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"I can, therefore I must": Fragility in the upper-middle classes

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Abstract
We review evidence on a group recently identified as "at risk," that is, youth in upwardly mobile, upper-middle class community contexts. These youngsters are statistically more likely than normative samples to show serious disturbance across several domains including drug and alcohol use, as well as internalizing and externalizing problems. Extant data on these problems are reviewed with attention to gender-specific patterns, presenting quantitative developmental research findings along with relevant evidence across other disciplines. In considering possible reasons for elevated maladjustment, we appraise multiple pathways, including aspects of family dynamics, peer norms, pressures at schools, and policies in higher education. All of these pathways are considered within the context of broad, exosystemic mores: the pervasive emphasis, in contemporary American culture, on maximizing personal status, and how this can threaten the well-being of individuals and of communities. We then discuss issues that warrant attention in future research. The paper concludes with suggestions for interventions at multiple levels, targeting youth, parents, educators, as well as policymakers, toward reducing pressures and maximizing positive adaptation among "privileged but pressured" youth and their families.

This paper is about a counterintuitive notion: that upper-middle class youth, who are en route to the most prestigious universities and well-paying careers in America, are more likely to be more troubled than their middle-class counterparts. Youth in poverty are widely recognized as being "at risk," but increasingly, significant problems have been seen at the other end of the socioeconomic continuum. We describe insights on the types of problems documented among teens in relatively affluent communities and explore reasons for their vulnerability.

Our presentation through this paper is guided by the central tenets of developmental psychopathology (Cicchetti, 1984), a field that has grown exponentially since the first publication of this journal 25 years ago (Cicchetti, 1989, 2013). First, we consider how the scientific understanding of normative developmental processes (e.g., during adolescence) can illuminate phenomena in atypical contexts (in this case, affluence), as well as the reverse. Second, we draw on evidence from multiple disciplines, with quantitative developmental findings buttressed by qualitative data from our own focus groups, and more broadly, by related evidence from other fields including anthropology, sociology, social and clinical psychology, public health, and economics. Third, we consider intervention implications deriving from the accumulated knowledge base, along with critical issues in disseminating future research findings to stakeholders outside of academia.

Discussions in this paper begin with operational definitions of central constructs, followed by descriptions of major findings in existing research. Next, we consider causes of high distress among upper-middle class youth, considering forces in families and in communities. We then explore why youth in affluence might be more vulnerable today than in previous generations, and we appraise why the "culture of affluence" can compromise well-being. The paper concludes with discussions on future directions for research, as well as for preventive interventions and policy.

Clarifying Central Constructs: Affluence and At Risk Designation

At the outset, we provide two important clarifications, the first explicating whom we are writing about as we describe our programmatic research. Our samples have been from communities predominated by white-collar, well-educated parents. They attend schools distinguished by rich academic curricula, high standardized test scores, and diverse extracurricular opportunities; as a group, they are bound for some of the most selective colleges and ultimately, the most high-status jobs. In these communities, parents' annual incomes are well over twice the national average, with median estimates of $110,000–155,000. In our past reports, we have interchangeably referred to these samples as affluent, socioeconomically privileged, or high socioeconomic status (SES); on average, they clearly are, although within any given community, there

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are inevitably variations of family income (just as there are for children in poverty).

The second clarification pertains to what we mean by "at risk." In studies of risk and resilience, the notion of risk is defined in terms of statistical probabilities (Luthar, Cicchetti, & Becker, 2000; Masten, 2001), wherein the incidence of problems is statistically higher in the presence of a particular condition (such as parent depression) than in other youth. Not all children of depressed parents are troubled; it is just that parental depression heightens vulnerability. Similarly, not all affluent youth are distressed, but an unusually large proportion shows serious levels of maladjustment, relative to parallel rates in national normative samples.

Our first glimpse of these problems in this group was serendipitous, based on data collected in the mid-1990s among students recruited as a comparison sample for inner-city teens (Luthar & D'Avanzo, 1999). Affluent youngsters were significantly higher than their low-SES counterparts on all substance use indicators: use of cigarettes, alcohol, marijuana, and hard drugs, with the lowest levels of abstinence among high-SES girls. These findings were replicated a decade later among 10th graders in a different Northeast suburb (Luthar & Goldstein, 2008). In recent years, other researchers have corroborated these findings, showing high alcohol use, binge drinking, and marijuana use in areas with mostly well-educated, White, high-income, two-parent families (Botticello, 2009; Patrick, Wightman, Schoeni, & Schulenberg, 2012; Reboussin, Preisser, Song, & Wolfson, 2010; Song et al., 2009).

By all accounts, these trends get worse through college, as indicated by the National Center on Addiction and Substance Abuse at Columbia University (CASA). Surveys of colleges across the country revealed that as compared to the general population, full-time students were 2.5 times more likely to meet diagnostic criteria of substance abuse or dependence (23% vs. 9%), and half of all full-time college students reported binge drinking and abuse of illegal or prescription drugs (CASA, 2007). Over 80% of students in this sample characterized their schools as highly competitive or competitive.

Substance use is not the only "errant behavior" among youth in upwardly mobile settings: they also report elevated rule breaking. Whereas crime is widely assumed to be a problem of teens in poverty, Luthar and Ansary (2005) found that average levels of delinquency were comparable among suburban and very low SES, inner-city adolescents. What varied was the particular types of rule breaking: suburban youth endorsed random acts of delinquency such as stealing from parents or peers, whereas the inner-city teens indicated behaviors potentially needed for self-defense, such as carrying a weapon. Echoing these findings, Lund and Dearing (2012) showed that neighborhood affluence was associated with high delinquency among boys.

Resonant are reports of cheating at top-notch schools and colleges, encompassing not just isolated cheating on examinations but also larger, organized schemes (Pérez-Peña & Bidgood, 2012). In an affluent, suburban community, high-achieving adolescents reportedly impersonated other less distinguished students during college admission (SAT and ACT) tests, for fees ranging from $500 to $3,600 (Anderson & Applebome, 2011). Harvard University recently expelled 70 students (one-quarter of a large lecture class) in "its largest cheating scandal in memory" (Pérez-Peña, 2013), and in colleges across the country, between 20% and 40% of students E-mail assignments to their parents for editing or revising (Hofer & Moore, 2010). Among graduate students, half or more admitted to some form of cheating within the previous year (McCabe, Butterfield, & Trevino, 2006).

Our studies have also shown elevations compared to national norms in serious internalizing problems. Following Luthar and D'Avanzo's (1999) reports that one in five girls indicated clinically significant levels of self-reported depression, subsequent studies have shown higher rates, compared to norms, of serious depressive, anxiety, and somatic symptoms among affluent adolescent girls as well as boys (Luthar & Barkin, 2012; Luthar & Becker, 2002; Luthar & Goldstein, 2008). Lund and Dearing (2012) found that neighborhood affluence was associated with high anxiety–depression among girls.

Our early studies were confined to suburbs on the East Coast, and recently we examined the geographic generalizability of affluent youths' problems across three high school samples: an East Coast suburban public school, an exclusive private school in a large East Coast city, and a suburban public school in the Northwest (Luthar & Barkin, 2012). Both East Coast samples showed pronounced elevations in substance use, with rates of being drunk in the past month, for example, about twice those in national norms. In the Northwestern suburban group, substance use was not as extreme; yet these youth showed marked elevations in clinically significant internalizing and externalizing symptoms, reported relatively low closeness with their parents, and as described in another report (Yates, Tracy, & Luthar, 2008), tendencies to self-injurious behaviors such as self-cutting and burning.

There is little reason to believe that the problems of affluent youth end upon completion of high school. Based on surveys and in-depth interviews, Marano (2008) reports that college counseling centers are dealing with unprecedented numbers of students with serious problems including not just substance abuse but also unipolar or bipolar depression, anxiety and eating disorders, and nonsuicidal self-injury. In addition to contending with strenuous curricula, psychiatric breakdowns may derive from built-up stresses from the 18 years of trying to achieve admission to top-tier colleges, and also because students cannot get the level of psychiatric care that parents ensured while they were still at home (Hofer & Moore, 2010). Problems have reached the point that student mental health is considered "one of the top five critical issues on campuses" nationwide (Marano, 2008, p. 144).

To summarize, we have seen one or more signs of elevated maladjustment across all high-SES adolescent cohorts examined thus far, and across different geographic settings. Each of these groups has shown high rates of problems compared to national norms in one or more domains of substance use or rates of clinically significant internalizing and externalizing symptoms. Although not systematically documented yet in replicated, quantitative comparisons with norms, it appears that these problems continue well into college.

Developmental trends

As a group, affluent youth seem no more troubled than others prior to adolescence: the first signs of emerging problems are at around the seventh grade, when they are almost 13. Luthar and Becker (2002) found that is the seventh grade, 7% of boys were (a) using marijuana and (b) getting drunk at least once a month; this was also when we saw elevations in significant depressive and anxiety symptoms among both boys and girls.

Why do problems emerge in the seventh grade? It is unlikely to be just because of the stresses of being in the large, impersonal setting of middle school (see Eccles, Midgley, & Adler, 1984), because few problems have been seen among sixth graders (Lund & Dearing, 2012; Luthar & Becker, 2002; Luthar & Latendresse, 2005a). Likely implicated are the normative developmental processes of adolescence, negotiated in the "atypical" context of affluence. Early adolescents increasingly seek independence from parents, and high-SES parents are prone to leaving them unsupervised, with the believed security of "good neighborhoods and schools" (Luthar, 2003). More than ever before, these teens seek to be popular with peers, and the affluent peer group actively endorses counter-conventional behaviors (discussed more later). With the capacity for abstract thinking, adolescents begin identity exploration, facing the critical questions of "Who am I?" and, more importantly, "What will I amount to?" Finally, it is at about age 13 that hormonal changes of puberty make their advent. The increasing salience of all these developmental issues across adolescence probably accounts for escalating signs of trouble thus far documented among affluent youth beginning with the teen years.

Understanding Mechanisms: "Conduits" of Risk, Vulnerability, and Protection

In resilience research, once a broad risk factor has been identified, we begin to disentangle questions of "why or how"; accordingly, we now consider processes occurring in the context of affluence that might exacerbate risks to youth. As Garcia Coll et al. (1996) presciently argued, in research on little-studied groups, we must consider not just well-known risks that affect all children (such as alienation from parents) but also subculture-specific ones (such as discrimination for ethnic minority youth), operating in addition to the "usual suspects."

Reasons for substance use

We begin our consideration of risk mechanisms by discussing causes specific to high substance use, consistently identified as a problem among upper-middle class youth, and we then appraise factors that might lead also to other disturbances, or risk factors demonstrating multifinality (cf. Cicchetti & Rogosch, 1996). Some experimentation with alcohol and drugs is developmentally normative for all teens, but logistically, affluent youth are able to use more frequently and heavily. They have easy access to substances and have ample money (Hanson & Chen, 2007), efficient systems involving instant messaging, fake IDs (of the best quality), knowledge of local providers (often peers), and cars that allow quick acquisition (Chase, 2008; Luthar & Barkin, 2012; Marano, 2008).

In addition, there is collusion from some parents. There is a nontrivial group of teens who affirm not only that they will face few repercussions if parents discover excessive substance use (i.e., low expected "containment") but even that parents will actively bail them out if discovered by authorities (Luthar & Barkin, 2012). CASA's (2006) survey of teens showed that about 50% of youth indicated that drugs, alcohol, or both were available at their parties, whereas 80% of parents believed that parties were entirely substance free.

Also implicated are peer mores and norms: "getting wasted" is often what is entirely expected at social gatherings. Marano (2005) provides an excellent description of commonplace rituals organized around substance use, including "beer pong" (Ping-Pong, but with a lost point implying a swigged drink), "beer bongs" (large containers with pipes for efficient consumption), and "pregaming" (drinking before a party, to feel relaxed on arrival). Inebriation is not just normative; it is often socially desirable (Mason & Spoth, 2011). Among college students, Califano (2007) describes what has become a "Roman bacchanalia featuring excessive drinking and promiscuous sex" (p. 48) during annual spring break trips to expensive resort locales, too often resulting in rape, sexually transmitted diseases, and increasingly and tragically, death.

Why are these affluent youth, as a group, driven to do this in excess? The single biggest factor is pressure: a common credo is "Work hard, play hard!" These youngsters expect to excel at school and extracurriculars and also in their social lives. High-octane achievement performance is translated into leisure time, with the attendant alcohol and drug use. CASA's (2012) survey established that "[t]he number one source of stress for teens is academic pressure, including pressure to do well in school and to get into college," and among college students, reducing stress was the most common reason offered for drinking, drug use, and smoking (47%, 46%, and 38%, respectively; CASA, 2007).

Logically, the next central question that warrants consideration is why affluent youth might experience so much stress and pressure. In discussions that follow, therefore, we appraise in turn, the web of factors that collectively eventuate in youth being "privileged but pressured," that is, those demonstrating equifinality (cf. Cicchetti & Rogosch, 1996).

Pressures to excel: Multiply determined

In upwardly mobile communities, the cultural ethos inordinately emphasizes stellar all-round achievements at school. For children and parents alike, it is nearly impossible to ignore the ubiquitous, pervasive message emblazoned from their early years onward: there is one path to ultimate happiness—having money—that in turn comes from attending prestigious colleges. By junior high and high school, developing impressive school resumes becomes a driving force.

In our early efforts to disentangle sources of pressure, we and others (Rosenfeld & Wise, 2000) assumed that "overinvolvement" in extracurricular activities was a critical factor, but we found that among eighth graders, time in extracurriculars was not a major risk factor in itself (Luthar, Shoum, & Brown, 2006). What mattered more was the sense of pressure, criticism, and overly high expectations from adults. Thus, the sheer number of hours in activities may in fact be correlated with distress or loneliness (e.g., Randall & Bohnert, 2012), but its effects are explained away when also considering, in multivariate analyses, high experienced pressure from parents and low connectedness with them. This is apparently true even among extremely overextended high school juniors and seniors (Luthar & Barkin, 2012).

It is critical to note that pressures to succeed come not just from parents but as much, if not more so, from outside the family. Coaches and arts teachers, for example, can be highly invested in the performer's star status, setting exacting and sometimes extreme standards in quests for their teams' distinction at the district, county, and state levels. Peer group comparisons also contribute, because teens rank themselves against each other in extracurriculars as in academics. As one all-round achiever explained in our focus groups, "We as students tend to compare ourselves. After almost every test I've taken, someone has asked me how I did, and to be honest I've asked the same myself. . . . I don't particularly like the notion of competing but I do want to get into certain schools and to win certain awards."

The role of parents

Before proceeding, we must reiterate what we emphasize repeatedly: that affluent parents as a group are neither neglectful nor disparaging (Luthar & Barkin, 2012; Luthar & Latendresse, 2005b). It is not family wealth per se, but rather, is living in the cultural context of affluence, that connotes risks (see Lund & Dearing, 2012).

This said, it bears noting that affluent youth on average do not feel closer to their parents than very low-income youth (Luthar & Latendresse, 2005b). Across various dimensions, suburban sixth graders from affluent, mostly two-parent Caucasian families rated parent–child relationships no more positively than did their low-SES counterparts generally from single-parent, ethnic minority households, and living in harsh conditions of poverty. In the affluent community just as in the low-income one, some children felt quite distant from their parents.

Beyond closeness to parents, as noted earlier, we have tried to capture "contextually salient" family processes in our programmatic work with affluent youth; that is, forces that are (a) potent in and (b) largely unique to the subculture of affluence. Findings have shown that *laissez-faire monitoring* is a particularly powerful predictor. In middle school, youth who routinely had no adult supervision after school (true of almost half of seventh-grade boys, and 25% of girls) were among the most vulnerable, reporting high substance use, delinquency, and depressive/anxiety symptoms (Luthar & Becker, 2002). Of parallel importance in high school was parents' knowledge of their children's whereabouts outside school. With regard to substance use in particular, the single most robust predictor has been low parent containment; high schoolers who anticipate meager consequences from their parents are clearly among the heaviest users (Luthar & Barkin, 2012).

We have also measured two constructs that capture the predicament of these families (and youth) with highly demanding work lives. The first is *perceived parent "commitment*," or the belief that the child is her parents' central priority, over and above their careers and other pursuits (Luthar & Goldstein, 2008). The second is *perceived parent values*. When children believe that their parents disproportionately value their successes (e.g., in grades and future careers) over their integrity (kindness and respect), they show elevated symptoms (Luthar & Becker, 2002). For these children, perceived parents' pride in them, and thus their own self-worth, rests largely and perilously on achieving and maintaining "star status" (Miller, 1995).

In terms of discrete parenting behaviors that are powerful, we find, as resilience research has recurrently shown (Luthar, Crossman, & Small, in press), that "bad is stronger than good" (Baumeister, Bratslavsky, Findenauer, & Vohs, 2001). Social psychologists have established that disparaging words can have much stronger effects than words of praise or affection, by as much as a factor of three (Frederickson & Losada, 2005). In parallel, we have found that perceived parent criticism shows stronger links with diverse adjustment indices as compared to family indices of a positive valence, such as strong attachment (Luthar & Barkin, 2012).

Peers' values: Some dubious validations

Suburban boys with high substance use enjoy high peer status, being frequently nominated as "liked most" by classmates. We have documented these associations in middle and high school samples, and links have remained significant despite statistical controls for several possible confounds (Becker & Luthar, 2007; Luthar & D'Avanzo, 1999). Similar links are seen among girls, but in this case, substance use is also associated with many "liked least" nominations, indicating gender-based double standards in affluent peers' perceptions of substance use (see Chase, 2008).

Aggression is also tied to high peer status among these youth. Becker and Luthar (2007) found significant peer admiration for girls also rated by peers as aggressive toward others, confirming the social dominance of "mean girls" (LaFontana & Cillessen, 2002; Simmons, 2002). Parallel associations among boys were found but they were not as pronounced; in addition, among males, it was physical rather than relational aggression that was linked with peers' admiration.

Attractiveness is generally linked with popularity, but this is startlingly so for affluent girls (Becker & Luthar, 2007).

The average peer admiration score of suburban girls rated as attractive was almost two and a half standard deviations higher than the group mean, and attractiveness alone explained 18% of variance in their peers' admiration scores. Consistent are reports by Chase (2008) showing that girls often demean other girls' appearance, while boys speak in both favorable and unfavorable terms, "wanting to have sex with them if they are 'hot' or making fun of them if they are 'ugly' or 'fat'" (Chase, 2008, p. 63). It is not surprising, therefore, that these girls can be inordinately preoccupied with their physical attractiveness.

In college, the role of peers in excessive substance use is profound (Marano, 2005). Surveys by CASA (2007) showed that male students at beach destinations on spring break consumed an average of 18 drinks the previous day, while female students consumed an average of 10 drinks. Seventy-five percent of the men reported being intoxicated at least once a day, as did 40% of the women. More than half of the college men and 40% of the college women drank until they were sick or passed out.

Gender-specific risks

Clearly, girls face enormous pressure from the peer group, including the gender-based differential judgments, previously noted, around substance use and physical attractiveness. In yet another set of double standards, "hooking up" with different sexual partners engenders peer admiration and respect for boys, but for girls, it frequently elicits disdain (Chase, 2008; Khan, 2011).

Girls also face high, and often competing, demands from adults, expected to succeed every bit as much as boys in domains that are traditionally male such as academics and sports, and in the "feminine" domains of caring and kindness (Hinshaw & Kranz, 2009). They report higher parent containment—stringent repercussions—than boys for misdemeanors ranging from rudeness to delinquency (Luthar & Goldstein, 2008). Furthermore, these girls must master each of these competing demands with ease, achieving "effortless perfectionism," that is, being "smart, accomplished, fit, beautiful, and popular" all without visible effort (Wyler, 2003, para. 13; see also Ruane, 2012).

It is not surprising, therefore, that our daughters are more troubled than our sons, reflecting elevated problems across multiple maladjustment domains. Compared to national norms, these young women show higher rates of serious symptoms not only in the "traditionally female problems" of depression and anxiety, but also in the more typically male problems of rule breaking, delinquency, and alcohol and drug misuse (see Luthar & Barkin, 2012). This is disturbing because comorbid disorders generally have poor long-term prognosis (Crawford et al., 2008).

Insufficiently explored, thus far, are some areas in which affluent boys could be particularly at risk: intense preoccupation with power, which is in turn tied to money and sex. Through high school, social dominance is related to good looks and athletics, followed by the "cool" factor of substance use (Becker & Luthar, 2007; Chase, 2008). In college, more than even attractiveness, social status is linked to wealth. Moneyed young men are most likely to achieve the ultimate alpha male status of being desired as sexual partners by many girls. Thus, these young men may struggle to create a sense of sexuality separate from their financial prowess (Khan, 2011).

What remains to be determined are long-term costs as these boys strive ever harder to be at the top, or in their vernacular, to be "the big man on campus" (Chase, 2008, p. 55) or a "baller": one whose status in society has been earned by one's possession of "game" (typically connoting sexual conquests). Plausible fallouts include low capacity for authentic caring at the least and at the worst, chauvinistic, callous attitudes toward women. Affluent adolescents agree that in relating to the opposite sex, boys generally want sex while the girls want relationships: "One boy says he will tell a girl, 'I'll still care about you. Nothing will change.' These are the bullshit lines we use. And they work!" (Chase 2008, p. 55).

Mothers and fathers: Role models and caregivers

A longstanding and inarguable tenet in child development is that children model what they observe in their same-sex parents. Accordingly, we consider parallels between young women in affluent contexts and their mothers, and similarly, between boys and their fathers.

One of the first parallels between upper-middle class young women and their mothers is perfectionism. The idealization of motherhood in America has promulgated standards of perfection that are beyond unrealistic (Slaughter, 2012). Douglas and Michaels (2004, p. 325) comment on expectations of well-educated mothers: "to be, simultaneously, independent, achievement-oriented, successful, the equal to any man and yet appealing to men, selfless, accommodating, nurturing, the connective tissue that holds all families together, and of course, slim and beautiful. We really were supposed to become some hybrid between Mother Teresa, Donna Shalala, Martha Stewart, and Cindy Crawford." Achieving effortless perfectionism, therefore, is likely at least as much of an issue for mothers as it is for their daughters, and it is as challenging, or "soul-draining" (Warner, 2005, p. 13) for their well-being.

What are the tasks that these mothers must master, effortlessly or otherwise? First, whether or not they work outside the house, upper-middle class mothers disproportionately shoulder the myriad tasks of child-rearing and household management. Fathers are typically the primary breadwinners (Weissbourd, 2009) and often work very long hours, so that mothers operate as the primary (and essentially, on an everyday basis, as a "single") parent. At this point, it is worth remembering what Hochschild's (1997) seminal research showed: that mothers and fathers, across socioeconomic strata, prefer to be in the workplace than at home taking care of children, because the latter tends to be far more stressful and emotionally draining.

If mothers are in fact disproportionately the primary parent, then the quality of relationship with them should have greater ramifications for the children, and this is what we have found. In multivariate analyses of overall attachment (i.e., high trust, good communication, and low alienation), felt attachment to mothers as opposed to fathers explained much more variance across teen adjustment dimensions, by at least a factor of three (comparisons of overall R^2s; see Luthar & Barkin, 2012; Luthar & Becker, 2002). These findings echo what has been recurrently established across decades (Collins & Russell, 1991); preteens and adolescents alike feel that their mothers know them better than their fathers; and relationships with mothers are characterized by more frequent interaction and greater intimacy than those with fathers.

Considering what our "pressured" children bring home to their mothers, the parenting tasks confronting upper-middle class mothers are prodigious. Within a hyperachieving, competitive, and materialistic subculture, it requires enormous fortitude to be a "good enough mother," serving as a steadfast ethical and moral compass (in a winner-takes-all milieu); deflecting each child's high stress levels; maintaining consistent affection and nurturance for all, and providing firm but reasonable limit setting (amid rampant substance use and rule breaking among community peers). All this must be accomplished while proficiently coordinating multiple busy schedules. Whereas efficient multitasking may enrich mothers' brains (Ellison, 2005), there is a threshold beyond which it is pernicious.

There is also high potential for "contagion of stress" from children to mothers, as seen in biological evidence of mothers deeply affected by distress in their offspring (see Kim et al., 2010; Swain, Lorberbaum, Kose, & Strathearn, 2007; Taylor, 2002). Felt emotional distance from teens affects both fathers and mothers, but there are greater ramifications for mothers because their identities are strongly associated with the maternal role, and their own psychological well-being is more strongly dependent on how well their children are doing (Collins & Russell, 1991; Ellison, 2005). Warner (2005, p. 116) accurately describes "good motherhood," in contemporary upper-middle class America, as a state of being "almost always on duty," and almost always beset with anxiety. Today's young women, therefore, may well be sensing or fearing their mothers' emotional role overload, given all that the latter contend with.

Another potential source of concern for upper-middle class young women lies in their mothers' struggles with balancing family and work. Many well-educated women leave the work force once they have children, because—notwithstanding their labeling this as a "choice" (see Stone, 2007)—they cannot get part-time work or flexible work hours and husbands cannot or will not reduce their own hours (Coontz, 2013; Luthar & Latendresse, 2005a; Slaughter, 2012). The losses of "opting out" are profound, psychologically and financially. In leaving paid employment, these women lose the rewards of intellectual challenges, feelings of efficaciousness, and access to networks of supportive relationships (Csikszentmhalyi, 1997; Myers & Diener, 1995). Crittenden (2001) estimated that the typical college-educated woman who opts out will lose more than $1,000,000 in lifetime earnings and relinquished retirement benefits.

Women who stay with careers are equally challenged. Employed professional women experience dual pressures of high performance in careers and also as mothers (Luthar, 2003). They put in the same long hours at work as their male colleagues. At the same time, they are less likely than men to hold jobs that offer flexibility or family friendly benefits, face more scrutiny and prejudice on the job as mothers than fathers do, and are paid less than their male counterparts (Coontz, 2013; Slaughter, 2012). Most importantly, high demands at work do not imply diminished expectations as a mother. The wage gap between men and women is paralleled by a "leisure gap," with most women working one shift in the office and a "second shift" at home (Hochschild, 1989; see also Slaughter, 2012).

Turning next to affluent boys and fathers, many more young men today, than in the past, are concerned about how they might balance active parenthood with their future careers (Slaughter, 2012). Their white-collar professional fathers can experience significant work-related pressures and insecurity about job retention (Karp, Holmstrom, & Gray, 2004), given technological advances, global outsourcing, and economic volatility. High-paying jobs imply high stakes, and thus high stress. Missteps are costly, and the fall from the top can be long and exceedingly painful. As Marano (2008, p. 28) notes, "Working harder than ever just to maintain their socioeconomic status, the affluent, despite all the accouterments of the good life, live in a state of near-chronic stress."

Cutting back to lower paying jobs is not an option, for many reasons. Men's sense of self-worth is often tied to their success at work, and downward socioeconomic mobility is enormously stressful for men at all income levels (cf. Newman, 1999). In addition, some upper-middle class women oppose the idea of their husbands' reduced work hours and earning potential (Warner, 2005), because in these families, it is taken for granted that the children will all attend 4-year colleges, preferably elite (and expensive) ones (Holmstrom, Karp, & Gray, 2011).

Finally, highly paid jobs often require a great deal of time away from families. Taking "flex-time" is simply not an option for fathers in high-profile careers, and in the rare cases where paternity leave is an option, takers are perceived negatively (Harrington, Van Deusen, & Ladge, 2010). Furthermore, fathers in high-earning jobs often have long absences away from home, and this can entail significant difficulties in reintegrating into family life. Among fishermen's families, Mederer (1999) describes how wives (and children) report difficulties readjusting their everyday routines to accommodate the man's reentry after long absences. The same is true for many fathers in affluence. Being shut out from the family circle can exacerbate fathers' feelings of alienation, and the stresses of shifting routines constantly affects them, their spouses, the quality of their marriages, and inevitably, the children.

Research has demonstrated the nontrivial effects of fathers on upper-middle class children. Even after considering relationships with mothers, attachment to fathers, and perceptions of them as distant or harsh, are linked with girls' academic grades (Luthar & Becker, 2002), and in college, one in three young women desires more contact with her father (Hofer & Moore, 2010). More strikingly, among late-adolescent boys, perceived paternal depression seems to be a significant risk factor. Across three high school samples (Luthar & Barkin, 2012), we found that boys' perceptions of fathers as being depressed were linked with multiple indices of their own externalizing and internalizing symptoms. Plausibly, these patterns are a by-product of identification with the same-sex parent. On the brink of leaving home to enter the "real world," these young men may be particularly sensitive to fathers' visible emotional vulnerability.

Cohort Differences: Why High SES Might Connote More Risk for Today's Youth

Things are not what they used to be. Twenge (2006) has summarized several ways in which "Generation Me" (coming of age during the 1990s and 2000s) is different from earlier generations, and many of the negative changes can be especially pronounced among upper-middle class youth. Consider the pursuit of intrinsic life goals relative to wealth and status. Among college freshman, "developing a meaningful philosophy of life" was rated as an essential life goal by 86% of respondents in 1967 versus 42% in 2004; parallel endorsements for "being well-off financially" were 45% versus 74% (Twenge, Campbell, & Freeman, 2012). Among high school students, "having lots of money" was rated as very important by twice as many in 1990 versus 1970, and expectations of attaining prestigious, professional jobs changed from 42% to 70% across the decades (Twenge, 2006).

Among upper-middle class youth today, definitions of "being well-off financially" tends to be relative to what they see in their own parents. It is much more difficult, however, to maintain one's parents' standard of living in today's competitive, globalized economy, with growing barriers, for example, even to enter the housing market (Steuerle, McKernan, Ratcliffe, & Zhang, 2013). In one of our high school focus groups, a young woman described "a sense of always trying to measure up. . . . There is a continuous pattern of striving to do better [than one's parents] and I think that is continuing with our generation, except the standards we are trying to meet and to exceed are even higher than those of our parents."

Besides personal aspirations, there have been generational shifts in internalizing symptoms, with the average college student in the 1990s, for example, being more anxious than 71% of students in the 1970s and 85% of students in the 1950s (Twenge, 2000). Among college freshmen in 2001 versus freshmen in the 1980s, twice as many (one in three; see Astin, 2002) said they felt "frequently overwhelmed." As indicated by evidence presented at the outset of this review, upper-middle class youth are likely overrepresented among the current generation of students experiencing inordinately high stress and anxiety.

With regard to externalizing problems, reports of cheating in high school were 34% in 1969, 61% in 1992, and 74% in 2002 (Twenge, 2006). Feelings of narcissism have changed as well, with rates of college students agreeing with items such as "I insist upon getting the respect that is due to me/I will never be satisfied until I get all that I deserve" being 30% higher in 2006 as compared to the 1980s (Twenge, Konrath, Foster, Campbell, & Bushman, 2008). Affluent youth have the means to cheat in sophisticated ways and some feel above the law, with parents stepping in to bail them out if caught (Chase, 2008; Luthar, & Barkin, 2012).

External locus of control beliefs have risen as well, with youth seeing their success as depending largely on luck, rather than effort. In 2002, on average, students had more external control beliefs than 80% of their counterparts in the early 1960s (Twenge, 2006). Believing that success is determined largely by luck presages despair or learned helplessness, and is also associated with impulsive actions like shoplifting and fighting (Twenge, 2006). In academically elite schools, students are competing with many other highly groomed peers. Furthermore, admission into a "good college" is decidedly more competitive than it used to be, with the number of applicants to top-tier institutions having doubled or tripled over the last 5 years (Pérez-Peña & Anderson, 2012). With so many similarly well-qualified students, selection into the most competitive colleges does involve an element of luck (Schwartz, 2005a), if not, as Tierney (2012) describes it, being "a total crapshoot."

Finally, there are increasing assertions that today's parents problem solve excessively for their children, rather than allowing them to acquire and practice everyday life and coping skills (Marano, 2008; Mogel, 2010; Twenge, 2006). This can only happen if parents have the money and time to run interference. Among affluent high school seniors anticipating departure for college, sociologists describe being "struck by how spontaneously, frequently, and uniformly the high school seniors spoke about their uncertainty, fear, and anxiety" (Holmstrom et al., 2011; cited in Marano, p. 61). Worries were less about the academic challenges in college than about how they would handle the logistics of everyday living: dealing with a difficult roommate, trouble with courses, food not to their liking, or a malfunctioning laundry machine. Once at college, they reportedly seek parents' (mostly mothers') guidance on everyday life tasks, communicating as often as twice a day (Hofer & Moore, 2010).

Advances in technology may contribute also via unease in developing intimate relationships. With texting and tweeting rampant, teens tend to feel they are connecting with friends online but in fact, they are disconnecting from friends in real life (Akhtar, 2011). Recent reports have highlighted effects on college graduating seniors. Because rendezvous typically occur via instant messaging and Facebook posts, for example, these young adults reportedly are often naive about the basic mechanics of traditional courtship. "They're wondering, 'If you like someone, how would you walk up to them? What would you say? What words would you use?'" (Freitas, cited in Williams, 2013).

The Ecological Context: The Culture of Affluence and Costs of Wealth

We turn next to the ecosystem (Bronfenbrenner, 1986): the cultural context shaping the lives of upper-middle class parents and children. Although the "American Dream" is predicated on the belief that financial success creates happiness, high material wealth can be associated with low psychological well-being. Americans today have far more material luxuries than they had in the 1950s (e.g., cars and electronic devices), yet are no happier, and in fact experience much more divorce and depression, and many more suicides (Diener, 2000; Myers, 2000; Myers & Diener, 1995). "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, 2000, p. 61).

Before proceeding further, we note an important caveat: it is not the possession of wealth in itself, but the overemphasis on status and wealth, that compromises well-being (Luthar, 2003). People who can comfortably meet basic life needs of food and shelter face fewer threats to emotional equanimity than do those who struggle to meet such needs (Diener & Biswas-Diener, 2002). It is when riches go well beyond the point of comfortable subsistence (at about $75,000 per year; see Kahneman & Deaton, 2010), and preoccupation with acquiring still more persists, that mental health is threatened. In discussions that follow, we consider various mechanisms via which affluence can potentially exacerbate psychological vulnerability.

To begin with, relatively high affluence offers a surfeit of choices (Schwartz, 2005b). Upper-middle class parents and children can choose from a bewildering smorgasbord of "enrichment opportunities" (Duncan & Murnane, 2011; Phillips, 2011; Reardon, 2013) in striving for what Lareau (2003) has called "concerted cultivation." Having a plethora of choices can lead to constant worrying about whether each decision (choice of sports team, or Advanced Placement, college-level course) is the best one possible for the child's resume, both before and after the decision is made (see Iyengar & Lepper, 2000; Schwartz, 2005a).

The abundance of choices can also engender an inflated sense of control over one's life, and in turn, self-blame for failures. 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. People come to expect perfection not only in their lives but also in themselves. Personal failures are then attributed to one's own shortcomings rather than to external factors, in turn fostering depression and shame. Adults' overestimation of what they can actually control is echoed in what highly accomplished upper-middle class youth believe: that one more point on their GPA and one more accomplishment will push them over the edge to "success," that is, acceptance to a top-ranked college.

Aside from illusions of control, another reason for enhanced vulnerability lies in the addictive potential of wealth, because of rapid habituation. When individuals strive for a certain level of affluence and reach it, they quickly habituate and then desire the next level up, becoming discontented when this is not achieved (Brickman & Campbell, 1971; Csikszentmihalyi, 1999; Diener, 2000; Meyers, 2000; Schor, 1999). What is critical to recognize here is that although people in general want more than they currently have, an emphasis on striving for "the top" is hardest to resist among those for whom it is actually within reach. As economist Linder (1970) argued, the higher one's earning potential, the less reasonable it feels to devote time to pursuits other than further earnings; in Marano's (2008, p. 28) succinct phrasing, the most accomplished "have the most to lose from a day at the beach."

In parallel fashion, among highly ambitious, achieving youth, each new achievement sets the stage for pursuing another. The skilled athlete enlists in competitive teams year-round (field hockey followed by basketball and then lacrosse) and the talented drummer plays not just for the jazz band but also for orchestra and the pep band (with all the required practices and rehearsals). Academically, these students take every advanced placement course they possibly can, even when they are ill equipped to handle the stringent curricula (Tierney, 2012).

Also implicated in the psychological costs of affluence is the phenomenon of "relative deprivation" (Csikszentmihalyi, 1999; Diener & Lucas, 2000; Myers, 2000), wherein people evaluate themselves according to the standards in their own immediate contexts. The basic desire for material improvement is ubiquitous (Goff & Fleisher, 1999), but satisfaction with one's own status is based on comparisons with those in one's own circle or neighborhood, rather than one's absolute wealth (Hagerty, 2000). By implication, adults currently in the bottom quartile of the highest income brackets would compare themselves with those earning more than them, and thus be apt to feel discontent regardless of their own absolute wealth.

Among upwardly mobile youth, this can play out in intense competition, with each academic award or extracurricular distinction zealously coveted by all eligible, particularly at the most elite schools (cf. Chase, 2008). As would be expected, envy is an unfortunate by-product of constant competition to be "the best" (Marano, 2008). In recent analyses (Luthar, Reel, Sin, & Thrastardottir, 2013), we found that as compared to their inner-city counterparts, students at elite, upper-middle class schools (especially girls) felt significantly more envious of peers whom they felt surpassed them, across the realms of popularity, attractiveness, academics, and sports (see also Chase, 2008).

Trade-offs of wealth versus intrinsic rewards

Life patterns associated with high wealth can thwart the attainment of many critical socioemotional rewards. Tenacious commitment to high productivity leaves little time to pursue rewards such as friendships, art, and spirituality (Csikszentmihalyi, 1999; Deiner, 2000; Schor, 1999), and mental health is compromised among people strongly invested in extrinsic goals involving high status, relative to intrinsic goals such as relationships and personal growth (Kasser, 2002; Ryan et al., 1999; Sheldon & Kasser, 1995). In experimental research, Quoidba, Dunn, Petrides, and Mikolajczak (2010) demonstrated that the possession of (and even the reminder of) high income was linked with reduced abilities to savor the small pleasures in everyday life; low savoring abilities in turn were linked to lower happiness.

There is a parallel among children, with little time for leisure pursuits simply for fun. Upper-middle class children no longer play impromptu games of soccer or basketball; as early as the second grade, they are (a) watched by fervent parent audiences as they play in "recreational" games, and (b) already vying for spots in travel teams. Successes are very public, as are mistakes. Reviewing the many benefits of play for psychological and cognitive development (including beneficial neural effects in the brain's frontal lobe; see Panskepp & Biven, 2012), Marano (2008, p. 29) cautions that "What play there is has been corrupted. . . . Kids' play is professionalized; team sports are fixed on building skills and on winning and losing, not on having a good time."

The highly scheduled, single-minded pursuit of achieving more thwarts identity exploration. Although aware of many college and career options, these youth deem very few appropriate for themselves (Lapour & Heppner, 2009). Accordingly, they become preoccupied with becoming highly marketable "commodities" (Peterson, 2000, p. 52), pursuing activities chiefly if they will enhance their resumes. There is scant time or space to pursue the Eriksonian (1993) exploration of who they are as individuals, nurturing their unique interests, passions, and life goals.

The driven pursuit of reaching "the top" can also bring temptation to cheat, particularly for people who have the resources to get away with it. This is seen in increasing reports of already very rich and financially adroit professionals resorting to white-collar crimes for still more wealth (Stewart, 2012). Resonant are previously noted reports of cheating at top-notch schools and colleges (Anderson & Applebome, 2011; Pérez-Peña & Bidgood, 2012). These students can pay well to have others do their assignments or take their examinations; if caught, they have the hefty backup parental armamentarium of power, money, and attorneys to bail them out.

Most seriously threatened within the culture of ever-upward mobility are relationships: what Schwartz (2000) aptly calls a critical "vaccine against depression." In highly competitive, capitalistic settings, wealthy people rely on market-based services rather than voluntary help from their communities (Frank & Cook, 1995; Putnam, 2000), and thus they miss out on "proof" of authentic friendships (Hochschild, 2011; Tooby & Cosmides, 1996). The rich, therefore, are the least likely to experience the security of deep social connectedness that is available to people whose circumstances force them into mutual dependence (Myers, 2000).

In addition, a fierce investment in upward mobility can run counter to concern for others' welfare, and vice versa (Myers, 2000). Meaningful involvements in groups always call for some subordination of one's own interests to those of the group. Conversely, when people focus intensively on maximizing their own goals, they feel increasingly disconnected from the group around them (Myers & Diener, 1995). The very attributes that make for success in the world's marketplace, such as self-protectiveness and opportunism, can inhibit the development of intimacy because they represent a generalized lack of trust of others (Warner, 1991). This detachment makes for unhappiness, as seen in cross-cultural findings of lower happiness in individualistic societies, on average, than in collectivistic ones (Diener, Ng, Harter, & Arora, 2010; see also Jen, 2013).

Findings on American youth are consistent, as seen in our previously described findings on poorer adjustment among children whose own families emphasized personal success far more strongly than personal decency and kindness. In addition, among college students, the least happy, and most depressed, were those with weak ties to family and friends, and low commitment to spending time with them (Diener, 2000).

High-status positions can also inhibit the development of intimate friendships because of secrecy about one's own weaknesses. Affluent adults commonly struggle with shame and guilt about their distress, because "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; see also Weissbourd, 2009). In parallel, troubled youth in these communities fear negative judgments and widespread gossip about any disclosed adjustment problems (Hofer & Moore, 2010), with many existing in a "culture of suffering in silence" (Marano, 2008, p. 169).

Directions for Future Research: Quantifying "Risks" Among the Upper-Middle Class

Turning from what we have learned thus far to issues meriting attention in future research, the first order of business will be to capture better the extent and generalizability of risks associated with affluence. Particularly pressing is more research on adolescents across diverse geographic differences: problems documented in the Northeast and the Northwest (Luthar & Barkin, 2012), and clinically described on the West Coast (Levine, 2006), may not entirely generalize to other parts of the country. We need also to explore variations by type of school, including public versus private schools, those in suburbs versus cities, and same-sex versus mixed-gender schools.

Paralleling comparisons of teens in high-achieving schools with national norms, comparable studies of young adults would be invaluable, and this could be accomplished relatively easily via anonymous surveys in colleges. As a beginning step, in large lecture courses, psychology instructors might administer well-normed instruments of distress and well-being. In pooling the data for cross-college comparisons, institutional anonymity could be maintained by using, as identifiers, rough percentile rank of each college sampled, within the *U.S. News & World Report* (in the top 5%, 5%–10%, etc.). It would be useful to know if denizens of the most competitive institutions do report more stress or substance use, and are less satisfied with life overall, than are those of ostensibly less prestigious schools.[1]

Going one step further, in the future, we suggest that colleges and universities systematically assess well-being on their campuses, and even include these data among their "credentials." Diener's (2000) satisfaction with life scale has been used widely to document cross-national differences, and the same could be done for students and faculty at universities. Ultimately, it would be optimal if data on campus well-being were considered along with other institutional ranking indicators such as richness of course offerings, selectivity of admissions, and alumni donations. This information would be invaluable for students and parents as they select among colleges, and it could also help colleges monitor, and eventually foster, positive psychological adaptation among their students in addition to scholarly excellence.

Vulnerability and protective mechanisms in resilient adaptation

Aside from examining mean adjustment levels across diverse elite settings, we urgently need in-depth attention to the subgroups of youth manifesting unusually high distress, examining antecedents and sequelae of their maladjustment via prospective, longitudinal research. Sophisticated contemporary statistical techniques (e.g., latent growth curve analyses) will be useful in (a) pinpointing the mechanisms that lead to their problems, and (b) illuminating the degree to which, and the circumstances under which, particular adjustment difficulties might endure or intensify over time. In addition, we must explore the potential long-term costs of high disturbance across different adjustment domains, and across different developmental periods. To illustrate, we currently know little about the degree to which "socially normative" binge drinking through high school and college might be linked with lowered coping abilities, or compromised capacities to relate authentically with others (sans substances) during the adult years.

Conversely, we must understand what allows some youth to thrive in the high-pressure world of affluence, with "thriving" defined via contextually relevant criteria. In resilience research, positive adaptation (or risk evasion) is conceptually guided and defined relative to the specific risk condition experienced (Luthar et al., 2000), with evasion of delinquency, for example, critical among youth in high-crime, inner-city neighborhoods. Among teens assailed by "do more, acquire more" subcultural messages, therefore, we believe that a first indicator of thriving would be a balanced set of values, with behaviorally manifested commitment to intrinsic goals, integrity, and low rule breaking. Refraining from excessive alcohol and drug use would be a second critical criterion (acknowledging that some experimentation before departure for college is developmentally normative). A third would be levels of distress and of personal well-being that are in the normal range for teenagers in general, and a fourth would be at least average grades and extracurricular achievements.

Differentiating definitions of affluence

We will also need more differentiated, precise definitions of "affluence," just as we have worked for decades at refining dimensions of poverty (e.g., chronic, extreme, earned income vs. benefits, and maternal education; see Hutto, Waldfogel, Kaushal, & Garfinkel, 2011). There can be differences between income and wealth, and between earned as opposed to "old money" (Oliver & Shapiro, 2006). Within affluent communities, the parents' job status can matter, with children of parents of relatively low occupational status at heightened risk (Richter, Leppin, & Gabhainn, 2006). Finally, we do not know whether there are substantive differences between youth from the upper-middle class as opposed to the most elite.

Disentangling issues of race and ethnicity must be a priority. So far, developmental research on affluence has, in essence, been the study of "Whiteness," because upper-middle class schools and communities are predominantly White. As an alternative to school- or community-based sampling in future research, we might tap into organizations targeting high-achieving ethnic minorities, such as Jack and Jill of America, with African American membership (Turnley-Robinson, 2013), to identify similarities and differences in challenges experienced.

Specific research questions warranting attention

Aside from research directions already outlined, we delineate three sets of issues that warrant concerted empirical attention, based on what we have learned thus far about upper-middle class youth. The first concerns the well-being of their primary caregivers. That a "good enough" mother is critical for children's well-being has been established for decades (Winnicott, 1953, p. 94); yet it is astonishing that there is still almost no developmental research on what makes for a good enough mother (Luthar et al., in press), especially those known to be facing myriad challenges. This needs to be corrected: we must have systematic research on primary *caregivers' well-being as a dependent variable*, illuminating predictors of sustained positive parenting across a period of two decades or more.

In parallel, we need more research on fathers (usually primary wage earners), documenting how the determined pursuit of highly paid positions, to sustain families' lifestyles and opportunities, can cause significant stress. Such assess-

1. We welcome collaborations with any colleagues potentially interested in pursuing such research.

ments should occur not only at their peak earning years but also closer to retirement. There is apparently high potential for "sleeper effects" with affluent fathers, at the end of their distinguished careers, regretting that they missed out on their children's youth and their partner's companionship, having focused for decades on what was expected from them rather than on what they wished to be or do (Coontz, 2013).

The second issue is we need more information on the quality of marriages, from the perspective of children as well as parents in affluence. At this point, we have no idea where this metric might stand compared to national norms, but there are suggestions of trouble. Both parents' disproportionate investment of emotions, time, and money in children's activities and needs must inevitably cut into couples' time together, and thus, threaten marital bonds (Marano, 2008; Warner, 2005). Furthermore, tensions can be exacerbated as parents slide into the traditional division of labor in these families, with wives resenting their disproportionate responsibility for child care and envying husbands' social networks through jobs, and husbands, in turn, feeling unappreciated for long hours at work to support the family's lifestyle (Coontz, 2013).

The third issue is we need more attention to the socializing contexts of the school and peers. In our data collection experiences across over two decades, the climate in school buildings has varied greatly, with inner-city students being much more spontaneously friendly than the affluent youth (the more exclusive the private schools, the least ebullient were the students). In future research, therefore, it would be helpful to compare affluent youth on the values they believe are truly prized within their schools, that is, the relative value on extrinsic versus intrinsic goals (see Anderson & Applebome, 2011). It is important that even as some schools strongly espouse "character development," it will be critical to ascertain if they are committed not only to fostering grit and perseverance (see Tough, 2011) but also equally, to other critical aspects of character such as kindness, fairness, and integrity.

With regard to peers, there are two issues on which we currently have little quantitative data. The first is sexuality; we need to understand the psychological ramifications of commonplace "hooking up" and casual oral sex (see Chase, 2008; Marano, 2008), especially for girls in relation to their feelings of self-worth. The second is rampant and constant competition among peers, and how this might impair intimacy between friends (which is developmentally vital during adolescence), and thus threaten youths' psychological well-being.

Methodological concerns

Even as we suggest these various directions for researchers, we recognize that access into exclusive schools and communities can be very difficult, because of intense and often legitimate concerns about privacy (Chase, 2008; Luthar, 2003). For those with a foot in the proverbial door, it is critical to gain the trust of the community, and that often takes time (as in low-SES settings; Knitzer, 1996). Furthermore, once research assessments are completed, the knowledge must be brought back to the community, with collaborative efforts to develop preventive interventions. In our experience, affluent parent groups, students, and teachers have all been invariably not just receptive but eager to work with data that are (a) scientifically rigorous, (b) presented with no judgments (our message has been that this is about *us* and *our* children), and (c) with specific messages about areas that merit attention.

Because we still understand little about the risks of affluence, researchers cannot rush to traditional "gold standards" of complex, multivariate statistical models. Quantitative hypothesis testing presupposes that we know what to test (Luthar et al., in press), and we are only beginning to learn about what is potent in the culture of affluence. In developing theories about any new population, the building blocks must be identified systematically, measuring as many relevant constructs as possible and then paring down to the essentials, both within and across levels (Sheldon, Kashdan, & Steger, 2011). At this nascent stage of quantitative research on youth in affluence, therefore, we will need to systematically determine if "new" and potentially important constructs (a) uniquely explain significant variance in adjustment, (b) with at least moderate effect sizes, and then (c) seek replication of effects across different samples.

As we formulate and refine developmental theories, we must remain attentive to insights from ethnographic, qualitative data (Rutter, 2012; Ungar, 2012; Yoshikawa, Weisner, Kalil, & Way, 2008). With over a decade of work with this population, our own research group is still learning about what might be especially important (fierce competition between "best friends") and what might be a red herring (hours in extracurriculars). Much can be learned if developmental scientists borrowed methods from anthropology, being "participant observers" of patterns in our own families and communities. There is enormous power when academics describe, empathically and in real-world terms, problems about which they have firsthand knowledge (see Weissbourd, 2009; see also Carey, 2011; Jamison, 1996; Slaughter, 2012).

In a related vein, developmental research on this population must entail rigorous exploration of within-gender processes (cf. Luthar et al., in press). While equally committed to their children's welfare, upper-middle class mothers and fathers can face vastly different challenges in the demands of everyday parenting. Accordingly, it will be critical to analyze separately by parents' gender, and in parallel, among girls versus boys. Until we accumulate more data on within-gender processes, we would be ill advised to control for gender in statistical analyses, examining multiple interaction effects involving gender. Interaction terms are notoriously unstable in statistical analyses, often obscuring important differences that exist in reality (Luthar et al., 2000; Rutter, 2012).

In terms of research design, another tenet of developmental science to be reckoned with is that self-report data are biased and thus nonoptimal. We believe, in fact, that adolescents' own reports must be at the center of this work; there must be concentrated focus on youths' phenomenological, subjective interpretations of their own realities (Spencer, 2011; see also

Latendresse et al., 2009; Luthar et al., in press). The "problem of shared variance" can easily be corrected for, by simply covarying out a third, robust self-report indicator (e.g., including peer victimization in testing links between parenting and personal adjustment; see Luthar & Becker, 2002).

In addition to self-reports, peer ratings are invaluable, but in our experience, these are not easily approved by adults in affluent communities. Ratings by teachers are easier to obtain but can grossly underestimate adolescent problems; we have found consistent elevations on rule breaking by self-reports, and almost none by teacher reports (Luthar & Goldstein, 2008). Invaluable, in the future, would be reports from upper-middle class parents if possible, not only on their children's adjustment (particularly prosocial behaviors at home and elsewhere), but also on their own perceptions of their parenting behaviors.

Future Directions: Interventions

Before discussing intervention needs, we must emphasize, at the outset, that suggestions we will offer generally involve the use of existing community resources. The scant public policy resources available for children's mental health services in America should be reserved for low-income groups; for the affluent, what is needed is (a) increased awareness of risks in their communities, and (b) help in advocating for the use of existing resources toward positive youth and family development (Doherty, 2000; Luthar, 2003; Wiessbourd, 2009). In discussions that follow, we present possibilities for such interventions, targeting multiple levels of influence and considering specific targets of prevention, salient messages to be highlighted, and how these might best be conveyed.

Parents

Primary in our prevention efforts must be work with parents, who have a redoubtable influence on the youths' values and well-being. In any efforts to foster resilient adaptation, it is most expedient to prioritize, at the outset, forces that are (a) amenable to change; (b) powerful, with large effect sizes; and (c) "broadly deterministic," that is, assets that in turn, catalyze other assets (Luthar et al., in press). These criteria apply foremost to families, even through late adolescence.

In terms of messages disseminated, parents need to ensure that there is not an overpowering emphasis on extrinsic values in the home. Recognizing the subcultural risks of violence and crime, many inner-city mothers are particularly strict about whom their children can consort with and when (Kling, Liebman, & Katz, 2005). In much the same way, parents in affluence need to recognize that they, *more than their middle-class counterparts*, need to be especially vigilant about keeping their children firmly grounded in intrinsic values. Families have to counterbalance the enormous reverberating cultural messages that children must accomplish, at all costs, ever more in pursuit of top-ranked colleges and the most lucrative jobs.

To do this, we as parents must be grounded ourselves, because our children internalize and emulate what they see in us (Weissbourd, 2009). A high school graduate (who met all the criteria for "thriving" we outlined earlier) spoke thus about his parents in a focus group: "Most important to them is humility. For my mom? Helping others, and family has always come first, even when she went back to work. . . . Both my parents are not competitive. They work very hard because they want to succeed, not because they want to be better than others."

In addition, parents will need to reflect carefully on what is critical, and what is desirable but lower on the list, in our priorities as families. For example, there is undoubtedly much to be gained by attending each child's athletic events and performances, for children and parents alike. However, there can also be a danger of eroding downtime with unhurried conversations and shared activities: interactions that form the core of children's feelings of security with their parents.

Firm and consistent limit setting is vital, particularly with regard to substance use, and we fully acknowledge that this is a complicated issue. As noted earlier, some experimentation with substances is developmentally normative for teens. Thus, "zero tolerance" parental attitudes with draconian punishments can backfire, with youngsters simply hiding use while still in high school, using substances more easily hidden but also much more dangerous than alcohol (e.g., Ecstasy and cocaine; see Chase, 2008), and once at college, engaging in binge drinking (Califano, 2007; Chase, 2008). This said, parents cannot be laissez-faire. Unsupervised parties involving unlimited alcohol are simply unacceptable; the dangers are far too grave for adults to allow their occurrence (Luthar & Barkin, 2012). Egregious violations of rules must be met with firm and real consequences.

Mothers and fathers both must be vigilant for distress among youth, expediently seeking professional help if indicated (Koplewicz, Gurian, & Williams, 2009). In general, parents seek attention only when children get poor academic grades or are egregiously disruptive.[2]

Appearances, however, can be deceiving. Resilience is not a unidimensional construct (Luthar et al., in press), and stellar all-around achievements can coexist with high levels of depression or anxiety.

Equally if not more important, parents must proactively seek help if their marriages are strained. Upper-middle class adults must recognize that resolutely "maintaining privacy" when distressed can be extremely costly for the couple and for the children. Thus, there is much value in disseminating the benefits of couples-based interventions, such as those designed to reduce conflicts around traditional gender role assignments (see Cowan & Cowan, 2000).

For practitioners working with children or with families, it is critical to guard against minimizing problems of the affluent.

2. Among East Coast private school students (a sample described in Luthar & Barkin, 2012), 63% of youth with clinically significant externalizing symptoms had received professional help versus 32% who reported serious internalizing symptoms.

With the same absolute level of symptoms, the poor are more likely to be labeled as mentally ill than others (Bradley & Corwyn, 2002), whereas people in the upper-middle class are more often dismissed as not needing help. Service providers tend to believe that the wealthy cannot really be victimized by child maltreatment and domestic violence, because their resources can stanch these (Weitzman, 2000). Furthermore, affluent victims of domestic violence are often too ashamed or afraid, given the power of perpetrators, to seek help. In the words of a coordinator of a suburban community shelter, "Women come to us only when they've really, truly reached their limits. They are not just terrified, but deeply embarrassed. And they can't see a private therapist because they have no spending money" (Lederman, personal communication, December 10, 2012).

Support for mothers and for fathers. With the ever-increasing publication of parenting books, well-educated parents are inundated with directives about what they must and must not do, but there is distressingly little attention to fostering their own well-being. This must be a central priority, and we offer specific themes in this regard, in future work with both mothers and fathers.

For mothers, we will need to document, recognize, and validate the formidable demands on them in serving as the chief executive officers of everyday parenting, across several years, within the subculture of affluence. When a parent is depleted herself, good parenting can feel impossible to sustain (Luthar et al., in press). Our focus groups have recurrently shown that well-educated mothers (like others) often know what they ought to do in a given parenting challenge, but they often lack the strength to follow through, given depletion from the ongoing cacophony of multiple demands in the family.

We must help these women to ensure that they prioritize their own "ego replenishment." Intervention studies provide the strongest test of cause–effect associations (Cicchetti & Hinshaw, 2002), and randomized clinical trials have shown that when women feel nurtured themselves, they are better mothers, and when this nurturance is withdrawn, they falter (Luthar, Suchman, & Altomare, 2007). "Tending and befriending" is instinctive for women (see Taylor, 2006), but with their extremely overcrowded schedules, too many upper-middle class mothers do not prioritize ensuring that they receive tending themselves. In our focus groups over the years, many affluent mothers have acknowledged the lack of authentic emotional support for themselves, just as they recognize their own diffidence in seeking out such potentially invaluable support from each other (Hrdy, 2009), even when help is readily available.

Working with fathers is equally if not more important; in recommending directions for change, Weissbourd (2009, p. 198) notes, "Challenge number one: Expect more of America's fathers." Three important messages need to be conveyed. First, even with a superb mother, fathers are by no means irrelevant: their involvement and support matters a great deal for the well-being of their children, and of their wives who shoulder the primary tasks of parenting. Second, there is the critical need for them to seek help if they are worn down by the demands on their own lives, because these men can be particularly reluctant to seek psychological help (see Bernstein, 2012). Third, these men are often in positions of great power and influence; there can be enormous, beneficial ripple effects if they were to set the tone for a healthy work–family balance in their workplaces, modeling it themselves, and fostering it for others.

In terms of mechanisms for reaching parents, PTA groups are the obvious first line of access to mothers, and potentially through them, fathers as well. In our experience, women attending these meetings are typically willing and eager partners for change, open to messages not just about their children's troubles but also about the lack of "refueling" in their own lives. These mothers may also be an initial route to reaching fathers (see Cowan, Cowan, Pruett, Pruett, & Wong, 2009), who will be harder to access given not only their work demands but also lower receptiveness to psychological interventions, as noted earlier.

Finally, PTA groups constitute a valuable route to initiating community-level changes. In our programmatic research with affluent schools, it has often been office-bearers of these groups who initiated work with us to evaluate the well-being of students, and subsequently, to help design community-based interventions. Highly skilled and resourceful, these volunteer mothers have been pivotal in obtaining the cooperation of school administrators for research; in mobilizing resources from local human services agencies; and in coordinating fund-raising to support programs not just for children (e.g., after-school supervised centers for youth) but also for parents. The latter set of initiatives have been an important step toward reducing isolation, and fostering greater cohesiveness, across families in the often impersonal, interpersonally guarded context of affluence (cf. Luthar, 2003).

Educators. Working collaboratively with the leadership in upper-middle class schools, including school boards, superintendents, principals, and PTA representatives, developmental scientists need to help highlight issues of major concern. Ideally, such dissemination should involve clear presentation of scientific data (which these highly educated individuals tend to respect) along with relevant media, where possible, to engage their interest.

Of the messages that warrant dissemination, foremost, we need to raise collective consciousness that status and achievement by no means imply equanimity of spirit; instead, their relentless pursuit can powerfully thwart well-being. Toward this end, researchers need to present accumulated findings on the disproportionately high maladjustment of students in contexts resolutely prioritizing accomplishments. At the same time, it would be helpful to share examples of innovative schools striving for balance in their goals for students. For example, some top-ranked school systems such as Scarsdale, New York, have discontinued all advanced placement courses (Hu, 2008), as others, described by Marano (2008) and Tough (2012), have instituted programs for fostering curiosity, creativity, and character development.

The use of media can be valuable in bolstering science-based evidence on the dangers of overemphasizing achievements. The movie *Race to Nowhere* (Abeles, 2012), for example, has resonated deeply with young people and parents, as has Schwartz's (2005b) TED talk on the paradox of choice. Regular screening of such media could help mobilize community-wide change in attitudes, with concerned psychologists offering to lead discussions, not only with student groups but also at teacher in-services and at PTA meetings.

While discussing risks of overemphasizing extrinsic goals, it will be useful, simultaneously, to demonstrate how attention to intrinsic goals can be highly beneficial. Considering generosity and spirituality, for example, helping behaviors elicit neural responses in the brain, which in turn activate the immune system, promoting resilience to disease and illness (Brown & Brown, 2005), just as the benefits of meditation have been documented in brain scans (cf. Brefczynski-Lewis, Lutz, Schaefer, Levinson, & Davidson, 2007). Again, such scientific evidence can be presented along with relevant media such as the film *Happy* (Belic, 2011), vividly demonstrating the psychological and physical health gains of life in close-knit, mutually supportive communities.

A second critical message for today's youth is that they do have meaningful, viable future choices of both colleges and careers: that being at the "less than top ranked" can be highly gratifying, and that conversely, high-status jobs can be extremely constraining in terms of time for family and leisure. In this regard, we must document, as potential role models, exemplars of "superstars" who walk away from top-ranked jobs in favor of less lucrative but less time-demanding careers. Increasingly, highly accomplished college graduates have turned down jobs at prestigious consulting firms to work for Teach for America instead (Eidler, 2013). In parallel, many adults eschew the hallowed halls of "top-tier," highly competitive universities (for themselves and for their children) in favor of institutions with more balanced values. As a senior professor in our focus groups said, "Four of five colleagues I know well personally, all tenured and in the prime of their careers, left their Ivy League schools for 'lesser named' places that fundamentally valued integrity and decency." Life narratives of such individuals could be critical in fostering resilience in the face of unrelenting pressures to achieve (see Hauser, Allen, & Golden, 2006).

The third message is that schools need to address rampant substance use in affluent schools (in collaboration with parents), because existing prevention efforts are not working. A potentially useful strategy to explore, again, is demonstration of associated hazards as people tend to be "risk averse," strongly preferring to avoid losses rather than acquiring gains (Kahneman & Tversky, 1984). Consider antismoking campaigns in America, where evidence on the immediate and long-term risks of cigarettes led to significant reductions in smoking. Analogously, these (often very bright and extremely ambitious) students might be swayed against substance use by appropriate research data, such as pictures of functional magnetic resonance imagings indicating effects on the developing brain. As a high-achieving focus group member affirmed, "Hell yes! I saw this stuff and quit smoking weed every week. If it's going to affect my brain, no way. . . . I have to make the honor roll, dude!"

In designing and implementing any such interventions, a major potential ally is leadership in the affluent peer group. Dishion has documented the powerful phenomenon of deviancy training among peers, where youth reinforce each other's drug use or delinquency (Dishion & Tipsford, 2011). Our task, now, is to learn how we might achieve peer contagion of a balanced set of personal values—with authentic commitment to intrinsic aspirations and avoidance of unrestrained substance use—enlisting the help of prosocial teens who widely command respect among their age mates.

A final consideration in designing school-based youth interventions is attention to gender-specific challenges (as with efforts targeting parents). Groups for girls would need to address, in particular, strivings for effortless perfectionism, and the pitfalls of casual sex or "hooking up" with the attendant heavy substance use (Califano, 2007; Chase, 2008). For boys, we will need to address their overwhelming valuing of money, power, and sex (Chase, 2008), and foster empathy and nurturance, acknowledging that even as American women have increased in assertiveness across generations, men have shown only a weak trend toward "feminine" nurturance (Twenge, 2006).

Aside from interventions for parents and students, there is much to be gained by systematically supporting teachers in their informal roles as mentors (Luthar et al., in press; Sabol & Pianta, 2012) in high-SES schools as in others (see Kazdin & Rabbitt, 2013; Suldo, Mihalas, Powell, & French, 2008; Yancey, Grant, Kurosky, Kravitz-Wirtz, & Mistry, 2011). Many adults routinely and voluntarily provide such support to troubled students, and this is often a music/art teacher or sports coach, rather than a school psychologist or a social worker (Khan, 2011; Zelman, 2008). What is needed, at this stage, is formalization of training and support for teachers in this area, to enhance these beneficial relationships with students in ways that are sustainable at the individual and the institutional levels (Hughes, 2012; Luthar et al., in press; Sabol & Pianta, 2012). Let us remember what Emmy Werner's (1982) classic study revealed: that resilience stems foremost from a strong relationship with a caring adult, within or outside the family.

Finally, the leadership of schools will need to unite in ensuring timely care for youth already in distress, on both internalizing and externalizing dimensions. Educators in affluent settings can be reluctant to contact parents given fears of their ire and even litigiousness (Luthar, 2003). Such reticence can have grave consequences, allowing nascent problems to escalate to serious and sometimes dangerous levels. With the support of the entire school leadership, therefore, concerned educators must proactively approach parents of children who are troubled. Furthermore, in working with these families, it will be critical to maintain empathy not only for the students but also for the parents, because their overt wrath and contentiousness often stem from intense underlying fearfulness, and even self-blame, for the child's problems (see Weissbourd, 2009).

Higher education. Beyond high school, several issues warrant urgent attention at colleges, and many of these will require collective, consensual changes across the leadership, that is, presidents of universities. The first issue to be addressed is the process of college admissions, and Schwartz (2005a) has provided innovative suggestions in this regard. Noting that with hundreds of highly qualified college applicants, selection of the "best among the best" inevitably entails some randomness. Thus, he recommends that colleges unite in having admissions be decided by lotteries of similarly qualified applicants. "Though a high school student will still have to work hard to be 'good enough' for Yale, she won't have to distort her life in the way she would if she had to be the 'best'" (Schwartz, 2007).

College administrators would also do well to limit the unnecessary, and developmentally inappropriate presence, of some upper-middle class parents on campuses, in what Marano (2008, p. 179) has called the "eternal umbilicus" (see also Hofer & Moore, 2010). As one example, she describes (accurately) how parents commonly attend one if not two intercollegiate games every week, during the season. It would be useful if educators were to restrict parents' involvement, discouraging attendance at games until the quarterfinals or semifinals. This could take much pressure off the many who find these biweekly trips onerous if not impossible, and for the athlete offspring, it could avert their feeling like "orphans": the only ones whose parents are missing at regular postgame tailgate gatherings.

There have also been several creative suggestions about campus-based routes to improving students' well-being. Weissbourd (2009), for example, has suggested enhanced use of faculty mentors at colleges, with strong mentorship track records credited at promotion and tenure reviews. Marano (2008) suggests a required yearlong program of dialectical behavior therapy (Linehan, 1987) for all incoming freshmen, to enhance constructive coping with everyday life challenges. In addressing distressingly rampant substance use at colleges, CASA's (2007) report exhorts working with the administrators (particularly presidents) to change the prevailing climate on campuses condoning substance use, with clearly articulated expectations and consequences of use of drugs and alcohol among students (see Schwarz, 2013).

Policy and Dissemination

In considering policy directions informed by extant research on upper-middle class youth, foremost, there is an urgent need for organized, high-quality childcare. We must acknowledge that many well-educated parents, even with two incomes, simply cannot afford reliable hired help for afterschool hours, and "latchkey" children show high levels of substance use as well as internalizing and externalizing problems. Lack of childcare is a critical issue facing American families in general (Zigler, Marsland, & Lord, 2009), but in upper-middle class contexts specifically, such initiatives can feasibly be implemented using ample local resources: not just finances but also the organization and work skills of community parents.

In crafting organized childcare programs, upper-middle class school districts would do well to draw upon innovations designed and tested in less wealthy communities across the country. Particularly promising is the CoZi model developed by Yale's James Comer and Edward Zigler, serving children from birth to age 12. Program components include preschool childcare as well as care before and after school, and vacation care for school-age children, along with referral services for families and training of childcare providers. There are currently over 1,400 schools across the country, and evaluations have shown multiple benefits (Zigler & Finn-Stevenson, 2007; Zigler et al., 2009).

To attract and retain families, components of the CoZi model school can and should be developed collaboratively with the stakeholders (parents, and among older children, the youth themselves), incorporating their priorities for homework as well as for fun, team sports, and field trips (Mahoney, Parente, & Zigler, 2009). With hours of operation between 6:00 a.m. and 6:00 p.m., these schools will allow both parents to work outside the home, as needed. Youth involved in organized enrichment activities (such as team sports) could still pursue them, with scheduled parent car pools, for example, to students' weekly practices.

A second major policy direction, stemming from extant findings on upper-middle class youth, entails increasing shift of business policies to allow parents to work from home, and to limit the intrusion of work into family time. Ready access to E-mail, instant messaging, teleconferencing, and videoconferencing allow for collaborative and efficient work, rendering it entirely feasible for many employees to work from home at least 2 or 3 days a week (Glass, 2013; Gupta, 2013; Slaughter, 2012). Encouragingly, we are now seeing increasing trends in this direction. The legal profession, for example, is seeing a shift from the tradition of "billable hours" that engender grueling work hours (Henry, 2011); alternative models entail different fee structures, virtual firms, firms owned by women, and, as appropriate, the outsourcing of discrete legal jobs. Recognizing the need to maintain work and leisure balance, furthermore, some firms have adopted policies restricting the use of electronic devices, disallowing work-related E-mails from 6:00 p.m. to 6:00 a.m. on workdays, and entirely on weekends (Mohn, 2012).

As Slaughter (2012) has said, "Slowly, change is happening," but this change could be accelerated, perhaps, if the power brokers in business, education, and policy were aware that their own children are at elevated risk. To reiterate, statistics thus far show that youth in upper-middle class families more often report serious adjustment difficulties compared to national norms, and highly educated, white-collar professionals can put great heft behind changing policies seen as personally relevant to them. Possibilities in this regard are reflected in recent efforts targeting same-sex marriage. Reportedly, more than 100 American corporations, ranging from Tiffany and Armani to eBay and Facebook, have united in filing briefs to the Supreme Court in support of same-sex marriages (Stewart, 2013). Companies have historically stayed away from social issues, but senior officials reportedly saw this as critical for the well-being of their own colleagues, and thus for maximizing institutional productivity and retention of talent. Evidence on risks confronting their own offspring could, similarly, spur leaders in business and policy to take a united stand on high-quality childcare and flexible work schedules, benefiting families in local organizations to start with, and ultimately, at the national level.

Disseminating for the public: Critical considerations

Finally, scientists must proactively and responsibly disseminate what we have learned to nonacademic authors, who have a far wider readership than we do in science. In our own programmatic work over the years, we have prioritized sharing findings with trade book authors and media representatives as well as with contributors to high school newspapers. Interactions with the latter have been especially gratifying, as students have eagerly offered their own resonant experiences, and have initiated active dialogues about the nature of stresses in their high-achieving communities.

Missing in nonacademic dissemination efforts thus far, and critical from a prevention standpoint, is outreach to affluent parents of young children. Publications such as *Parenting* or *Working Mother* are avidly read by many well-educated women. These mothers must be made aware of (a) the long-term risks to their children, of embarking on a path overly focused on achievements (which often begins in preschool), and (b) the critical importance, for families, of shared leisure time, good communication and monitoring, and firm limit setting, all starting from the earliest years. By middle and high school (when problems apparently become manifest), it will be extremely difficult to change family patterns that have become well entrenched.

Finally, as we in science communicate our findings, we must diligently guard against negative judgments and instead disentangle and address the powerful ecosystemic (Bronfenbrenner, 1986) forces that ensconce affluent parents and youth. Oscar Lewis's (1961) notion of the "Culture of Poverty," eschewed for decades because it implied "blaming the victim," has recently seen renewed scientific attention, with thoughtful efforts to unpack the various components of culture including values, symbolic boundaries, and cultural capital (see Small, Harding, & Lamont, 2010). In the years ahead, we could benefit greatly from parallel sociological efforts in deconstructing the culture of affluence (e.g., Chase, 2008; Lareau, 2003). In the meantime, we, in psychology, would be well advised to diligently avoid labels suggesting character deficits, such as intrusive, entitled, or "helicopters" for parents, and entitled, immature, or narcissistic for youth (Luthar, 2003). Such labels are not just unhelpful but also can potentially alienate the group about whom we write, as well as policymakers (Hemingway, 2012). It is vital, therefore, that we always remain cognizant, in our reports, of the powerful human tendency toward conformity in the face of mores that are potent and widely accepted by members of one's social group (Hanlon, Carlisle, Hannah, Reilly, & Lyon, 2011; Hogg & Vaughan, 2005).

Closing comments: Why more research on affluent youth?

In closing our discussions on future directions, we address the question of why we, in developmental science, should devote resources and attention to the problems of upper middle-class youth (i.e., children of doctors, lawyers, and university professors). To put it plainly, first and in self-referential terms, we reiterate that these are our children about whom we are speaking. Second, and more important, it is unconscionable for us in science to deliberately disregard any group of children known to be statistically at risk. Given what we know thus far, it is essential to understand what makes for this risk, to whom it generalizes and who is relatively untouched, and what tends to both exacerbate and alleviate this risk.

From a pragmatic perspective, furthermore, these youth will disproportionately hold positions of power in the next generation, and their values will therefore be highly influential in shaping norms and mores in education, politics, and business. Members of the upper-middle class are disproportionately the shapers and standard-bearers of American culture (Khan, 2011; Warner, 2005). Early trajectories of "gaming the system" often end up in serious crime later in life, with white-collar crimes such as Ponzi schemes having enormous negative repercussions for society as a whole. High envy among these youth can lead to ego depletion (or eroded personal resources and self-control), in turn undermining mental energy for everyday tasks (Hill, DelPriore, & Vaughan, 2011) and also decreasing altruism toward others (DeWall, Baumeister, Gailliot, & Maner, 2008).

Aside from dishonesty, distress can have considerable long-term costs. At a societal level, unhappiness and loneliness can accentuate personal acquisitiveness as opposed to philanthropy (Chang & Arkin, 2002; Diener & Biswas-Diener, 2002). At an individual level, serious depressive episodes during adolescence connote elevated risk for recurrent episodes later in life (Fava, Park, & Sonino, 2006). Prolonged feelings of stress can affect not just psychological well-being but also physical health via heightened allostatic load, and productivity at work (Monroe, 2008).

Of special concern is the clearly high level of substance use, which can affect the developing brain (Medina et al., 2007), and can seriously impair effective coping over time (Blomeyer et al., 2011; Brown, 2008). To be sure, some affluent youth will eventually grow out of substance use, particularly as they come to marry and have children (Bachman et al., 2002). However, many will show continued high use over time, given the potent "risk factors" of chronically high use from adolescence onward (cf. Brown, 2008), and social norms of frequent use. This can presage problems in future relationships, interfering with abilities to express affection and experience intimacy in adult relationships (Huselid & Cooper, 1992; Vargas-Carmona, Newcomb, & Galaif, 2002). Consistent early use of substances can also compromise future work, associated with relatively low earnings in adulthood and poor job performance (Ellickson, Tucker, & Klein, 2003). With students commonly using Adderall to maintain high grades through school and college (e.g., Diller, 2012; Schwarz, 2012), it is unclear how they will manage when they come to hold high-pressure jobs in their adult years.

Finally, the leadership of these youth will spread internationally given technology and globalization. The United States is influential throughout the world and there is growing pursuit of what is prized in America (Marano, 2008), even in traditionally "collectivistic" nations. Frenetic SAT preparation classes are commonplace in India and China, as are investments in technology rather than human capital (Raina, Austen, & Timmons, 2012). The future leaders of America, and of the East, each need to understand the profound costs of blind allegiance to a "work more, and acquire more" ethic, especially as it erodes the powerful "protective factor" of human bonds in families and in communities (see Luyten & Blatt, 2013).

Conclusions

With "at risk" defined as greater than average statistical odds of manifesting serious maladjustment, affluent youth in contemporary America clearly qualify for this label. Adolescents in communities predominated by well-educated, upwardly mobile families show inordinately levels of high drug and alcohol use. More often than normative samples, they also show serious levels of various internalizing and externalizing symptoms.

Diverse forces likely converge in causing this heightened vulnerability in upper-middle class settings. In some instances, disturbances in family functioning may be implicated, as is true for youth across socioeconomic levels. Also clearly contributing are peer group mores including active admiration of disruptive, rule-breaking behaviors, especially substance use and sexual promiscuity (among boys), and the high premium on physical attractiveness among girls.

Most importantly implicated is a national collective consciousness that inordinately values achievement, with wealth and status touted as ultimate life goals. Parents tend to prize communities "where ambitious people who are driven and smart can show . . . what it means to work hard and get ahead" (Brenner, 2013). Schools reinforce this message, as do universities with criteria currently used for admitting students. It is no surprise, therefore, that among our children the driving sentiments are essentially summarized thus: *I can, therefore I must, achieve: strive for the top, to attain what my parents achieved. This is the central, imperative life goal; nothing else is as important. Without such success, I will be left behind as a failure, as others soar to great heights.*

Obviously, pursuing financial success is laudable and essential. However, if the pursuit of status becomes a single-minded preoccupation (as it tends to do, with each success leaving the desire for more), our children, as do we ourselves, become prone to high stress, unhappiness, and even dishonesty.

Shifting this pervasive mindset among today's "Generation Me" (Twenge, 2006) will not be easy, given recurrent exemplars of unbridled ambition among adults in power. Alongside the ubiquitous cultural endorsement of ever-upward mobility are media reports of rampant white-collar crime, not just among leaders in finance but also among those in human welfare, including healthcare professionals, religious leaders, teachers, and administrators in education. Youth are therefore increasingly disillusioned about would-be role adult models, well aware that for every publicized case of corruption, many others go unreported. Discussing morality in today's America, Weissbourd (2009, p. 196) quotes Jerome Kagan's disquieting conclusions: "Children and parents internalize the values of their culture, and our culture has become more self-interested than it was in earlier generations. There is not a balance between responsibility for community and the self's desires for enhancement. . . . We have lost a national consensus on what comprises a conscience."

Juxtaposed with these somber words is Margaret Mead's heartening exhortation: "Never doubt that a small group of thoughtful, committed citizens can change the world" (cited in Sommers & Dineen, 1984, p. 158). Our experiences across 15 years clearly show that in all upper-middle class contexts, such groups of "committed citizens" do exist—within schools, parent groups, community organizations, colleges, universities, and the media—and researchers must prioritize partnering with them. As Edward Zigler (1963) argued in an early seminal paper, much of the value of a promising developmental theory lies in its ability to guide human action. Let us in science work assiduously, therefore, toward further understanding, and attempting to change, the salient vulnerability and protective processes underlying the "social address" of high parental education and income—just as we have worked, for decades, at trying to accomplish for youth and families in poverty.

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