

## LIFE CYCLE SQUEEZE AND THE MORALE CURVE\*

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Morale is high when people know the ropes in a stable career context and are at a stage of the family life cycle where their resources and rewards balance their aspirations. For most modern workers that balance is least evident early and late in life, when morale sags, especially among solitary survivors or young couples with pre-school children. Empirical data reported here on the deviant case of professionals in a solid financial position, employed or unemployed, show more balance between rewards and aspirations over the life cycle but a modest loss of morale when children leave home. Unemployed professionals under severe financial pressure, however, fit the mass pattern; they are relieved when children leave. A great range of behavior and attitudes can be explained by use of the idea of "life cycle squeeze" and by attention to interlocking cycles of family life, work, consumption, social participation, and morale.

### LIFE CYCLE SQUEEZE AND THE MORALE CURVE

The concept of the "family life cycle" continues to gain recognition for its analytical power in social-psychological research. Following the concept's early explication (Glick, 1947; Beegle and Loomis, 1948; Belknap and Friedsam, 1949), Lansing and Kish (1957) demonstrated that a combination of age, marital, and parental status explains a broad range of economic behavior better than age alone. In recent years, stage in family life cycle has helped explain differing levels of individual and family participation in secondary associations (Wilensky, 1961; Tobin and Neugarten, 1961; Harry, 1970), the etiology of some mental disorders (Neugarten and Datan, 1974), patterns of work and leisure among "moonlighters" (Wilensky, 1963) and among married women (Gove, *et al.*, 1973; Oppenheimer, 1970), and the dynamics of adult socialization (Becker and Strauss, 1956; Erikson, 1959; Brim, 1968; Perlman, 1968; Riley *et al.*, 1968; Henry, 1971; Clausen, 1972). It can also explain variations in consumption patterns (Schorr, 1966; Gove, 1973) and, of greater interest to us presently, elusive patterns of morale characteristic of particular subgroups within the general population (Wilensky, 1961, 1962, 1963; Neugarten, 1968, 1971; Social Science Research Council, 1973).

This paper shows how stage in family life cycle can be used to predict the level of personal morale. Further, it suggests that the connection between family life cycle and the morale curve can be understood by examining parallel developments in job patterns, income flows, and debt loads. We aim to (1) assess the validity of Wilensky's (1962) hypothetical morale curve for the general male population in relation to empirically derived curves obtained on the morale of employed and unemployed professional workers; (2) identify the degree of concurrence between professional and non-professional morale curves and, to the extent differences are found, explain them; and (3) specify characteristics of professional workers which protect them against the ordinary familial and economic strains experienced by the

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vast majority of workers in the American labor force. Both these limited new data on the morale of professionals and the findings of previous studies of happiness and despair among cross sections of mass populations will be interpreted as a product of interlocking cycles of family life, work, consumption, and social participation. Such interdependent "careers" have received no systematic attention in social science.

#### "LIFE CYCLE SQUEEZE"

From a review of research using age or life cycle variables and from social psychological theory about the effects of imbalance between aspirations and rewards, Wilensky (1961) inferred a hypothetical morale curve for the general male population of modern society. He discovered stages during which people experience minimal job satisfaction, lowest participation in community life, greatest financial and family burdens, and greatest psychological tension—a condition of "life cycle squeeze."

The essence of Wilensky's theory is that job satisfaction, and, indeed, life satisfaction

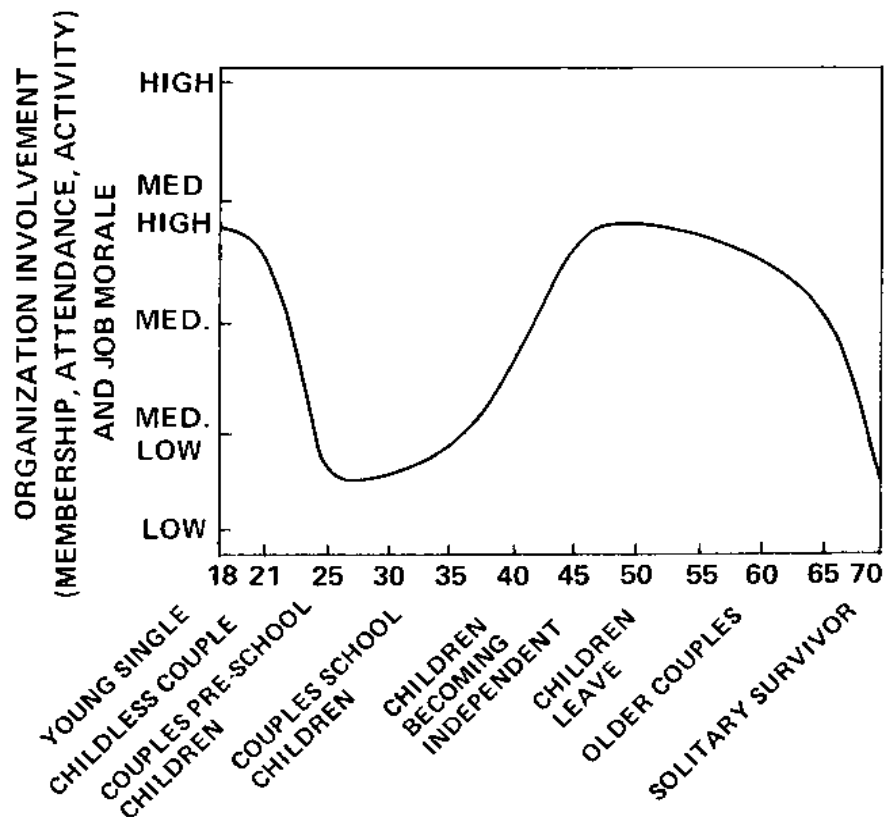
... is a function of disparity between rewards (what we get in income and job status) and aspirations and/or expectations (what we want in goods and services and job status); both pay-off and demand are likely to show a chronology linked to family life cycle and work history. Leaving aside the college crowd and the unusually ambitious, the young man fresh from high school, for a few years at least, finds himself with a happy combination of modest aspirations, limited responsibilities, and an income that seems large.

A sharp change occurs, however, when home and children come into focus (i.e. about age twenty-two to thirty-five). As family pressures mount, the demand for credit in the product market and income in the labor market begin their swift ascent. The appetite for consumer durables and the demand for money and job security reach a peak in the thirties among married men with children (Cf. Palmer, 1957, and Lansing and Kish, 1957). But the peak in actual income and security is seldom reached in this critical period (twenty-five to thirty-five). For the manual worker, who is most subject to instability of employment, seniority protection is as yet weak, and for all categories the period of maximum economic rewards comes later. A working wife is one solution, but the double-earner pattern is least frequent among the very families that feel squeezed—young couples with children at home (Cf. Gordon, in Kleemeier, ed., 1961 Ch. 2). The result: a morale trough which lasts until job aspirations and family pressures decline, rewards increase, or both. When children leave home and debts are paid off, job morale, indeed all satisfactions unconnected with child-rearing, should climb. Later, with retirement impending, the morale curve will vary, depending . . . upon type of career and strength of work commitment, but a final sag in morale seems most frequent (1961: 228-229).

The general hypothesis, pictured in Chart A, is that points of maximum "life cycle squeeze" and hence low morale, occur on average among couples with preschoolers, older couples, especially those prematurely retired, and solitary survivors.

The idea of interlocking cycles of family life, work, consumption, social participation, and morale is complex and yet parsimonious. It enabled Wilensky (1961) to reinterpret contradictory results of job satisfaction studies—studies that ignored massive forces off the job that determined responses to work, regardless of a job's alienating or non-alienating character. It can explain recent findings on age or life cycle differences in general life satisfaction, income dynamics, and cynicism about government. Campbell, Converse, and Rodgers (1976) investigated the general life satisfaction of a 1971 sample of over two thousand Americans aged eighteen and older. Their findings by stage in family life cycle closely match the morale curve of Chart A. The most satisfied are young married couples without children; the least satisfied are married couples with pre-school children, the widowed, the divorced, or separated. Although women in these "happiness" studies are typically at least as satisfied with the quality of their lives as men (Bradburn and Caplovitz, 1965; Knupfer, Clark, and Room, 1966; Campbell, *et al.*, 1976; Clemente and Sauer, 1976), in general they evidence

CHART A



### AGE AND STAGE IN FAMILY CYCLE

*Hypothetical picture of the participation and morale curve for the general population of an urban-industrial society*

Inferred from existing data for the United States on variations by family life cycle and/or age in economic rewards and aspirations, consumer behavior and aspirations, and participation in formal organizations. Sources cited in Harold L. Wilensky, "Life Cycle, Work Situation, and Participation in Formal Associations," in *Aging and Leisure*, edited by R.W. Kleemeier, Oxford University Press, New York, 1961, Chap. 8. Think of "high" as a man who loves his work, belongs to a union or professional association, a church, and three or four other organizations, is active in them and enjoys them. Think of "low" as a man who is unemployed, involuntarily retired, or work-alienated, and who belongs to nothing. Source: Wilensky, 1962, p. 922.

the same life cycle curves. It can be argued that women more often say—and even feel—that they are "happy" while admitting to clinically suspect symptoms (Bernard, 1972). But no study which compares men and women, controlling for life cycle or even age, has demonstrated it.

If we concentrate on the income component of the interlocking cycles idea, we find further support in two detailed studies of income dynamics. A five-year panel study of some five thousand American families (Morgan *et al.*, 1974: 37-79) shows that changes in a family's well-being are rooted in changes in labor force participation and in family composition.

Young people starting families become relatively worse off (compared to young singles or childless couples, they evidence slower rates of improvement in an "income/needs" ratio). People moving into their prime earning years gain little because of increasing family financial pressures. Nevertheless, the economic base for improved morale is strongest in the middle aged. After the age of forty or so the head of a household sees improvement in the family pocketbook as children leave home. In many cases the spouse is freed of home responsibilities and gets a job. Retirement, the authors find, means a drop in income with no proportionate decrease in needs. Analyzing 1960 census data on earnings patterns by age and type of family separately, Oppenheimer (1974:235) adds an important elaboration: the imbalance between income and family needs varies only moderately by occupational group and category: for instance, "no matter how their economic fates subsequently diverge, low earnings were characteristic of most young men whatever their occupational group". Only in very high-level professional, managerial, and sales occupations—a small minority of the labor force—do earnings peak when family income needs are greatest.

Finally, if we consider political stance—an aspect of life more remote from the family and its earnings—we see a similar curve. "Trust in government" has been least among men and women over the age of fifty. Within the context of a decade's slide in confidence in government institutions among the general population, older persons have been the most cynical and estranged in every election since 1958, followed closely in 1964 and 1972 by the youngest age category studied (twenty-one to twenty-four years). On the whole, people in their middle years have been and remain the most optimistic and trusting about Washington, D.C. (Miller, Brown, and Raine, 1973).

In short, "life cycle squeeze" can explain a wide range of behavior and attitudes, from personal satisfaction with marriage and family to the most impersonal response to the distant symbols of national politics.

#### METHODS

The present study applies this hypothesis to 230 professionals. Although our sample yields small numbers at each stage of the life cycle, it is strategic for the theory. If any population should be insulated from the insecurities and strains of modern society, it is this vanguard of secure, career-oriented professionals. These are people for whom the morale curve of Chart A should be smoothed out. They should be cushioned against the standard shocks both by their privileged positions and by their anticipations for the future—by the personal continuity afforded by a life plan. To test this notion we compared employed professionals with unemployed professionals, giving close attention to their economic situation. We thought that unemployed professionals would resemble mass patterns while employed professionals would deviate.

#### *Samples*

Concentrating on groups of professionals chosen for contrasting economic deprivation and using measures of morale more subtle than those cited in the literature above, the analysis is based on questionnaire and home interview data collected from 254 professional workers over a two year period (1971-73). At the time of the study, all respondents were residents of the nine-county Greater San Francisco Bay Area. These workers represent thirty-four professional disciplines and include practitioners from the physical and social sciences, education, social welfare, business, and health fields. Mean education for the entire group is 5.7 years of college; fifty-two percent of the respondents possess either masters or doctorate degrees.

For purposes of classification by stage in family life cycle, which considers marital status

and number of family member dependents, we excluded persons who were divorced, separated, or had never married and were over age thirty. Women make up twenty-four percent ( $N = 54$ ) of the final sample of 230 respondents. Analysis of this small subsample of 54 (Estes, 1973b) and a study of a large national sample (Campbell, Converse, and Rodgers, 1976) are consistent; no major differences characterize the morale of men and women of comparable social position at various stages of the family life cycle. Therefore, this paper combines men and women; it traces the morale levels of the majority of career-oriented professionals of either sex who marry, produce children, raise them to independence, and then grow old in couples or as solitary survivors.

The sample includes seventy-three employed and 157 unemployed professionals. The unemployed workers were selected through a process of stratified random sampling of professionals registered as unemployed with either the California Department of Human Resource Development or with their local professional associations. The employed professionals were continuously employed during the study period (1971-73); they were chosen through random sampling of the membership lists of selected local chapters of national occupational associations. The samples, in general, exclude occupational association non-joiners as well as those unemployed who do not register with appropriate reemployment services. Because our employed joiners are probably more integrated into their professional communities than the average professional, they provide a good test of the benign effects, if any, of professional position and identity.

Although we use samples of professionals as a population whose styles of life are deviant from mass styles, we do not have a new cross-section of the general population with which to compare them. For explicit comparison with non-professionals, however, see the literature on which Chart A is based (Wilensky, 1961), as well as more recent studies summarized above.

#### *Personal Morale Index*

An "Index of Emotional Stress" (IES) was used to assess level of respondent morale. As reported here, the IES is a modified version of a longer instrument initially developed by Arthur Kornhauser (1965) which, in its present form, contains thirty seven forced-choice items administered in questionnaire format. Many of the items contained on the IES parallel those on the more widely known mental health indices used in the epidemiological investigations undertaken in Midtown Manhattan (Srole, Langner, *et al.*, 1962) Stirling County (Leighton, *et al.*, 1963) and Washington Heights (Dohrenwend, 1967).

A prevalidation study of the revised IES was undertaken prior to its use. This test showed the instrument effective in discriminating between levels of felt psychoneurotic and psychophysiologic stress experienced by student users and non-users of a campus mental health service (Estes, 1973a). Independent clinical judgments of the degree of pathology present in individual patient respondents compared favorably with stress scores measured on the IES ( $r = .76$ ) and provided further assurance that the instrument was measuring clinically significant stress levels. Although the IES is made up of six component indices (measuring levels of relative Anxiety, Sociability, Hostility, Self-Esteem, Personal Morale, and Satisfaction with Life), we will report only the composite IES scores, which were obtained by adding the separate subindex values (interscale correlations range from  $+ .56$  to  $+ .83$ ). The level of personal morale, that is, the extent of experienced "life cycle squeeze," is an inverse function of the level of emotional stress experienced by any given respondent. In other words, low emotional stress equals high morale.

#### *Stage in Life Cycle*

Our concept of family life cycle incorporates three demographic variables: age, marital

status, and number of dependents. When considered together, these factors should shape the combined effects of the interlocking cycles of family, work, and consumption (Wilensky, 1962; Ferguson, 1967). Table 1 summarizes the operational definitions used to specify various stages within the life cycle. Of course, the life cycle stages we infer from these cross-sectional data are types at one moment, not stages of particular lives; thus, we cannot sort out cohort effects (the Depression generation, the Vietnam generation) from aging effects (Riley, 1973; Elder, 1974). The validity of our conclusions must rest mainly on consistency across many studies done over at least twenty-five years, including supporting data in two recent five- and six-year longitudinal studies (Morgan, *et al.*, 1974; Streib and Schneider, 1971).

#### FINDINGS

Variations in morale (that is, levels of measured emotional stress) occur with expected regularity and, in general, match those predicted by the idea of life cycle squeeze. The more favorable levels of morale, for example, are found among continuously employed workers (Mean = 18.1) and not among those professionals whose careers have been interrupted by involuntary job loss (Mean = 26.2,  $t = 4.25$ ,  $p < .001$ ). Similarly, the lowest morale scores appear among those professionals we thought would experience the most burdensome economic pressures, that is, displaced workers with financially dependent, school-aged children (Mean = 31.3). High and low levels of stress at these predicted points are evidence in support of the general validity of life cycle squeeze as a discriminator of morale levels among our groups of professional workers.

We found some important differences between the morale curve of our comfortably placed professionals and that of Chart A. As we will show, they are explained either by (1) the advanced social and economic status of professionals relative to the larger mass of all employed workers, or (2) the special economic status of unemployed professionals under severe financial stress relative to their employed *or* unemployed counterparts.

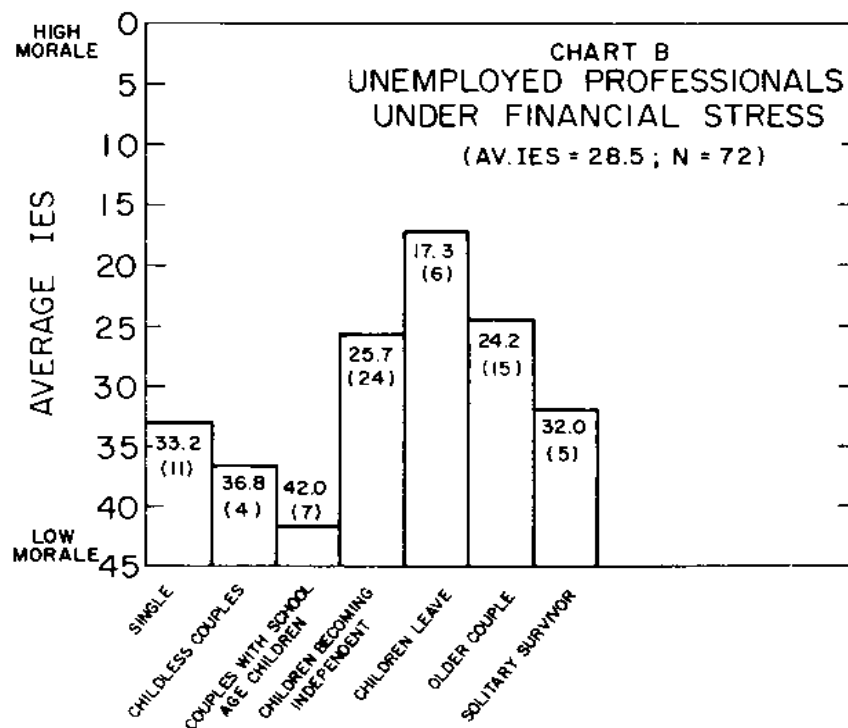
#### *Employment Status, Financial Stress, and Worker Morale*

That current employment seriously affects morale would be unsurprising were it not that only forty-two percent of the unemployed professionals admit to experiencing heavy finan-

TABLE 1  
*Operational Definitions of Stages in Family Life Cycle by Age,  
Marital Status and Number of Dependents (N = 230)*

Stage of Life Cycle	Ages	Marital Status	# of Dependents
Young single (N = 36)	18-30	Single	Self only
Childless couples (N = 18)	18-30	Married	Self & spouse only
Couples with preschoolers (N = 10)	18-30	Married	Self, spouse & children
Couples with school age children* (N = 28)	31-39	Married	Self, spouse & children
Children becoming* independent (N = 77)	40-60	Married	Self, spouse & children
Children gone (N = 20)	40-60	Married	Self & spouse only
Older couples (N = 27)	51-60	Married	Self & spouse only
Solitary survivor (N = 14)	60+	Widowed	Self only

\*For these categories, in the absence of data on age of children, the children's status is inferred from respondent's age.



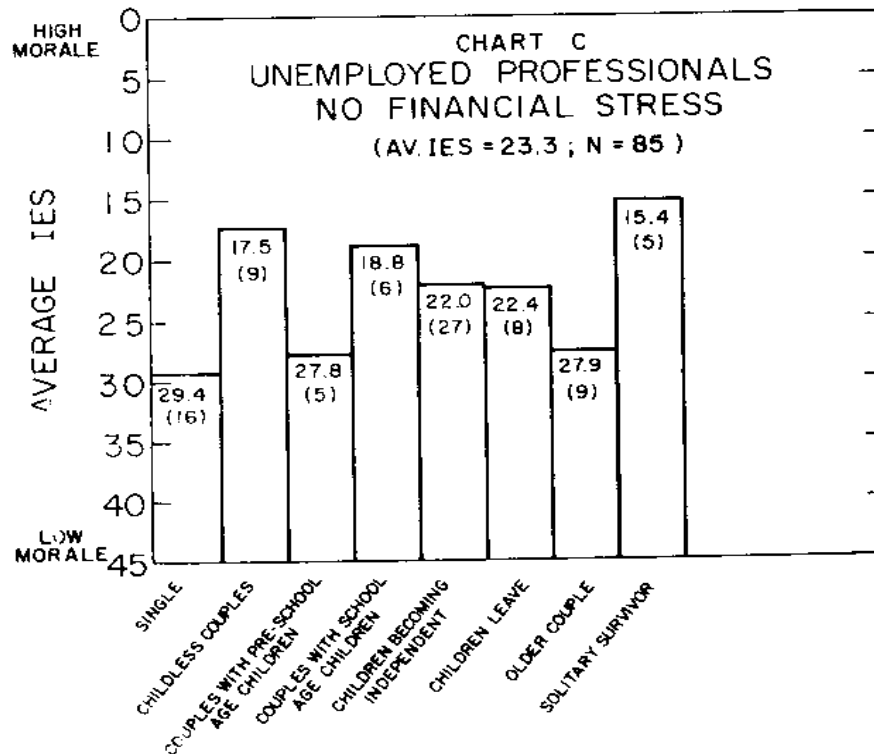
cial stress associated with their displacement.<sup>1</sup> Thus, controlling for the level of experienced financial stress, the morale curves of employed and unemployed workers shift drastically and, as Chart B shows, the morale curve of the unemployed group with high financial stress (HFS) closely resembles that predicted for the general population of male workers.<sup>2</sup> In short, economically pressed displaced professional workers differ little from the general population of workers during periods when they are experiencing high levels of economic frustration. In emotional stress, at least, they become a depressed "Salarial." Our data confirm that it is precisely under these conditions that morale curves for unemployed professionals and the general population of male employed workers merge.

Conversely, the morale curve for the unemployed group without financial stress is like that of the continuously employed group of nondeprived workers (Chart D).

Clearly, financial stress *together with* job displacement result in the life cycle squeeze predicted by the theory. Among groups of highly educated, achievement-oriented, professional workers unemployment does not typically produce the standard morale curve of Chart A. This standard pattern occurs only for those workers who have not accumulated substantial savings, who possess little or no equity in their homes or insurance policies and

<sup>1</sup>Determined by either a positive or negative response to the question: "Are you currently under heavy financial stress?" Forty-two percent of the unemployed and five percent of the employed group answered "yes". Further, forty-nine percent of the unemployed professionals reported that they were economically no worse off with involuntary displacement. Eight percent even felt that their personal situations had actually *improved* with unemployment because they now had some unstructured time for interests or activities which previously had to be postponed because of work obligations.

<sup>2</sup>Only three employed workers were experiencing heavy financial stress; they were dropped from our more detailed analyses of life cycle variations.

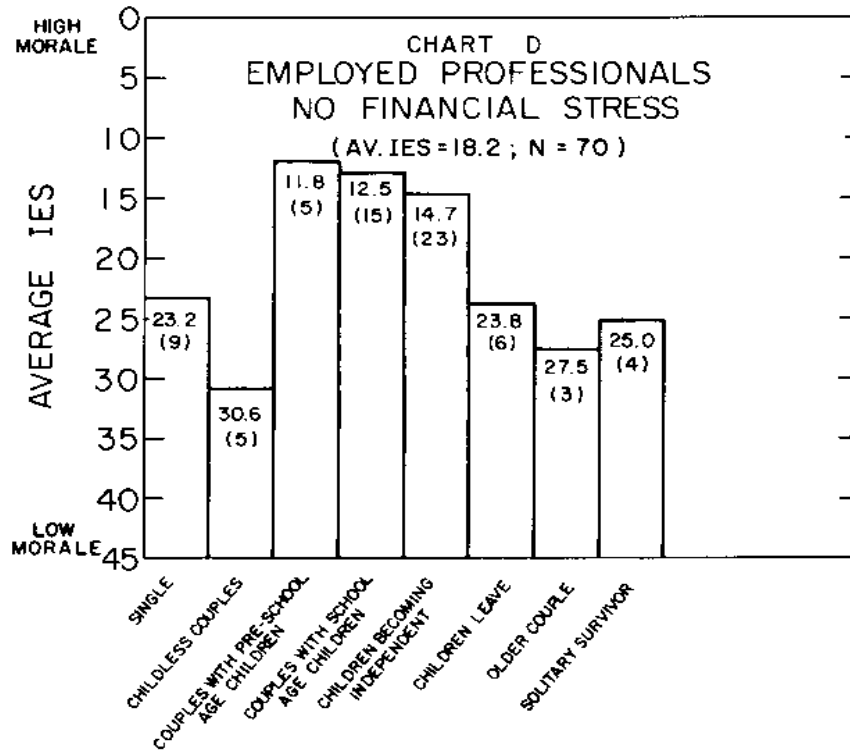


who, in contrast to most un-employed professionals, have been deprived of borrowing privileges with banks, credit unions, families, and others (Estes, 1973b, pp. 163-167).

As expected, the points of greatest "life cycle squeeze" appeared within the unemployed worker groups experiencing the highest levels of financial stress (HFS). In Chart B, for example, general morale levels of financially strained unemployed workers are more depressed (Mean = 28.5) than for those for jobless workers experiencing only minimal levels of financial stress (Chart C, Mean = 23.3,  $t = 3.28$ ,  $p < .01$ ). Indeed, the depth of this depression is most evident around those stages where problems of family, consumption, debt, and employment all converge to make the "squeeze" most intense for instance, among couples with school age children who, at this particular stage are exerting enormous demands on the financial resources of the family (Chart B, Mean = 42.0). Already struggling to pay the cost of a mortgage, new car, insurance, dental and medical bills, as well as to provide for routine needs, these young couples are caught in an intolerable situation, dramatically reflected in their depressed morale.

As predicted, morale for unemployed workers under heavy financial pressure is higher as children move toward maturity and independence (Mean = 25.7). Morale among these workers is at its poorest when children are still of school age (Mean = 42.0) and at its best when previously dependent children leave the parental home and provide for their own needs (Mean = 17.3).<sup>3</sup> When their children are no longer dependent on them for financial

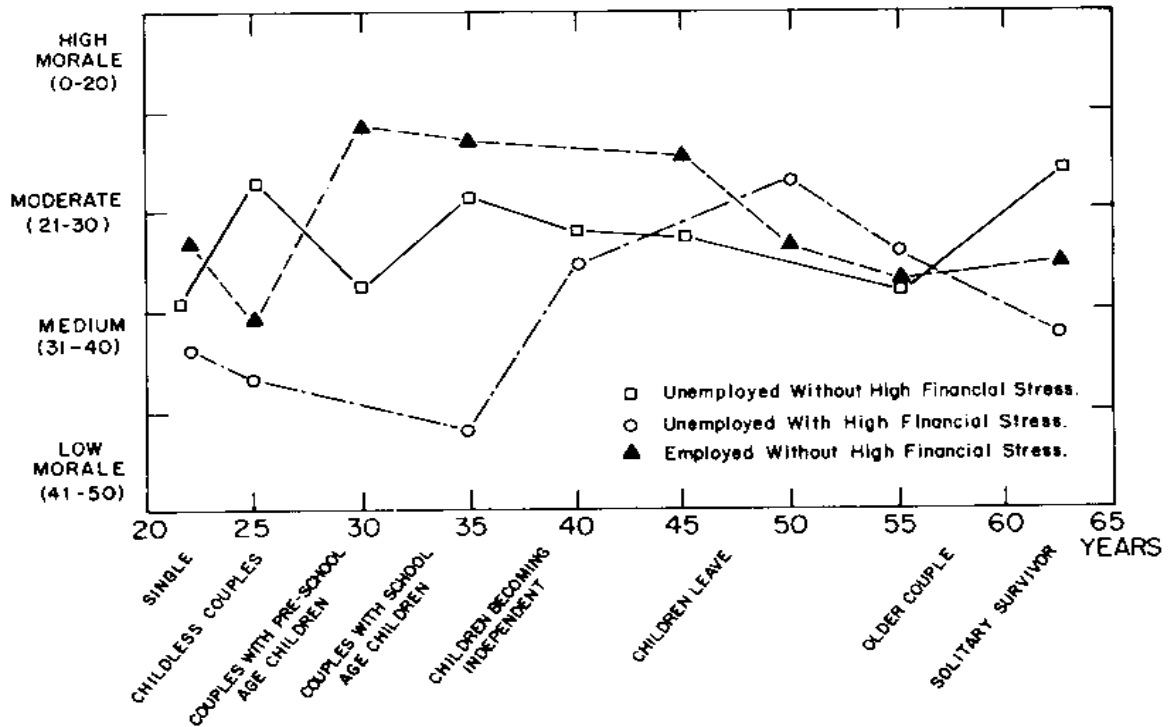
<sup>3</sup>All comparisons of two means in this paper—whether means for two stages of the family life cycle for the same subgroup or means for two subgroups at the same stage—were subjected to a one tailed t-test of the difference in means. Unless otherwise indicated, all differences in means are significant at the .05 level or better.



support, these workers, now middle aged, evidence their most favorable level of morale. Stress resulting from financial pressure diminishes to a point below even that experienced by the comparable group of continuously employed workers (Mean = 23.8,  $p < .10$ ). Note, however, the slight decrease in general morale experienced by the group of unemployed workers without financial stress (Chart E) during the stage when their children are sufficiently mature and leave home (Mean = 22.4) as compared with that of financially pressed jobless workers whose children also have left home (Mean = 17.3). This pattern fits the more general curve observed for continuously employed workers with little or no financial stress. If it reflects a genuine sense of loss as their children begin to leave home, we must ask why the sentiment is not shared by subgroups who are financially squeezed a puzzle to which we will return.

Following the departure of children from the home morale, in general, tends to decline with age; it is especially depressed among aged jobless solitary survivors experiencing heavy financial pressure (Mean = 32.0) and most favorable among jobless solitary survivors experiencing little or no financial pressure (Mean = 15.4). Among older unemployed couples without financial strain, however, morale is low only during this period (Mean = 27.9) and, as Chart C shows, actually rises with the death of spouse and the transition into solitary survivorship (Mean = 15.4). Although this finding is based on a subgroup of only five, it confirms larger studies demonstrating the importance of economic resources in the lives of older, widowed persons (Cf. Rosow, 1967: 96-97). More striking is the suggestion that even unemployed older professionals find in professional identity a strong source of sustained morale. The older, economically secure professional may have lost spouse and family but still may retain an occupational identification which commands respect, status, and earnings potential (perhaps as a "senior consultant"). Such resources protect older persons from

CHART E  
PERSONAL MORALE CURVES BY STAGE IN FAMILY LIFE CYCLE  
AND DICHOTOMOUS LEVEL OF FINANCIAL STRESS (HFS)



emotional stress and social dislocations common among the aged poor. Data not reported here also show that adequate financial resources help to keep older persons attached to the larger society and reduce the incidence of incapacitating levels of emotional stress among them (Estes, 1978).

Additional evidence of the inverse relationship between personal morale and level of financial stress is reported in Table 2, summarizing morale scores in relation to a separate Index of Economic Deprivation. We see that morale levels decrease with increases in economic losses and become more depressed as losses accumulate. From both sets of data we can conclude that, at least among unemployed professionals experiencing financial stress, the scarcity of economic resources to meet personal and family needs has an enormous impact on their general attitudes toward self, community, and society. The greater the economic strain experienced, the more prone these workers are to feelings of self blame and internalized stress. Conversely, the greater the resources available to them in dealing with temporary setbacks, such as unemployment, the more optimistic the unemployed individuals remain about their future and the less they engage in self blame. That some of the economically deprived professionals—concentrated among younger, highly-educated groups—actually increase their political consciousness and blame the system is remarkable given the overwhelming tendency of the total sample at every age level toward intrapunitive self-blame, the psychological concomitant of an ideology of economic individualism (Estes, 1973b: 186-209).

#### *Employment Status, Economic Gratification, and Worker Morale*

The morale curves for professional workers experiencing little or no financial stress,

TABLE 2  
*Unemployed Professional Mean Scores on the Personal Morale Index (IES)*  
*by Level of Economic Deprivation\* (N = 157)*

Deprivation Level	Personal Morale Score	
Low	23.1 (Higher morale)	(44)
Moderate	24.6	(62)
Severe	30.8 (Lower morale)	(51)
F-Ratio = 3.579, P < .05		

\*NOTE: This Index consists of five objective and subjective measures of economic deprivation: level of felt economic stress; the nature of economic losses (e.g. savings, home, securities); the relative severity of those losses; changes in debt level; and extent of financial dependency on governmental agencies for income supplementation (e.g. food stamps, public assistance, unemployment insurance).

whether employed or unemployed, differ greatly (Mean = 20.9) from those characterizing the group of hard-pressed unemployed workers (Mean = 28.5). In fact, among those not suffering financially, employed and unemployed are nearly identical; their curves differ significantly only at the stage where marriage occurs (see Chart E). Within the limits of these small samples and in the absence of data on the job status of the spouse, we can only speculate about the effects of marriage. Comparing scores for unemployed childless couples in Charts B and C, we see that the morale of couples without financial stress (Mean = 17.5) is more favorable than that for financially comparable singles (Mean = 29.4); but the morale of couples feeling financially squeezed (Mean = 36.8) is less favorable than that for comparably squeezed singles (Mean = 33.2,  $p = ns$ ). Among continuously employed professionals, a different pattern is evident: although they report less financial pressure than jobless professionals, these secure young couples display morale nearly as shaky (Mean = 30.6) as that of the hard pressed unemployed (Mean = 36.8). Jobless workers without financial strain (Mean = 17.5) may experience a sense of relief at having a marital partner who serves or can serve as a second wage earner in case job loss is prolonged; they perceive a spouse as an asset, not a liability. Recently married employed professionals, struggling with the intense emotional demands of a new relationship, may be less impressed with the economic advantages of another wage earner. Thus, their morale is poorer (Mean = 30.6) and remains so until the birth of children (Mean = 11.8).

Following these initial marriage-related differences between unemployed workers who are not squeezed financially and continuously employed workers, however, no major morale differences appear (Chart E). Indeed, when morale scores of all workers without financial stress—employed and unemployed alike—are combined, morale is poor during the childless couple period (Mean = 22.5), more favorable following the birth of children (Mean = 20.7), and most favorable during the years of financial drain when children are of school age (Mean = 14.3). This pattern differs sharply from findings about the effects of life cycle squeeze for the general population, for whom the years of their children's schooling is a time when financial demands are greatest and their capacity to meet them is lowest (Chart A). For economically advanced professionals, in contrast, such financial problems are hardly crushing (Mean = 14.3). As a result, their morale continues to surge while financially pressed jobless workers with school age children feel distressed because they "simply cannot make ends meet" (Mean = 42.0). A secure economic position distinguishes these professionals from other groups of workers, the kind of job security that helps them cope with financial problems at a minimal emotional cost. This underscores Wilensky's early discussion of variations in morale levels by career type and work commitment (1961: 231-235) and the recent

finding by Oppenheimer (1974) that the timing in the balance of rewards and family demands is different for especially privileged groups.

Similarly, instead of rising as older children move toward independence, the morale of financially secure jobless and employed professionals slumps (Mean = 18.6 for combined samples); morale is even worse among these secure professionals once all children have actually left home (Mean = 23.0). This trend continues when spouse and worker are again alone (Mean = 27.8), but with the death of a spouse and solitary survivorship, morale, surprisingly, improves (Mean = 19.6). Again, these deviant patterns differ markedly from those of financially pressed workers and underscore the crucial function of occupational identity (even among unemployed professionals), especially for later years.<sup>4</sup>

These findings are best explained by the relative social, occupational, and economic gratifications experienced by employed professional workers. Such workers are members of the most prestigious and secure occupational groups in society. Even when a particular professional group (aerospace engineers, professors) is losing real income and experiencing rising unemployment, their job insecurities cannot match the labor market chaos of the general population. At its peak in 1975, professional unemployment was only 3.6 percent, a little more than one-third the national rate (BLS, 1975). Thus, professionals are better able to tend to their financial needs when other groups of workers are struggling to catch up. Although caught in a life cycle squeeze, they do not suffer from these pressures and, as our data show, display every indication of coping successfully. Despite all the crisis talk professionals are at the top of the social and economic ladder, retain special privileges, and know it.

In contrast with the sense of relief experienced by economically hard pressed workers as their children leave, the decline in morale among economically prosperous professionals in years when children mature and leave home apparently reflects a sense of emotional loss over parent-child separation. For some affluent professional parents, this loss is doubtless given special poignancy as they watch their counter-cultural children slide down the social scale. Not the least of the ironies in modern stratification and age grading systems is that the hard pressed majority's preoccupation with life cycle squeeze blurs their sense of loss. Compare the more educated, more secure professional groups: having had intensive indoctrination in family and college to emphasize their responsibilities for their own and their children's fate, they are free to worry, sometimes obsessively, about the status, the quality of life, and the fading family attachments of their adult children.

Later, however, the professional's solid occupational ties constitute social and emotional props which maintain or increase morale even during years of solitary survivorship. Although the survivor may have lost both children and spouse, the older employed professional enjoys sources of emotional satisfaction and continues to be recognized as a significant, contributing member of the community. These are advantages denied the economically pressed professional and non-professional worker alike. In short, the working professional feels gratification, reflected in high morale over the course of the life cycle. Although not immune to the ups and downs of the life cycle squeeze, unique status provides the professional worker with strength to cope with even the most severe psychological stresses.

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<sup>4</sup>A study comparing six-year longitudinal data on the effects of retirement vs. continued employment among 1486 men and 483 women born in the period 1887-89 (Streib and Schneider, 1971) is ambiguous on the function of occupational identity in morale but a close examination of the tables reveals some consistent evidence. Workers have an edge over retirees in "satisfaction with life" (p. 110). Further, on average, retired men and women (more often than people who remain at work) feel "not very useful;" and retired professionals compared to their working colleagues more often feel "old" (pp. 120, 105). Unfortunately, no control for occupation is reported in analysis of life satisfaction.

### CONCLUSIONS

We sought to assess the validity of "life cycle squeeze" theory in relation to general morale levels of employed and unemployed professional workers at particular stages in the life cycle. Analysis shows that unemployed professionals experiencing high levels of financial stress are especially vulnerable to decreases in morale at those stages predicted by the theory for example couples with very young school-age children and solitary survivors. The morale curve of unemployed professionals under financial pressure most nearly resembles that predicted by Wilensky for the general population of employed male workers.

No similar pattern of morale, however, could be established for groups of continuously employed professionals or unemployed professional workers experiencing little or no financial stress. The economic, social, and psychological advantages accorded to these groups by their special job status act as a buffer against social insecurity which, in turn, protects them from the intense psychological pressures typical of the vast majority of the labor force. Most striking, the morale curves of continuously employed and unemployed professionals without financial stress resemble one another more closely than either resembles the curves plotted for their unemployed counterparts under financial pressure or for the larger population of all male workers.

In sum: the empirical test confirms the general validity of Wilensky's life cycle squeeze hypothesis as an important analytical tool for understanding diverse responses to a variety of social and economic conditions across the life cycle. It is also useful in explaining the deviant case of comfortably placed employed and unemployed professionals.

### IMPLICATIONS FOR RESEARCH AND SOCIAL POLICY

Several implications of this research and the literature cited above are plain.

1. To avoid mistaken attribution of social psychological phenomena to types of work or community (neighborhood, block) or social class or circles and networks of social participations, we must attend to these interlocking cycles of "career" (work and its rewards), consumption, family life, and participation as they vary by group and stratum. We need a sense of the flow of time not only in the structure of societies but also in the biographies of persons.

2. Although all societies define human potentialities, obligations, and rewards by age grades, the timing and balance of obligations and rewards in economic, kinship, and other spheres vary greatly. For instance, among the Meru, that period of man's life when he is relatively busy building up a family is the time when he is relatively free of such other obligations as his earlier commitment as a warrior or his later activities as an "elder" in the age group system (Eisenstadt, 1956: 151). We need comparative studies of modern societies to locate uniformities and diversities in the structural imbalances between rewards and aspirations that account for the morale curve.

3. In longitudinal studies designed to unscramble cohort effects from age or life cycle effects, the hypothesis of a special morale slump for middle aged, privileged professionals could be reformulated and tested as follows: a major structural change in the economy the swift growth in college-educated professionals, managers, and officials as a fraction of the labor force—coincided with the crises of the 1960's, the counter-culture, and concomitant downward mobility among children of the affluent and secure. Assuming no sharp decline in relative fertility rates among the educated, assuming further that a growing mass of college and professional school graduates is finding it increasingly difficult to protect closed occupational fraternities for themselves and their offspring against the push from below, then this long-term labor force trend by itself exacerbates the usual parent-youth conflict for the middle years. Thus, whatever the counter-culture adds to the generation gap and whether it

is a uniquely occurring cohort influence or not, the larger cohort effect may be lessening; it would become an aging effect. Enduring structural change in the labor force means increased rates of intergenerational "skidding" for an expanded upper-middle class, with correlated psychological strains for both middle-aged, educated parents and their young adult children—generation after generation.

4. We have cited a national study consistent with our own data, from which we infer a morale curve for women parallel to that for men (Campbell, Converse, and Rodgers, 1976 p. 441). We are biased in favor of the universal applicability of the interlocking cycles idea. Nevertheless, we recognize the need for more intensive analysis of sex differences. Such studies might concentrate first on variations in women's morale curves by education, political generation, employment status, and exposure to the women's movement; and, second, on possible morale-destroying or morale-increasing interaction between men and women who live together but are variously "liberated." Similar research is needed on possibly profound racial differences.

5. Ironically, the very devices most often used by younger families to cope with life cycle squeeze (for example, moonlighting, overtime work, multiple earner families, frugal living, or reckless over-consumption) tend to intensify other stresses which they must then also try to minimize (an absent mother or father, child care and other work related expenses, short-term high-interest loans, oppressive mortgage and installment payments, infrequent recreation or entertainment).

Modern countries have not been entirely oblivious to these periods of peak strain but they vary greatly in their public policies regarding services and cash for young and old—pensions and retirement age, family allowances, child care services, and tax deductions, housing policies and rent supplements, educational subsidies and loans, unemployment benefits and related labor market policies (Wilensky, 1975). Nevertheless, no political elite has as yet deliberately, self consciously defined the smoothing out of these morale curves as a social problem. Nor has any government bent its fiscal, monetary, and social policies toward that end.

There is no shortage of policy proposals. They range from flexible work schedules, flexible retirement and the encouragement of second careers, variable tax breaks and allowances for families at morale peaks and troughs, to less conventional measures. For instance, a pioneer of Swedish social policy, Gusta Rehn (personal interview), suggests that in order to cope with rising costs and yet meet contradictory demands for more freedom and more security, we may one day be forced to consolidate most of the programs of the welfare state into one grand cash grant or voucher to be given to every high school graduate (or to youngsters at some other arbitrary moment of maturity). The voucher could be cashed in for higher education, periods of travel or loafing, immediate consumption of luxury goods, comfortable beginnings of a family and purchase of a new home, investment for early retirement, supplements for a richer but later retirement, or anything else. To avoid too much temptation, the state would assure a minimum level of education as a right and perhaps public service as a duty at the beginning, a minimum pension at the end, and free health services throughout. Whatever the merits of this radical strategy, American society has so structured the balance between pressures in economic, educational, and kinship spheres that peak demands in economic life (launching a career, getting established in a job) coincide with peak demands in procreation and hence consumption—a source of strain for both individual and social structure. Not all of the strain is inevitable.

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