence of genuine friendship is being offered help during times of dire need: people tend never to forget the sacrifices of those who provide help during their darkest hours. Modern living conditions, however, present relatively few threats to the fulfillment of basic needs. Medical science has reduced many sources of disease; many hostile forces of nature have been controlled; and laws and police forces deter stealing, assault, and murder. Ironically, therefore, the greater the availability of amenities of modern living, the lower the frequency of critical events indicating to people which of their “friends” are truly engaged in their welfare and which are only fair weather companions. As wealthy individuals are amply able to purchase all types of services (e.g., optimal medical care for physical illness, psychotherapy for depression, and hired help to care for children or the elderly), they would be particularly deprived of proof of others’ authentic concern. This lack of critical assessment events, in turn, engenders lingering mistrustfulness, despite the presence of apparently warm interactions (Tooby & Cosmides, 1996). The rich, therefore, are the least likely to experience the security of deep social connectedness that is routinely enjoyed by people whose environments forced them into mutual dependence (Myers, 2000b).

Also implicated in links between wealth and isolation could be the physical characteristics of wealthy suburban communities. In the most affluent of these, houses are far apart with privacy of all ensured by long driveways, high hedges, and sprawling lawns (Weitzman, 2000; Wilson-Doenges, 2000). Neighbors are unlikely to casually “bump into each other” as they come and go in their communities. Therefore, the wealthiest neighborhoods may be as vulnerable as poor inner city groups to low levels of cohesiveness and efficacy (Sampson, Raudenbush, & Earls, 1997). When fortuitously encountering a disruptive child of the millionaire acquaintance next door, for example, neighbors could often be hesitant to intervene, checked not only by “respect for others’ privacy” but also, more pragmatically, by fears of litigation (e.g., Warner, 1991).

At a group level, social psychologists have argued that pressures to be upwardly mobile can threaten a critical “vaccine against depression” (Schwartz, 2000)—feelings of connectedness with others. In highly competitive, capitalistic communities, concern for the welfare of others can actually be counterproductive for one’s own interests and vice versa (Myers, 2000b). As Myers and Diener (1995) have noted, meaningful involvements in groups such as civic communities always call for some subordination of one’s own interests to those of the group, and conversely, when people focus intensively on maximizing their own goals and possessions, they are likely to feel increasingly detached from the group around them—and thus more vulnerable to depression.

In a similar vein, cross-cultural researcher Triandis (1994) has observed that in wealthy, individualistic cultures, people tend to belong to many groups (e.g., churches, clubs, professional organizations) but do not feel strongly committed to any; they make their selections from an array of choices and stay or leave as suits their needs. In simpler, collectivist societies, by contrast, choices are far fewer, groups (such as village or tribe) are more often assigned, and alliances are changed less often. The implication, again, is that the relationships and connectedness are fostered—rather than the aloneness that is borne of rugged individualism. Finally, Frank and Cook (1996) have argued that the competitive structures of market economies generally impoverish the interpersonal relationships of their inhabitants, and political scientist Robert Putnam has argued that the high use of market-based services is linked with declines of social capital in communities. In circumstances where there is low cooperation among individuals for shared goals and growing use of the market for services historically provided by family and neighbors (such as childcare), there is, concomitantly, an erosion of social capital, as exemplified by diminished attendance at PTA meetings, churches or temples, or community development groups—all groups that are vital for the well-being of communities (Putnam, 1993; 2000).

C. GENDER-SPECIFIC STRESSORS

As we consider families in affluence, there are also some gender-specific stressors that can exacerbate alienation among mothers in particular and others that more strongly affect fathers. To consider women first: many well-educated, highly skilled upper SES women leave the work force after they have children, in part because their incomes are not critical to support the family, and partly because of reluctance to have both parents committed to jobs requiring frequent absences from home (e.g., Schwartz, 2000). As a result, they can be deprived of not only the gratifications of being engaged in intellectual challenges and self-views of efficaciousness (Csikszentmihalyi, 1997; Diener & Biswas-Diener, 2002; Hochschild, 1997), but also access to supportive relationships. Jobs can provide people with vital networks of supportive relationships and a sense of community (Myers & Diener, 1995)—factors particularly valuable for women who tend to place high emphasis on interpersonal relationships in their lives (Gilligan, 1982; Leadbeater, Blatt, & Quinlan 1995; Maccoby, 1998; Zahn-Waxier, 1993).

Women in two-career, upper class families, conversely, often experience dual pressures of high performance in fast-paced, demanding careers, and also in their roles as mothers (e.g., Berger, 2000). Their professional obligations require them to put in the same long hours at work as do their male colleagues, while their self-imposed expectations as parents can be no less demanding—again, exacerbating risks for both physical and emotional fatigue (Luthar, 2003). Also stressful for many of these employed women are issues of competition, as women are particularly uneasy about outperforming others in traditionally male domains, such as income or occupational prestige (see Exline & Lobel, 1999).

Whereas competing in high career ranks can make women uncomfortable about “winning,” it can engender uneasiness among some men around the prospect of losing. Evolutionary psychology experiments have shown that when men are exposed to other socially dominant men, they subsequently report lower feelings of personal adequacy and decreased ratings of

their own attractiveness as marriage partners (Gutierrez, Kenrick, & Partch, 1999; see also Kenrick & Keefe, 1992; Kenrick *et al.*, 1994; Sadalla, Kenrick, & Vershure, 1987). Given that dominant and influential men are likely to be ubiquitous in the highest paying professions, there is considerable potential for the festering of self-doubt. Similarly, studies with animals have indicated the potential for vulnerability to depressed mood among high status males. Raleigh *et al.* (1991) demonstrated that within groups of vervet monkeys, the highest-ranking (alpha) male had levels of the neurotransmitter serotonin that were twice as high as those of other males. When these alpha males lost their position, their serotonin levels immediately dropped and their behaviors resembled those of depressed humans: they huddled, rocked, and refused food. Reduction in these behaviors was evident after the administrations of drugs that raise serotonin levels, such as Prozac. Among humans, particularly in economic circumstances where fears (if not facts) of losing high status jobs are commonplace, there would analogously be considerable potential for the accumulation of negative affect. As Buss (2000, p. 20) has concluded, "Perhaps the most difficult challenge posed by our evolved psychological mechanisms is managing competition and hierarchy negotiation, given that selection has fashioned powerful mechanisms that drive rivalry and status striving."

Finally, as highly paid jobs often require a great deal of time away from home, many men can face difficulties integrating family life following absences from home. Based on her ethnographic research with families, Mederer (1999) has provided a vivid view into stresses experienced as a result of the father's frequent trips away: wives (and children) report difficulties readjusting their role boundaries and everyday routines to accommodate to the man's re-entry after prolonged absences. Being shut out from the family circle could in turn vastly exacerbate their feelings of alienation, in view of evidence that support from marriages can be particularly critical for conferring psychological protection to men (more so than women) (see Bebbington & Tansella, 1989; Cyranowski *et al.*, 2000; Dempsey, 2002).

Summary of extant evidence: Contextual risks factors among wealthy adults

Obviously, rich people are not all unhappy (any more than poor people are all unhappy); however, some factors associated with high material wealth can, probabilistically, exacerbate risks for psychological distress. High affluence can foster an inflated sense of control over one's life, which in turn results in depression in situations when such control is *not* achieved. Many scholars have noted the addictive potential of material wealth, as people generally tend to habituate fairly quickly to what they possess and then desire more. Furthermore, as one's earning potential escalates, it can become increasingly difficult to justify not devoting time to working for more; in turn, the more time devoted to earning, the less the time available for leisure and to develop strong interpersonal relationships—all critical in warding off feelings of alienation and depression.

Materialism is also frequently related to motives to overcome insecurity, so that for many the resolute pursuit of still more power and status represents efforts to overcome deep-seated self-doubts or low self-esteem. Paradoxically, the rich can feel among the most friendless because they can easily buy the types of help that "prove" to those less well off which of

their friends truly care about them (being willing to undergo personal sacrifices to provide help when needed). In wealthy neighborhoods, privacy is often at a premium—once again, increasing risks for isolation. At a group level, resolute pursuit of one's own success tends to involve compromises in seeking the welfare of others in the group, and the high use of market-based services is linked with declines of social capital in communities.

Mothers in affluent communities often leave the work force to stay home with young children and thus are deprived of the intellectual gratification and supportive relationships that tend to be available through jobs. Those who retain their careers, by contrast, often face two demanding sets of expectations—in their roles as mothers and professionals—and also can be quite uneasy about outperforming others in the traditionally male domains of income or job status. Men in high career ranks, by the same token, may often struggle with the negative affect resulting from real or anticipated loss of status at work, and long work hours as well as demanding travel schedules can lead to feelings of alienation from the family.

VI. Implications for Future Work

Having reviewed this evidence on children and families of affluence, we turn to the implications for future work across the realms of both research and practice. For researchers, it is critical to appraise more systematically the adjustment problems we have now glimpsed more than once. Longitudinal studies are needed to illuminate the degree to which, and the circumstances under which, particular adjustment difficulties might endure, intensify, or dissipate among children in wealthy communities. There certainly are many safety nets available to these youth (such as school-based mental health services), so that only a few of them may be truly troubled, and even for these their angst or misbehavior may be largely limited to adolescence (Bradley & Corwyn, 2002; Luthar & Burack, 2000). We acknowledge these possibilities, but believe that it is unwise to see them as altogether reassuring given the recurrence of similar themes (e.g., depression among girls, peers approval of boys' substance use) in three different cohorts of suburban youth we have studied, as well as the cross-disciplinary evidence cited showing that rich adults can be quite unhappy, which suggests that adolescent problems may not entirely dissipate. Therefore, we need prospective research illuminating exactly when problems of upper class youth mushroom into serious psychopathology and when they represent relatively benign perturbations of the teenage years.

It will also be useful to obtain more information on the degree to which disturbance among wealthy youth generalizes across geographic locations, as well as on "third variables" that might account for adjustment problems found. The patterns we have identified in suburban areas of the northeastern United States may or may not generalize to suburbs in other parts of the country, or in high-income communities within large cities. On the subject of third variables, Bradley and Corwyn (2002) have noted that much prior research on SES is limited by the failure to consider multiple, correlated mediating mechanisms that might connect family income to child outcomes. Cognitive outcomes of low SES children, for example, can be compromised not only by inadequate nutrition but also by exposure to environmental hazards prenatally (e.g., via maternal substance abuse) and postnatally (e.g., via disturbed parenting), and failure to simultaneously consider these various processes may lead to

erroneous inferences about the salience of any one of them. In future studies of high SES children, analogously, it will be important to examine, via strategies such as structural equation modeling, the joint effects of diverse plausible mediators suggested by the early, more exploratory studies, such as achievement pressures or isolation and loneliness among children and their parents.

It will also be useful to try and disentangle effects of ethnicity and family income, although this task will undoubtedly be complicated by the vast differences in income distributions by ethnicity prevalent in contemporary American society. In our own study samples as in society more generally, the wealthy students were mostly from White families while the low-income youth were mostly minority families. In future research, any efforts to disentangle ethnicity and income effects will necessitate sampling of a large number of school districts in order to recruit a sufficiently large sample of minority youth from extremely wealthy families.

Carefully assessing the rates of psychiatric disorders among the rich—children as well as parents—is also critical to understanding the scope and nature of problems in this population. Although completeness of sampling is the sine qua non of epidemiology, there is invariably a subset of hard to reach families, such as the very poor that have major mental illnesses disorders (O’Conner & Rutter, 1996; Verhulst & Koot, 1992). Quite conceivably, it would be as if difficult if not more so to recruit the very wealthy to participate in research evaluations, given that the monetary incentives commonly used to attract poor participants would hold little appeal for them. To the degree that refusals in epidemiological surveys do include a disproportionate number of the wealthiest individuals, this in turn could imply an incomplete research-based understanding of mental health issues in this group. In a similar vein, it is unclear whether incidents of violence, crime, and drug abuse among affluent youth—increasingly reported in the media—are relatively rare events, as many tend to believe. Such events may well be far less frequent in these than in poor urban communities; however, what is publicly reported is clearly an underestimate of what actually occurs, as wealthy parents can (and undoubtedly often do) use their influence to purge records of their children’s misdemeanors.

Turning from researchers to practitioners, it is critical to recognize explicitly that children in upper SES families may be an underserved group from the standpoint of mental health needs. Although counseling services are commonly available in schools and parents can seek psychotherapy privately, such services likely are not used as often as they should be, for at least three reasons. First, in general, parents tend not to seek therapy even when they know that their children are troubled (Puura *et al.*, 1998). Second, affluent parents may be more reluctant to do this than most: “Those at the top are supposed to be better able to handle their problems than those further down the scale; and a very important part of “looking good” is never letting any chinks in your (or your family’s) emotional armor become visible” (Wolfe & Fodor, 1996, p. 80). And third, in most cases, children cannot easily access mental health services independently,³ and those likely to benefit most from family therapy may not obtain the requisite engagement from their parents. By the time these youngsters are in a position to obtain psychotherapy, many of their problems may have become crystallized. Acknowledging factors such as these, school psychologists have

warned that, paradoxically, children from the wealthiest families may have *less* access to school and community mental health services than do those from more modest backgrounds (Pollak & Schaffer, 1985).

Of course, the suggestion here is not by any means that the scant resource dollars available for children's mental health be diverted to the rich, but there are other potential avenues toward prevention. There is some promise, for example, in information dissemination to community groups directly, or via media sources (Doherty, 2000; Luthar, 2003). Notwithstanding the sometimes unhealthy emphasis on achievement and status in these communities, many parents are conscious that these problems exist but are reluctant to question them too stridently given risks of being ostracized as eccentrics (Rosenfeld & Wise, 2000; Taylor, 2003). In communities where a few parents have been outspoken on these issues, strong grassroots movements have developed toward reducing pressures for children (e.g., "Putting Family First" movement that began in Wayzata, Minnesota). This is not to say that all parents will be changed through information dissemination, but it is quite possible some will be reached, enabling initial inroads into "community empowering" (Doherty, 2000).

Even as we suggest these various directions for researchers and practitioners, we recognize that there will be some non-trivial obstacles to be reckoned with in any future attempts to work closely with affluent youth and families. For researchers, access into these "gated communities" can be difficult. In point of fact, the dearth of developmental research on the wealthy probably derives not only from a lack of interest among scientists, but also, partly from the intense concerns about privacy among the rich and their aversion to disclosing family troubles to strangers. For those seeking to study children in upper class families, then, it will be necessary to first gain the trust of the community (as must be done to work in poor communities, also wary of researchers though for different reasons, see Knitzer, 1996; Schnitzer, 1996). Furthermore, once such research is underway, it will be equally important to sustain it, by bringing knowledge back to the community as it accumulates, for example, and by ensuring that results are not presented in ways suggesting judgmental or condemning attitudes (another parallel with the poor, see Haynes & Comer, 1996; Luthar, 1999).

For practitioners, it is critical to guard against negative attitudes that minimize or dismiss the problems of the rich (e.g., Wolfe & Fodor, 1996). Many believe that the wealthy cannot really be victimized by problems such as child maltreatment and domestic violence, for even if they experience these problems, they can ameliorate them on their own. Weitzman (2000) has noted that domestic violence is under-reported in the social work and psychology literature not only because service providers tend to be dismissive of the problems of the wealthy, but also because affluent women themselves believe that abuse affects only the underprivileged, and, consequently, are too ashamed to seek help. What is all-too-rarely recognized is that an abused or alcoholic parent earning \$200,000 a year can be no more likely to seek help for him or herself than is one earning \$20,000. As Bradley and Corwyn

³States' laws and policies regarding minors' rights to consent to mental health services currently vary by state. See http://www.guttmacher.org/pubs/ib_minors/minors_table.html for a table summarizing states' policies in this area. Policies that allow minors to independently procure counseling or psychotherapy may provide an important public health benefit for this population.

(2002, p. 378) caution, “the poor are more likely to be defined as mentally ill even when they manifest the same level of symptomatology as do more affluent individuals;” by corollary, there is a danger that the rich are more likely to be dismissed as “not needing help” even when reports of distress are commensurate with those of their less wealthy counterparts.

Conceding that some rich people can be difficult to work with, displaying entitled, arrogant, or inconsiderate attitudes, practitioners warn at the same time that clinicians themselves can bring considerable negative affect to these interactions. Aside from dismissiveness, a frequently noted pitfall is scorn or contempt: practitioners may often experience some envy of their clients’ far greater access to luxuries, and this envy then gets converted to emotions seen as less socially repugnant such as scorn or ridicule (Kleefeld, 2000; Pollak & Schaffer, 1985; Warner, 1991). Thus, just as it is important for therapists to guard against judgmental countertransference reactions in working with the very poor (e.g., substance abusing mothers), similar precautions apply in work with the rich (Luthar, 2003). More broadly, there is a need for vigilance against negative stereotypes about the rich just as has been noted for the poor. Lott (2002) noted that the poor are often seen as being characterologically wanting, with their indolence and indiscipline responsible for their own misfortunes; analogously, again, the rich are often seen as lacking in character, with their shallow and single-minded preoccupation with amassing wealth responsible for their own despair (Luthar, 2003).

As mental health professionals or scientists who are concerned with the welfare of children and families, we must not treat any group as being undeserving of our attention. There has been, fortunately, increased attention to the barriers that the poor face in acquiring help for mental health, with explorations of ways to foster accessibility (e.g., by providing multiple services in single sites) or to overcome resistance due to wariness (see Haynes & Comer, 1996; Luthar & Cicchetti, 2000; Schnitzer, 1996; Yoshikawa & Knitzer, 1997). There must now be attention to mental health issues of the affluent, too. We would do well to remember that no person—wealthy or otherwise—deliberately “chooses” to remain unhappy; psychological distress that does sustain must derive from some forces, intrapsychic or external. Our job as psychologists is to try and identify and ameliorate these forces for all groups—ensuring that no child, or family, is deliberately and indifferently left behind.

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