Generational Transfers, Lifetime Happiness and Conflicts among Baby Boomers in Finland

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Abstract

The purpose of this study is, first, to describe transfers of practical and monetary assistance between from parents to their children and vice versa. Secondly, we examine which social background factors predict the giving and receiving of different kinds of informal help. **The design and methods** are as follows: We conducted a mail survey on the Finnish baby boomers born in

1945-50, their children and their (surviving) parents. Here we concentrate on the baby boomers (N=1,115).

The results show that Finns mostly help their own children, especially financially. In practical matters they help and receive help also from friends. Help is both unidirectional and reciprocal. Most hypotheses based on earlier research are supported by this study. Nevertheless, the *individualisation* hypothesis was rejected because intergenerational assistance was common. *The social capital* hypothesis was strongly supported. People with a large kinship network and frequent interconnections help each other. Theories on *happiness* were also tested. An important new finding was that *giving* help is connected to both lifetime happiness but also to conflicts with kin and friends. The choice of recipients of help was consistent with *evolutionary, anthropological and sociological theories*. The closer the kin relationship, the more help was given and received. Helping was also related to gender, health, education, income, and economic situation of the younger generation.

The implication is that informal helping is an important part of kin relations and produces happiness. Such help should be encouraged in addition to the vital and necessary help provided by the formal public sector.

Background of the study

The baby boomers are a culturally varying phenomenon. The basic definition includes large post-war birth cohorts. In the United States the concept is understood in a very broad sense, referring to people born during roughly 20 years after the Second World War. The increase in the birth rate varied in different countries. In Finland it started immediately (i.e., nine months) after the end of the Finnish War against Soviet Union in 1944 and the return of the soldiers from the front, and it

continued until the early 1950's. The decline of the birth rate was gradual; thus, the cutting point for defining baby boomers could just as well be 1949 or 1955. In this article, the operational definition of baby boomers is people born between January 1, 1945 and December 31, 1950.

Baby boomers reached adulthood in late 60's and 70's. Their children were largely born during the 1970's. They had far fewer children than their parents, so that birth rates were roughly halved from one generation to the next. The large number of baby boomers now reaching retirement age has important social policy consequences. Baby boomers have experienced an extremely rapid and dramatic transformation of the Finnish society from a rather backward agricultural and poor country to a technologically developed welfare state which still in the 60's and 70's was producing paper, pulp and metal industry products for the Soviet Union. After experiencing a terrible depression from 1990 to 1994 the country rose from the ashes and more recently is best known for its IT industry. Finland is now one of the world's richest countries which does not have major natural resources to draw upon for its wealth. Finland seems to rely on its own population and its social system based on trust, equality and a constitutionally guaranteed social security. Every Finnish citizen is guaranteed a sufficient livelihood in the constitution.

One perspective here is derived from *evolutionary sociology*. We are inspired both by evolutionary psychology and studies by Edward Westermarck, a Finnish classic of sociology (Roos, 2008). To put it concisely, we start from the assumption that family members are motivated to help each other because they are family, not because they follow cultural and social norms. In modern evolutionary theory, the famous Hamilton rule (Hamilton, 1964) is a starting point: the cost of helping depends on the genetic relatedness and the benefit received. I.e., non-reciprocal help is given mainly to very close relatives. But it also follows from Hamilton's rule that mutually beneficial helping and cooperation are fundamental aspects of human nature (Henrich, Boyd, Bowles, Gintis, Fehr & Camerer, 2004; Henrich. N. & Henrich, J. 2007; Hrdy, 2009; Richerson &

Boyd, 2005). Absolute individualism is not a very probable alternative in any society, contrary to what many sociologists like Giddens (1991) and Beck & Beck-Gersheim (2002) assert. A society is in principle defined by cooperation and helping. To cite Robert Hinde (2011, p. 117): "… if science and rationality are allowed their say, the guiding orientations – that moral codes stem from views about how others should behave in the interests of social harmony and moral codes must be based on an understanding of human nature as shaped by culture on an ongoing dialectical exchange – offer real hope for the future."

Another important aspect of human nature is *happiness*. Contrary to many philosophical and sociological conceptions, we believe that happiness is a fundamental adaptation among humans (Nettle, 2005, p. 163). For a small baby, it is a key to its survival to be happy and positively oriented towards everything in its environment. If healthy babies are unhappy, they show it by crying and they always have a reason to be unhappy (but they also learn quickly that they can make things happen by crying), which means that we have to do something about it. The same goes in principle for adults, although then their happiness is not crucial to their survival. But it increases their reproductive success markedly. Daniel Nettle proposes that there are certain conditions for increased happiness (or attempts to strive for increased happiness) such as physical and material security, having a mate, and having a high social status. What is important to note is that regardless of this striving for happiness, the actual feeling of happiness is not totally dependent on social or economic achievements. Our evolutionary history "deceives" us into believing that our happiness will increase when we "succeed", but this is not always the case. (Nettle, 2005, p. 152) According to estimates presented by Nettle marital status accounts for about 6% of happiness, social status for 4% whereas personality factors (mainly neuroticism and extraversion) account for some 50-60% of the variation (Nettle, 2005, p. 111). The lesson here is that we should examine negative changes, i.e., unhappiness, rather than happiness, as we now do. We should strive to prevent unhappiness, not to reach maximum happiness.

Research question and hypotheses

In this article we ask the question: given *that the baby boomers have experienced a dramatic improvement in their socio-economic situation and security, what is the nature of assistance in intergenerational relationships, and how does this affect the quality of life of baby boomers?* We present four hypotheses about the connections between intergenerational help and quality of life:

The first is *the individualisation hypothesis*: In modern society kinship relationships are less important than in traditional society. Thus there is no reason why different generations (or anybody) should help each other. (E.g. Bottomore, 1957; Beck-Gernsheim, 2002; Giddens, 1991; Liljesröm & Ösdalga, 2002)

The second assumption is the *social capital hypothesis*: Helping is based on social capital, i.e. networks - the more interconnections, the more help and satisfaction. According to Pierre Bourdieu (2001), social capital comprises social responsibilities, 'connections' or 'linkages'. He holds that the reproduction of social capital requires continuous effort of 'sociability' and continual repeated contacts during which mutual recognition is confirmed in order to sustain the group cohesion (see also Koniordos, 2008). But social interaction may also involve conflicts. We assume that they emerge especially when helping is not reciprocal. An altruistic helper may feel her- or himself exploited and a recipient who cannot return the favour may feel humiliated and in his or her mind create conflicts with his or her benefactors.

The third assumption is derived from theories of *happiness*. Extended family members can be assumed to contribute to the happiness of their relatives. In addition to the potential positive effects of doing good works for others, such "purely" altruistic acts make people feel good. (This is one of

the advantages of giving blood, for instance, as the first author can personally assure, but see also Mauss, 1990; Tittmus 1997 [1970]).

But sacrificing too much and giving too much can also be experienced as exploitation and abuse. So we are assuming here that "moderate" giving makes people happy. Whether receiving help makes the recipient also happy is more questionable but an interesting research question. Also the inverse relationship is possible: happy people are more willing to help others than unhappy people are. We cannot make definite causal conclusions, but we can try to see which models fit the data better.

Our fourth starting point is the *evolutionary hypothesis* which suggests that family and kinship are the basic determinants of helping. Help is given to improve the chances of offspring survival. The closer knit and more extensive the family, the better is the quality of the life of the members of the family (e.g., Hrdy, 2009; Komter, 2010). This hypothesis is consistent with traditional anthropological and sociological findings which have shown the existence of "the two-way process by which relationships in the nuclear family influence the wider 'web of kinship'" (Gluckman in Bottomore, 1957, XV; Utasi, A. 2008). Generational bonds in Europe have been analysed by several sociologists and anthropologists, for example, Claudine Attias-Donfut, Nicole Lapierre & Martin Segalen (2002) and by Martin Kohli (2010).

Our data analyses will examine the degree of support for the aforementioned hypotheses.

Method

Data

One of the overall goals of this study is to compare informal practical and financial helping patterns of a nationally representative sample of Finnish baby boomers, their adult children, and their parents. Here we concentrate on the baby boomers themselves.

The survey data was collected by Statistics Finland via a mailed questionnaire to a national sample of baby boomers. Three reminders were sent to the sample. The response rate was 56%. Women were more likely than men to complete the survey and young men least likely to reply to our questions. We also got numerous register data on the whole sample from Statistics Finland. Thus we can compare the respondents with those who did not reply. The questionnaires and the basic tables by gender and generation are available at blogs.helsinki.fi/gentrans. A detailed report on the data collection is presented in Haavio-Mannila et al., 2009.

The surveyed Finnish baby boomers were born between 1 January 1945 and 31 December 1950. The mean year of their birth is 1947 and their average age was 60 years in 2007, when the mail survey was conducted. The number of respondents is 1,115.

One of the problems in the data analysis was the dissimilarity of the response alternatives in different questions. That complicated the analysis. Some of the questions are comparable with those in SHARE – Survey of Health, Ageing and Retirement in Europe (see, for example, Börsch-Supan, Hank, Jürges & Schröder (2009).

Measurement of the variables

Dependent variables: Practical and financial help

Baby boomers were asked what kind of unpaid practical help they had given and received during the last 12 months from people who were not living in the same household with them. In the questionnaire, there were 11 alternative ways of helping and respondents could choose several of them. The tasks were divided into three groups based partly on the gendered division of labour:

Housework

- o Help with household chores (e.g., with making food, cleaning, shopping, gardening)

- o Help with childcare

- o Help with caring for pets

- o Personal care or help (e.g., help with washing, eating and dressing)

Transportation and repairs

- o Help with home repairs

- o Help with transportation

- o Help with repairs and care of car, domestic appliances etc.

Information help

- o Help concerning vacation

- o Help with paperwork such as filling forms, settling financial or legal matters

- o Help with technical appliances (e.g., help or assistance using mobile phone, computer, Internet or digital set-top box

- o Other kind of help which is related to the helper's professional skills

Most of the listed alternatives of helpers and helped included the following categories of people: Mother, father, mother-in-law, father-in-law, son, daughter, sister, brother, grandparent, grandchild, some other relative, friend, and co-worker. Parish or voluntary organisation and neighbour were occasionally mentioned.

Independent variables: Social background, conflicts and lifetime happiness

We investigated how helping is related to social background, conflicts and lifetime happiness. The following indicators were selected as potential explanatory variables connected with *social background:*

o Gender: man or woman.

o Household composition: lives alone or with others.

o Size of kin network: sum of 17 kinds of relatives.

o Contacts with close kin: number of relatives with weekly contacts personally, by telephone or e-mail (parents, parents-in-law, four first-born children, and four first-born siblings).

o Illness: Reports a long-term health problem, illness or constant handicap.

o Respondents' evaluation of economic situation of their children.

o Income: Monthly income after taxes.

o Education: Official educational register data obtained from Statistics Finland. Five categories according to level of education.

o Attitudes toward family versus society care of the elderly. A sum-scale based on the following statements: In your opinion, who – the family or society – should bear responsibility of each of the following? Financial support of older people who are in need, Help with household chores such as cleaning and washing for older people who are in need (e.g., nursing or help with bathing and dressing) and personal care for older people who are in need (e.g., nursing or help with bathing and eating). The five response alternatives were: Totally family, mainly family, both equally, mainly society, totally society. The reliability (Cronbach's alpha) for a sum-scale including these three variables was .829 for this study's baby

boomer sample.

Conflicts with kin and other nearby people were measured by number of kinds of people with whom the respondent has had conflicts or disagreements often (2 points) or sometimes (1 point). The alternatives listed 15 kinds of relationships.

Because there were no direct questions related to *happiness* in the questionnaire, we used indirect and correlated measures of happiness and life satisfaction. We included open questions about positive and negative events in their life; we asked the respondents to tell us the most important positive and negative events of their life. Coding these questions allowed us to construct a scale of high happiness events, low happiness events and similarly, high unhappiness and low unhappiness events. By subtracting the negative events from the positive ones we constructed a happiness measure which had a normal distribution. The typical questions on happiness and life satisfaction tend to produce very unevenly distributed values: most people report being at least moderately happy. Our indicator of lifetime happiness produced a wide variation of scores.

The questions used in the happiness scale were the following: "When you think of your life, which life events have had most influence on you? Mention separately positive and negative events and turning points. At most three events can be mentioned." We coded the answers in the following way:

o   Major positive events (high happiness, such as birth of children, marriages, major examinations)

o   Minor positive events (low happiness, such as getting a new job, celebrating something, having grandchildren)

o   Neutral or no events

o   Major negative events (high unhappiness, such as major illnesses, deaths, divorce)

- o Minor negative events (low unhappiness, such as losing a job for a short period, failing an exam)

In some cases the same events could be classified either as negative or positive, depending on whether the respondent classified them as negative or positive (e.g., a major illness or divorce could be classified as negative or positive but not both for same respondents). We then created two happiness variables:

- o A sum variable of three positive events: 2 for high happiness, 1 for small happiness and 0 for neutral events or no remark on each event.
- o A sum variable for three negative events: 2 for high unhappiness, 1 for low unhappiness, 0 for neutral events or no remark on each event.

Finally we created a global happiness variable in which the positive events offset the negative events. Thus, if somebody had mentioned three great happiness events and three small misery events, his or her final happiness value was 6-3 = 3. The values of this variable could therefore go from +6 to -6 but in practice they range from +6 to -5. The average lifetime happiness score for baby boomers is 1.17.

Results

In this results section we first present the findings concerning proportions of those baby boomers which have given and received practical and financial support to and from their relatives and other nearby people. We also pay attention to the reciprocity and one-sidedness of helping. Then we analyze some social determinants of the four sorts of helping using cross-tabulation and linear regression analysis as research methods.

Quantity and recipients of practical help

Finns often give help to their kin and friends in practical chores: 81% of the baby boomers have given at least some kind of practical support (see the list above) to their children, other relatives, friends, co-workers and other people who are not living in the same household, during the last 12 months (Table 1). The questionnaire does not allow us to separate the kind of help given by relatives from that given by other people, who mostly are friends. The most common kinds of help given by baby boomers are help with childcare (46%), transportation (43%), household chores (37%) and caring for pets (23%). Also most of the other tasks mentioned in the questionnaire are fairly frequently mentioned.

Table 1 here

Only 39% of baby boomers have received some practical help. The most commonly reported kinds of help received are transportation (36%), childcare (26%) as well as help with home repairs (24%), technical appliances (23%), household chores (19%) and repairs of car and domestic appliances (18%).

We first look at helping in the whole data set and then for those, who have the relatives available for helping (Table 2). In the whole sample, daughters and sons most commonly are those to whom the respondents have given both practical and financial assistance (practical help to daughters 30%, financial help to them 18%, to sons 23% and 28%, respectively). Practical assistance is also relatively often given to mother (19%), grandchild (16%) and sister (12%). In addition to family members, many baby boomers have provided practical help to friends (26%) and other relatives (13%).

Table 2 here

About one third of baby boomers report reciprocal practical help, i.e., having both given and received help in practical chores. One-sided giving of practical help is more common, 41%. Only 5% of baby boomers have received practical help without giving it.

When the proportions are calculated only on the people still alive, the percentages of helped people are higher than in the whole data set (Table 3). About 50% of the respondents have helped their parents (54% their living mothers and 45% their living fathers) and their daughters alive (43%) in practical chores while one fourth have helped their living sons, grandchildren and friends. Helping of parents-in-law is considerably less common than helping parents, only 10% of the respondents have helped in-laws. Siblings, relatives other than immediate family members and co-workers are helped less than those closer in the kinship system.

Table 3 here

Receiving practical help is much more uncommon than giving it; 39% of respondents have got it. Baby boomers get help mostly from their children. Sons and daughters have helped their parents to the same extent, 32% of sons and 29% of daughters have done so, but sons have been helped by parents less frequently (26%) than daughters (43%). There is very little help received from other people. Only 13% of baby boomers have reported receiving practical help from friends and 10% from their sisters. Thus, practical help is mostly one-sided, except between parents and children, where help is fairly reciprocal.

Quantity and recipients of financial help

The next set of questions we discuss is related to informal financial or monetary support of even a small amount in the last 12 months adults given to and received from people living outside the household. By financial assistance we mean giving money, covering specific types of costs such as

schooling, travel, or purchases, and also loans but not inheritances. There is no expectation of returning the monetary gifts, except in the case of the loans.

Giving financial support is less common than giving practical help. Of all baby boomers 48% report that they have given money or loans to kin or friends and other "outsiders". Most of the financial help consists of giving money. Only 18% of all baby boomers have given a loan to somebody. Financial help is not reciprocal: merely 7% has received financial gifts or loans.

Of the baby boomers having living sons, 45% has helped financially their sons and of those who have living daughters, 38% have helped their daughters. It is interesting to notice that baby boomers with parents-in-law alive have helped them more often than their own living parents. When those respondents who have the relevant sibling alive are taken into consideration, the proportion of sisters as recipients of financial assistance is 16% and of brothers 12%.

Receiving financial help is very rare. Of people having relevant relatives alive, only receiving money or loan from parents is worth noting: 4% of baby boomers whose mother is alive and 8% of those whose father is alive have received financial help from their parents.

The reciprocity in financial transfers is very limited. Only 4% of all baby boomers report that they have both given and received monetary support. Almost half of the respondents (47%) have only given, not received financial assistance, mostly to their children.

Last we report the purposes of the financial assistance granted to children by parents. One fourth of baby boomers have provided or lent money to their children to meet basic needs (Table not shown). About one tenth reported that they have given money for each of the following purposes: housing, travelling, large expenditure and other costs of their children.

Predictors of helping

Next we shall investigate the social background of providers and recipients of practical and financial help by cross-tabulating kinds of help according to some indicators of social background. In the text we only present the results which are statistically significant.

Table 4 shows that *gender* explains only practical helping, not financial support. Of women 84 % and of men 77% have given practical help to somebody during the last 12 months. More women, 43%, than men, 34%, have received practical help in the same period. In the regression analysis, both receiving and giving practical help is connected to female gender when the influence of the other factors is adjusted (Table 5).

Tables 4 and 5 here

Men's and women's helping patterns differ somewhat from each other (Table not shown here). Men help more commonly than women in home repairs, transportation and repairs, and care of car and domestic appliances. Women's helping consists more often of housework: household chores, childcare, personal care, and care of pet animals. The information help, i.e., holiday arrangements, paperwork, and help with technical appliances, as well as use of respondent's special skills and other help are gender-neutral support forms.

Household composition here refers to living either alone or with others, who mainly are the spouse and/or children. Men living alone less often (58%) than men living with others (83%) have given practical help outside their household and the corresponding percentages for giving financial help are 37% and 51%. Women who live alone more often (58%) than those who live with others (37%) report that they have received practical help. In the case of financial help the proportions are

10% versus 3%, respectively. When genders are examined together in Tables 4 and 5, it appears that living with others increases the likelihood of giving both kinds of help. However, "loners" receive more both kinds of help than people living with others. In the regression analysis, living alone predicts only the likelihood of receiving both kinds of help.

Health predicts giving practical and financial support. An unexpected result is that chronically ill respondents have helped their kin and friends in practice a little more often (84%) than healthy people (78%). As expected, people with health problems have received practical and financial help more often (47% and 5%) than healthy people (32% and 3%). The results are confirmed by the regression analyses. Financial helping is not connected with health.

High education is related to all kinds of help. Its influence is greatest for giving financial assistance. Of the respondents with basic education, only 40% had given some monetary help, of those with university education, 71%. Only receiving financial assistance is not connected to education. The regression analyses confirm the results of cross-tabulation.

High income is linked with giving help, especially financial support, and low income with receiving monetary assistance. Of the people whose monthly income after taxes is at least 1,900 euro 87% but of those who have earned at most 990 euro, 72% have given practical help. The gap is even larger in the case of giving monetary help. High income earners have provided monetary assistance twice as commonly as low income earners, 67% vs 35%. The proportion of recipients of financial help is also twice as large, 11%, among low income earners as in the highest income group, 5%.

Size of living kin strongly predicts helping. Of people having at most five types of relatives alive, 56% have given practical help, of those with at least 12 kinds of relatives, 94%. The respective

percentages for giving financial support are 35% and 51%. The effect of size of kin does not disappear when the influence of the other variables is adjusted in the regression analysis. Receiving help is not related to size of kin. The regression analysis confirms these findings.

Contacts with kin are related to giving practical help and receiving monetary assistance. Our indicator of contacts does not reveal how close and deep the relationships are. Communicating weekly with many kinds of relatives – parents (also in-laws), siblings and children – may be superficial. In spite of this, people without any kin-contacts give practical help less often (77%) than those who get weekly in touch with at least four kinds of relatives (94%). Receiving financial help is also less common among people who deal with no or only one relative (6%) than among those who get weekly in touch with two or more relatives (8-13%). In the regression analysis the influence of contacts with kin on giving practical help disappears but it remains significant in the case of receiving financial help.

The economic situation of children has an important role in giving monetary help: of the respondents who classify their children as well-to-do only 36% have given such help but of those who see them as low-income-earners 71% have financially helped others which are mainly their own children. The regression coefficient beta is highly significant, .274***. Parents of well-to-do children have received practical help less often (33%) than those of low income children (41%). The difference is not statistically significant but it reaches that level in the regression analysis. This is easy to understand: low income children are more in need of monetary assistance than well-to-do children. The financial helpers have high income which means that monetary helping is not a great burden to them. In addition, low income children may compensate for the money received by giving practical help.

The relationship between helping and *happiness* is one of our main concerns in this article. There are clear connections. Giving practical and financial help increases with lifetime happiness, practical help from 73% to 89% and financial help from 36% to 57%. The relationship between lifetime happiness and giving financial support is slightly curvilinear: people at medium level of happiness (score 2) have most commonly given money or loans to their relatives and friends. In the cross-tabulation receiving monetary support is related to low lifetime happiness: of people lowest on the lifetime happiness scale 10% have got financial help, of those highest on it only 4%. However, this connection disappears in the regression analysis. Lifetime happiness is thus positively related to giving both practical and financial help but not to receiving help when the influence of the other factors is adjusted for.

Conflicts with kin, friends, co-workers and neighbours are related to helping. Giving both practical and financial help is related to reporting conflicts. When there are no conflicts with relatives, 76% report having given practical help but when there are conflicts with at least four types of relatives, the proportion is 86%. The respective proportions for giving financial help are 43% and 59%. An interesting result is that also receiving financial help is connected to frequency of conflicts. The regression analyses confirm that conflicts are related to giving practical and financial help and to receiving financial help when the influence of the other variables is controlled.

Strong *support of the state* instead of the family in the care of the elderly decreases the likelihood of giving practical help but it has no effect on the other kinds of helping. In the regression analysis, the influence of this variable vanishes. Thus it is left out of the regression model.

The enclosed path analysis of determinants of giving and receiving help summarizes the results. In addition to showing the connections between the dependent and independent variables it illustrates the links between different independent variables. There are only two dependent variables: (1)

giving practical and financial help and (2) receiving practical and financial help. They were constructed by using factor analysis which revealed two factors. The dependent variables are the factor scores.

What happened to the hypotheses?

We have here examined giving and receiving informal practical and financial help among Finnish baby boomers born in 1945-50. Next we discuss the degree of support for the hypotheses presented in the beginning of this article and then we summarize some other findings, mainly related to the social status of the respondents. The first, *individualization hypothesis* is rejected. It assumes that helping is not related to kinship relations and that the parents' and their children's acts of giving are independent. The data show that there is a great amount of giving and receiving help in the relationships between parents and children. Practical help seems to be mostly reciprocal whereas financial help flows one-sidedly from parents to children. The quality of life of helpers seemed to be enchanted: helpers are happier than non-helpers.

Our second hypothesis assumes that helping is based on *social capital*, i.e., networks. Following Pierre Bourdieu (1987) we suggested that the more interconnections people have with others, the more help they will both give and receive and the more satisfaction they will be with their lives. Our data partly confirms this hypothesis. The baby boomers which have contacts with many types of relatives and frequent contacts and conflicts with them give practical and financial help more often than those who have no or only a few relatives and who seldom are in contact with them. But we also found that conflicts with kin and friends are connected to helping. It is possible that some of the conflicts appear because of lack of reciprocity in giving and receiving help.

The third hypothesis, which is part of social capital hypothesis, states that interaction in the form of helping leads to satisfaction and *happiness.* This gets support from our finding that people who have given practical and financial help report more lifetime happiness than those who have not done so.

According to the fourth, *evolutionary* hypothesis, which is consistent with sociological and anthropological theories, family and kinship are the basic determinants of helping. Our results confirm this assumption: the closer the kinship relationship, the more there is helping.

Discussion

Some political conclusions can be made on the basis of the results. It is important to encourage people in their voluntary care-giving activities. Such care promotes lifetime happiness for helpers and relieves the life stresses of the receivers of help. Even though giving and receiving help may cause conflicts we must remember that conflicts are a natural and unavoidable part of human communication.

Informal care-giving does not by any means make the public help unnecessary. International comparisons show that there is a crowding-in phenomenon: the more there are public welfare services, the more there is also informal help (references to be added). Thus social policy should encourage or promote both public and private help in many contexts and situations.

The next steps in our future research will be international comparisons and use of qualitative data to examine more completely the relationship among the variables of this study. In coming research there is a need to investigate the relationships between helping, happiness and conflicts in more detail. We do not know how serious conflicts with relatives and friends are and how they impact

happiness. Neither do we know if conflicts involve money even though there is a statistically significant connection between conflicts and giving money.

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