

THE MCPHERSON GROUP

The Fourth Turning & The Prepared Father

*What history's recurring crisis cycle means for your family —
and what a father can do about it now.*

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“The most important thing a father can do for his children is to love their mother. The second most important is to prepare them honestly for the world they will actually inherit.”

— paraphrased from Theodore Hesburgh

Every generation of fathers has faced the same fundamental question: what does it mean to prepare the people in my care for the world they are going to inherit, rather than the world I grew up in? Most of the time, the answer is reasonably forgiving. The world changes slowly enough that the skills, habits, and relationships of one generation translate adequately to the next.

We are not in one of those times.

The turbulence of the past two decades — the 2008 financial collapse, a global pandemic that exposed the brittleness of institutions we assumed were permanent, a geopolitical order fraying at every seam — is not a series of unrelated bad luck. It fits a documented historical pattern. Historians Neil Strauss and William Howe identified it in 1991, mapping a recurring eighty-year cycle in American history they called the saeculum. We are in the fourth and final phase of the current cycle: the Crisis, or the Fourth Turning.

This paper is not a warning. It is not a call to fear. It is an invitation to the kind of deliberate, grounded preparation that has always distinguished fathers who leave their families stronger than they found them — in any era, under any conditions. The historical record of the last Crisis is unambiguous about what worked. This paper translates that record into practical action for a father in 2025.

The Pattern: What the Fourth Turning Actually Means

Strauss and Howe’s central insight is simple and verifiable: American civilization moves through four recurring seasons, each lasting roughly twenty to twenty-five years, completing a full cycle approximately every eighty years. Like the seasons, each phase has a predictable character.

The First Turning — the High — is a period of institutional confidence and collective optimism following a crisis. Think of post-World War II America: the GI Bill, the interstate highway system, the booming middle class, the sense that the institutions were working and the future was bright. The Second Turning is an Awakening: a cultural and spiritual rebellion against the conformity of the High. The 1960s. The Third Turning is the Unraveling: individualism ascendant, institutions eroding, social trust declining. The 1980s through the 2000s. And the Fourth Turning is the Crisis: the accumulated tensions of the Unraveling come to a head, institutions fail or are radically remade, and the generation that navigates it determines the shape of the next High.

The pattern has held across the Revolutionary cycle, the Civil War cycle, and the Great Power cycle that culminated in the Depression and World War II. The current Millennial cycle began after World War II and the Crisis phase — by Strauss and Howe’s own projection, made in 1997 — was expected to arrive in the early 2020s.

A Note on the Theory's Limitations

Strauss and Howe's framework is contested among academic historians. Some serious scholars argue the periodicity is too neat, that it finds pattern in complexity that may be coincidental. This is a legitimate critique worth acknowledging. The framework is most useful not as a prophecy — predicting specific events on specific dates — but as a map of social mood and institutional stress. The value of the map is not that it tells you exactly what will happen. It is that it tells you the terrain you are moving through and what has historically worked in similar terrain. The father who finds the framework useful should hold it that way: as a serious lens, not a crystal ball.

The Evidence We Are in the Fourth Turning

The evidence is not subtle. Three events in particular have the signature of a Fourth Turning catalyst — not because they were unprecedented, but because of what they revealed about the underlying condition of American institutions.

The 2008 financial crisis was a legitimacy event. The institutions Americans had been told to trust — major banks, ratings agencies, regulatory bodies — were revealed to have been operating on false assumptions, captured interests, or both. The resulting bailouts shattered the implicit social contract between large institutions and ordinary people. Trust in banks, Congress, and financial media dropped to historic lows and has not recovered. For a father, the practical meaning was this: the financial architecture he had been told was stable enough to build a family's future on was not.

COVID-19 exposed, with clinical precision, every fault line in American institutional life. Public health agencies issued contradictory guidance. Supply chains optimized for efficiency rather than resilience collapsed for basic goods. School systems attempted to pivot overnight to digital delivery with devastating results for the most vulnerable children. What the pandemic also revealed was that the capacity for collective action had not disappeared — it had been dispersed to the neighborhood level, where mutual aid networks proliferated spontaneously. The families and communities that fared best were those with dense, trust-based local relationships. Not coincidentally, those are exactly the relationships the preceding decades of Unraveling had been quietly eroding.

The fracturing geopolitical order is the third signal. The post-World War II international system — the alliances, institutions, and norms that the Greatest Generation built in the aftermath of the last Crisis — is under more sustained pressure than at any point since its construction. For a father, the practical implication is not abstract: a geopolitical environment significantly less stable than the one in which current economic and social institutions were designed to operate means that the assumptions baked into your family's financial plan, your children's career expectations, and your community's infrastructure deserve scrutiny.

What the last Crisis looked like at the family level

Sociologist Glen Elder's landmark longitudinal study of Depression-era children found a clear pattern: families that maintained structure, assigned children meaningful roles, and sustained community connections produced children who were more psychologically resilient, more ambitious, and more economically successful in adulthood. The protective factors were not financial. They were relational and behavioral.

What distinguished the fathers who got it right

Elder's research found that the fathers who led their families most effectively through the Depression were those who adapted their identity from provider to leader — who found ways to maintain authority and structure even when their economic role was diminished. The ones who collapsed into passivity or denial left lasting psychological marks on their children.

What You Can Do Now: Five Practices for the Prepared Father

The goal of what follows is not to make you anxious. It is to make you useful — to the people in your care and to the community around you. The Depression-era fathers who navigated the Crisis best were not the ones who had predicted it most accurately. They were the ones who had built, through ordinary daily choices, the relational density, practical capability, and clear sense of purpose that allowed their families to move through difficulty without being destroyed by it.

None of what follows requires believing the Fourth Turning theory with certainty. All of it is good practice regardless of what the next decade brings. That is the test worth applying to any preparation strategy: does this make my family more capable and more connected in ways that are valuable in any future, or only in the specific disaster scenario I'm imagining? The former is wisdom. The latter is a hobby.

1. Build Capability, Not Just Inventory

The preparedness industry sells inventory: freeze-dried food, water filtration, generators, ammunition. Some of that has genuine utility. But the father whose family is genuinely resilient has something more durable than a well-stocked garage: a household that can figure things out.

The Depression-era household was capable in ways the modern household largely is not. Basic medical knowledge. Mechanical repair. Food production at whatever scale the living situation allowed. Financial literacy that was genuine rather than delegated to a financial advisor. These were not survivalist affectations — they were ordinary competencies that the preceding generation had simply maintained because circumstances required them.

The modern father's version of this is not about returning to 1935. It is about identifying the competencies your household has entirely outsourced and closing the most consequential gaps. A few worth examining:

- Basic medical knowledge and a well-stocked first aid capability. Not field surgery — the ability to handle the medical situations that don't require emergency rooms but currently send people to urgent care at enormous cost and institutional dependency.
- Basic mechanical competence. A father who cannot change a tire, reset a breaker, or diagnose a simple plumbing problem is dependent on a service infrastructure that is not always available and is becoming less reliable.
- Financial literacy that is genuine. Understanding how your household's balance sheet actually works — income, fixed obligations, variable costs, assets, liabilities — is not the same as having a financial advisor. Both are useful. Only one is available when the advisor's office is closed.
- Some relationship with food production. A garden, even a modest one, is less about food security than about the cognitive and psychological shift it produces: the understanding that food comes from somewhere, that seasons matter, that patience and attention produce tangible results.

The principle is not self-sufficiency — that is both impossible and not actually the goal. The principle is what the military calls “redundancy in critical systems.” Know what your household’s critical dependencies are, and have at least one alternative for the most fragile ones.

This Week’s Action

Make a list of the five things your household would be most disrupted by if suddenly unavailable: utilities, specific services, supply chains, institutions. For each one, ask: what is our plan if this is unavailable for two weeks? A month? The gaps in your answers are your priority list.

2. Build Your Network Before You Need It

The single strongest predictor of family resilience in the Depression-era research was not financial assets. It was social embeddedness — the density and quality of a family’s connections to other families, to religious or civic institutions, to neighbors who could be called on and who would call on you.

This is the area where modern American life has most dramatically declined from the conditions that made the last Crisis navigable. The average American has fewer close friends than at any point in recorded survey history. Neighborly relationships that were once presumed — knowing your neighbors’ names, having keys to each other’s houses, watching each other’s children — have become exceptional rather than ordinary. The suburb was architecturally designed for privacy, not community, and it has delivered exactly what it was designed for.

A father who takes the Fourth Turning seriously does not wait for a crisis to discover whether he has a community. He builds one deliberately, in the ordinary time before the urgency. This means:

- Knowing your neighbors. Not just their names — their actual situations. Who has medical training? Who has useful tools or skills? Who is elderly and would need help? Who has children the age of yours? This is intelligence that costs nothing to gather and is invaluable when conditions change.
- Identifying five households you could genuinely call in a serious disruption. Not acquaintances — people with whom you have enough relationship that a 2am call would be answered. If you cannot name five, that is your most important gap.
- Maintaining or building a religious or civic institutional affiliation. Not for theological reasons necessarily, but for the structural reason that institutions create the recurring contact and mutual obligation that builds real community. A father who is connected to a congregation, a service organization, a volunteer fire company, or a serious civic association has a community with existing infrastructure for mutual aid.
- Investing in your children’s peer networks, not just their activities. A child with deep friendships in the neighborhood is a child whose family has redundant social connections. Structured activities that isolate children in age-segregated cohorts driven to and from by parents are not a substitute.

“In the Depression, what saved families was not what they had stored. It was who they knew and what those people were willing to do for each other.”

— Glen Elder, Children of the Great Depression

3. Build a Strong Internal Culture in Your Household

The families that held together during the Depression had strong internal culture. Shared meals. Shared purpose. Honest communication about difficulty that was calibrated to what children could carry without being crushed by it. A shared story about who the family was and what it stood for that persisted even when external circumstances were degrading.

The father is the primary architect of household culture. This is not a sentimental claim — it is a structural one. Research on family resilience consistently finds that paternal behavior sets the emotional tone for the household in ways that maternal behavior, equally important in other respects, does not fully substitute for. A father who is present, engaged, emotionally regulated, and clear about expectations creates a fundamentally different household environment than one who is absent, checked out, or chaotic — regardless of income or circumstance.

Three specific cultural practices are worth building deliberately:

Regular shared meals. The research on family meals is among the most robust in family sociology: children who eat dinner with their families regularly score better on almost every outcome measure — academic performance, mental health, substance use, social competence. The mechanism is not the food. It is the recurring, structured contact that makes conversation, story-sharing, and relationship maintenance a daily practice rather than an occasional event.

Honest communication calibrated to age. Children who are shielded entirely from difficulty do not develop the cognitive and emotional tools to handle it when they inevitably encounter it. Children who are overwhelmed with adult anxiety become dysregulated and lose the sense of safety they need to develop normally. The calibrated middle — honest about the fact that things are uncertain, clear that the adults have a plan and are handling it, specific about what the child can do to contribute — produces the resilience that neither extreme does.

A clear family identity. Families with a strong, explicit sense of who they are and what they stand for navigate disruption better than those without one. This does not need to be formal — it lives in the stories you tell about your family's history, the values you name and return to when decisions are made, the way you describe your family to others. A father who can say “in our family, we do X” — and mean it, and act it — is providing his children with an identity anchor that external disruption cannot easily dislodge.

4. Give Your Children Real Responsibilities

This is perhaps the most countercultural recommendation in this paper, because it runs directly against the dominant parenting paradigm of the past thirty years. The modern American child is extraordinarily well-scheduled, well-supervised, well-protected — and frequently denied the experience of genuine, consequential responsibility.

The Depression-era child had real work. Not chores as performance or educational exercise — actual contribution to household function that mattered. Younger children watched younger siblings. Older children worked. The garden was not a hobby; it fed people. This was not child labor in the exploitative sense — it was the ordinary integration of children into the productive life

of the household that had characterized childhood throughout human history until approximately 1970.

Glen Elder's research found something striking: the children who fared best psychologically through the Depression were not the ones who were most protected from its effects. They were the ones who had genuine roles within the family's response to it. Agency — the experience of being someone whose actions matter, whose contribution is real, whose presence makes a difference — is one of the most powerful psychological protective factors known to developmental research.

The father who wants to prepare his children for a Fourth Turning does not do it by protecting them from difficulty. He does it by giving them, at every age, responsibilities that are real:

- Young children (5–10): genuine household contributions that are actually necessary, not invented to keep them busy. Setting and clearing the table, helping with laundry, caring for a pet or a garden bed.
- Older children (10–14): expanded household role, beginning financial literacy, introduction to the family's actual economic situation at a level appropriate to their maturity. Not the full picture — but not a sanitized fiction either.
- Teenagers: genuine apprenticeship in adult function. How to manage money, how to navigate institutions, how to work, how to fail and recover. The father's job at this stage is less to protect and more to supervise experience — letting consequences land while remaining available to help process them.

The question worth asking

If your household had to rely on your children's contribution to function for two weeks — not as an emergency measure but as a genuine partnership — could it? If not, that gap is not a crisis to be solved. It is a direction to move toward, one responsibility at a time.

5. Stabilize the Balance Sheet

Every financial crisis in American history has punished leverage and rewarded liquidity. This is not a prediction about the next crisis — it is a structural fact about how financial stress propagates. The household that carries significant debt is one disruption away from a cascade. The household with genuine liquidity — not in the financial advisor's sense of "six months of expenses in a savings account" as an abstract goal, but actual accessible cash that does not require selling assets or borrowing — has options that the leveraged household does not.

This is not an argument for financial conservatism as an ideology. It is an argument for knowing your actual exposure. Most American households do not have a clear picture of their true financial fragility: what fixed obligations they carry, what would happen if income were interrupted for three months, what assets are actually liquid versus illiquid, what the true cost of their debt load is in foregone options.

A father who takes household financial resilience seriously does four things:

- Knows the actual numbers. Income, fixed obligations, variable costs, assets, liabilities, true liquidity. Not a vague sense — actual numbers, reviewed regularly.

- Reduces the most fragile leverage first. Not all debt is equal. High-interest consumer debt is both expensive and a constraint on options. Addressing it is not about frugality — it is about recovering degrees of freedom.
- Builds genuine liquidity deliberately. The automatic savings transfer that happens before discretionary spending is available, not the amount left over at the end of the month.
- Diversifies income where possible. A household with a single income source and no secondary capability is more fragile than one with a primary income and some productive skill, side work, or secondary stream — even a modest one. The Depression taught this lesson at enormous cost to families that had not learned it beforehand.

The goal is not wealth. It is optionality. The father who has reduced his household's financial fragility has purchased something that no investment return can provide: the ability to make decisions based on what is right rather than what is necessary.

The Father's Advantage in a Fourth Turning

There is a version of this moment that is genuinely frightening: institutions failing, social trust eroding, geopolitical order fraying, and no clear map for what comes next. That version is available in abundance. The news delivers it on a schedule calibrated to maximize anxiety.

There is another version. It is the version that the fathers who navigated the last Crisis eventually came to understand, looking back: that the Crisis was also the moment when what actually mattered became undeniable. When the performance of prosperity was stripped away and what remained was character, relationship, capability, and commitment to something beyond the self.

The Fourth Turning is hard on hollow things. It tends to be generative for things that are genuine. A father who has built real relationships, cultivated real capability in himself and his children, maintained honest communication with his household, and aligned his family's life with its actual values rather than its aspirational image is not a victim of a Fourth Turning. He is exactly what a Fourth Turning requires.

The historical record is clear about what the next phase looks like: a period of reconstruction, collective investment, and institutional renewal — the High that follows the Crisis. The generation that builds that High will be shaped by how the fathers of this moment responded to the one they faced. That is not a small thing. It is, arguably, the most consequential thing a man in this era can do.

“The most anti-fragile thing a man can build is not a bunker. It is a family that knows who it is, knows what it can do, and knows it does not face the world alone.”

— James A. McPherson

Action Checklist: Where to Start This Month

Capability

- Identify the three most consequential things your household has fully outsourced
- Take one basic skills course (first aid, basic car maintenance, home repair)
- Review your household's actual financial picture — income, obligations, true liquidity
- Start one food-producing project, however modest

Network

- Learn the names and basic situations of your immediate neighbors
- Identify five households you could genuinely call in a serious disruption
- Renew or establish one institutional affiliation (congregation, civic organization, volunteer role)

- Create one recurring social structure — a regular dinner with another family, a neighborhood gathering

Household Culture

- Establish or recommit to regular shared family meals
- Have one honest conversation with your children calibrated to their age about the current moment
- Articulate, explicitly, what your family stands for — write it down if it helps
- Assign one new genuine responsibility to each child this month

Financial Resilience

- Build a one-page household financial picture: income, obligations, assets, liabilities
- Identify your highest-cost, most fragile debt and make a plan for it
- Set up an automatic transfer to a liquid emergency reserve
- Identify one skill or capability you could monetize if necessary

About the Author

James McPherson is a strategy and operations practitioner, educator, speaker, and coach. He holds a B.A. in Classics with honors from Johns Hopkins University, studied leadership under pressure in Homer's Iliad as a Fulbright Scholar at the University of Lausanne, and completed his M.B.A. at Duke University with a concentration in Strategy & Decision Science. He is the founder of The McPherson Group, which advises leaders, institutions, and communities on navigating large-scale disruption with clarity and purpose.

He is the author of *Generational Helots*, *Elephants Fleeing the Tsunami: Indications of the Fourth Turning* and is completing *Monarchy: Kingliness as a Character Trait* and *Throw Thunder: Lead Like Zeus*.

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