

THE LIFE-CYCLE SQUEEZE: THE INTERACTION OF MEN'S OCCUPATIONAL AND FAMILY LIFE CYCLES

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Abstract—This paper is concerned with analyzing one structural source of pressure for wives to contribute to family income. This is the “life-cycle squeeze”—the situation where a man’s resources are inadequate to meet the needs engendered by the number and ages of his children. Studies of how economic needs vary by family life-cycle stage indicate that one high point of need occurs when men are in their forties and early fifties. However, 1960 Census data on earnings patterns by age indicate that in only relatively high-level professional, managerial and sales occupations do average earnings peak at the same time family income needs are peaking. For most blue-collar and many medium- and low-level white collar occupations, median earnings are highest for younger men, and men at an age when family costs are at their maximum are earning somewhat less, on the average. As a consequence, the families of such men run the risk of a deterioration in their level of living unless an additional income is brought into the household.

INTRODUCTION

This paper is concerned with one aspect of a larger study focusing on the socioeconomic function of work in the lives of American women and their families. The major data sources for the study are the original 1960 1/1,000 public use sample and, for 1970, a 3/1,000 sample of whites and a 1/100 sample of blacks from the five-percent County Group Public Use Sample of the 1970 Census. Unfortunately the files are not yet set up for the 1970 data, so that the discussion will be limited to a portion of the analysis done so far on the 1960 1/1,000 sample of the white noninstitutional population. The data discussed in this paper come from two subsamples of the main white sample. One is a subsample of all white males 18–64 years of age in nonfarm civilian occupations, and the other is a subsample of white couples where the husband is 18–64 years old

and in a nonfarm civilian occupation.

Two major goals of the study are to analyze how the function of married women’s paid employment varies among families of men at different occupational levels and to analyze this variation in life-cycle terms. The fact that women’s work rates are closely related to life-cycle stage has been extensively documented in the literature on female labor-force participation (Cain, 1966; Bowen and Finegan, 1969; Sweet, 1968). However, such studies have focused heavily on one aspect of the importance of life-cycle stage, namely, the deterrent effect of having preschool children in the home on mothers’ labor-force participation. Much less attention has been paid to how life-cycle variations in other variables may have an impact on women’s labor-force participation and on the overall function of that participation for her family. For example, numerous stud-

ies have observed that married women's work rates are heavily dependent on their husbands' incomes, or some related income variable, the major component of which is the husband's income (Cain, 1966; Bowen and Finegan, 1969; Sweet, 1968; Mincer, 1962). There are many sources of variation in the incomes of men. However, a major one is age or, put another way, the man's career life-cycle stage. The earnings of men are not usually uniform over their lives. Young men tend to have lower than average incomes, and this is sometimes the case for older men as well. Furthermore, life-cycle earnings patterns vary among occupational groups, so that the earnings by age curves for different occupations are not only at different levels but also are not even parallel. As a consequence, a simple comparison of average earnings does not adequately explore the nature of income differentials among occupations. Hence, a life-cycle approach may be quite valuable in helping us better understand the reasons for predictable variations in men's incomes both within and across occupational groups and hence in helping us better understand the function of wives working at different points in the family life cycle.

It is possible, however, to carry the analysis still further. The nature of the effect of husband's income on wife's labor-force participation is rather complex, and if we conceptualize the problem a little more carefully, we see that the life-cycle approach offers rather interesting analytical possibilities. Thus the empirically observed relationship between wife's labor-force participation and husband's income only makes theoretical sense if it is not the husband's income alone which is the important economic factor but rather how well his income balances out against the family's consumption and savings aspirations. Presumably it is the existence of a *discrepancy* between the family's economic aspirations, on the one hand, and the

husband's income, on the other, which is the important push factor producing the observed correlation between wives' labor-force participation and husbands' incomes. Sweet recognized this explicitly in his study and, in preference to a measure of income alone, used a measure of "income adequacy" which took into account variations in family composition and hence in the number of people that must be supported by a given income (Sweet, 1968, pp. 77-82, 164-169, 216-221).

If the husband's income is really a surrogate for the interaction of two variables—husband's income and the family's economic needs or aspirations—then a life-cycle analysis of both variables separately and in interaction may increase our understanding of predictable structural sources of economic pressures encouraging married women's labor-force participation. For just as the earnings of men are not uniform over the life cycle, neither are family economic needs. And the times of greatest need may not coincide with the times of the husband's peak income. For example, we might hypothesize that one high point of need occurs relatively early in a couple's married life when investments in housing and heavy household consumer durables are likely to be high—or at least the *desire* to invest in them is. However, the husband's earnings will tend to be relatively low at this time. Another high point of need undoubtedly also occurs when the children reach expensive adolescence. The completion of high school is becoming a nearly universal phenomenon in our society and some college training, an increasingly frequent event (U. S. Bureau of the Census, 1972). As a result, the economic dependency of children is continually being prolonged—and at a time in life when they are probably the most expensive to maintain. An important question to investigate, then, is how life-cycle variations in economic need interact with the husband's

career cycle, with all its attendant variations in income. Furthermore, is the nature of this interaction similar across occupational groups? Even assuming that a family's standard of living roughly corresponds with the husband's general socioeconomic level, is it equally possible for the families of men in different occupational groups to improve upon or even maintain that standard over the family life cycle? Or do some segments of the population typically find themselves in what Wilensky has called "the life-cycle squeeze," a situation where a man's resources are insufficient to meet the needs engendered by the number and ages of his children. Are there, as a consequence, identifiable structural sources of pressure for an additional income at particular points in the family cycle of men in certain occupational groups (Wilensky, 1963; Gove et al., 1973; Heberle, 1941)?

This paper will focus on two aspects of this whole complex problem. First of all, we will briefly examine the extent to which family economic needs vary over the life cycle. Secondly, we will examine whether life-cycle variations in the husband's income parallel such life-cycle variations in need and the extent to which this situation varies among different occupational groups. If there are variations among occupational groups, then obviously those groups that may be experiencing the life-cycle squeeze are the ones in which there are built-in pressures for an additional income. However, whether or not these built-in pressures are actually effective in getting the wives of such men into the labor market will depend, in addition, on a whole host of other interrelated variables which we cannot consider here. The major goal of the present paper is simply to analyze more thoroughly some of the independent variables that are already known to be important factors in determining married women's labor-force participation rather than to focus once again on

the well-documented later stages of the causal sequence.

ECONOMIC NEEDS AT DIFFERENT STAGES OF THE FAMILY LIFE CYCLE

There are a large number of indicators which should probably be used to measure how the cost of setting up and maintaining a family varies over the life cycle. As space is limited, we will confine ourselves to a consideration of the Bureau of Labor Statistics (BLS) equivalence scale for estimating equivalent incomes by family type (U. S. Bureau of Labor Statistics, 1968b). For some years, the BLS has put together a variety of family budgets as a means of estimating the cost of living at prevailing consumption levels (U. S. Bureau of Labor Statistics, 1966, 1968a, 1969, 1970). These budgets have been worked out for only two family types: retired couples and a "standard" husband-wife family where the husband aged 38 is employed, his wife is not employed, and they have a girl aged eight and a boy aged 13. As most American families do not conform to such a composition, the Bureau's budgets had rather limited applicability at first. To offset this, an equivalence scale was constructed to estimate what incomes families with different compositions would have to have in order to maintain the same level of living as the standard-budget family (Table 1). In the process, these scales have given us a rough indicator of how the cost of living varies by family size and life-cycle stage.

The scale values shown in Table 1 are the percentages of the cost of goods and services for family consumption of the base family of four persons described above which would be required to provide the same level of living for urban families of different size, age and composition. As the table shows, to maintain an "equivalent" level of well-being, income must increase as the number of children increases. Thus, relative to the

TABLE 1.—Revised Equivalence Scale^a for Urban Husband-Wife Families of Different Size, Age, and Composition

Size and Type of Family ^b	Age of Head		
	Under 35	35-54	55-64
Childless couple	<u>49</u>	<u>60</u>	<u>59</u>
One-child families: average ^c	<u>62</u>	<u>81</u>	<u>86</u>
Child under 6	62	69	--
Child 6-15	62	82	88
Child 16-17	--	91	88
Child 18 or older	--	82	85
Two-children families: average ^c	<u>74</u>	<u>99</u>	<u>109</u>
Older under 6	72	80	--
Older 6-15	77	100	105
Older 16-17	--	113	125
Older 18 or older	--	96	110
Three-children families: average ^c	<u>94</u>	<u>118</u>	<u>124</u>
Oldest under 6	87	97	--
Oldest 6-15	96	116	120
Oldest 16-17	--	128	138
Oldest 18 or older	--	119	124
Four-children-or-more families: average ^c	<u>111</u>	<u>138</u>	<u>143</u>
Oldest under 6	101	--	--
Oldest 6-15	110	132	140
Oldest 16-17	--	146	--
Oldest 18 or older	--	149	--

a- The scale values shown here are the percentages of the cost of goods and services for family consumption of the base family (four persons: husband, age 35-54, wife, two children, older child 6-15 years) required to provide the same level of living for urban families of different size, age, and composition.

b- Husband-wife families with their children (including adopted and stepchildren) present but with no other persons living with the family.

c- Scale values for individual family types are weighted by the number of families of each type in the universe. The averages include some types for which values were not shown separately because of the small number of such families in the sample.

Source: U.S. Bureau of Labor Statistics, 1968b, Table 1.

base family type, the ratio increases from 49 percent, on the average, for a childless couple to 111 percent for a family of four or more children when the husband is under 35. When the head of the family is 35-54, the ratio increases from 60 percent to 138 percent. In addi-

tion to the effect of the *number* of children, their ages also make a considerable difference according to these estimates. Taking the case of families where the head is 35-54 and there are two children, the equivalence ratio goes up from 80 percent for families where the

oldest child is under six to 113 percent where the eldest is 16-17. For families with three children, the ratio increases from 97 percent to 128 percent. Looking at what might represent a more-or-less typical range over the family life cycle—a childless couple where the husband is under 35 compared to a three-child family where the oldest child is 16-17 and the husband is in the 35-54 age group—we see that the ratio varies from 49 percent to 128 percent. In other words, according to the BLS scale, the income of the three-child couple at the later stages of the family cycle would have to be more than 2.5 times as great as that of the younger childless couple to maintain an equivalent level of consumption.

The equivalence scale has several drawbacks (for a discussion of how the scale was constructed and some of its problems, see U. S. Bureau of Labor Statistics, 1968b). Probably the most serious one for our purposes is that the scale does not seem to reflect the cost of setting up a household. In this, it is

at odds with other studies of consumer expenditure (see, for example, Lansing and Morgan, 1955; U. S. Bureau of Labor Statistics, 1964, pp. 23-27). Since it does not, however, and there is not space to consider other evidence on the issue, we will limit our discussion to the one life-cycle peak economic need it does seem to reveal, namely, the problems raised by the presence of adolescent children in the home.

Our next problem is to get some notion of the father's age at various stages of the family life cycle for the men in our white-couples sample from the 1960 1/1,000 Census tapes. Unfortunately, the data available on the sample do not permit us to duplicate exactly the table setup of the BLS equivalence scale. The age categories of the children are different and, more importantly, it is impossible to determine the total number of children present by the age of the oldest child as only the number of single children *under 18* years of age was available. Data on older children are limited to their presence. Hence, Table 2 is simply

TABLE 2.—Presence of Children by Age and Mean Number of Children Ever Born to Wife for White Couples by Age of Husband: 1960 (Percentage Distribution)

Presence of Children by Age and Mean Number of Children Ever Born to Wife	Age of Husband								
	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Presence of children									
No children present	33	17	10	10	14	26	42	61	76
All children under 6	64	61	30	11	5	3	1	1	--
Some children 6-11, none 12-17	2	21	48	38	21	12	7	3	1
Some children 12-17	--	1	12	41	57	52	38	22	9
All children 18 and older ^a	--	--	--	--	2	7	11	13	14
Total percent	100	100	100	100	100	100	100	100	100
Mean number of children ever born to wife	1.05	1.80	2.38	2.62	2.54	2.40	2.27	2.22	2.36
Total couples	1,588	2,874	3,591	4,076	3,785	3,506	3,169	2,516	1,924

a- Only the head's own single children were counted in this category.

Note: The analysis included only men in nonfarm civilian occupations who were heads of households. Families with seven or more children (less than one percent of all families) were omitted.

Source: Derived from subsamples drawn from the original 1/1,000 samples from the 1960 Census of Population and Housing.

set up in terms of the presence of children in various age groups to give an idea of family-cycle stage. The mean number of children ever born to wives is also presented to show the level of fertility of the various cohorts represented in the table. The table is also limited to heads of households so as not to confuse the life-cycle stages of two or more families.

Although cohort effects may distort the picture somewhat, the table is probably accurate in indicating that child-care expenses start to be quite heavy for men in their late thirties and continue to be high until the men are at least in their mid-fifties. For example, while only 12 percent of the men aged 30-34 had at least one child 12-17 years old, the proportion jumps to 41 percent for 35-39-year-old men and to 57 percent for men who were 40-44 years old. It decreases only slightly for 45-49-year-old men, falling to 52 percent. In addition, seven percent of such men had only 18-and-over children in the home. Almost 40 percent of men 50-54 had 12-17 year olds in the household; 11 percent had 18-and-older single children present, and 42 percent had no children present. Some, albeit unknown, proportion of the 18-and-over children in the household and some proportion of those *not* in the household were probably at least partially economically dependent on their fathers. The proportion of men 55-59 with at least one child 12-17 drops to 22 percent and declines all the way to nine percent for men 60-64. It is not possible to determine, of course, the extent to which the 18-and-older children (either in or outside the household) of men in their late fifties are still somewhat economically dependent on their fathers. The older the man is, however, the less likely any of them will be dependent.

To sum up, the table indicates the child-care costs are probably at or near their highest level for a substantial pro-

portion of married men in the 35-54 age group. This is not to say that the peak costs associated with the presence of adolescent children last for 20 years but that the 35-54 age group is the twenty-year period in which most men will experience these peak costs. For some men the peak will occur earlier in this period, for others later, but for most it will tend to happen some time between their late thirties and early fifties. And the larger the number of children, the longer the period is likely to last. The next question to consider is whether this period of heavier child-care costs coincides with periods of peak earnings and, more importantly, how this situation varies among different occupational groups in our society.

LIFE-CYCLE DIFFERENCES IN AVERAGE EARNINGS OF MEN IN DIFFERENT OCCUPATIONAL GROUPS

Methodological Issues in Measuring Life-cycle Earnings

While a good part of this study is concerned with a sample of *married* men and their wives, it is not particularly appropriate to use only married men to analyze men's economic life chances by virtue of their current (i.e., 1960) occupation. This is because married men in an occupation are not necessarily a representative sample of *all* men in that occupation.

For this reason, the subsample utilized in this section of the paper is of all white men 18-64 years old, rather than of white married men with wife present. This investigator has conducted a parallel analysis of the earnings position of *married* men in the occupations studied, and the earnings patterns are very similar to those of all men. The main difference is that, as one might expect, the earnings position of married men is usually superior to that of *all* men, especially among the younger men.

How can we measure life-cycle earn-

ings patterns for different occupational groups? Unfortunately, we do not have longitudinal data relating to this question. Furthermore, even if such data were available, their utility might be rather limited. This is because longitudinal data on earnings would reflect not only life-cycle shifts in earnings but other shifts as well, such as changes in the occupation's real earnings. Hence, it might not be so easy to separate the effects of each of these sources of change in earnings. We do have earnings data by age, however, and it is on the basis of this first approximation to reality that we shall make our generalizations regarding life-cycle patterns in occupational earnings.

The value of making comparisons of earnings by age, however, is not limited to the insights that could be gained into earnings patterns over time. Even if we were to rule out longitudinal inferences as unwarranted by these cross-sectional data, an analysis of age differences is still invaluable. Men in the same occupational group can, I believe, be legitimately thought to provide an important general reference group for each other. But men of different ages in the same occupational group are at different stages of the family life cycle. If some occupations have relatively flat earnings curves by age but others have markedly peaked curves, then the experiences of men at different stages of the family life cycle in one occupation are very different from those of men in another. In an occupation with a flat earnings curve, men at that point in the life cycle when the cost of rearing children is at its highest will not, on the average, have much higher earnings than men at an earlier stage when child-care expenses are considerably less. On the other hand, in an occupation with a very peaked curve, peaking in the late forties or early fifties, for example, men with the highest child-care costs will tend to have much higher incomes than men at an earlier stage of the family life cycle—that is, the median

earnings curve of such men will more closely parallel the cost of living curve. In sum, if average earnings by age do not parallel the cost of living by age, then the families of men in the same occupational group but at different stages of the family life cycle probably cannot maintain an equivalent standard of living on the husband's earnings alone. Hence, even if we could not legitimately make any longitudinal inferences about these men on the basis of their occupational attachments in 1960 and on the basis of 1959 earnings by age data, we can still make meaningful comparisons among occupations of the interaction of family and career life cycles at one point in time.

Unfortunately, the use of occupation as a means of dividing men into groups with different economic life chances raises several measurement problems. A major difficulty is trying to decide on an appropriate occupational classification system. Although the census has data on rather detailed occupational categories, the number of categories involved would be much too unwieldy to use. Furthermore, even the 1/100 sample from the 1970 Census would not be big enough to permit many useful cross-tabulations by detailed occupation. The other alternative which is readily available is the major occupational groups. However, these are extremely unsuitable too. The chief problem is that many of the major groups are very heterogeneous with regard to occupational composition and hence very heterogeneous with respect to income and other social characteristics related to occupation, such as education and social status. The professional and technical group and the managers, officials and proprietors group are particularly poor in this respect, but the other groups are also far from homogeneous. The median 1959 earnings of male workers in the professional group varied from \$14,561 for physicians and surgeons to \$3,366 for dancers and danc-

ing teachers and \$3,033 for religious workers. Within the managerial category, median earnings varied from \$12,757 for self-employed managers in banking and other finance to \$4,283 for self-employed managers in food and dairy product stores (U. S. Bureau of the Census, 1963, Table 29). Large variations in education also existed. For example, while the median school years completed of physicians in 1960 was 17.5, it was only 13.7 for artists and art teachers and 12.9 for draftsmen. Managers in banking and finance had 13.7 median school years completed, while building managers and superintendents had only 9.4 years of schooling (U. S. Bureau of the Census, 1963, Table 9).

If the major occupational groups of the Census Bureau are too heterogeneous to be useful, there are no minor modifications that seem to be more suitable. Take, for example, Blau and Duncan's 17 occupational groups (Blau and Duncan, 1967, Chapter 2). In that elaboration of the major occupational groupings, the industry division within the craft, operative and laborer categories increases the number of categories employed but not in a particularly relevant way for this study. And the divisions made in the other occupational categories still leave a lot of heterogeneity. For example, while dividing professionals into self-employed and salaried may produce a relatively homogeneous group among the self-employed, the salaried professionals remain a very heterogeneous category. Nor is the much more differentiated Duncan socioeconomic index particularly appropriate for the purposes of this study (Duncan, 1961, pp. 109-138). The intellectual roots and preoccupations of the present analysis arise out of the traditions and interests of occupational sociology and not out of the research preoccupations of the social stratification literature. There is no particular need or desire in this study to force occupations into a single hierarchy

nor to examine the socioeconomic characteristics of men with a socioeconomic score of 90 versus 82 or 50. Rather the goal here is to study occupations themselves—to analyze them as independent variables so as to understand how the various socioeconomic contingencies that are characteristic of particular types of occupations impinge on the families of men in such occupations. Furthermore, the desire is to investigate occupations where status inconsistencies exist, for example, those professions where educational attainment is typically high but average earnings low. Thus, the interest is in examining which occupations overlap in some characteristics (e.g., income) but not on others (e.g., educational attainment) and the kinds of socioeconomic problems this raises for the family (e.g., the educational aspirations for the children versus the income needed to achieve these aspirations). The Duncan socioeconomic index, with its substitution of numbers for occupations and its averaging of education and income, is most unsuitable for such purposes, invaluable though it may be for the attainment of other research goals.

If the Blau and Duncan classification systems are not especially appropriate for this study and the census major occupational categories too internally heterogeneous and the detailed categories too numerous to handle, what occupational classification can be used? Is it possible to construct a set of groupings in between the two extremes of the census system? The approach employed here was to utilize 1959 earnings as a variable differentiating detailed occupations within major occupational categories. Since one goal of the analysis is to examine how life-cycle earnings patterns vary among occupations, some method of occupational classification which would facilitate the use of the occupation variable as a major analytical and descriptive tool in a life-cycle analysis was desired. The first step in trying to

develop such a classification system was to study the median earnings by age for each detailed occupation on which published data are available in the 1960 Census. Such an analysis revealed that different occupations had distinctive earnings patterns by age and that virtually all occupations had an age at which median earnings were at their maximum or peak vis-à-vis other age groups. Furthermore, the shape of the earnings by age curve, and the age at which peak median earnings occurred, seemed to be related to the level of the peak median earnings. Since this was the case, the peak median earnings appeared to be an excellent basis for classifying occupations within major occupational groups. For example, take the case of accountants and auditors. The age group which had the highest median earnings in this occupational category was 45-54, with median earnings of \$7,615 (U. S. Bureau of the Census, 1963, Table 31). Accountants and auditors were therefore classified in the professional group with peak median earnings in the \$7,000-8,999 group (shortened to 7-9 to be less cumbersome).

In sum, the occupational classification system devised is based on a prior analysis of published data on earnings by age for the detailed occupational categories. Such occupations themselves are too numerous to employ as a useful analytical or descriptive variable. However, grouping them according to peak median earnings within major occupational groups serves to create categories that have a certain amount of homogeneity with respect to level of peak median earnings, age at which the peaks occur, and the relative position of the younger and older workers vis-à-vis the peak median earners. The net result is a classification system in which no major occupational group has more than three subdivisions, and several have only one or two. In this fashion, 18 occupation-earnings categories were created. Men in the 1/1,000 sample of the 1960 Census were then

classified into one of these categories simply on the basis of their detailed occupation.

Earnings Patterns by Age among Occupations

Several interesting similarities and contrasts among the various occupational groups emerge when we examine data on median earnings by age (Table 3 and Figures 1 and 2). One thing common to all the occupations is the poor economic position of the young. In fact, occupational differentials in earnings are just about at a minimum among young men. The data for men 18-24 years old are rather unreliable because of small sample sizes in several of the occupations, but they are nevertheless probably accurate in their indication of rather narrow differentials in income. The total range in median earnings among all occupational groups is only \$2,467. Among white-collar workers the range is only about \$1,800, and among blue-collar and service workers it is \$2,167. Earnings increase rapidly between age groups 18-24 and 25-34 but, even so, the differences among occupational groups are still not very large. The total range in medians rises to \$3,591 with the range among white-collar workers being about \$2,700 and among blue-collar and service workers about \$2,500. In general, then, the 1960 data indicate that no matter how their economic fates subsequently diverge, low earnings were characteristic of most young men, whatever their occupational group.

While low earnings are generally characteristic of the young, regardless of occupation, marked occupational differentials in earnings rapidly appear. This is already apparent in the median earnings of men 25-34 years old, but the differences become most pronounced for men past 35. These divergences produce considerable differences in the patterns of earnings by age. Two major patterns seem to stand out: one primarily char-

TABLE 3.—Median 1959 Earnings of White Males 18-64 Years Old by Age and Occupation Classified by Peak Median Earnings

Occupation Classified by Peak Median Earnings ^a	Age				
	18-24	25-34	35-44	45-54	55-64
Professional and technical workers					
9+	\$3,062	\$7,125	\$10,135	\$10,596 ^b	\$9,125
7-9	2,759	6,353	7,554	7,719 ^b	7,328
5-7	2,210	5,092	6,491 ^b	6,087	6,036
Managers, officials and proprietors					
9+	--	6,886	8,962	9,500 ^b	9,286
7-9	3,528	6,146	7,735	7,657	7,896 ^b
5-7	3,583	5,776	6,133 ^b	6,125	5,417
Sales workers					
7-9	3,412	6,321	6,989	6,981	7,077 ^b
5-7	1,778	5,014	5,750 ^b	5,018	4,312
Clerical workers					
5-7	2,508	5,077	5,709 ^b	5,489	5,190
4-5	2,333	4,406	4,906 ^b	4,804	4,636
Craftsmen and foremen					
7-8	--	6,000	7,348	7,440 ^b	7,154
5-7	3,283	5,579	6,028 ^b	5,675	5,291
Under 5	2,468	4,801	5,080 ^b	4,406	3,630
Operatives					
5-7	2,977	4,870	5,284 ^b	5,190	4,781
Under 5	2,605	4,537	4,995 ^b	4,689	4,135
Service workers					
5-6	--	5,336	5,721 ^b	5,692	5,071
Under 5	1,116	3,534	3,935 ^b	3,809	3,356
Laborers under 5	1,669	3,936	4,128 ^b	3,701	3,415
Total	2,465	5,256	5,901 ^b	5,544	4,009

-- Medians were not computed for sample sizes below 50.

a- To make the headings less cumbersome, the occupation-earnings headings were shortened so that peak median earnings were presented as 9+, 7-9, etc., rather than \$9,000 or more, \$7,000-8,999, etc.

b- Peak median for occupation.

Note: Excluded were men in the following categories: armed services, farm occupations, apprentices, occupation not reported, no occupation, and a small number of men in occupations that could not be readily classified in the 18 categories employed in the table. Men with zero or negative net earnings for 1959 were omitted.

Source: Derived from subsamples drawn from the original 1/1000 samples from the 1960 Census of Population and Housing.

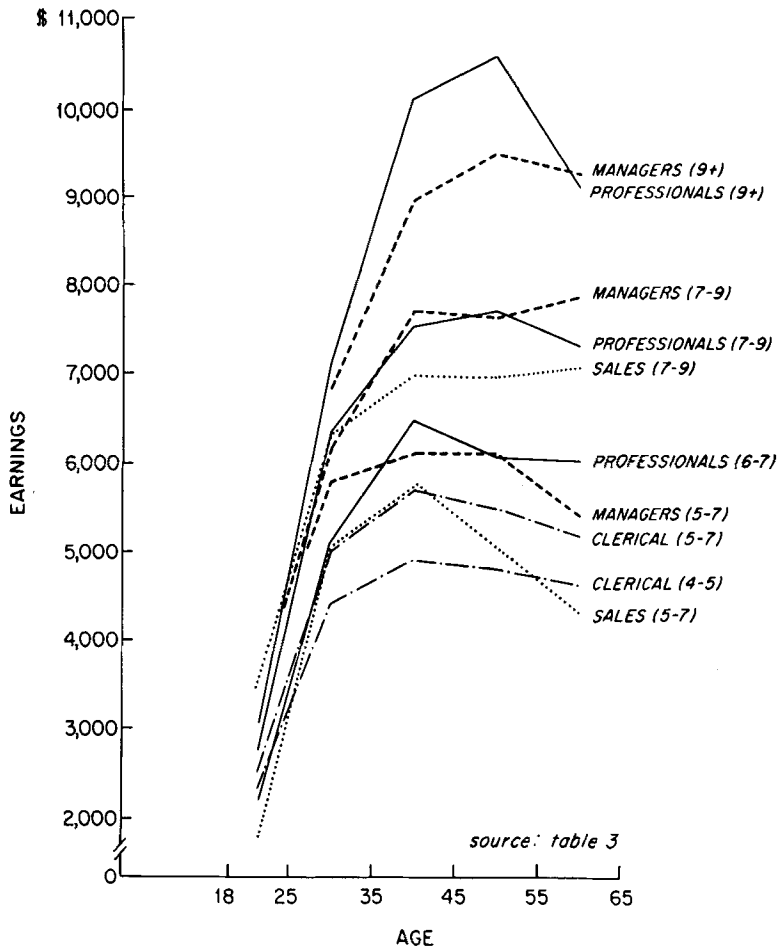


FIGURE 1.—Median 1959 Earnings by Age and White-Collar Occupational Group (all white males, 18-64 years old)

acteristic of higher peak-earnings groups (those with peaks of \$7,000 or more) and the other characteristic of lower-income groups (those with peaks of less than \$7,000).

In the case of the higher-income groups, although average earnings are low for the young, they rapidly rise from age group to age group, finally peaking at a rather late age. Thus, among all occupational groups with peak medians over \$7,000, the peaks occur at age 45 or older. In fact, in two occupational groups the peak is not achieved until age 55-64 (Managers 7-9 and Sales 7-9). Such occupations roughly correspond to what

Thompson et al. (1968) have called occupations with "late ceilings."

How much of an improvement in average earnings the peak medians represent can best be seen by comparing the ratios of peak median earnings to median earnings at a younger age. Looking at the ratios for ages 18-24 and 25-34 (Table 4), we see that for men in occupations with peaks of \$7,000 or more the improvement in earnings was quite considerable. For Professionals 9+, for example, the peak median earnings were 49 percent higher than the median earnings at ages 25-34 and 246 percent higher than the median earnings at ages 18-24.

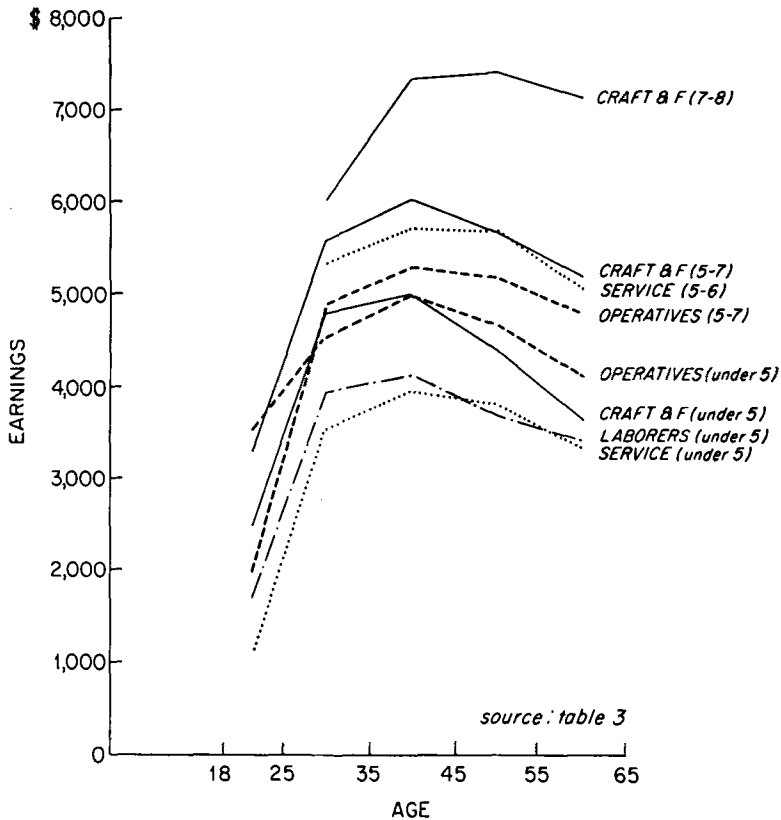


FIGURE 2.—Median 1959 Earnings by Age and Blue-Collar Occupational Group (all white males, 18-64 years old)

For Professionals 7-9, the improvements were not quite as big, but they are substantial, nonetheless. Peak median earnings were 22 percent higher than earnings at ages 25-34 and 180 percent larger than median earnings at ages 18-24. For Managers 9+ the peak medians were 38 percent larger than the earnings for men 25-34. There were too few Managers 9+ in the 18-24 group to compute median earnings for this group.

It may not, perhaps, be justified to compare the ratios of peak median earnings to median earnings for men 18-24 in the higher-paying occupations as the age at entry into these occupations tends to be relatively late. Hence the 18-24-year-old men in these occupations will not be representative of all men entering

such occupations. Nevertheless, the comparison is still useful (though marred somewhat by small sample sizes) because the median earnings of men 18-24 in these occupations will probably not underestimate the average incomes at this age of men who do eventually end up in such occupations. At ages 18-24 most of such men will either still be in training (with very poor incomes) or working at jobs in lower-paid occupations. Hence, the very high ratio of peak median earnings to median earnings at ages 18-24 will, if anything, probably underestimate the improvement in income men in high-peak-earnings occupations will experience compared to the incomes of men in early adulthood.

How much average earnings "deterior-

TABLE 4.—Ratio of Peak Median Earnings to Median 1959 Earnings at Different Ages for White Males 18-64 Years Old by Occupation Classified by Peak Median Earnings

Occupation Classified by Peak Median Earnings ^a	Age				
	18-24	25-34	35-44	45-54	55-64
Professional and technical workers					
9+	3.46	1.49	1.04	1.00	1.16
7-9	2.80	1.22	1.02	1.00	1.05
5-7	2.94	1.27	1.00	1.07	1.08
Managers, officials and proprietors					
9+	--	1.38	1.06	1.00	1.02
7-9	2.24	1.28	1.02	1.03	1.00
5-7	1.71	1.06	1.00	1.00	1.13
Sales workers					
7-9	2.07	1.12	1.01	1.01	1.00
5-7	3.23	1.15	1.00	1.14	1.33
Clerical workers					
5-7	2.28	1.12	1.00	1.04	1.10
4-5	2.10	1.11	1.00	1.02	1.06
Craftsmen and foremen					
7-8	--	1.24	1.01	1.00	1.04
5-7	1.84	1.08	1.00	1.06	1.14
Under 5	2.06	1.06	1.00	1.15	1.40
Operatives					
5-7	1.77	1.08	1.00	1.02	1.10
Under 5	1.92	1.10	1.00	1.06	1.21
Service workers					
5-6	--	1.07	1.00	1.00	1.13
Under 5	3.52	1.11	1.00	1.03	1.17
Laborers under 5	2.47	1.05	1.00	1.12	1.21
Total	2.39	1.12	1.00	1.06	1.47

-- Medians were not computed for sample sizes below 50.

a- To make the headings less cumbersome, the occupation-earnings headings were shortened so that peak median earnings were presented as 9+, 7-9, etc., rather than \$9,000 or more, \$7,000-8,999 etc.

Note: Excluded were men in the following categories: armed services, farm occupations, apprentices, occupation not reported, no occupation, and a small number of men in occupations that could not be readily classified in the 18 categories employed in the table. Men with zero or negative net earnings for 1959 were omitted.

Source: Table 3.

ate" after the peak is achieved is also revealed by Table 4. To the extent these age-data can be interpreted in life-cycle terms, they indicate that another advantage men in the high-income occupations have is that their earnings will be increasing throughout most of their lives with a falling off only after age 55, if then. Partly because of this late age at peaking, the median earnings for men 55-64 compare quite favorably to the peak median earnings. For Managers 9+, for example, the peak was only two percent higher than the median for men 55-64, while for both Managers 7-9 and Sales 7-9 the peak median actually occurred at ages 55-64; for Professionals 7-9 the peak was only five percent higher than the median earnings at ages 55-64. The only relatively large drop-off in earnings seems to occur to Professionals 9+ as their peak median earnings were about 16 percent higher than the median earnings for men 55-64. Nevertheless, the earnings of these older men in the Professionals 9+ group were still \$2,000 above the earnings of men 25-34.

The situation in the lower-paid occupations is in marked contrast to the pattern for higher-income occupations. First of all, in the lower-income occupations, peak median earnings tended to occur at a young age, generally ages 35-44 (Table 3). They are truly occupations with "early ceilings" (Thompson et al., 1968). Secondly, the peaks achieved, though substantially larger than the median earnings at younger ages, did not represent anywhere near the increase in earnings which were characteristic of the better-paid occupations. For example, peak median earnings are 84 percent greater than average earnings at ages 18-24 for Craftsmen and Foremen 5-7 and 77 and 92 percent larger, respectively, for Operatives 5-7 and those under 5. However, the ratios of peak to average earnings for 18-24 year olds among the higher-paid occupations are generally well over 100 percent, 246 percent for

Professionals 9+, for example. What is probably more significant is the ratio of peak median earnings to those achieved by men in the 25-34 age group. While still substantial for higher-income occupations, they are (with the exception of Professionals 5-7) very modest, indeed, for most of the occupations with peak medians under \$7,000. Thus, for Craft or Operatives in the 5-7 group, the peak is only eight percent larger than the median earnings for men 25-34 in these occupations. Only for Professionals 5-7 does the peak get to be greater than 15 percent of median earnings in the age group 25-34.

In sum, for most of the occupations with peak median earnings under \$7,000 in 1959, the ratio of peak median earnings to those of younger men is only fairly high for the peak/(18-24) comparison. If we can interpret this finding in life-cycle terms, this means that, after a sizable jump in earnings during early adulthood, life-cycle improvements in average earnings may be minimal for men remaining in these occupations. This is certainly in sharp contrast to the picture presented by occupations with peak medians over \$7,000.

When we compare the earnings position of men who are older than those in the peak-median age group, we see that here again the position of those in the lower-paid occupations is relatively unfavorable. And since the peak is achieved at a younger age in the lower-income occupations, more men are involved in this "deterioration" of earning capacity than is the case in the better-paid occupations. By and large, the earnings position of men 55-64 in occupations with peak medians under \$7,000 is worse relative to their peak median earnings than is the case for older men in occupations with peak medians over \$7,000. Thus, for example, the peak median earnings of Craftsmen and Foremen under 5 was 40 percent larger than the median earnings of such men in the 55-64 age group. For

Operatives under 5, the peak median was 21 percent larger than the median earnings for men 55-64. And so on. More significantly, perhaps, in nine out of the 12 occupations with peak median earnings under \$7,000, the median earnings of men 55-64 are even lower than the median earnings of men 25-34 (Table 3). In some cases this reflects how little average earnings vary among the different age groups. For example, among Operatives 5-7, the peak median earnings are never more than ten percent higher than the median earnings of men in any other age group past 25. But this is not always the case. For Craftsmen and Foremen under 5, for example, although the peak median is 50 percent larger than the median earnings for men 55-64, it is only six percent larger than the median earnings for men 25-34. Discrepancies of this sort exist for Operatives under 5 (the largest operative group) and for Service under 5.

The economic disadvantages of men in occupations with peak medians under \$7,000 are by no means limited to those in the manual and service occupations. Practically all of the men in such occupations fell into the under \$7,000 group in 1959, of course. However, a very substantial proportion of men in *white-collar* occupations *also* were found in occupations with peak medians under \$7,000. Looking at the married men represented in Table 2, for example, half of the men 25-64 years old who were in white-collar occupations were in occupations with peak medians under \$7,000. The proportions varied by only two or three percentage points for men 35-54, the age group where the cost of maintaining a family is at its highest. In short, the kind of economic problems which might result from being in an occupation with the earnings curve characteristic of the under \$7,000 group are problems characteristic of occupations accounting for half of the families of men in white-collar occupations as well as practically all of

the families of men in blue-collar and service occupations.

We might sum up these life-cycle patterns in earnings by saying that men who remain in high-level occupations or move into them can expect considerable increases in income over most of the occupational life cycle. On the other hand, men in occupations with low peak earnings are in the unenviable position of expecting relatively modest increases in income purely due to the occupational life-cycle factor. Furthermore, since average incomes peak at a relatively early age, men who stay in these occupations risk earlier deterioration of income unless other factors intervene (rising real earnings in occupation, overtime pay, achieving a better-than-average position in the occupation, etc.). In sum, unless the relationship between the earnings of older and of younger men changes considerably over time, then life-cycle shifts alone bring very different changes in earnings among these occupational groups.

THE INTERACTION OF OCCUPATIONAL AND FAMILY LIFE CYCLES

If there are marked life-cycle differences in earnings patterns among occupational groups, this has important implications for the way in which occupational life cycles interact with family life cycles (for an interesting discussion along roughly the same lines, see Gove et al., 1973). Men in occupations with peak median earnings of \$7,000 or more in 1959 are much more likely to have experienced earnings increases over time that roughly parallel increases in the cost of maintaining a family. Starting from rather low youthful earnings, the average earnings of such men rise almost continuously from age group to age group, peaking generally just about the time that child-care expenses also probably reach their maximum. As a consequence, the median earnings of men in these high-level occupations who are at an age when family maintenance costs are at their highest

are considerably greater than the median earnings of younger men with presumably less onerous family responsibilities (Table 5). For example, the median earnings of Professionals 9+ who were 45-54 were almost \$3,500 (49 percent) greater

than the median earnings of Professionals 9+ who were 25-34 years old. For Professionals 7-9 the difference was \$1,366, or 22 percent, of the median earnings at ages 25-34. Managers exhibit similar patterns. Given these patterns, it seems un-

TABLE 5.—The Difference between Median 1959 Earnings at Ages 35-44, 45-54 and 25-34 for White Males by Occupation Classified by Peak Median Earnings

Occupation of Husband Classified by Peak Median Earnings	Difference between 1959 Median Earnings at Ages 35-44 and 25-34 and Ages 45-54 and 25-34			
	Absolute Differences		As a Percent of Median for 25-34-Year-Old Men	
	35-44 vs. 25-34	45-54 vs. 25-34	35-44 vs. 25-34	45-54 vs. 25-34
Professional and technical workers				
9+	\$3,010	\$3,471	42.2	48.7
7-9	1,201	1,366	18.9	21.5
5-7	1,399	995	27.5	19.5
Managers, officials and proprietors				
9+	2,076	2,614	30.1	38.0
7-9	1,589	1,511	25.8	24.6
5-7	357	349	6.2	6.0
Sales workers				
7-9	668	660	10.6	10.4
5-7	736	4	14.7	0.1
Clerical workers				
5-7	632	412	12.4	8.1
4-5	500	398	11.3	9.0
Craftsmen and foremen				
7-8	1,348	1,440	22.4	24.0
5-7	449	96	8.0	1.7
Under 5	279	-395	5.8	-8.2
Operatives				
5-7	414	320	8.5	6.6
Under 5	458	152	10.1	3.4
Service workers				
5-6	385	356	7.2	6.7
Under 5	401	275	11.3	7.8
Laborers under 5	192	-235	4.9	-6.0
Total	\$645	\$288	12.3	5.5

Source: Table 3.

likely that the families of older men in such occupations will have difficulty either equaling or improving the level of living of families of younger men in the same occupational group. It is also unlikely that they will experience considerable difficulty in maintaining a constant level of living through time. On the contrary, they will probably have little trouble improving their level of living over the years.

It is quite a different story when we turn to occupations with peak medians under \$7,000 in 1959. In such occupations, men at an age when child-care costs are likely to be at their maximum were not earning much more, on the average, than younger men with younger, less expensive children. In some cases, they were actually earning *less*. For three of the seven blue-collar occupations with peak medians under \$7,000 the median earnings at ages 45–54 were actually less than the median earnings at ages 25–34. For all of the rest the median at ages 45–54 was less than \$400 (or eight percent) more than the median at ages 25–34. Among the white-collar occupations with peaks under \$7,000, only one (Professionals 5–7) had median 1959 earnings for age group 45–54 that were appreciably more than \$400 (or more than ten percent) over the median at ages 25–34. Nor were the improvements in median earnings between the age groups 25–34 and 35–44 very impressive—especially for blue-collar workers. In only two out of the seven blue-collar and service occupations with peaks under \$7,000 were median earnings at ages 35–44 more than ten percent higher than the median earnings at ages 25–34. These were Operatives under 5 with a 10.1 percent improvement (\$458) and Service under 5 with a 11.3 percent improvement (\$401). In sum, although child-care costs were undoubtedly rising sharply between the 25–34 and 35–44 age groups, earnings rose relatively little for most of the lower-income occupations. And although child-care expenses prob-

ably remained relatively high for a substantial proportion of men 45–54, median earnings went down compared to the median for 35–44-year-old men and were not much higher (and sometimes lower) than the median for men 25–34.

It is undoubtedly true that the older men in our sample were earning more than they did when they themselves were younger because real earnings have been rising. However, real earnings have been rising for higher-level occupations too, and indications are that the blue-collar occupations, at least, have not been keeping up (Stein and Hedges, 1972, Table 1). Besides the standard of living has been rising too. Hence, these factors probably do not counteract the relative disadvantage of the men in the occupations with peak earnings under \$7,000 in 1959. In general, the families of such men are much more likely to have economic difficulties in maintaining a level of living equivalent to that of families of younger men at the same occupational level and even perhaps in maintaining a level of living equivalent to their own at some earlier point in the family life cycle.

Ideally, it would be desirable to compare occupational differences in family life-cycle patterns and the extent to which these differences complement life-cycle variations in earnings among the different occupations. However, this would get us into an exceedingly complex analysis—one that would be too lengthy for this paper. Suffice it to say here that for men in their forties and early fifties, the proportion with children 12–17 years old does not generally vary greatly from occupational group to occupational group. For example, for men 45–49 years old in occupations with peak medians under \$7,000, there was only one occupation (Service under 5) in which the proportion of men with at least one child 12–17 was more than four percentage points above or below that for all men combined. However, there seem to

be important differences among the occupational groups in age at marriage, fertility and timing—some of which tend to balance out when it comes to determining family cycle stage. Hence comparisons among the various occupational groups with respect to family life-cycle stage will not be made here.

CONCLUSION

For many American families—indeed the average American family—increases in the husband's earnings over time that are typically associated with changes in his occupational life-cycle stage do not really seem to parallel increases in the cost of living associated with a more advanced stage of the family life cycle. The family life cycle produces a situation where it is men in their forties and fifties who typically have adolescent children to maintain and educate. While in the past many of these children left school and went to work at a relatively young age, this is becoming less and less true, even for the sons of blue-collar workers. Given the nature of the family cycle and given the trends in the school-leaving age, the families of men in the moderate-to-lower-paying occupations increasingly operate at an economic disadvantage at the later stages of the family life cycle. For them the "life-cycle squeeze" must be a common experience. If we add to this the fact that even at the best of times such families operate at a lower level of living, sometimes a *much* lower level of living, than families of men in the higher-paid occupations, we can see even more clearly, I think, that strong economic pressures for an additional income are built into such a situation. Undoubtedly this is one important factor in the high labor-force participation rates of married women in their forties and fifties.

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