THE BABY BOOMERS GROW UP

Contemporary Perspectives on Midlife

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CHAPTER SEVEN

Daily Life Stressors of Early and Late Baby Boomers

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The landscape of the baby-boom generation has typically been viewed through a wide-angle lens of sociodemographic shifts in the workplace and family roles. Indeed, as other chapters in this volume will attest, the Baby Boom differs from other generations in their educational attainment, workplace opportunities, and timing as well as the size of families. Although such descriptive information is helpful in defining this generation, we believe that much can be learned by taking a more close-up portrait of Baby Boomers themselves. There are three major aims of this chapter. First, we provide a detailed look at the daily experiences of Baby Boomers. In particular we are interested in the frequency and types of daily stressors Baby Boomers face and the meaning Boomers ascribe to such stressors. Second, we explore possible differences among the Baby Boomers based on when they were born. We contend that historical factors may have influenced the sociodemographic profile of individuals born early in the Baby Boom differently than individuals born later. In this chapter we consider how birth year (i.e., early vs. late entry year into the Baby Boom) may translate into potential historic effects (i.e., educational opportunities) and family life-course differences (i.e., having young children in the home). Third, we assess how such sociodemographic differences within the Baby Boom are associated with exposure and reactivity to daily stressors.

DAILY STRESS AMONG BABY BOOMERS

The first aim of this chapter focuses primarily on the daily stressors that Baby Boomers encounter. The distinctiveness of the Baby Boomers has typically

been based on the experience and timing of major life events such as marriage, birth of a child, retirement, and death of a family member. Although studying life events is critical to charting major transitions in life, we believe that daily stressors tap into those more frequent experiences that often go unrecognized by researchers, but are still meaningful to individuals. Daily stressors are defined as minor events arising out of day-to-day living, such as the everyday concerns of work, caring for others, and commuting between work and home. They may also refer to small, more unexpected events that disrupt daily life, little life events such as arguments with children, unexpected work deadlines, and malfunctioning computers. Daily stressors may be less severe than life events; they nevertheless serve as personally significant and distinct events that represent attention-getting experiences in the ongoing lives of people.

In terms of their physiological and psychological effects, reports of life events may be associated with prolonged arousal whereas reports of daily hassles may be associated with spikes in arousal or psychological distress that day. In addition, minor daily stressors exert their influence not only by having separate and immediate direct effects on emotional and physical functioning, but also by piling up over a series of days to create persistent irritations, frustrations, and overloads that may result in more serious stress reactions such as anxiety and depression. Indeed, an emerging literature has shown that daily stressors, such as spousal conflicts, home overloads, and work deadlines play an important part in health and emotional adjustment (Almeida & Kessler, 1998; Larsen & Kasimatis, 1991; Lazarus & DeLongis, 1983; Lazarus & Folkman, 1984; Mallers, Almeida, & Neupert, 2005; Stone, 1992).

Little is known, however, about the meaning and nature of day-to-day stressors among Baby Boomers. One way to better understand the significance that daily stressors play in the lives of individuals is to explore the characteristics that make stressors unique—to take a detailed look at the types and dimensions of stressors that people experience. In this chapter, we consider the nature of daily stressors from two perspectives. First, we assess specific characteristics of stressors using an investigator-based approach (e.g., Brown & Harris, 1978; Wethington, Almeida, Brown, Frank, & Kessler, 2001). Independent coders analyzed open-ended descriptions of daily stressors provided by the respondents who identified several characteristics of stressors, including type of stressor (e.g., arguments, overloads) and focus (i.e., who was involved in the stressor). Second, the appraised meaning of stressors was assessed through respondents' descriptions and subjective ratings of severity of stressors and what was at stake for them as a result of daily stressors. We believe the combination of investigator-rated characteristics and respondents' subjective meaning provides a more robust account of the daily stressors experienced by individuals in the Baby Boom.

Heterogeneity Within the Baby-Boom Generation

The second aim of this chapter is to explore if the stressors experienced by individuals depends, to a certain extent, on when they entered the boomer generation. Although there is some agreement that the baby-boom generation refers to individuals born between 1946 and 1964, there may be substantial heterogeneity within this generation based, at least in part, on when Boomers were born (Alwin, 1999). There are many different ways to group Baby Boomers. For example, Easterlin and colleagues (1990) identify four categories of Baby Boomers based on five-year intervals by birth year (i.e., 1945–1949; 1950–1954; 1955–1959; 1960–1964). For his analyses, Eggebeen (see chap. 1, this volume) selects three groups from the baby-boom generation (i.e., leading edge, 1947–1949; intermediate, 1953–1955; and trailing edge, 1960–1962). In this chapter, we categorize Baby Boomers into two groups: early Baby Boomers, those born between 1946 and 1954, and late Baby Boomers as those born between 1955 and 1964. The early Boomers entered adulthood during a time of unprecedented economic growth and prosperity, when the torch was passed to a new generation, engulfed in tumultuous change marked by war, assassinations, and civil unrest. In contrast, the later Boomers were welcomed into adulthood by recessions, gas shortages, high unemployment, and a nation recovering from defeat.

Historic Effects

We contend that significant historic changes associated with birth year would have altered the life course of Boomers in distinct ways. The first and foremost historic event involved the war in Vietnam and how the reenactment of the selective service system influenced attendance in higher education. Draft for the Vietnam War was at its height in the late 1960s and early 1970s and so too was draft evasion. The avoidance of Selective Service contributed to the rise in college enrollment for males in the 1960s and was the main factor explaining the spike in college enrollment and completion among men born between 1945 and 1950 (Card & Lemieux, 2001). Throughout the 1960s, early male Baby Boomers entered college in record numbers, resulting in a corresponding increase in conferred degrees. In past military conflicts, such as World War II and Korea, men returning to civilian life took advantage of the GI Bill, but that trend was not as evident for Vietnam era veterans (Heale, 2001). Although the overall number of college students remained high in the 1970s, the trend to attend college tapered off and the actual number of bachelor's degrees conferred dropped in comparison to the pool of college-aged young people. At the same time, the number of women enrolling in college and obtaining degrees increased substantially, so that by the late 1980s a higher proportion of

bachelor's degrees were bestowed on women as compared to men (Snyder, 1993). Later in this chapter we will assess differences in educational and employment opportunities between early and late Baby Boomers and whether these differences translate into differences in daily stress processes.

Another historic factor we contend may have altered the life course differently for early and late Baby Boomers is the economic situation they encountered as they transitioned from adolescence to adulthood and entered the workforce. One indicator of particular note is the unemployment rate. The unemployment rate hovered around 4% during the latter part of the 1960s when early Boomers were starting their careers. Gradually, the unemployment rate increased to 6% as the decade of the 70s commenced, climbing to 9% by the mid-70s. By the early 80s, when trailing edge Boomers were entering the labor market, the unemployment rate climbed precipitously to a high of 11% (Snyder, 1993).

It is clear that numerous events and trends occurring throughout the lives of both early and late boomers might have presented quite different life experiences depending on one's exposure to those events and the salience they held. As Elder and Rockwell (1979) have shown in their research on two cohorts of men born during the Depression era, historic and economic experiences can significantly influence future life experiences and alter the trajectory of the timing and decisions made throughout the life course.

Timing in the Life cycle

Our portrait of daily life among Baby Boomers is framed not only by historic features of their birth cohort but also by their placement in the life cycle. Currently Baby Boomers are at midlife. This life stage may be a time of change in stressful experiences due to role changes in the family and work domains (Sales, 1978). These role changes may be precipitated by one's grown children leaving home (Lowenthal & Chiriboga, 1972), career transitions, such as reentry into the occupational domain, or declining career opportunities (Ackerman, 1990; Etaugh, 1993), and renegotiating of family relationships (Blatter & Jacobsen, 1993; Rollins, 1989). In addition, Lachman and James (1997) point out that "being in the middle" often entails expanding and managing multiple responsibilities, such as caretaking for one's aging parents and children. During midlife individuals are entering and exiting such roles and such role transitions may also contribute to the frequency and types of daily stressors Baby Boomers experience.

Exposure and Reactivity to Daily Stressors

The final aim of this paper is to assess differences in exposure and reactivity to daily stressors among early and late Baby Boomers. *Stressor Exposure* is the likelihood that an individual will experience a daily stressor. Although some daily

stressors do occur randomly (Wheaton, 1999), experiencing most stressors is not simply a matter of chance or bad luck (Kendler, Neale, Kessler, Heath, & Eaves, 1993). In this paper we assess if sociodemographic characteristics play a role in the types of stressors individuals experience as well as how they appraise these stressors. Differential exposure corresponds to a mediational model in path-analytic terms. *Stressor Reactivity* is the likelihood that an individual will show emotional or physical reactions to daily stressors (Bolger & Zuckerman, 1995). Reactivity represents the degree to which similar stressors evoke different emotional and physical reactions. Thus, stressor reactivity is not defined as well-being, but is operationalized as the within-person slope between stressors and well-being over time. Reactivity, therefore, is a dynamic process that links stressors and well-being over time. Differences in reactivity depend on the resources of individuals and their environments (e.g., education, income, children in the household) that limit or enhance the possibilities and choices for coping with daily experiences (Lazarus, 1999). Being an early or late Baby Boomer may be related to allocation of such resources. In this paper we assess if sociodemographic characteristics associated with birth year modify how daily stressors affect daily well-being.

THE NATIONAL STUDY OF DAILY EXPERIENCES

A recent project called the National Study of Daily Experiences (NSDE) seeks to investigate the sources of exposure and reactivity to daily stressors. The NSDE is a telephone diary study of a U.S. national sample of 1,483 adults ranging in age from 25 to 74 years. Interviews occurred over 8 consecutive nights resulting in 11,578 days of information.

For the present analyses, only those respondents who were born between 1946 and 1964 (herein referred to as the baby-boom subsample) are included. This resulted in a total of 475 respondents, who were further divided into 237 early Baby Boomers (those born between 1946 and 1954) and 238 late Baby Boomers (those born between 1955 and 1964). The NSDE subsample and the MIDUS sample from which it was drawn had similar distributions across demographic characteristics.

Daily Stressors

The content and appraisal of daily stressors were assessed through a semi-structured Daily Inventory of Stressful Events (DISE; Almeida, Wethington, & Kessler, 2002). The inventory consisted of a series of stem questions asking whether certain types of daily stressors had occurred in the past 24 hours, along with a set of interviewer guidelines for probing affirmative responses and a series of structured questions that measured respondents' appraisal of the stressors. The aim of the interviewing technique was to acquire a short

narrative of each stressor that included descriptive information (e.g., topic or content of the stress, who was involved, how long the stressor lasted) as well as what was at stake for the respondent. Open-ended information for each reported stressor was tape recorded, transcribed and coded for several characteristics. This investigator-based approach allowed us to distinguish between a stressful event (e.g., conflict with spouse) and the affective response to the stressor (e.g., crying or feeling sad). Another benefit of this approach was our ability to identify overlapping reports of stressors. In the present study, approximately 5% of the reported stressors were discarded because they were either solely affective responses or they were identical to a stressor that was previously described on that day.

Description of Daily Stressor Measures

Table 7.1 presents the description and inter-rater reliability of the DISE measures. For each stressor expert coders rated: (a) content classification of the stressor (e.g., work overload, argument with spouse, traffic problem); (b) focus of who was involved in event; and (c) severity of stress. In addition respondents provided reports of (d) degree of severity and (e) primary appraisal domains (i.e., areas of life that were at risk because of the stressor).

The first two measures in Table 7.1 assess the objective nature of the stressor. Each stressor was initially placed into a content classification that combined the broad type (e.g., argument) with specific content or topic of the stressor (e.g., housework). A pilot study of a national sample of 1,006 adults was initially conducted to generate the content classification list of daily stressors common to adults in the United States. The initial list included 8 broad types and 39 specific classifications. This list was then lengthened to incorporate 10 additional specific classifications of arguments and tensions and 5 other miscellaneous classifications. In the present analyses we examined six of the broad content types: interpersonal tensions, work/education overloads, home overloads, health events, network events, and other miscellaneous stressors. Interpersonal tensions included stressors involving disagreements and verbal arguments, as well as nonconflictual but tense interactions with others. Overloads referred to stressors that involved having too much work at home or the workplace. Health stressors refer to health or accident events that happened to the respondent. Network stressors were events that happened to close friends or relatives that were stressful for the respondent (e.g., sick friend). Another characteristic of daily stressors we measured was focus of involvement that assessed whether other individuals were involved in the stressors and, if so, what their relation was to the respondent (Brown & Harris, 1978). Contextual threat refers to an independent rating of the degree of disruption or unpleasantness for the average person. Coders were trained to evaluate the narrative information about the circumstances of the event ob-

TABLE 7.1
Description and Inter-Rater Coding Reliability of DISE Measures

Coding Category	Description	Codes	Inter-Rater Reliability
Content Classification	Stressful events are categorized into one of seven broad types organized by interpersonal tensions, life domains, network events and miscellaneous events. Next they are placed in one of 54 specific classifications. Broad types are listed in the cell to the right, followed by the number of specific classifications associated with each heading.	Interpersonal Tensions (21) Work/Education (9) Home (9) Health/Accident (5) Network (7) Miscellaneous (9)	Broad Types .90 Specific Classification .66
Focus of Involvement	Focus of involvement refers to who was involved in the event.	Respondent Other Joint	.88
Investigator-rated Contextual Threat	The contextual threat of an event refers to the degree and duration of disruption and/or unpleasantness created for the respondent. Ratings range from '1': a minor or trivial annoyance, to '4': a severely disruptive event.	Low Severity Events Medium Severity Events High Severity Events Extreme Severity Events	.75
Subjective Severity	The subjective assessment of severity is the respondent's assessment of the degree of stressfulness involved in the event.	Not at all Stressful Not Very Stressful Somewhat Stressful Very Stressful	Not coded by raters
Primary Appraisal Domains	Primary appraisal domains refer to the respondent's report of how much the following areas were at risk or at stake in the situation: (1) disruption routine; (2) finances; (3) how respondent feels about self; (4) how others feel about respondent; (5) health or safety; (6) well-being of one close to respondent; (7) future plans.	Not At All A Little Some A Lot	Not coded by raters

tained from the respondents during the telephone interview to independently rate contextual threat. Contextual threat ranged from 1 (disruption or discomfort lasting less than one hour for the average person) to 4 (expected to generate unpleasant emotions lasting more than a day for an average person). The remaining measures in Table 7.1 assess the meaning of the stressor for the respondent. These included the respondents' perceived or subjective severity of stressor and reports on seven primary appraisal domains (i.e., the degree of risk the stressor posed in various areas of life).

The documentation and guidelines for all of these ratings is provided in an interview and coding manual (Almeida, 1998). In addition, all of the transcribed descriptions of daily stressors and their corresponding ratings are contained in an electronic dictionary stored in a computer spreadsheet. This dictionary consists of over 4,000 rated daily stressors and can be searched and cross-referenced by any of the DISE measures.

Daily Psychological Distress

Most researchers interested in psychological distress have relied on respondents' global reports of distress typically recalled over months and even years. However, global reports are largely correlated with personality traits and seem to be relatively stable (Costa, Somerfield, & McCrae, 1996). In addition, the length of recall period systematically influences how people recall emotions. A general pattern seems to be that longer reference periods are prone to a systematic bias for recall of more intense emotional experiences. For example, weekly retrospective reports overestimate the intensity of both positive and negative affect as compared to daily reports of affect averaged across a week (Thomas & Diener, 1990).

Using an inventory of 10 emotions from the Non-Specific Psychological Distress Scale (Mroczek & Kolarz, 1998), NSDE respondents indicated how much of the time that day they experienced each emotion on a 5-point scale from 0 (none of the time) to 45 (all of the time). The inventory includes emotions such as sadness, hopelessness, anxiety, and restlessness. Psychological distress was calculated as the sum of the responses on each day, leading to a possible range of 0–40. Cronbach's alpha for the scale in this sample was .85.

EDUCATION AND FAMILY LIFE DIFFERENCES WITHIN THE BABY BOOM

Our analyses began with an assessment of sociodemographic differences between early Baby Boomers and late Baby Boomers (see Table 7.2). Both groups had similar distributions for gender, marital status, family size and current working status. Two main differences emerged between the two groups:

TABLE 7.2
Sociodemographic Comparison of Early and Late Baby Boomers

	Early Baby Boom 1946–1954 n = 237	Late Baby Boom 1955–1964 n = 238	df	χ^2
Gender:			1	1.53
Men	.53	.47		
Women	.50	.50		
College educated	.55	.24	1	9.81**
Married	.72	.66	1	.51
Working now	.70	.79	1	2.24
Children under 18	.48	.71	1	21.65***
Family size	1.91	1.59	1	3.09

Note. Early Baby Boom: Age Range 41–49, Average age 45
Late Baby Boom: Age Range 31–40, Average age 36
**$p < .01$. ***$p < .001$.

compared to later Boomers, early Boomers were more likely to have graduated from college and less likely to have children in the household.

Given the historical differences outlined earlier, it is possible that these historical factors may have influenced the educational differences between early and late Boomers. When early Baby Boomers graduated from high school, in addition to continuing their education or entering the workforce, many had to consider a third option: whether or not to join the armed forces. Young adults who could afford an education may have decided to continue their education to avoid military service. By the time the late Baby Boomers were making a similar life decision, the specter of military service was no longer present. If these factors influenced early and late Boomers differently, we should see a gender difference in college education between these two groups. Additional analyses examined rates of college education differences for men and for women. For women, there were no significant differences in college education between early and late Boomers. However, compared to late Baby Boomers, more early Baby Boomer men had college degrees ($t(215) = 2.75, p < .01$).

Family size in the household refers to the number of children under the age of 18 residing in the household. Such a cutoff reflects an assumption that the parental role and associated responsibilities change once a child turns 18. A family life course perspective may explain why late Baby Boomers have more children in the home. Given the average age of the late Baby Boomers ($m = 36$) compared to the early Baby Boomers ($m = 45$) and the age range of each cohort (31 to 40 vs. 41 to 49) this difference is not surprising.

DAILY STRESSORS DIFFERENCES WITHIN THE BABY BOOM

Our next set of analyses assessed if early and late Baby Boomers differed in their daily stressful experiences. Table 7.3 presents the comparison of stressor characteristics and appraised meaning between both groups.

Frequency of Daily Stressors

The first two rows show the percentage of days that respondents reported experiencing any stressors or multiple stressors. Later Boomers experienced a stressor on approximately 46% of the diary days, or 3.7 days out of the eight day period, and multiple stressors on approximately 14% of the diary days, or one day out of the eight-day period. Early Boomers experienced slightly fewer stressor days. The contextual threat experienced by both early and late Boom-

TABLE 7.3
Description of Daily Stressors Variables Among Early and Late Baby Boomers

	Early baby boom M(SD)	Late baby boom M(SD)	t-ratio
Stressor Characteristics:[1]			
Any Stressors	42 (26)	46 (28)	−1.80
Multiple Stressors	13 (17)	14 (20)	−0.85
Self-focused	28 (30)	26 (30)	0.68
Other focused	10 (19)	06 (13)	2.17*
Joint focused	62 (33)	67 (32)	−1.58
Type of Stressor:[1]			
Tensions	24 (20)	28 (24)	−2.31*
Work	11 (16)	11 (16)	0.39
Home	05 (11)	07 (12)	−1.39
Health	10 (04)	01 (04)	0.30
Network	09 (13)	08 (13)	0.32
Miscellaneous	02 (07)	02 (06)	0.37
Contextual threat[2]	1.82 (.65)	1.81 (.66)	0.04
Appraisal Dimensions:[2]			
Perceived stressfulness	2.71 (.65)	2.74 (.66)	−0.50
Disrupt routine	2.30 (.77)	2.44 (.77)	−1.73
Finance	1.26 (.52)	1.39 (.65)	−2.20*
Self-concept	1.49 (.65)	1.49 (.69)	−0.00
Other's view of self	1.41 (.59)	1.50 (.56)	−1.47
Personal health	1.29 (.53)	1.27 (.46)	0.42
Other's health	1.49 (.68)	1.48 (.65)	0.20
Plans for future	1.35 (.61)	1.45 (.61)	−1.59
Daily Distress[2]	11.62 (3.10)	11.94 (3.50)	−2.79**

[1]Percentage of stressor days. [2]Average rating across all stressors.
*p < .05. **p < .01.

ers was rated as medium, suggesting that these experiences immediately disrupt or potentially disrupt an aspect of the respondent's life that may last up to an hour or two for the average person. Focus (who else was involved in the experience) was calculated as the proportion of stressors that involved the respondent only (self-focused), the respondent and another person (joint focused), or happened to someone other than the respondent (other focused). For both groups, over 60% of the stressors involved another person, and almost 30% of stressors involved only the respondent. Early Baby Boomers reported experiencing significantly more other-focused stressors (i.e., stressors that happened to another person but impacted the respondent) than did late Baby Boomers. It may be that older Baby Boomers are exposed to more stressors that happen to close others, such as aging parents or adult children, whereas younger Baby Boomers are more directly impacted by stressors that involve others, such as younger children.

Types of Daily Stressors

The next set of measures examined the types of daily stressors that respondents were most likely to experience. The type of stressor was calculated as a percentage of study days during which respondents experienced each type of stressor. For both early and late Baby Boomers, tensions were the most frequently experienced type of stressor. Late Baby Boomers, however, reported experiencing significantly more tensions than did early Baby Boomers. There were no other differences between the cohorts across all other types of stressors.

Meaning of Daily Stressors

The final set of measures assessed the appraisal or the personal meaning of the stressor. Both early and late Baby Boomers rated the perceived stressfulness or severity of the stressor with respect to his/her current life situation as somewhat stressful. Respondents also reported on the degree of risk the stressor posed to specific areas of the respondent's personal life. The only significant difference between early and late Baby Boomers was found in appraisal of risk to finances; with late Baby Boomers reporting that stressors presented more of a risk to finances than did early Baby Boomers. This may be because early Baby Boomers are more stable financially than the late Baby Boomers (e.g., own their home, are at a higher status position in their career). In addition, it may be that having younger children in the home stretches the individual's financial resources so that there are fewer resources available to handle unexpected expenses. The last row in the table shows that late Baby Boomers reported experiencing significantly higher levels of psychological distress than early Baby Boomers. Given the higher reported risk to finances and more children in the household, this finding is not surprising.

Exposure and Reactivity to Daily Stressors

Our analyses thus far indicate that the time when an individual was born may play a role in Baby Boomers' sociodemographic characteristics as well their daily experiences. The next set of analyses attempt to bring these findings together by investigating whether sociodemographic factors associated with birth year increase exposure to daily stressors. Based on findings presented in Tables 7.2 and 7.3 we tested whether differences in education and having younger children in the household accounted for birth year differences in daily experiences. A series of five hierarchical multiple regressions were estimated to examine the associations between birth year and both education and children in the household on each of the following stressor outcomes: frequency, other focus, finances, tensions, and distress. In the first step of the hierarchical regression, birth year (i.e., early vs. late Baby Boomer) was entered. In the second step, education and children in household were entered. Table 7.4 shows the results from these analyses. There was some evidence for mediating effects of education and having children in the household, though the pattern varied by outcome measure. First, having younger children in the household ac-

TABLE 7.4
Multiple Regressions of Birth Year, Education, and Children
in the Household Predicting Aspects of Daily Stressors

Stressor Variables		Step 1 B (SE B)	Potential Mediator	Step 2 B (SE B)	Final R²
Any Stress	Timing	0.02 (.01)	Timing	0.02 (.01)	
			Education	0.04 (.01)**	
			Children	0.06 (.03)*	
					.04
Other Focus	Timing	−0.02 (.01)*	Timing	−0.02 (.01)*	
			Education	−0.02 (.01)	
			Children	0.01 (.02)	
					.03
Tensions	Timing	0.04 (.01)*	Timing	0.02 (.01)	
			Education	0.02 (.01)	
			Children	2.62 (.02)**	
					.03
Finances	Timing	0.07 (.03)*	Timing	0.05 (.03)	
			Education	−0.01 (.04)	
			Children	0.06 (.07)	
					.01
Distress	Timing	0.03 (.01)*	Timing	0.02 (.01)	
			Education	−0.04 (.01)**	
			Children	−0.00 (.03)	
					.03

*p < .05. **p < .01.

counted for the effect of timing on frequency of daily interpersonal tensions. Thus, late Baby Boomers experiencing more daily tensions compared to early Baby Boomers may be due to the presence of children in the household. Second, education mediated the effect of timing on psychological distress, suggesting that the higher educational levels of early versus late Baby Boomers may explain the lower levels of reported distress in that cohort. Though birth year did not significantly predict differences in stressor frequency, both level of education and children in the household were significant predictors of experiencing any stressors. Finally, neither education nor children in the household accounted for the difference in early Baby Boomers experiencing more other-focused stressors than later Baby Boomers.

The final set of analyses examined the question of birth year and reactivity to stressors. Previous analyses revealed that education accounted for the effect of birth year on daily psychological distress. We extend these findings by assessing whether education affects how early versus late Baby Boomers react to stressors. For these analyses SAS PROC MIXED was used to simultaneously examine both between-person differences and within-person variation in distress over the diary period. The mixed model was estimated separately for early and late Baby Boomers. The results of this analysis are presented in Table 7.5.[1]

In the first step of the model, there were significant main effects for stressors on distress for both groups of Baby Boomers. On days when respondents experienced a stressor, they reported higher levels of distress than on non-stressor days. For late Baby Boomers, there was also a significant main effect for education on distress. The effect was not significant for early Baby Boomers. In the second step of the model, there was a significant interaction for late Baby Boomers with education buffering the effects of stressor days on psychological distress. There was no interaction effect for early Baby Boomers. The difference in this interaction was investigated by plotting levels of distress for respondents with a college degree and respondents without a college degree

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[1]The following within-person model was estimated:

$$\text{Distress}_{it} = \gamma_{00} + \gamma_{10}\text{Stressor}_{it} + \gamma_{20}\text{Education}_i + \gamma_{30}\text{Stressor}_{it} \times \text{Education}_i + u_{0i} + e_{it} \quad (1)$$

where Distress_{it} represents the reported psychological distress for respondent i for event t, Stressor_{it} identifies whether or not the respondent experienced a stressor on that day, Education_i is the level of education for respondent i, $\text{Stressor}_{it} \times \text{Education}_i$ is respondent i's score for the interaction effect of Stressor and level of Education, γ_{00} is the intercept defined as the respondent's average level of distress after controlling for effects of any stressors, and education, γ_{10} through γ_{30} are coefficients defining the effects of any stressor, education, and the interaction of any stressor and education, u_{0i} is the residual between-person variation, and e_{it} is the residual within-person variation in distress after controlling for the set of predictors. The model was run twice, once for early Baby Boomers and a second time for late Baby Boomers.

TABLE 7.5
Hierarchical Linear Models: Stressors and Education Predicting Distress

	Step 1		Step 2	
Variables	B	SE B	B	SE B
Early Baby Boomer:				
Stressor	1.18***	.13	1.15***	.14
Education	−0.22	.14	−0.16	.16
Stressor × Education			−0.13	.14
Late Baby Boomer:				
Stressor	1.53***	.14	1.35***	.17
Education	−0.70***	.19	−0.53*	.21
Stressor × Education			−0.37*	.17

*$p < .05$. ***$p < .001$.

for each baby-boom group. Figure 7.1 presents the results. For late Baby Boomers, a college education appears to buffer the effects of the stressor on psychological distress. On days when late Boomers experienced a stressor, those with a college degree reported lower levels of distress than late Boomers without a college degree.

CONCLUSIONS

The goal of this chapter is to provide an up-close portrait of Baby Boomers by charting the daily stressful experience those Boomers most often encounter. In addition we explored whether the sociodemographic characteristics and daily stressors differ by when a person entered the Baby Boom, an effect we have labeled birth year. Previous research has argued that the developmental consequences of birth year are due to a combination of the types of historic events a person experiences as well as where a person is in the adult life cycle (see chap. 3, this volume). The primary purpose of our chapter is to illustrate how birth year may have consequences for daily stress processes.

In our sample we found that early Baby Boomers (those born between 1946 and 1954) and late Baby Boomers (those born between 1954 and 1964) were similar in terms of employment and marital status as well as family size. Early Baby Boomers, however, were more likely to have graduated from college and less likely to have young children at home. We contend that the education difference stems from historic effects, whereas having a child in the household difference is most likely the result of position in the life cycle. It is important to mention that these educational differences may also be due to distinctive characteristics of our sample. Our later Baby Boomers were in their early thirties when they participated in the study and may not have completed their formal
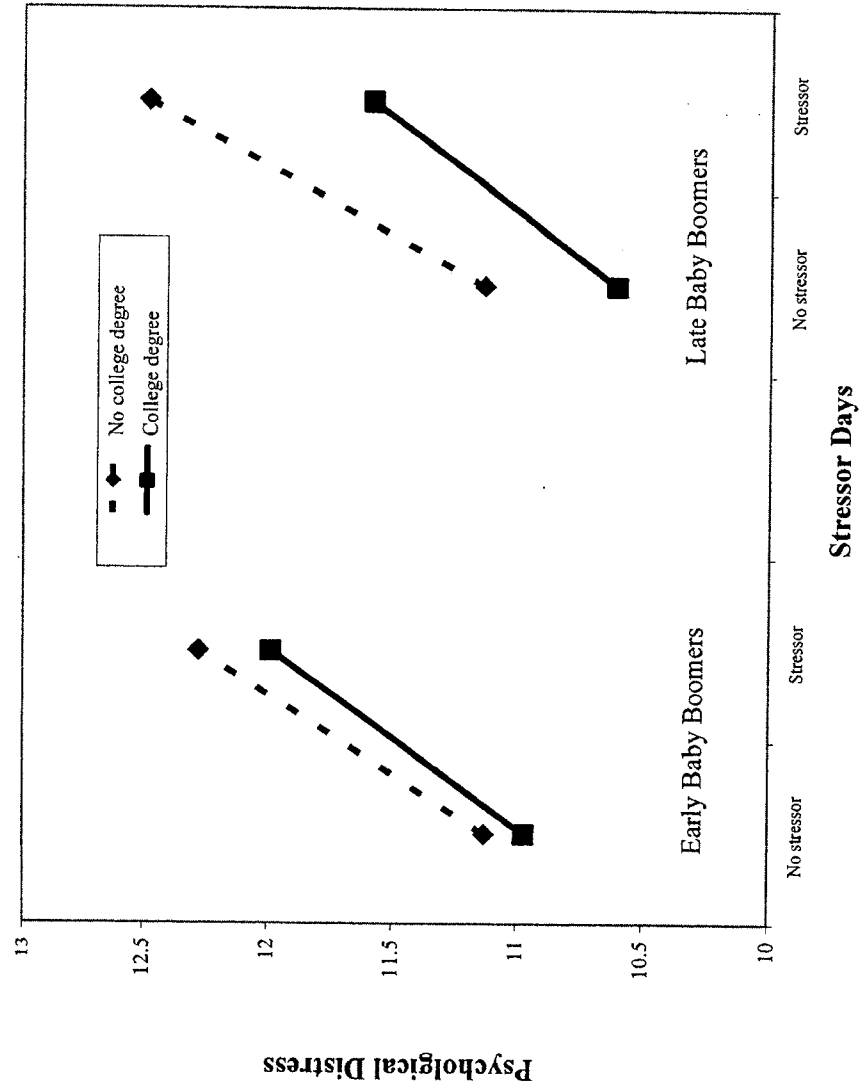

FIG. 7.1. Moderating effects of education on distress.

education. Furthermore lower socioeconomic status individuals may not be as well represented in the NSDE as in other larger national samples. Indeed Eggebeen's analysis of the Current Population Surveys (chap. 1, this volume) showed a lower prevalence of college educated individuals compared to NSDE participants.

Similarities and differences were also evident in exposure and reactivity to stressful experiences at the daily level. Overall early and late Baby Boomers experienced the same frequency and severity of daily stressors. In addition, both experienced a similar number of work, home, and health related stressors. However, there were some important differences in exposure and meaning of stressors in the daily life of early and late Boomers. Early Boomers were more likely to experience stressors that focused on another person (e.g., a sick family member). Late Boomers on the other hand reported more interpersonal tensions. Further, late Boomers perceived their stressors as more likely to disrupt finances compared to early Boomers. Additional analyses showed that having children in the household accounted for differences in interpersonal tensions. Late Boomers also experienced higher levels of daily psychological distress compared to early Baby Boomers. Further analyses showed that level of education accounted for differences in daily distress. Perhaps the difference in overall educational levels between early and late Boomers contributes to the differences in reactivity to daily stressors. Higher levels of education are often associated with higher status careers and higher levels of income. Thus, when stressors arise in everyday life, these additional resources may buffer individuals who possess them from their ill-effects. A comparison of education levels within each cohort shows that respondents without a college degree report higher levels of distress on both stressor and nonstressor days. Among late Boomers, that effect is exacerbated on stressor days.

To appreciate how the combination of fewer resources and the additional demands of children in the household play out in the daily life of the late Baby Boomers, it may be helpful to examine the descriptions of experiences provided by NSDE participants. As part of our assessment of daily stressors, we asked respondents to describe the stressful events that occurred over the preceding 24 hour period. These brief narratives provide us with a snapshot of the day-to-day experiences of Boomers, and enable us to frame the picture so as to reveal the interdependency of resources and demands of daily life. One illustration of this interweave comes from a late Boomer describing the argument he had with his wife: "It has to do with finances and how we're spending money and that kind of thing. I work three jobs. She doesn't work. She's home with the kids. There should be some cutbacks. She feels it's not possible. There's a conflict right there. No matter how many hours I work, you don't seem to get over that mountain. There's so many bills . . . and I worry about it. There's nothing we can do. It's a lot on my shoulders. . . . It's just frustrating arguing about it. I wish I could make a little more. I blame myself sometimes."

In another example a late Boomer relates a stressful situation involving his boss that disrupted the flow of the day after the episode: "It was just a conflict of interest. You know, he is the boss, you do what they say. I am a mechanic and make decisions on most things, but when there is more money involved, you got to involve the boss and sometimes they just don't do things right, they don't want to spend the money to do things right and I like to do things right. Knowing I should do things right and not cut corners."

Of course early Boomers are not immune from daily stressors. Recall that early Boomers' stressors are more likely to revolve around stressors of others. One rather touching example involves an early Boomer who tells of her concern for the health of her aging mother, and the fear she has for her husband's health as well: "Calling my mom and talking to her . . . knowing she's not doing well. She's had two major surgeries in six months and the last one was to remove a cancerous tumor. And, she's getting back on her feet, God love her. I don't know how she does it. But I can hear the age in her voice, where I couldn't hear it before. This last six months has taken a lot out of her. She's a neat lady. . . . It's very stressful. It's like the same fear as my husband's health problems. I'm not ready to lose my mom or my husband to health problems. You know, I want them to take vitamins and run. They're both having a tough time. I crack jokes and make them laugh and that kind of gets everyone through it."

Finally, an early Boomer tells of her concern for her adult son who has recently left the nest: "He has gone to New York, and he had lost a lens out of his glasses. We were worried how he was going to get it replaced, and how he was going to get the money. He has a credit card and he's going to use that. This is the first real job away from home."

These are just a few of the stories that illustrate differences in the daily experiences of early and late Baby Boomers. These differences remind us once again that historical effects and life stage are important influences on individual well-being, even at the level of daily experiences. Although the design of our study can not disentangle age and historic effects we hope that we have illustrated the value of assessing a more detailed look at the daily life of Baby Boomers. As future research continues to define the landscape of this generation in terms of who the Baby Boomers are and what makes them different from other generations, we should also pay attention to how this landscape serves as a background for individual portraits of daily life.

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