## Associations between neighborhood socioeconomic status, parental education, and executive system activation in youth

Kristin Murtha<sup>1,2,3</sup>, Bart Larsen<sup>1,2,3</sup>, Adam Pines<sup>1,2,3</sup>, Linden Parkes<sup>1,4</sup>, Tyler M. Moore<sup>1,2</sup>, Azeez Adebimpe<sup>1,2,3</sup>, Maxwell Bertolero<sup>1,2,3</sup>,

Aaron Alexander-Bloch<sup>1,2</sup>, Monica E. Calkins<sup>1,2</sup>, Diego G. Davila<sup>1,2,3</sup>, Martin A. Lindquist<sup>5</sup>, Allyson P. Mackey<sup>6</sup>, David R. Roalf<sup>1,2</sup>,

James C. Scott<sup>1,2</sup>, Daniel H. Wolf<sup>1,2</sup>, Ruben C. Gur<sup>1,2,7</sup>, Raquel E. Gur<sup>1,2,7</sup>, Ran Barzilay<sup>1,2,7</sup>, Theodore D. Satterthwaite<sup>1,2,3,\*</sup>

<sup>1</sup>Neurodevelopment and Psychosis Section, Department of Psychiatry, Perelman School of Medicine, University of Pennsylvania, Philadelphia, PA 19104, USA,

<sup>2</sup>Lifespan Brain Institute, Children's Hospital of Philadelphia and Perleman School of Medicine, University of Pennsylvania, Philadelphia, PA, 19104, USA,

<sup>3</sup>Lifespan Informatics and Neuroimaging Center, Department of Psychiatry, Perelman School of Medicine, University of Pennsylvania, Philadelphia, PA 19104, USA,

<sup>4</sup>Department of Bioengineering, School of Engineering & Applied Science, University of Philadelphia, Philadelphia, PA 19104, USA,

<sup>5</sup>Department of Biostatistics, Bloomberg School of Public Health, Johns Hopkins University, Baltimore, MD 21205, USA, <sup>6</sup>Department of Psychology, College of Arts and Sciences, University of Pennsylvania, Philadelphia, PA 19104, USA,

<sup>7</sup>Department of Child and Adolescent Psychiatry and Behavioral Sciences, Children's Hospital of Philadelphia, Philadelphia, PA 19104, USA

\*Corresponding author: Lifespan Informatics and Neuroimaging Center, Department of Psychiatry, Perelman School of Medicine, University of Pennsylvania, 3700 Hamilton Walk, Philadelphia, PA 19104, USA. Email: sattertt@pennmedicine.upenn.edu

#### Abstract

Socioeconomic status (SES) can impact cognitive performance, including working memory (WM). As executive systems that support WM undergo functional neurodevelopment during adolescence, environmental stressors at both individual and community levels may influence cognitive outcomes. Here, we sought to examine how SES at the neighborhood and family level impacts task-related activation of the executive system during adolescence and determine whether this effect mediates the relationship between SES and WM performance. To address these questions, we studied 1,150 youths (age 8–23) that completed a fractal *n*-back WM task during functional magnetic resonance imaging at 3T as part of the Philadelphia Neurodevelopmental Cohort. We found that both higher neighborhood SES and parental education were associated with greater activation of the executive system to WM load, including the bilateral dorsolateral prefrontal cortex, posterior parietal cortex, and precuneus. The association of neighborhood SES remained significant when controlling for task performance, or related factors like exposure to traumatic events. Furthermore, high-dimensional multivariate mediation analysis identified distinct patterns of brain activity within the executive system that significantly mediated the relationship between measures of SES and task performance. These findings underscore the importance of multilevel environmental factors in shaping executive system function and WM in youth.

Key words: adversity; development; executive function; fMRI; working memory.

## Introduction

Socioeconomic status (SES) is a multifaceted construct measuring the social standing or access to resources of an individual or group, and often includes factors like income, education, and neighborhood environment. Low SES has been related to differences in diverse measures of brain development and cognition in youth (Bradley and Corwyn 2002; Pollak and Wolfe 2020). In particular, working memory (WM), a component of executive function, has been consistently shown to vary by SES, with low-SES individuals having poorer performance (Noble et al. 2007; Hackman et al. 2015; Leonard et al. 2015). The impact of SES on WM may be particularly important during youth, when WM improves dramatically (Gur et al. 2012, 2014; Satterthwaite et al. 2013; Ullman et al. 2014; Luna et al. 2015; Simmonds et al. 2017). Indeed, prior work suggests that differences in WM may in part explain SES-related differences in academic

performance (Gathercole et al. 2004; Best et al. 2011). However, the neurobiological mechanisms that link low SES to WM differences in youth remain incompletely described (Hart et al. 2007; Sheridan and McLaughlin 2014; Rosen et al. 2019).

Studies have provided evidence that WM performance is subserved by a spatially distributed set of brain regions within the executive system, including the dorsolateral prefrontal cortex (DLPFC), anterior insula, intraparietal sulcus, precuneus, and cerebellum (Satterthwaite et al. 2013; Samartsidis et al. 2019; Rosenberg et al. 2020). During WM tasks, activation of this distributed executive system has been shown to be reduced in youth with low family income (Finn et al. 2017), while lower parental education has also been associated with inefficient recruitment of elements of the executive system (Sheridan et al. 2017). Additionally, higher levels of early life stress, including measures of

Received: August 12, 2021. Revised: February 16, 2022. Accepted: February 17, 2022 © The Author(s) 2022. Published by Oxford University Press. All rights reserved. For permissions, please e-mail: journals.permissions@oup.com financial strain and housing challenges, predict greater resting-state homogeneity in the left middle frontal gyrus, which in turn is associated with lower levels of cognitive control (Demir-Lira et al. 2016). These results from functional magnetic resonance imaging (fMRI) cohere with findings from studies using structural MRI, which have reported that low-SES youth have reduced cortical surface area in executive regions (Noble et al. 2015; Leonard et al. 2019).

Notably, most studies examining the neural underpinnings of the relationship between SES and cognitive function have operationalized SES using individual-specific variables, such as family income or parental education. However, accruing evidence suggests that neighborhoodlevel factors can impact cognition above and beyond individual-specific measures (Brito and Noble 2014; Tomlinson et al. 2020). Specifically, recent work has begun to utilize measures of environmental adversity at the neighborhood level, which include crime rates, social capital, or access to housing (Leventhal and Brooks-Gunn 2000). These factors have been shown to impact both physical (Boylan and Robert 2017) and mental health outcomes (Aneshensel and Sucoff 1996), through proposed mechanisms such as environmental toxins or allostatic load, both of which are found at higher levels in lowincome neighborhoods (Gustafsson et al. 2014; Liu and Lewis 2014; Robinette et al. 2016).

Studies have shown that cognitively enriched care within the home supports neurocognitive development in young children (Farah et al. 2021; Lurie et al. 2021) aligning with work in animal models, which suggest that an enriched environment may support cognitive performance (Yuan et al. 2012). Such enriched environments have been linked to various neurocognitive measures including brain size and cortical thickness (Kolb et al. 2012). Children in low-SES neighborhoods are more likely to attend disadvantaged schools or have less access to cognitively enriching experiences, like a trip to a museum or a library (Entwisle et al. 1994; Bradley and Corwyn 2002; Evans 2004). Given these considerations, it is possible that cognitive stimulation and exposure to novel experiences at the neighborhood level support cognitive function in the same capacity.

Work using large-scale neuroimaging studies has found environmental adversity measured on the neighborhood scale is associated with neurocognitive performance across a variety of domains of executive function, including WM (Gur et al. 2019; Vargas et al. 2020). Neighborhood disadvantage has also been related to other neuroimaging parameters, including lower gray matter volume (Butler et al. 2018), blood-oxygen level dependent (BOLD) activation in response to social exclusion (Gonzalez et al. 2015), development of functional networks (Tooley et al. 2019), as well as structural differences including lower surface area in the prefrontal cortex (Vargas et al. 2020) and lower volume in the dorsolateral prefrontal cortex and right hippocampus (Taylor et al. 2020).

These studies suggest that understanding the relationship between SES, cognition, and brain function requires consideration of adversity measured at the community level. However, relatively few studies have examined the relationship of different measures of SES and neurocognitive outcomes. Notably, Rakesh et al. (2021) found that SES measured at the family level and at the neighborhood level had distinct associations with resting-state functional connectivity in both the sensorimotor and frontoparietal networks. Furthermore, neighborhood disadvantage and parental support may interact in specific ways, with educationoriented parental practices being more helpful for children living in low-SES neighborhoods (Catsambis and Beveridge 2001; Greenman et al. 2011). Additionally, positive parenting, as measured by coded verbal and non-verbal interactions during a problem solving task, has been found to moderate the effect of neighborhood disadvantage on brain development (Whittle et al. 2017).

In the current study, we investigated how family-level and neighborhood-level indicators of SES relate to WM and brain function during youth. Specifically, we used geocoded block-level data and reported parental education to investigate the association between different metrics of SES and executive system activation during a WM fMRI task. We hypothesized that both lower neighborhood SES and parental education would be associated with reduced activation of the executive system, with neighborhood SES accounting for a broader effect. Additionally, we hypothesized that multivariate patterns of brain activation within the executive system would mediate the relationship between measures of SES and performance on an in-scanner WM task.

## Materials and methods Participants

We examined a cross-sectional sample of 1,536 participants from the Philadelphia Neurodevelopmental Cohort (PNC) (Satterthwaite et al. 2016) who underwent functional neuroimaging while completing a fractal *n*-back task (mean age = 14.9, range 8–23, 837 = female). Data were collected from November 2009, through December 2011. Of these individuals, 378 were excluded for medical comorbidities that impact brain function (n = 148), image quality (n = 227), or incomplete clinical data (n = 11). The final sample included in the analysis consisted of 1,150 individuals (mean age = 15.4, range 8–23; 622 = female). A socio-demographic description of the sample is included in Table 1.

## Measure of neighborhood socioeconomic status

The quantification of neighborhood SES in this sample has been detailed previously (Moore et al. 2016). A set of geocoded variables were obtained from participant addresses and incorporated 2010 census data from the greater Philadelphia area. Examples of characteristics in this census-block level data included median family

N	Percent
534	46.43%
616	53.57%
554	48.17%
457	39.74%
4	0.35%
12	1.04%
123	10.70%
80	6.96%
1,070	93.04%
	616 554 457 4 12 123 80

income, percent of residents who are married, percent of homes which are family homes, and percent of people in poverty. Census block groups typically contain 600-3,000 persons and can also vary in square footage, meaning they can vary (sometimes extremely) in density. A weighted factor score of neighborhood level SES was generated from these variables using the Thurstone Method (Thurstone 1935). The 2-factor solution in Table 1 of Moore et al. (2016) includes 1 factor capturing SESrelated variables (e.g. median family income) and a second factor capturing household characteristics "typical" of that area (e.g. percent with children, percent English speakers). Here, we used Factor 1 as our neighborhood measure of SES. As Factor 2 was related to the characteristics of households (largely reflecting immigration status independent of SES), which was not the focus of the current study, it was not analyzed here. The composite score for the neighborhood SES factor (mean = -0.15, sd = 1.02) was a weighted combination of the following variables: percent of residents who are married, median family income, percent of residents with at least a high school diploma, percent of residents employed, median age, percent of residents that are female, percent of real estate that is vacant, population density, and percent of residents in poverty.

To measure family level SES, we used the mean of maternal and paternal education, or, if only 1 measure was available, whichever measure was reported (mean parental education = 14.13, sd = 2.33). Measures of family and neighborhood SES were significantly correlated with each other (r = 0.55, P < 0.001).

#### Task design

The fractal *n*-back task used in the PNC has previously been described in detail (Satterthwaite et al. 2012; Shanmugan et al. 2016). Briefly, participants completed a fractal *n*-back WM task (Ragland et al. 2002) during fMRI as a measure of WM (Fig. 1A). The task was structured with a block-design using 3 conditions of increasing WM load: 0-back, 1-back, and 2-back. In the 0-back condition, participants responded to a single target image. In the 1-back condition, participants responded if the image presented was the same as the previous image. In the 2-back condition, participants responded if the image presented was the same as the image presented 2 trials previously. Each condition included 20 trials over 60s, and was repeated over 3 blocks. Participants were cued with verbal instructions as to which condition they would be completing at the beginning of each block.

#### Image acquisition

Participants completed a neuroimaging protocol that included fMRI, T1, and B0 sequences, collected at a single scanner (Siemens 3-T, 32-channel head coil). A magnetization-prepared rapid acquisition gradient echo T1-weighted image was acquired to aid spatial normalization to standard atlas space, using the following parameters: TR, 1,810 ms; TE, 3.51 ms; TI, 1,100 ms; FOV, 180 × 240 mm; matrix, 192 × 256; 160 slices; slice thickness/gap, 1/0 mm; flip angle, 9°; effective voxel resolution,  $0.9 \times 0.9 \times 1$  mm. Blood oxygen level-dependent fMRI was acquired using a whole-brain, single-shot, multislice, gradient-echo echo-planar sequence with the following parameters: 231 volumes; TR, 3,000; TE, 32 ms; flip angle, 90°; FOV, 192 × 192 mm; matrix 64 × 64; 46 slices; slice thickness/gap 3/0 mm; effective voxel resolution,  $3.0 \times 3.0 \times 3.0$  mm. Additionally, a B0 field map was acquired for application of distortion correction procedures, using the following double-echo gradient recall echo sequence: TR, 1,000 ms; TE1, 2.69 ms; TE2, 5.27 ms; 44 slices; slice thickness/gap, 4/0 mm; FOV, 240 mm; effective voxel resolution, 3.8 × 3.8 × 4 mm.

#### Image processing

Image preprocessing is described in detail in our prior work describing this dataset (Satterthwaite et al. 2014; Shanmugan et al. 2016). Briefly, basic preprocessing of n-back task images used tools from FSL, including slice time correction, skull stripping, motion correction, spatial smoothing, and grand mean scaling. Time-series analysis of subject-level imaging data modeled the nback task's 3 condition blocks (0-back, 1-back, and 2-back) using FEAT. Subject-level statistical maps of the primary 2-back > 0-back contrast were distortion corrected, coregistered to the MNI 152 1-mm template registered T1 image, and normalized using Advanced Normalization Tools (Avants et al. 2008). Images were downsampled to 2 mm resolution before group-level analysis. All transforms were concatenated so that only a single interpolation was performed.

#### Behavioral analysis

We summarized performance during the *n*-back task using the signal detection measure *d*'.

(d' = z(F) - z(H))

where F and H are the false alarm and hit rates during the task.

This measure incorporates both correct responses and false positives in order to limit the impact of response bias on the measure of accuracy (Snodgrass and Corwin 1988).

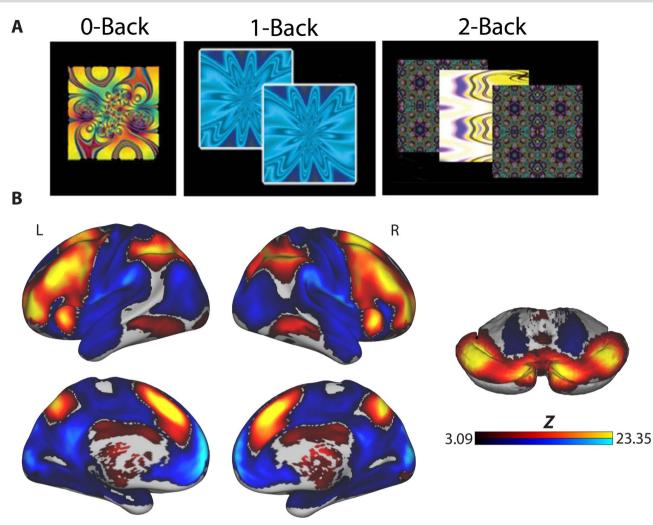


Fig. 1. The effect of WM load on brain activation. (A) WM was measured using a fractal version of the *n*-back WM task. (B) Increased WM load, operationalized by the 2-back > 0-back contrast, robustly activated the distributed executive system, while deactivating nonexecutive regions (image was thresholded at z > 3.09, cluster corrected at P < 0.05).

### Group-level analysis

Our primary group-level analysis sought to characterize the association between neighborhood SES, parental education, and changes in brain activation under WM load (2-back > 0-back). We conducted mass-univariate voxelwise analyses using tools from FSL (Jenkinson et al. 2012), where activation in the 2-back vs. 0-back condition was the outcome, and neighborhood SES and parental education were the predictors of interest; age, sex, and in-scanner motion were included as covariates. We controlled for multiple comparisons using cluster correction as implemented in AFNI with 3dFWMHx and 3dClustSim (voxel height z > 3.09, cluster probability P < 0.05). Visualizations were generated using Connectome Workbench, developed under the auspices of the Human Connectome Project at Washington University in St. Louis and associated consortium institutions (http:// www.humanconnectome.org) (Marcus et al. 2011).

### Sensitivity analyses

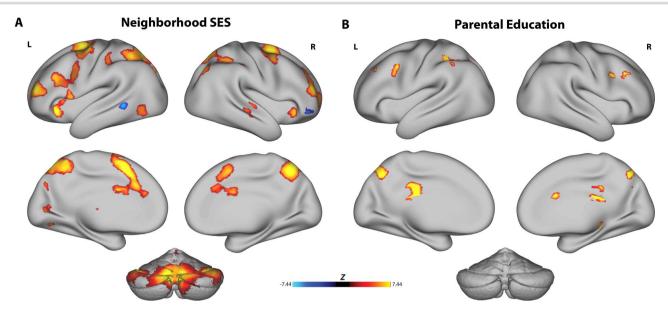
To evaluate the potentially confounding influence of other participant factors, we conducted sensitivity analyses that included additional model covariates. Specifically, we repeated the mass-univariate analysis described above, but also included exposure to traumatic stress, and task performance (d') as model covariates. Traumatic stress was assessed as part of a structured clinical interview (GOASSESS), and quantified by the lifetime number of categories of exposure to traumatic stressful events experienced by a participant (range 0–8) (Calkins et al. 2015; Barzilay et al. 2019).

## Analysis of age by SES interaction

To examine the interaction of age and SES on activation during WM, we repeated the mass-univariate analysis described above in 2 models, including interaction terms for age and neighborhood SES, and age and parental education respectively.

### Mediation analyses

As a final step, we sought to understand how multivariate patterns of brain activation might mediate the observed association between both measures of SES and WM performance. To do this, we examined principal directions of mediation (Chén et al. 2018; Geuter et al. 2020) using the M3 Mediation toolbox from the Cognitive



**Fig. 2.** Both higher neighborhood SES and higher parental education were significantly associated with greater activation throughout the executive system. (A) A mass univariate analysis revealed higher neighborhood SES was related to increased activation in the bilateral dorsolateral prefrontal cortex, ventromedial prefrontal cortex, right and left frontal poles, superior parietal cortex, precuneus, as well as the bilateral cerebellar crus I & II. (B) Higher parental education was associated with increased activation in the precuneus cortex, primary motor cortex, right hippocampus, and bilateral dorsolateral prefrontal cortex.

and Affective Neuroscience Lab (CANlab; available at https://github.com/canlab/MediationToolbox). This type of mediation analysis is guided by principal component analysis, and seeks to extract linear combinations of high-dimensional neuroimaging data that maximize the indirect effect (i.e. the mediation) between independent and dependent variables. The result is a set of orthogonal principal directions of mediation (PDMs) that can be mapped back to the original neuroimaging data space to provide interpretable mediation effects between X and Y variables (see Chén et al. 2018 for details).

To avoid overfitting and test the generalizability of the PDMs observed in our data, we first divided our sample into training (n = 576) and testing (n = 574) sets that were matched on neighborhood SES. This enabled us to model PDMs in the training set and then apply the model to the unseen data in our test set. We tested 2 separate mediation models, evaluating both neighborhood SES and parental education as dependent variables. In order to ensure that the PDM's were generated controlling for the other measure, we regressed the effects of each measure out of the other. First, we conducted an initial principal component analysis in R, which resulted in 10 principal components explaining more than 1% of variance in the data. We then used singular value decomposition to reduce the dimensionality of the neuroimaging data from the training subset. This resulted in a 576 (participants) x 10 (principal components) matrix, which was used to estimate the PDM's. Next, we tested significance of the indirect path between each measure of SES and WM performance associated with each PDM, which was determined using a bootstrap procedure with 10,000,000 iterations, controlling for age, sex, and motion as nuisance covariates.

To validate the estimated PDM's, we applied the model generated on the training data to the unseen test data and performed the same bootstrapping procedure to assess significance of indirect path coefficients while controlling for the same set of nuisance covariates. Thus, the mediation effect encoded by each PDM was tested for significance twice; once in the training data and again on unseen test data. Next, in order to better interpret the mediation effects, we extracted the weights at each voxel from the PDM's that yielded significant indirect paths on both the training and the testing data. The contribution of each voxel to the PDM was assessed for significance using bootstrap analyses, while controlling for type I error with cluster correction as stated above (voxel height z > 3.09, cluster probability P < 0.05). This resulted in a matrix of P-values which could be interpreted as a 3D image.

#### Results

# Lower socioeconomic status is associated with attenuated activation of the executive system

As previously reported (Satterthwaite et al. 2013), the *n*back task robustly activated the distributed components of the brain's executive system (Fig. 1B) and deactivated nonexecutive regions, including the default mode network. We hypothesized that higher neighborhood and family SES would be associated with greater recruitment of the executive system. Mass univariate voxel-wise analysis revealed that higher neighborhood SES was associated with greater bold activation in 16 clusters within the executive system, and greater deactivation in 2 clusters in the default mode network (see Fig. 2A and Table 2A). These regions included bilateral dorsolateral prefrontal 
 Table 2. Main model including neighborhood SES and parental education.

	Voxels	Max (z)	Peak X (mm)	Peak Y (mm)	Peak Z (mm)
A. Neighborhood SES					
Superior frontal gyrus, middle frontal gyrus	4,553	11.6	30	4	66
Lateral occipital cortex, precuneus cortex	4,060	12.69	12	76	58
Right frontal pole	1,050	8.28	-40	-50	22
Left frontal pole	946	9.42	36	-54	24
Cerebellum	457	9.11	4	78	-30
Cerebellum	436	8.36	-42	66	30
Cerebellum	280	7.9	36	40	-38
Frontal orbital cortex	269	8.94	30	-28	-4
Lingual gyrus	205	5.65	12	70	2
Lateral occipital cortex	179	6.5	46	68	-12
Postcentral gyrus	158	6.11	48	32	46
Inferior frontal gyrus	144	6.45	46	-12	6
Middle temporal gyrus	139	-5.51	66	50	-4
Superior temporal gyrus	134	4.91	-68	18	-10
Frontal orbital cortex	114	7.17	-32	-28	-4
Left thalamus	108	6.05	16	30	12
Supramarginal gyrus	94	5.3	-48	30	46
Right frontal pole	91	-5.27	-42	-52	-8
B. Parental education					
Precuneus cortex, lateral occipital cortex	472	9.37	10	-76	-56
Supramarginal gyrus	215	6.98	28	46	40
Right precentral gyrus	189	5.47	-42	-2	32
Cingulate gyrus	175	5.17	0	34	20
Left precentral gyrus	169	6.23	40	-4	36
Cingulate gyrus	129	6.47	-10	-20	24
Left middle frontal gyrus	108	6.84	3	-20	24
Right hippocampus	107	5.54	-28	36	4
Angular gyrus	92	6.51	-40	50	36
Right middle frontal gyrus	89	5.99	-38	-24	30

cortex (DLPFC), anterior insula, paracingulate, frontal pole, and the supplementary motor area, regions of the parietal cortex and cerebellum, including bilateral superior parietal cortex, precuneus, bilateral cerebellar crus I & II, as well as parts of the inferior temporal cortex and temporal pole. Higher parental education was associated with increased activation in 10 clusters in the executive system (see Fig. 2B and Table 2B). These clusters were located in spatially distinct parts of the bilateral dorsolateral prefrontal cortex, cingulate cortex, and parietal cortex. Furthermore, several regions showed significant associations with both measures of SES, including the parietal cortex and precuneus, as well as parts of the dorsolateral prefrontal cortex (see Fig. 3).

Next, to better understand what was driving the 2b > 0b effect, we conducted post-hoc analyses examining the effect of 0-back and 2-back conditions separately. For both parental education and neighborhood SES, there was a significant relationship between the average BOLD signal across activation related to each measure in the 2-back condition, but not in the 0-back condition, suggesting that the main effect was driven primarily by the 2-back condition (Fig. 4).

### Sensitivity analyses

A separate mass univariate voxelwise analysis that controlled for additional covariates including in-scanner task performance (as measured by *d'*) and exposure to traumatic events, revealed a highly convergent pattern of results for neighborhood SES (Table 3), while activation related to parental education did not survive correction for multiple comparisons.

### Effect of neighborhood SES varies by age

We observed a significant age by neighborhood SES interaction in a cluster that was located on the border between the task-negative posterior cingulate and task-positive precuneus (Supplementary Fig. S1A). The interaction was such that older participants demonstrated more task deactivation in this region as neighborhood SES increased, and younger participants demonstrated more task activation as neighborhood SES increased (Supplementary Fig. S1B). There was no significant interaction between age and parental education.

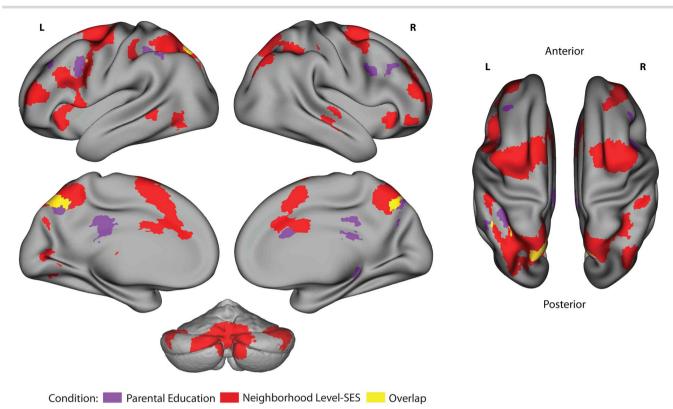
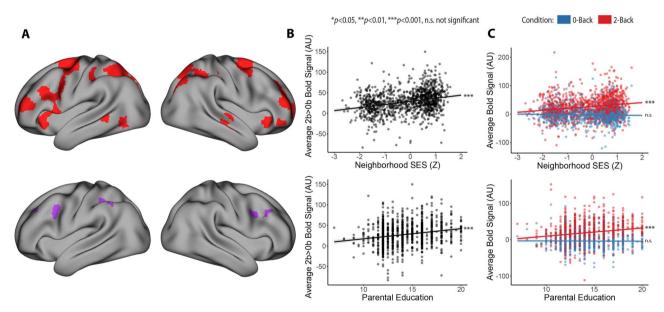


Fig. 3. Higher neighborhood and parental education were each associated with distinct patterns of increased activation. There were also some regions of overlapping associations, including parts of the parietal and dorsolateral prefrontal cortices.



**Fig. 4.** The effect of neighborhood SES on executive system activation was driven by individual differences in activation during the high WM load condition (2-back). Significant clusters were observed within the executive system for both (A) neighborhood SES (top) and parental education (bottom). The average effect in all significant clusters is presented in (B). To understand what was driving the main contrast, each condition was modeled separately in post-hoc analyses. (C) Post-hoc mixed effect models of the effect of each measure on activation during the 2-back and 0-back conditions each revealed significant relationships between SES and 2-back activation (P < 0.0001). In contrast, neither indicator of SES was significantly associated with activation during the 0-back condition.

#### Multivariate patterns of activation mediate the relationship between measures of socioeconomic status and working memory performance

Given the observed association between both measures of SES and executive activation, the significant association between measures of SES and task performance (Fig. 5), and the known relationship between neural activation and WM performance (Shamosh et al. 2008; Satterthwaite et al. 2013), we investigated whether multivariate patterns of brain activation mediated the relationship between parental education or neighborhood SES and task performance.

Table 3. Sensitivity analysis including traumatic stress exposure and task performance as additional covariates.

Cluster region	Voxels	Max (z)	Peak X (mm)	Peak Y (mm)	Peak Z (mm)
	1,282	7.09	-12	68	64
Left superior frontal gyrus, precentral gyrus	1,022	6.55	30	6	66
Right precentral gyrus, middle frontal gyrus, superior frontal gyrus	627	5.98	-30	-2	68
Left frontal pole	364	5.27	39	-54	24
Right frontal pole	159	5.36	-42	-52	26
Left post central gyrus	141	4.5	48	30	38
Left middle temporal gyrus	134	-5.2	52	50	-4
Right superior temporal gyrus	101	5.23	-66	22	0
Right postcentral gyrus	96	4.72	-50	30	42

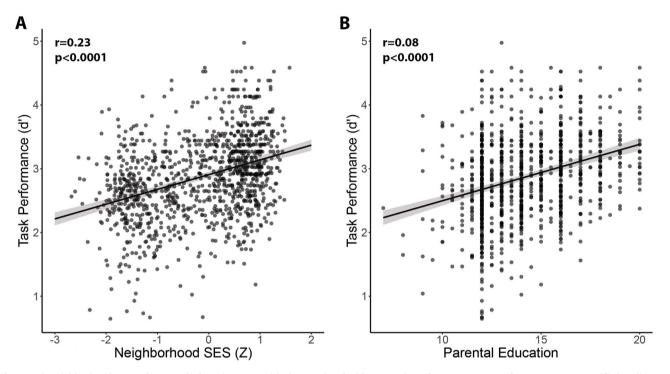


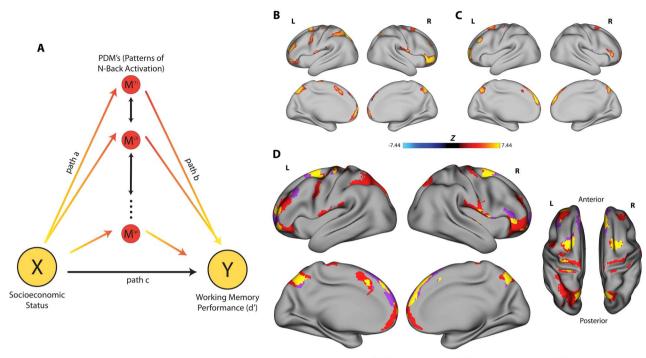
Fig. 5. Both neighborhood SES and parental education are positively associated with WM task performance. WM performance was quantified as d' across all *n*-back conditions, while covarying for age and sex.

First, we evaluated how multivariate patterns of activation might mediate the relationship between WM performance and neighborhood SES, independent of parental education (Fig. 6A). In our training sample, bootstrap analysis revealed that 1 PDM had a significant *ab* path after FDR correction (*p*-train<sub>fdr</sub> < 0.0001). Next, we applied the PDM generated in our training data to a heldout test set of 574 participants and tested the significance of the absolute ab paths. The ab path of the first PDM remained significant in the left out testing sample and survived FDR correction (p-test<sub>fdr</sub> < 0.001; Table 4A) while controlling for age, sex, and in-scanner motion. As a final step, we examined the spatial distribution of the significant PDMs (Table 5A). The PDM associated with neighborhood-level SES included unique clusters in the ventromedial prefrontal cortex, orbitofrontal cortex, and lateral occipital cortex (Fig. 6B).

Second, we evaluated whether associations between parental education independent of neighborhood SES

and WM performance might be similarly mediated by activation patterns. Bootstrap analysis in the training sample revealed 1 PDM had a significant *ab* path after FDR correction (*p*-train<sub>fdr</sub> < 0.001), which remained significant when evaluated in the testing sample, (*p*-test<sub>fdr</sub> < 0.05; Table 4B). The PDM associated with parental education included unique clusters in the left dorsomedial prefrontal cortex, right inferior frontal gyrus, and anterior insula (Table 5B, Fig. 6C). Both measures had overlapping activation in the medial prefrontal cortex, bilateral dorsolateral prefrontal cortex, paracingulate, superior parietal cortex, and precuneus (Fig. 6D).

These findings suggest that the association between WM and both neighborhood SES and parental education may in part be mediated by differences in executive system activation, and these multivariate PDMs generalize to unseen data. In both cases, the a and b path coefficients were positive (note that a paths are always



Condition: Parental Education Reighborhood Level-SES Overlap

**Fig. 6.** Multivariate patterns of executive system activation mediate the relationship between neighborhood SES and WM performance. (A) We assessed whether multivariate patterns of activation mediated the relationship between different measures of SES and WM performance using high-dimensional mediation analysis. Large circles labeled X and Y represent independent (SES) and dependent (WM performance) variables. Smaller circles labeled M represent potential principal directions of mediation (PDM's), or patterns of brain activation that mediate the relationship between the dependent and independent variables. This analysis revealed 1 significant pattern of brain activation that mediated the relationship between each measure of SES and task performance (*p*-train<sub>fdr</sub> < 0.01, *p*-test<sub>fdr</sub> < 0.05). (B) The relationship between neighborhood SES and task performance was partially mediated by spatially distinct patterns of activation in the ventromedial PFC, orbitofrontal cortex, and parietal cortex. (C) The relationship between parental education and task performance was partially mediated by spatially distinct patterns of activation in the ventromedial PFC, orbitofrontal cortex, and parietal cortex, as well as areas of the motor cortex. (D) Regions of activation associated with both indicators of SES included the dorsolateral PFC, precuneus, and parietal cortex, as well as areas of the motor cortex.

 Table 4. Path coefficients, Z-scores, and bootstrapped P-values for train and test data in PDM's 1 & 2.

	Train		Test			
	Coeff	Z	Р	Coeff	Z	Р
A. Neighborh	nood-level SES					
a	845.36000	5.23	<0.0001	575.86020	4.13	<0.0001
b	0.00009	5.14	< 0.0001	0.00011	5.25	< 0.0001
c'	0.08431	3.41	0.0006	0.11083	4.56	< 0.0001
С	0.15783	5.18	< 0.0001	0.17583	5.22	< 0.0001
ab	0.07352	5.33	<0.0001	0.06500	4.18	<0.0001
B. Parental ec	ducation					
a	215.45361	3.99	<0.0001	148.15367	2.72	0.0064
b	0.00010	5.20	<0.0001	0.00013	5.35	< 0.0001
c'	0.01763	1.57	0.1159	0.03283	2.89	0.0039
С	0.03851	3.17	0.0015	0.05230	3.94	< 0.0001
ab	0.02088	3.98	<0.0001	0.01947	2.75	0.0059

fixed as positive by this method), meaning that higher indicators of SES were linked to more activity in the brain regions associated with each PDM, and that activation in these regions was also positively correlated to better WM performance.

### Discussion

We found that both higher neighborhood SES and parental education were associated with partially overlapping patterns of greater activation to WM load in multiple regions within the distributed executive

#### Table 5. Mediation results.

Cluster region	Voxels	Max (Z)	Peak X (mm)	Peak Y (mm)	Peak Z (mm)
A. Neighborhood SES					
Medial prefrontal cortex	3,320	10.28011	0	64	0
Superior parietal cortex, precuneus	2,488	9.881181	-12	-76	58
Left dorsolateral prefrontal cortex	1,216	8.775183	-36	56	24
Supplementary motor area	916	8.545436	-22	-28	74
Primary motor cortex, premotor cortex	819	9.000845	-28	2	66
Right dorsolateral prefrontal cortex	594	8.575234	38	46	38
Right somatosensory cortex	337	6.616755	62	0	6
Premotor cortex	327	8.115926	26	2	68
Paracingulate	276	5.74272	0	18	46
Left somatosensory cortex	195	5.510158	-62	-2	8
Medial prefrontal cortex	2,385	8.298537	-4	42	56
Left dorsolateral prefrontal cortex	,	8.298537	-4 -32	42 64	
Superior parietal cortex, precuneus	1,100 861	5.579839	-32 -36	-58	4 60
Right dorsolateral prefrontal cortex	438	5.579839 8.076499	-36 26	-58 66	2
Primary motor cortex, premotor cortex	438 355	8.298537	_26 _28	0	2 66
Frontal pole	275	6.072657	-28 50	42	6
Premotor cortex	275	6.340738	26	42 10	66
Left dorsolateral prefrontal cortex	199	6.103474	-44	34	36
1		5.077501			36 72
Supplementary motor area	195 149	5.398947	-26	-28 18	48
Paracingulate Lateral occipital cortex	149 147	5.398947 4.587439	0 18	18 96	48 26
1			18 30	-96 42	26 44
Right dorsolateral prefrontal cortex	132	4.764823			
Temporal pole	88	5.495156	56	12	-2

system. Our findings indicate that SES measured at the neighborhood level is related to executive system recruitment over and above other related factors, while greater activation related to parental education did not survive sensitivity analyses controlling for exposure to traumatic events or task performance. Furthermore, we demonstrate that multivariate patterns of executive system activation partially mediate the relationship between each indicator of SES and performance on a WM task. These results replicate associations of parental education with cognitive function (Roberts et al. 1999; Goltermann et al. 2021), and provide novel evidence that neighborhood characteristics may influence WM performance through their impact on the brain's executive system.

Higher neighborhood SES and parental education were each associated with increased activation in brain regions associated with WM performance (Crone et al. 2006; Satterthwaite et al. 2013; Samartsidis et al. 2019; Rosenberg et al. 2020). Specifically, SES was associated with activation across regions including the bilateral DLPFC, paracingulate cortex, bilateral superior parietal cortex, and precuneus. These findings expand on earlier work in the same sample, showing reduced regional homogeneity and amplitude of low-frequency fluctuations during resting-state fMRI in frontoparietal regions associated with neighborhood SES (Gur et al. 2019; Tooley et al. 2019). The current results also align with findings that higher family SES, measured by income-to-needs ratio, is associated with increased BOLD activation in the prefrontal cortex during WM tasks (Rosen et al. 2018). Furthermore, this work expands on findings that measures of SES at the neighborhood and family level have distinct effects on measures of neural outcomes, including resting-state connectivity in regions of the brain necessary for cognitive functions like WM (Rakesh et al. 2021). Here, we found that neighborhood SES accounted for a more broad pattern of activation in the distributed executive system than parental education, including the dorsolateral prefrontal cortex and superior parietal cortex.

Notably, we found that our observed pattern of effects was driven by the 2-back task condition, where the greatest WM load was present. This suggests that the relationship between SES and executive system activation is most evident in more cognitively demanding task contexts. No significant relationship between activation and SES was noted in the 0-back condition, which has low WM demands, and mainly serves as a control condition or measure of sustained attention (Miller et al. 2009). While these findings are consistent with prior work from this sample documenting greater activation associated with higher WM load (Satterthwaite et al. 2013), they contrast with another study reporting that low-income adolescents recruit certain regions of the executive system, including the bilateral medial frontal gyrus and intraparietal sulcus, during low-load 0-back trials, whereas high income adolescents recruit these regions only in high-load trials (Finn et al. 2017). These divergent results suggest that future work examining the relationship between SES and WM performance should manipulate WM load over a range of task difficulties to identify load-specific effects.

The current study replicates previous work demonstrating positive associations between SES and performance on a WM task (Noble et al. 2007) and extends prior findings by identifying executive system activation as a significant mediator of this relationship. The findings from our mediation analysis are consistent with other work that identified activation of the middle, inferior, and superior frontal gyri during a WM task as mediators of individual measures of SES and WM performance (Finn et al. 2017; Rosen et al. 2018). However, our use of high-dimensional mediation analysis allowed for a datadriven approach that uncovered distinct multivariate patterns of brain activation that mediated the relationship between SES and WM performance. This approach facilitates the identification of neural mediators that may be contingent on other brain regions, and allows the detection of mediators encoded in distributed patterns of activation (Geuter et al. 2020). We identified 2 patterns of activation that mediated the relationship between SES and WM performance: the first in the medial prefrontal cortex and left and right DLPFC, and the second in the superior frontal gyrus, right middle frontal gyrus, and frontal pole. The DLPFC has previously been linked to performance on high-load WM tasks in lesion studies (Volle et al. 2008; Barbey et al. 2013), as well as in studies of transcranial magnetic stimulation during WM tasks (Brunoni and Vanderhasselt 2014). Furthermore, these results align with previous findings that DLPFC volume mediated differences in SES and executive function in white adults (Shaked et al. 2018).

Notably, our approach used measures of SES defined at the block group ("neighborhood") level, which allowed us to capture facets of an individual's circumstances beyond their immediate family or household environment, yet at a finer geographic resolution than the more commonly used ZIP code. Previous work in public health has found that neighborhood-level factors predict health outcomes over and above measures at the individual level, like chronic kidney disease (Merkin et al. 2007) or coronary heart disease (Pollack et al. 2012). The current data emphasize that neighborhood-level indicators of SES are important to the study of neurocognitive effects as well. Importantly, we found that neighborhood-level SES was associated with executive system activation over and above the effects of individual measures of adversity, such as parental education or exposure to traumatic events. These results suggest that neighborhood-level variables capture important variability not captured at the individual level. As children and adolescents spend significant time in communities outside of their immediate families, it is important that studies

of brain development examine neighborhood-level variables.

This study informs the broader literature on how the neighborhood environment supports cognitive development. Studies suggest that children growing up in poorer neighborhoods have less access to higher quality community and educational resources, in terms of school funding and physical infrastructure (Macintyre et al. 1993; Evans 2004), and have parents who are less involved in their children's education, inside and outside of the classroom setting (Benveniste et al. 2003). These relationships are consistent with proposed theories that cognitive stimulation in the home and school environment may scaffold cognitive development, including WM function (Hackman et al. 2015; Rosen et al. 2018; Rosen et al. 2019). Given these considerations, it is possible that children in low-income neighborhoods are not having experiences outside the home useful for developing conventional WM, and that a safe and stimulating neighborhood environment may be equally important to cognitive development.

This hypothesis is consistent with recent work showing that protective measures, like cognitively enriched care or positive parenting, may alter the effects of early life adversity on neural measures such as brain volume (Farah et al. 2021), patterns of myelination and cortical thickness (Hong et al. 2021) or altered brain development in the temporal lobes (Whittle et al. 2017). It is important to note that women in low-wage positions have inflexible and unpredictable schedules, (Dodson and Luttrell 2011; Jacobs and Padavic 2015), and multiple-job holders have less time for sleep or household and leisure activities (Marucci-Wellman et al. 2014). This unpredictability has been associated with higher rates of general work life conflict and time-based conflict (Henly and Lambert 2014), which may contribute to the differences in parenting styles. Furthermore, the conflict between balancing employment and childcare has been associated with higher levels of distress and risk for depression in low-income mothers (Jacobs et al. 2016; Bruns and Pilkauskas 2019).

Furthermore, the link between individual SES and the socially constructed categories of race are well documented (Bryant et al. 2021 Dec 8), as Black Americans have higher unemployment rates (U.S. Bureau of Labor Statistics 2021) and lower median income than white Americans (U.S. Census Bureau 2021). This wealth gap reached record highs after the 2009 recession (Taylor et al. 2011; Shapiro et al. 2014). There are racial disparities in neighborhood quality, such that middle-class Black families live in more disadvantaged neighborhoods than middle-class white families (Adelman 2004). Neighborhood disadvantage can be caused by structural racism, i.e. the policies, ideologies, and institutional practices that result in systemic inequity among racial and ethnic groups (Powell 2007; Gee and Ford 2011; Riley 2018). Factors of structural racism have been hypothesized as the root cause for the academic achievement gap, typically

attributed to differences in SES (Merolla and Jackson 2019), as well as found to be related to lower vocational expectations among minority students (Diemer and Hsieh 2008). These social determinants likely play a large role in the relationship between SES and neurocognitive outcomes; however, we were not able to measure this explicitly in the current dataset, as experiences of racism were not measured.

Future studies could aim to separate the effects of structural racism from the effects of adverse environment, by using units of neighborhood measurement that are more informative of the policies in place, for example, school or congressional districts, rather than census tracts (Riley 2018). This is demonstrated in recent work finding that more generous anti-poverty programs decrease SES related differences in hippocampal volume (Weissman et al. 2021). This serves as an important limitation of the current work, as the sample was not collected with the intention of examining these structural factors, and therefore is ill-equipped to tease apart the close relationship of race and both neighborhood SES and parental education within the data. Future studies may consider collecting data tied to more meaningful regional districts, or stratifying their sample by race.

Certain limitations present in the current work should be noted. The data reported in this study are crosssectional, and the sample was not obtained with the goal of studying early life environmental adversity. Furthermore, our measurement of exposure to traumatic events measures the sum of types of exposures, and cannot account for repeated exposures within a category. The sample is representative of the Greater Philadelphia area, and may not generalize to communities with differing sociodemographic characteristics. Despite strong evidence of BOLD activation during WM as a partial mediator of SES and WM performance, cross-sectional mediation relationships cannot serve as evidence of causality, and other chains of causality between neighborhood SES and cognitive function cannot be ruled out. While our measure of neighborhood SES included various important measures describing an individual's blocklevel environment, we did not include measures of crime or community violence, which have been shown to vary along with other aspects of SES (Hsieh and Pugh 1993), and may have differential effects on cognitive function (Sheridan and McLaughlin 2014). Additionally, our analysis was limited by the use of parental education as a proxy for family-level SES, rather than parental income. While education level is not always directly related to earnings, they are highly correlated (Davis-Kean 2005) and has been used as a measure of SES in prior work (Noble et al. 2015; Sheridan et al. 2017).

## Conclusion

The current study provides evidence that neighborhoodlevel SES is associated with executive system activation. Additionally, we identify key brain regions that mediate

the relationship between neighborhood SES and cognitive performance. These results highlight the importance of neighborhood factors in shaping the executive system and underscore the importance of identifying and protecting against environmental adversity occurring at the community level that contributes to differences in executive functioning. Additionally, given the known relationship between low-SES and risk for psychopathology, (Bradley and Corwyn 2002; Peverill et al. 2021), the current reported association between SES and WM performance supports executive dysfunction as a general risk factor for diverse psychopathology (Wolf et al. 2015; Shanmugan et al. 2016). Future research may investigate targeted interventions, including community based-interventions, which may be utilized to improve WM performance.

## Acknowledgments

The authors would like to thank the research participants and their families. Additionally, we would like to specifically acknowledge the contributions of Black families, who's contributions to psychology and psychiatry have been historically unacknowledged.

## Supplementary material

Supplementary material is available at Cerebral Cortex online.

## Funding

This work was supported by the National Institutes of Health (T32MH014654 to B.L., F31 MH123063-01A1 to A.P., R01MH113550 to L.P., R01MH120174 to D.R.R., R01MH119185 to D.R.R., and R56AG066656 to D.R.R., R01MH113565 to D.H.W., R01MH117014 to D.H.W., M.E.C., R.C.G., R.E.G., and T.M.M., R37MH125829 to T.D.S., R01MH120482 to T.D.S., R01MH112847 to T.D.S., R01MH113550 to T.D.S., and RF1MH116920 to T.D.S.); National Institute of Biomedical Imaging and Bioengineering (R01EB016061 to M.A.L., R01EB022573 to T.D.S); National Institute of Aging (R56AG066656 to D.R.R.); and the Brain & Behavior Research Foundation (2020 NARSAD Young Investigator Award to L.P.)

Conflict of interest statement. Dr. Barzilay serves on the scientific board and reports stock ownership in 'Taliaz Health', with no conflict of interest relevant to this work. All other authors declare no competing financial interests.

## References

Adelman RM. Neighborhood opportunities, race, and class: the black middle class and residential segregation. City Community. 2004:3(1):43-63. https://doi.org/10.1111/j.1535-6841.2004. 00066.x.

- Aneshensel CS, Sucoff CA. The Neighborhood context of adolescent mental health. J Health Soc Behav. 1996:37(4):293–310. https://doi.org/10.2307/2137258.
- Avants BB, Epstein CL, Grossman M, Gee JC. Symmetric diffeomorphic image registration with cross-correlation: evaluating automated labeling of elderly and neurodegenerative brain. *Med Image Anal.* 2008:12(1):26–41. https://doi.org/10.1016/j.media. 2007.06.004.
- Barbey AK, Koenigs M, Grafman J. Dorsolateral prefrontal contributions to human working memory. *Cortex*. 2013:49(5):1195–1205. https://doi.org/10.1016/j.cortex.2012.05.022.
- Barzilay R, Calkins ME, Moore TM, Wolf DH, Satterthwaite TD, Cobb Scott J, Jones JD, Benton TD, Gur RC, Gur RE. Association between traumatic stress load, psychopathology, and cognition in the Philadelphia neurodevelopmental cohort. Psychol Med. 2019:49(2): 325–334. https://doi.org/10.1017/S0033291718000880.
- Benveniste L, Carnoy M, Rothstein R. All Else equal: are public and private schools different? 1st ed. New York: Routledge; 2003.
- Best JR, Miller PH, Naglieri JA. Relations between executive function and academic achievement from ages 5 to 17 in a large, representative national sample. *Learn Individ Differ*. 2011:21(4):327–336. https://doi.org/10.1016/j.lindif.2011.01.007.
- Boylan JM, Robert SA. Neighborhood SES is particularly important to the cardiovascular health of low SES individuals. Soc Sci Med. 2017:188:60–68. https://doi.org/10.1016/j.socscimed.2017.07.005.
- Bradley RH, Corwyn RF. Socioeconomic status and child development. Annu Rev Psychol. 2002:53(1):371–399. https://doi.org/ 10.1146/annurev.psych.53.100901.135233.
- Brito NH, Noble KG. Socioeconomic status and structural brain development. Front Neurosci. 2014:8:276–276. https://doi.org/ 10.3389/fnins.2014.00276.
- Brunoni AR, Vanderhasselt M-A. Working memory improvement with non-invasive brain stimulation of the dorsolateral prefrontal cortex: a systematic review and meta-analysis. Brain Cogn. 2014:86:1–9. https://doi.org/10.1016/j.bandc.2014.01.008.
- Bruns A, Pilkauskas N. Multiple job holding and mental health among low-income mothers. Womens Health Issues Off Publ Jacobs Inst Womens Health. 2019:29(3):205–212. https://doi.org/ 10.1016/j.whi.2019.01.006.
- Bryant BE, Jordan A, Clark US. Race as a social construct in psychiatry research and practice. JAMA Psychiatry. 2021:79(2):93–94. https://doi.org/10.1001/jamapsychiatry.2021.2877.
- Butler O, Yang X-F, Laube C, Kühn S, Immordino-Yang MH. Community violence exposure correlates with smaller gray matter volume and lower IQ in urban adolescents. *Hum Brain Mapp*. 2018:39(5):2088–2097. https://doi.org/10.1002/hbm.23988.
- Calkins ME, Merikangas KR, Moore TM, Burstein M, Behr MA, Satterthwaite TD, Ruparel K, Wolf DH, Roalf DR, Mentch FD, et al. The Philadelphia neurodevelopmental cohort: constructing a deep phenotyping collaborative. J Child Psychol Psychiatry. 2015:56(12):1356–1369. https://doi.org/10.1111/jcpp.12416.
- Catsambis S, Beveridge AA. Does neighborhood matter? Family, neighborhood, and school influences on eighth-grade mathematics achievement. Sociol Focus. 2001:34(4):435–457. https://doi.org/10.1080/00380237.2001.10571212.
- Chén OY, Crainiceanu C, Ogburn EL, Caffo BS, Wager TD, Lindquist MA. High-dimensional multivariate mediation with application to neuroimaging data. *Biostatistics*. 2018:19(2):121–136. https://doi.org/10.1093/biostatistics/kxx027.
- Crone EA, Wendelken C, Donohue S, van Leijenhorst L, Bunge SA. Neurocognitive development of the ability to manipulate information in working memory. *Proc Natl Acad Sci*. 2006:103(24):9315. https://doi.org/10.1073/pnas.0510088103.

- Davis-Kean PE. The influence of parent education and family income on child achievement: the indirect role of parental expectations and the home environment. J Fam Psychol. 2005:19(2):294. https://doi.org/10.1037/0893-3200.19.2.294.
- Demir-Lira ÖE, Voss JL, O'Neil JT, Briggs-Gowan MJ, Wakschlag LS, Booth JR. Early-life stress exposure associated with altered prefrontal resting-state fMRI connectivity in young children. Dev Cogn Neurosci. 2016:19:107–114. https://doi.org/ 10.1016/j.dcn.2016.02.003.
- Diemer MA, Hsieh C-A. Sociopolitical development and vocational expectations among lower socioeconomic status adolescents of color. Career Dev Q. 2008:56(3):257–267. https://doi. org/10.1002/j.2161-0045.2008.tb00040.x.
- Dodson L, Luttrell W. Families facing untenable choices. Contexts. 2011:10(1):38-42. https://doi.org/10.1177/1536504211399049.
- Evans GW. The environment of childhood poverty. Am Psychol. 2004:59(2):77-92. https://doi.org/10.1037/0003-066X.59.2.77.
- Entwisle DR, Alexander KL, Olson LS. The Gender Gap in Math: Its Possible Origins in Neighborhood Effects. American Sociological Review. 1994:59(6):822–838. https://doi.org/10.2307/ 2096370.
- Farah MJ, Sternberg S, Nichols TA, Duda JT, Lohrenz T, Luo Y, Sonnier L, Ramey SL, Montague R, Ramey CT. Randomized manipulation of early cognitive experience impacts adult brain structure. J Cogn Neurosci. 2021:33(6):1197–1209. https://doi.org/10.1162/jocn\_a\_01709.
- Finn AS, Minas JE, Leonard JA, Mackey AP, Salvatore J, Goetz C, West MR, Gabrieli CFO, Gabrieli JDE. Functional brain organization of working memory in adolescents varies in relation to family income and academic achievement. *Dev Sci.* 2017:20(5):e12450. https://doi.org/10.1111/desc.12450.
- Gathercole SE, Pickering SJ, Knight C, Stegmann Z. Working memory skills and educational attainment: evidence from national curriculum assessments at 7 and 14 years of age. *Appl Cogn Psychol.* 2004:18(1):1–16. https://doi.org/10.1002/acp.934.
- Gee GC, Ford CL. Structural racism and health inequities. Bois Rev Soc Sci Res Race. 2011:8(1):115–132. https://doi.org/ 10.1017/S1742058X11000130.
- Geuter S, Reynolds Losin EA, Roy M, Atlas LY, Schmidt L, Krishnan A, Koban L, Wager TD, Lindquist MA. Multiple brain networks mediating stimulus–pain relationships in humans. *Cereb Cortex*. 2020:30(7):4204–4219. https://doi.org/10.1093/cercor/bhaa048.
- Goltermann J, Redlich R, Grotegerd D, Dohm K, Leehr EJ, Böhnlein J, Förster K, Meinert S, Enneking V, Richter M, et al. Childhood maltreatment and cognitive functioning: The role of depression, parental education, and polygenic predisposition. Neuropsychopharmacology. 2021:46(5):891–899. https://doi. org/10.1038/s41386-020-00794-6.
- Gonzalez MZ, Beckes L, Chango J, Allen JP, Coan JA. Adolescent neighborhood quality predicts adult dACC response to social exclusion. Soc Cogn Affect Neurosci. 2015:10(7):921–928. https://doi.org/10.1093/scan/nsu137.
- Greenman E, Bodovski K, Reed K. Neighborhood characteristics, parental practices and children's math achievement in elementary school. Soc Sci Res. 2011:40(5):1434–1444. https://doi.org/ 10.1016/j.ssresearch.2011.04.007.
- Gur RC, Richard J, Calkins ME, Chiavacci R, Hansen JA, Bilker WB, Loughead J, Connolly JJ, Qiu H, Mentch FD, et al. Age group and sex differences in performance on a computerized neurocognitive battery in children age 8–21. *Neuropsychology*. 2012:26(2):251–265. https://doi.org/10.1037/a0026712.
- Gur RC, Calkins ME, Satterthwaite TD, Ruparel K, Bilker WB, Moore TM, Savitt AP, Hakonarson H, Gur RE. Neurocognitive

growth charting in psychosis Spectrum youths. JAMA Psychiatry. 2014:71(4):366–374. https://doi.org/10.1001/jamapsychiatry. 2013.4190.

- Gur RE, Moore TM, Rosen AFG, Barzilay R, Roalf DR, Calkins ME, Ruparel K, Scott JC, Almasy L, Satterthwaite TD, et al. Burden of environmental adversity associated with psychopathology, maturation, and brain behavior parameters in youths. JAMA Psychiatry. 2019:76(9):966–975. https://doi.org/10.1001/ jamapsychiatry.2019.0943.
- Gustafsson PE, San Sebastian M, Janlert U, Theorell T, Westerlund H, Hammarström A. Life-course accumulation of neighborhood disadvantage and allostatic load: empirical integration of three social determinants of health frameworks. Am J Public Health. 2014:104(5):904–910. https://doi.org/10.2105/AJPH.2013.301707.
- Hackman DA, Gallop R, Evans GW, Farah MJ. Socioeconomic status and executive function: developmental trajectories and mediation. *Dev Sci.* 2015:18(5):686–702. https://doi.org/10.1111/ desc.12246.
- Hart SA, Petrill SA, Deater Deckard K, Thompson LA. SES and CHAOS as environmental mediators of cognitive ability: A longitudinal genetic analysis. *Intelligence*. 2007:35(3):233–242. https://doi.org/10.1016/j.intell.2006.08.004.
- Henly JR, Lambert SJ. Unpredictable work timing in retail jobs: implications for employee work–life conflict. ILR Rev. 2014:67(3): 986–1016. https://doi.org/10.1177/0019793914537458.
- Hong S-J, Sisk LM, Caballero C, Mekhanik A, Roy AK, Milham MP, Gee DG. Decomposing complex links between the childhood environment and brain structure in school-aged youth. *Dev Cogn Neurosci.* 2021:48:100919. https://doi.org/10.1016/j.dcn.2021.100919.
- Hsieh C-C, Pugh MD. Poverty, income inequality, and violent crime: a meta-analysis of recent aggregate data studies. Crim Justice Rev. 1993:18(2):182–202. https://doi.org/10.1177/073401689301800203.
- Jacobs AW, Padavic I. Hours, scheduling and flexibility for women in the US low-wage labour force. *Gend Work Organ*. 2015:22(1):67–86. https://doi.org/10.1111/gwao.12069.
- Jacobs AW, Hill TD, Tope D, O'Brien LK. Employment transitions, child care conflict, and the mental health of low-income urban women with children. *Womens Health Issues*. 2016:26(4):366–376. https://doi.org/10.1016/j.whi.2016.05.003.
- Jenkinson M, Beckmann CF, Behrens TEJ, Woolrich MW, Smith SM. FSL. NeuroImage. 2012:62(2):782–790. https://doi.org/10. 1016/j.neuroimage.2011.09.015.
- Kolb B, Mychasiuk R, Muhammad A, Li Y, Frost DO, Gibb R. Experience and the developing prefrontal cortex. Proceedings of the National Academy of Sciences. 2012:109(Supplement 2): 17186–17193. https://doi.org/10.1073/pnas.1121251109.
- Leonard JA, Mackey AP, Finn AS, Gabrieli JDE. Differential effects of socioeconomic status on working and procedural memory systems. Front Hum Neurosci. 2015:9:554. https://doi.org/ 10.3389/fnhum.2015.00554.
- Leonard JA, Romeo RR, Park AT, Takada ME, Robinson ST, Grotzinger H, Last BS, Finn AS, Gabrieli JDE, Mackey AP. Associations between cortical thickness and reasoning differ by socioeconomic status in development. Dev Cogn Neurosci. 2019:36:100641. https://doi.org/10.1016/j.dcn.2019.100641.
- Leventhal T, Brooks-Gunn J. The neighborhoods they live in: the effects of neighborhood residence on child and adolescent outcomes. Psychol Bull. 2000:126(2):309–337. https://doi. org/10.1037/0033-2909.126.2.309.
- Liu J, Lewis G. Environmental toxicity and poor cognitive outcomes in children and adults. J Environ Health. 2014:76(6):130–138.
- Luna B, Marek S, Larsen B, Tervo-Clemmens B, Chahal R. An integrative model of the maturation of cognitive control. Annu

Rev Neurosci. 2015:38:151–170. https://doi.org/10.1146/annurev-neuro-071714-034054.

- Lurie LA, Hagen MP, McLaughlin KA, Sheridan MA, Meltzoff AN, Rosen ML. Mechanisms linking socioeconomic status and academic achievement in early childhood: Cognitive stimulation and language. *Cognitive Development*. 2021:58:101045. https://doi.org/10.1016/j.cogdev.2021.101045.
- Macintyre S, Maciver S, Sooman A. Area, class and health: should we be focusing on places or people? *J Soc Policy*. 1993:22(2):213–234. https://doi.org/10.1017/S0047279400019310.
- Marcus D, Harwell J, Olsen T, Hodge M, Glasser M, Prior F, Jenkinson M, Laumann T, Curtiss S, Van Essen D. Informatics and data mining tools and strategies for the human connectome project. *Front Neuroinformatics*. 2011. https://doi.org/10.3389/fninf.2011.00004.
- Marucci-Wellman HR, Lin T-C, Willetts JL, Brennan MJ, Verma SK. Differences in time use and activity patterns when adding a second job: implications for health and safety in the United States. Am J Public Health. 2014:104(8):1488–1500. https://doi.org/10.2105/AJPH.2014.301921.
- Merkin SS, Diez Roux AV, Coresh J, Fried LF, Jackson SA, Powe NR. Individual and neighborhood socioeconomic status and progressive chronic kidney disease in an elderly population: the cardiovascular health study. Soc Sci Med. 2007:65(4):809–821. https://doi.org/10.1016/j.socscimed.2007.04.011.
- Merolla DM, Jackson O. Structural racism as the fundamental cause of the academic achievement gap. Sociol Compass. 2019:13(6):e12696. https://doi.org/10.1111/soc4.12696.
- Miller KM, Price CC, Okun MS, Montijo H, Bowers D. Is the n-back task a valid neuropsychological measure for assessing working memory? Arch Clin Neuropsychol Off J Natl Acad Neuropsychol. 2009:24(7): 711–717. https://doi.org/10.1093/arclin/acp063.
- Moore TM, Martin IK, Gur OM, Jackson CT, Scott JC, Calkins ME, Ruparel K, Port AM, Nivar I, Krinsky HD, et al. Characterizing social environment's association with neurocognition using census and crime data linked to the Philadelphia neurodevelopmental cohort. Psychol Med. 2016:46(3):599–610. https://doi.org/10.1017/S0033291715002111.
- Noble KG, McCandliss BD, Farah MJ. Socioeconomic gradients predict individual differences in neurocognitive abilities. *Dev* Sci. 2007:10(4):464–480. https://doi.org/10.1111/j.1467-7687.2007. 00600.x.
- Noble KG, Houston SM, Brito NH, Bartsch H, Kan E, Kuperman JM, Akshoomoff N, Amaral DG, Bloss CS, Libiger O, et al. Family income, parental education and brain structure in children and adolescents. Nat Neurosci. 2015:18(5):773–778. https://doi.org/10.1038/nn.3983.
- Peverill M, Dirks MA, Narvaja T, Herts KL, Comer JS, McLaughlin KA. Socioeconomic status and child psychopathology in the United States: a meta-analysis of population-based studies. Clin Psychol Rev. 2021:83:101933. https://doi.org/10.1016/j.cpr.2020.101933.
- Pollack CE, Slaughter ME, Griffin BA, Dubowitz T, Bird CE. Neighborhood socioeconomic status and coronary heart disease risk prediction in a nationally representative sample. *Public Health*. 2012:126(10):827–835. https://doi.org/10.1016/j.puhe.2012.05.028.
- Pollak SD, Wolfe BL. How developmental neuroscience can help address the problem of child poverty. *Dev* Psychopathol. 2020:32(5): 1640–1656. https://doi.org/10.1017/S0954579420001145.
- Powell JA. Structural racism: building upon the insights of John Calmore. N C Law Rev. 2007:86:791.
- Ragland JD, Turetsky BI, Gur RC, Gunning-Dixon F, Turner T, Schroeder L, Chan R, Gur RE. Working memory for complex figures: an fMRI comparison of letter and fractal n-back tasks. *Neuropsychology*. 2002:16(3):370–379.

- Rakesh D, Zalesky A, Whittle S. Similar but distinct effects of different socioeconomic indicators on resting state functional connectivity: findings from the adolescent brain cognitive development (ABCD) study<sup>®</sup>. Dev Cogn Neurosci. 2021:51:101005. https://doi.org/10.1016/j.dcn.2021.101005.
- Riley AR. Neighborhood disadvantage, residential segregation, and beyond—lessons for studying structural racism and health. J Racial Ethn Health Disparities. 2018:5(2):357–365. https://doi.org/ 10.1007/s40615-017-0378-5.
- Roberts E, Bornstein MH, Slater AM, Barrett J. Early cognitive development and parental education. Infant and Child Development. 1999:8(1):49–62. https://doi.org/10.1002/(SICI)1522-7219(199903)8:1<49::AID-ICD188>3.0.CO;2-1.
- Robinette JW, Charles ST, Almeida DM, Gruenewald TL. Neighborhood features and physiological risk: an examination of allostatic load. *Health Place*. 2016:41:110–118. https://doi.org/ 10.1016/j.healthplace.2016.08.003.
- Rosen ML, Sheridan MA, Sambrook KA, Meltzoff AN, McLaughlin KA. Socioeconomic disparities in academic achievement: a multi-modal investigation of neural mechanisms in children and adolescents. *NeuroImage*. 2018:173:298–310. https://doi.org/ 10.1016/j.neuroimage.2018.02.043.
- Rosen ML, Amso D, McLaughlin KA. The role of the visual association cortex in scaffolding prefrontal cortex development: a novel mechanism linking socioeconomic status and executive function. *Dev Cogn Neurosci.* 2019:39:100699. https://doi.org/ 10.1016/j.dcn.2019.100699.
- Rosenberg MD, Martinez SA, Rapuano KM, Conley MI, Cohen AO, Cornejo MD, Hagler DJ, Meredith WJ, Anderson KM, Wager TD, et al. Behavioral and neural signatures of working memory in childhood. J Neurosci. 2020:40(26):5090. https://doi.org/ 10.1523/JNEUROSCI.2841-19.2020.
- Samartsidis P, Eickhoff CR, Eickhoff SB, Wager TD, Barrett LF, Atzil S, Johnson TD, Nichols TE. Bayesian log-Gaussian cox process regression: with applications to meta-analysis of neuroimaging working memory studies. J R Stat Soc Ser C Appl Stat. 2019:68(1): 217–234. https://doi.org/10.1111/rssc.12295.
- Satterthwaite TD, Ruparel K, Loughead J, Elliott MA, Gerraty RT, Calkins ME, Hakonarson H, Gur RC, Gur RE, Wolf DH. Being right is its own reward: load and performance related ventral striatum activation to correct responses during a working memory task in youth. *NeuroImage*. 2012:61(3):723–729. https://doi.org/ 10.1016/j.neuroImage.2012.03.060.
- Satterthwaite TD, Wolf DH, Erus G, Ruparel K, Elliott MA, Gennatas ED, Hopson R, Jackson C, Prabhakaran K, Bilker WB, et al. Functional maturation of the executive system during adolescence. J Neurosci. 2013:33(41):16249–16261. https://doi.org/ 10.1523/JNEUROSCI.2345-13.2013.
- Satterthwaite TD, Elliott MA, Ruparel K, Loughead J, Prabhakaran K, Calkins ME, Hopson R, Jackson C, Keefe J, Riley M, et al. Neuroimaging of the Philadelphia neurodevelopmental cohort. *NeuroImage*. 2014:86:544–553. https://doi.org/10.1016/ j.neuroimage.2013.07.064.
- Satterthwaite TD, Connolly JJ, Ruparel K, Calkins ME, Jackson C, Elliott MA, Roalf DR, Hopson R, Prabhakaran K, Behr M, et al. The Philadelphia neurodevelopmental cohort: a publicly available resource for the study of normal and abnormal brain development in youth. Shar Wealth Brain Imaging Repos. 2015:124(Pt B): 1115–1119. https://doi.org/10.1016/j.neuroimage.2015.03.056.
- Shaked D, Katzel LI, Seliger SL, Gullapalli RP, Davatzikos C, Erus G, Evans MK, Zonderman AB, Waldstein SR. Dorsolateral prefrontal cortex volume as a mediator between socioeconomic status and executive function. *Neuropsychology*. 2018:32(8):985–995. https://doi.org/10.1037/neu0000484.

- Shamosh NA, DeYoung CG, Green AE, Reis DL, Johnson MR, Conway ARA, Engle RW, Braver TS, Gray JR. Individual differences in delay discounting: relation to intelligence, working memory, and anterior prefrontal cortex. Psychol Sci. 2008:19(9):904–911. https://doi.org/10.1111/j.1467-9280.2008.02175.x.
- Shanmugan S, Wolf DH, Calkins ME, Moore TM, Ruparel K, Hopson RD, Vandekar SN, Roalf DR, Elliott MA, Jackson C, et al. Common and dissociable mechanisms of executive system dysfunction across psychiatric disorders in youth. Am J Psychiatry. 2016:173(5):517–526. https://doi.org/10.1176/appi.ajp.2015. 15060725.
- Shapiro T, Meschede T, Osoro S. 2014. The widening racial wealth gap: why wealth is not color blind. In: Cramer R, Shanks TRW, editors. The assets perspective: the rise of asset building and its impact on social policy. New York: Palgrave Macmillan US. p. 99–122. https://doi.org/10.1057/9781137384881\_5.
- Sheridan MA, McLaughlin KA. Dimensions of early experience and neural development: deprivation and threat. Trends Cogn Sci. 2014:18(11):580–585. https://doi.org/10.1016/j.tics.2014.09.001.
- Sheridan MA, Peverill M, Finn AS, McLaughlin KA. Dimensions of childhood adversity have distinct associations with neural systems underlying executive functioning. *Dev Psychopathol.* 2017:29(5):1777–1794. https://doi.org/10.1017/ S0954579417001390.
- Simmonds DJ, Hallquist MN, Luna B. Protracted development of executive and mnemonic brain systems underlying working memory in adolescence: a longitudinal fMRI study. NeuroImage. 2017:157:695–704. https://doi.org/10.1016/j.neuroimage.2017.01. 016.
- Snodgrass JG, Corwin J. Pragmatics of measuring recognition memory: applications to dementia and amnesia. J Exp Psychol Gen. 1988:117(1):34–50. https://doi.org/10.1037/0096-3445.117.1.34.
- Taylor P, Kochhar R, Fry R, Velasco G, Motel S. Wealth gaps rise to record highs between Whites, Blacks and Hispanics. 2011. https:// www.pewresearch.org/wp-content/uploads/sites/3/2011/07/ SDT-Wealth-Report\_7-26-11\_FINAL.pdf.
- Taylor RL, Cooper SR, Jackson JJ, Barch DM. Assessment of neighborhood poverty, cognitive function, and prefrontal and hippocampal volumes in children. JAMA Netw Open. 2020:3(11):e2023774– e2023774. https://doi.org/10.1001/jamanetworkopen.2020.23774.
- Thurstone LL. The vectors of mind. Chicago (The Vectors of Mind.): University of Chicago Press; 1935
- Tomlinson RC, Burt SA, Waller R, Jonides J, Miller AL, Gearhardt AN, Peltier SJ, Klump KL, Lumeng JC, Hyde LW. Neighborhood poverty predicts altered neural and behavioral response inhibition. *NeuroImage*. 2020:209:116536. https://doi.org/10.1016/j.neuroimage. 2020.116536.
- Tooley UA, Mackey AP, Ciric R, Ruparel K, Moore TM, Gur RC, Gur RE, Satterthwaite TD, Bassett DS. Associations between neighborhood SES and functional brain network development. Cereb Cortex. 2019:30(1):1–19. https://doi.org/10.1093/cercor/bhz066.
- U.S. Bureau of Labor Statistics. 2021. E-16. Unemployment rates by age, sex, race, and Hispanic or Latino ethnicity. [accessed 2021 Nov 17]. https://www.bls.gov/web/empsit/cpsee\_e16.htm.
- Ullman H, Almeida R, Klingberg T. Structural maturation and brain activity predict future working memory capacity during childhood development. J Neurosci. 2014:34(5):1592–1598. https://doi.org/10.1523/JNEUROSCI.0842-13.2014.
- US Census Bureau. 2021. Income and poverty in the United States: 2020-current population reports. Census.gov. [accessed 2021 Nov 17]. https://www.census.gov/library/visualizations/2021/demo/ p60-273.html.
- Vargas T, Damme KSF, Mittal VA. Neighborhood deprivation, prefrontal morphology and neurocognition in late childhood to

early adolescence. NeuroImage. 2020:220:117086. https://doi.org/ 10.1016/j.neuroimage.2020.117086.

- Volle E, Kinkingnéhun S, Pochon J-B, Mondon K, Thiebaut de Schotten M, Seassau M, Duffau H, Samson Y, Dubois B, Levy R. The functional architecture of the left posterior and lateral prefrontal cortex in humans. Cereb Cortex. 2008:18(10):2460–2469. https://doi.org/10.1093/cercor/bhn010.
- Weissman DG, Hatzenbuehler ML, Cikara M, Barch D, McLaughlin KA. Antipoverty programs mitigate socioeconomic disparities in brain structure and psychopathology among U.S. youths. PsyArXiv. 2021. https://doi.org/10.31234/osf.io/8nhej. [accessed 2021 Dec 1].
- Whittle S, Vijayakumar N, Simmons JG, Dennison M, Schwartz O, Pantelis C, Sheeber L, Byrne ML, Allen NB.

Role of positive parenting in the association between neighborhood social disadvantage and brain development across adolescence. JAMA Psychiatry. 2017:74(8):824–832. https://doi.org/10.1001/jamapsychiatry.2017.1558.

- Wolf DH, Satterthwaite TD, Calkins ME, Ruparel K, Elliott MA, Hopson RD, Jackson CT, Prabhakaran K, Bilker WB, Hakonarson H, et al. Functional neuroimaging abnormalities in youth with psychosis spectrum symptoms. JAMA Psychiatry. 2015:72(5):456. https://doi.org/10.1001/jamapsychiatry.2014.3169.
- Yuan Z, Wang M, Yan B, Gu P, Jiang X, Yang X, Cui D. An enriched environment improves cognitive performance in mice from the senescence-accelerated prone mouse 8 strain. Neural Regeneration Research. 2012:7(23):1797–1804. https://doi.org/ 10.3969/j.issn.1673-5374.2012.23.006.