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## **Generational Transfers, Happiness and Conflicts in Finland**

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### **Abstract**

*The article is based on a research project on the transfers of material, practical and moral assistance between family generations, in which the pivot generation is that of the Finnish Baby boomers (born between 1945 and 1950). We have conducted a survey on the Finnish baby boomers, their children and their (surviving) parents with altogether 2582 respondents in three generations. The survey covers various forms of assistance between all relatives and friends as well as important life history events and values relative to family relationships. We have also conducted in-depth qualitative interviews with a smaller sample among those who have agreed to be interviewed in person. A part of the questionnaire is compatible with the European SHARE – Survey of Health, Ageing and Retirement in Europe - project data thus enabling us to compare Finnish data with many European countries.*

*The results show that Finns help mostly their own children, especially financially. In practical matters they help and receive help also from friends, especially the younger people. Finns do not see any obligation to help their children, but do help in practice more often than the Southern European families.*

*In this paper, we look at the relationship of happiness, understood as positive life events, and helping, both by gender and education. We also study family assistance cultures, i.e. how families vary in the intensity of help. In our data, we have both families who are in daily contact and who always help, even when not asked, and families whose contacts are minimal and helping takes place only in extreme emergency. There are also different combinations of financial, practical and moral*

*assistance. Also mutuality varies: in some cases help is mostly unidirectional, in other cases it is very much reciprocal.*

*We shall also look for some causal explanations for altruism, reciprocity or non-assistance. For instance, how much families receive social welfare, people's health, educational and income level, their family structure, contacts and conflicts with relatives as well as gender relations.*

## Introduction

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, depicting people born during roughly 20 years after the Second World War. The increase in the birth rate took place differently 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 which means that the cutting point could be equally well 1949 or 1955. In this paper, the operational definition of baby boomers is people born between 1945 and 1950, both years included. Baby boomers are now retiring

These baby boomers reached adulthood in late 60's and 70's. Their children were largely born during the 1970's. They had far less children than their parents, so that birth rates were roughly halved from one generation to the next. Now they are reaching retirement age which 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 is now best known from its IT industry, especially Nokia and its mobile phones. Finland is now one of the world's richest countries which does not have any other resources to boast about than its own population and the social system based on trust, equality and a constitutionally guaranteed social security. Every Finnish citizen is guaranteed a sufficient livelihood in the new constitution.

In this paper we ask the question: *considering the fact that the baby boomers have experienced a dramatic improvement in their socio-economic situation and security, what happens to the intergenerational relationships as expressed in mutual assistance, and how does this affect the quality of life of the people?* We present four hypotheses about the connections between intergenerational help and quality of life:

The first is *the individualisation hypothesis*: Kinship relationships are unimportant and there is no reason why different generations (or anybody) should help each other (Giddens, Beck et al). The quality of life of parents is roughly independent from the quality of life of their children. The second one is the *social capital hypothesis*: Helping is based on social capital, i.e. networks - the more interconnections, the more help and satisfaction (Bourdieu).

The third hypothesis is *the welfare state hypothesis*: Welfare state provides enough assistance so there is no need to help family members, except for own satisfaction and creating one's own networks. In other words, people are closer to friends than to relatives and there is no more need for the family to guarantee the livelihood or studies of their offspring and elderly care of their parents. This may be connected with the individualisation hypothesis: the welfare state makes individual choices possible. In the Finnish case, this is true in the sense that even university education is free for everybody and the state even guarantees a small monthly stipend to all students, in

addition to credit support. There is no need for the parents to start saving for university when a child is born. Their happiness depends fundamentally on their social relationships outside the family. The fourth alternative is *the evolutionary hypothesis*: Family and kinship are the basic determinants of helping. Help is given to improve the chances of offspring. The closer knit and more extensive the family the better is the quality of the life of the members of the family.

This is the framework for the discussion in this article. We try to answer these questions with the help of our data.

## The basic concepts

Our fundamental perspective is that of evolutionary sociology, which means that we are inspired both by evolutionary psychology and Edward Westermarck, a Finnish classic of sociology, who was also the first professor of sociology at the London School of Economics (see 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 some cultural and social norms. In modern evolutionary theory, the famous Hamilton rule (Hamilton xx) 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 follows also from Hamilton's rule that mutually beneficial helping and cooperation are fundamental aspects of human nature (Henrich et al, Boyd-Richerson). Absolute individualism is not a very probable alternative in any society, contrary to what many sociologists believe. And a society is in principle defined by cooperation and helping.

Another fundamental aspect of human nature is *happiness*. Contrary to many philosophical and sociological conceptions, we believe that happiness is a fundamental adaptation among humans (see Nettle 2005, 163). For a small baby, it is a key to its survival to be happy and positively oriented towards everything in its environment. If a healthy baby is unhappy, it shows it by crying and it always has a reason to be unhappy (but it also learns quickly that it 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): physical and material security, having a mate, having a high social status etc. What is important to note is that regardless of this striving for happiness, the actual feeling of happiness is very much independent of social or economic achievements. Our evolutionary history "deceives" us into believing that our happiness will increase when we "succeed", but this is not the case. (Nettle 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 111). The most important consequence from this is that we should look at negative changes, i.e. unhappiness, rather than happiness, as we now do. We should strive to prevent unhappiness, not to reach maximum happiness.

In addition to family status, even other family members can be assumed to contribute to happiness. Also doing good works can be supposed to be positive: “purely” altruistic acts make you feel good (This is one of the advantages of giving blood, for instance, as the first author can personally assure, but see also Tittmus)

So we are assuming here that 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: happiness probably makes us more willing to help others. We cannot make definite causal conclusions, but we can try to see which models fit the data better. The next steps in our research will be international comparisons and use of qualitative data to check more closely the possible causal connections as experienced by the people.

## **Presentation of the study**

### **METHOD**

#### **Data**

One of the goals of this study financed by the Academy of Finland 2006-2009 is to compare informal practical and financial helping patterns of a nationally representative sample of Finnish baby boomers, their adult children, and their parents. Part of the questions are comparable with those in SHARE – Survey of Health, Ageing and Retirement in Europe. The surveyed baby boomers were born in 1945-1950, the mean year of their birth is 1947 and their age 60 years in 2007, when the survey was conducted (N=1115). Their children were born in 1962-1988, the mean year of their birth is 1975, and their age thus 32 years in 2007 (N=1435). Some parents were personally interviewed in spring 2008 (N=32). In addition, qualitative interviews of selected baby boomer families were conducted. The last-mentioned data sets are not used here.

The survey data was collected by Statistics Finland via mailed questionnaires to national samples of baby boomers and their children. Three reminders were sent to the sample. The response rate for the baby boomers was 56 % and for their children 42 %. Women answered more actively than men and young men were most passive in replying 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. Questionnaire and basic tables by gender and generation are available at [blogit.helsinki.fi/gentrans](http://blogit.helsinki.fi/gentrans)

## **Measurement of the concepts**

### **Happiness**

As there were no direct questions related to happiness in the questionnaires, we have only indirect and correlated measures of happiness and life satisfaction which can be used. We did include open questions about positive and negative events in life; we asked the respondents to mention three most important events of both kinds. Coding these questions allowed us to construct a scale of important happiness related events, small happiness events and similarly big misery producing and small misery producing events. By subtracting the negative events from the positive ones we constructed a variable on happiness which has a normal distribution. The ordinary questions of happiness and life satisfaction tend to produce very unevenly distributed values: most people report being at least moderately happy. And our indicator of happiness seems to work.

The questions posed 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:

- Important positive events (great happiness, such as birth of children, marriages, major examinations)
- Small positive events (small happiness, such as getting a new job, celebrating something, having grandchildren)
- Neutral or no events

and

- Important negative events (great misery, such as major illnesses, deaths, divorce etc)
- Small negative events (small misery, such as losing a job, failing an exam etc)
- and Neutral or no events at all.

Note that 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 some respondents.

We then created two happiness variables:

- A sum variable of three positive events: 2 for great happiness, 1 for small happiness and 0 for neutral events or no remark on each event.
- A sum variable for three negative events: 2 for great misery, 1 for small misery, 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 for baby boomers is 1.17 and for their children 2.10. Baby

boomers are thus clearly less happy than their children, i.e. have not experienced as many more positive than negative events in their life.

## **Practical and financial help**

Baby boomers and their children were asked what kind of unpaid practical help they had given and received during the last 12 months from their relatives and friends who were not living in the same household with them. A problem in comparing the replies of baby boomers and their children is that forms of help and relationships to providers and recipients of help were studied by presenting different lists in different questions. In many instances parents and children were examined separately and not included in the response alternative lists of other relatives. The process of making the lists comparable was rather demanding.

In the questionnaire, there were 12 alternative ways of helping and respondents could choose several of them. The tasks were afterwards divided into three groups based partly on the gendered division of labour:

### Housework

- Help with household chores e.g. with making food, cleaning, shopping, gardening
- Help with childcare
- Help with caring pets
- Personal care or help e.g. help with washing, eating and dressing

### Transportation and repairs

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

### Information help

- Help concerning vacation
- Help with paperwork such as filling forms, settling financial or legal matters
- Help with technical appliances e.g. help or assistance using mobile phone, computer, Internet or digital set-top box
- Other kind of help which is related to the helper's professional skills
- Other help

Most of the lists of givers and recipients of help included the following categories of people: Mother, father, mother-in-law, father-in-law, son, daughter, sister, brother, grandparent, grandchild, some other relative, friend, co-worker, and organisation.

## **Social background**

As sociologists, we naturally want to see how happiness and helping are related to social background. Eleven indicators were selected as explaining variables:

- Gender: man or woman.

- Household composition.
- Size of kin network: sum of 17 kinds of relatives.
- Contacts with kin: sum of relatives with weekly contacts personally, by telephone or e-mail (parents, parents-in-law, children, and siblings).
- Conflicts with kin and other nearby people: sum of people having disagreements with often or sometimes with 15 kinds of people.
- Illness: Reports a long-term health problem, illness or constant handicap.
- Evaluation of economic situation of parents and children.
- Income: Monthly income after taxes in 2007.
- Education: Official educational register data obtained from Statistics Finland.
- Receiving public assistance: unemployment allowance or labour market subsidy, earnings-related unemployment allowance, sickness allowance, child benefit, old age pension (national and earnings-related pensions), unemployment pension, disability pension or rehabilitation subsidy, national survivor's pension (spouse's and orphan's pension), housing supplement or housing allowance and living allowance.

In the present analysis we concentrate on the providing and receiving of practical and financial help among the baby boomers. Helping reported by their adult children is occasionally included in order to tie the results to a wider context.

## RESULTS

*Practical help.* Finns often help their kin and friends in practical chores: 82% of the baby boomers and 86% of their children had given at least some kind of practical support to their children, other relatives and friends, who were not living in the same household during the last 12 months (Table ). However, only 39% of the baby boomers but 92% of their adult children had received some practical help. Unfortunately, the structure of the questionnaire prevents us from separating friends etc. from kin here.

Table . Percentages baby boomers and their children who have given and received different kinds of practical help to and from adult kin and friends

	Givers of help		Recipients of help	
	Baby boomers k16 86 90	Their adult children <sup>1)</sup> k16	Baby boomers k8	Their adult children <sup>1)</sup> k8 k62 l63
<b>Kind of practical help given</b>				
Help with household chores e.g. with making food, cleaning, shopping, gardening	37	43	19	42
Help with home repairs	28	25	24	45
Help with transportation	43	49	36	60
Help with car repairs, domestic appliances' etc.	19	15	18	37
Help concerning vacation	20	15	14	31



Help with paperwork such as filling forms, settling financial or legal matters	14 <sup>2)</sup>	17	9	Not asked
Help with technical appliances e.g. help or assistance using mobile phone, computer, Internet or digital set-top box	10 <sup>2)</sup>	46	23	Not asked
Help with childcare	46	34	26	30
Help with caring pets	23	2	15	26
Personal care or help e.g. help with washing, eating and dressing	8 <sup>2)</sup>	5	1	Not asked
Other kind of help which is related to the helper's professional skills	22	24	7	26
Other kind of help	Not asked	Not asked	Not asked	36
Total givers and recipients of practical help	82	86	39	92
N	1115	1435	1115	1435

<sup>1)</sup> Reports given by children.

<sup>2)</sup> Does not include help to children because it was not asked in the children' survey.

Table shows the proportions of respondents who have different kinds of living relatives and the proportions of all respondents who have given them practical help. In other contexts we use the proportion of helpers of the living relatives but in this article we want to give an overview of the data by calculating the proportions of all respondents. On the basis of this data it is possible to estimate the share of helpers of living relatives.

Practical help given by parents and their adult children seems to be reciprocal. While 53% of baby boomers have helped their adult children (daughters 30% or sons 28%) in practical chores, 56% of their children report that they have helped their parents (mother 55% or father 44%) in the same tasks.

Table 4. Percentages of relatives alive and people to whom baby boomers and their children have given practical help

	Baby boomers				Their adult children <sup>1)</sup>		Baby boomers			
	Is alive	Gave help to	Is alive	Gave help to			Is alive	Gave help to	Is alive	Gave help to
Mother	33	19	99	55	Brother or his family	71	26	58	21	
Father	10	5	92	44	Grandparent	0.1	.. <sup>2)</sup>	55	14	.. <sup>2)</sup>
Mother-in-law	24	12	67	20	Grandchild	57	16	0.6		
Father-in-law	7?	9?	59	14	Some other relative	92	13	98	18	
Son	63 <sup>3)</sup>	28	34 <sup>3)</sup>	3	Friend	..	26	..	53	
Daughter	62 <sup>3)</sup>	30	32 <sup>3)</sup>	2	Co-worker	..	7	..	20	
Sister or her family	72	13	61	28	N		1115		1435	

1) Reports by children.

2) ..= not listed in the questionnaire.

3) Includes under-age children.

Both generations had assisted their mothers and mothers-in-law somewhat more often than their fathers and fathers-in-law. This is partly due to the fact that more of their mothers than fathers were alive.

About one fourth of the respondents had given practical help to their sisters or brothers. Only 14 % of children of baby boomers had helped their grandparents in spite of the fact that 55% had living grandparents. Very few adult children of baby boomers have adult children and almost all of these reported having received practical help from their parents.

One fifth of children of baby boomers told about giving practical help to other relatives and the same proportion to co-workers. The children of baby boomers had helped their friends much more commonly (53%) than their parents had done (26%). In the early adulthood of children of baby boomers the friendship and co-worker

circles seem to be more important in their helping culture than in baby boomers' early old age.

*Financial help.* The next set of questions was related to informal financial or monetary support of even a small amount (less than 250 euro as in the SHARE study), given to and received from adults living outside the household in the last 12 months. By financial assistance we mean giving or lending money, or covering specific types of costs such as schooling, travel, or purchases, and also loans but not inheritances. There was no expectation of returning the monetary support. Thus the monetary support can also be named as a gift.

Giving financial support was less common than giving practical help. Of the baby boomers 51 % and of their adult children 45 % reported that they had given money or loans to kin or friends. Only 4 % of the baby boomers had received financial gifts or loans from them but as many as 61 % of their adult children had got or borrowed monetary support from someone.

The practical help between generations is often reciprocal whereas financial support flows mainly from parents to children. As was shown above, adult children commonly help their parents in practical matters but they very seldom support them financially. Of baby boomers 44% has given money to their adult children and even a larger proportion, 52% of their adult children reports having received money from their parents (Table ). Only 8% of adult children have given monetary gifts to parents or parents-in-law and even less, 2%, of baby boomers admits that they have received monetary support from their children.

Table 2. Percentages of baby boomers and their children who have given and received financial support (money) to or from different categories of people in the last 12 months

<b>Givers and recipients of monetary support</b>	Givers		Recipients	
	Baby boomers	Adult children 1)	Baby boomers	Adult children 1)
Parents or parents-in-law	4.2	7.7	1.7	52.1
Adult children and their spouses	43.8	1.5	1.5	0.2
Siblings and their family	3.5	10.0	1.2	4.0
Other relative	3.0	2.4	0.2	12.7
Friend	4.3	14.3	1.2	4.7
Co-worker	0.4	1.7	0.6	0.8
Total (the total is smaller than the sum of help given to different kinds of people because one can help several categories of kin and friends)	49.5	16.3	4.2	54.4
N	1115	1435	1115	1435

1) Reports by children.

Baby boomers have less often (4%) than their children (10%) supported financially their sisters or brothers. An even larger difference between baby boomers and their children is in the share of support given to friends (4% and 14%). An interesting detail is that children of baby boomers quite often (13 %) have received monetary help from other relatives than parents, children and siblings.

The purposes for the financial gifts were different in intergenerational than other monetary help (Table 3). One fourth of baby boomers gave money to their children to meet the basic needs. This is confirmed by their children, of whom 31% reported that they had received money from parents for this reason. About one tenth of parents have supported housing, travelling, large expenditure and other costs of their children, both according to their own and children's reports.

Table . Purpose(s) for money given and received by baby boomers and their adult children %

Purpose of financial support	Givers of help			Receivers of help		
	Baby boomers	Their adult children		Baby boomers	Their adult children	
	Children	Receivers Others <sup>1)</sup>		Children and others	Givers Others than parents <sup>1)</sup>	
	Children	Others <sup>1)</sup>	Children and others <sup>2)</sup>	Children and others	Others than parents <sup>1)</sup>	Parents
To meet the basic needs such as food, clothing and housing	25.6	6.9	17.1	2.5	9.4	31.1
To buy, furnish or rent etc. a house or apartment	10.4	0.6	1.5	0.6	1.6	8.5
To help with other large expenditure	7.3	1.3	1.5	0.6	1.7	9.2
To help with costs of a journey	7.8	1.3	1.5	1.2	2.7	8.6
Other reason	10.5	2.4	1.8	0.8	4.1	12.3
No specific reason	6.0	1.7	8.2	1.0	4.1	11.1
Number of respondents	1115	1115	1435	1115	1435	1435

1) Parents, parents-in-law, siblings, other relatives, friends and co-workers.

2) Parents, parents-in-law, children, grandparents, siblings, other relatives, friends and co-workers.

## Predictors of giving and receiving help

Next we shall investigate the social background of practical and financial helpers and recipients of help by first presenting cross-tabulations between kind of help and some indicators of social background. After that we make a regression analysis of the effect of the predictors of help when the impact of the other variables is adjusted for. Finally we present a path-analysis of the ways helping is influenced by social background variables.

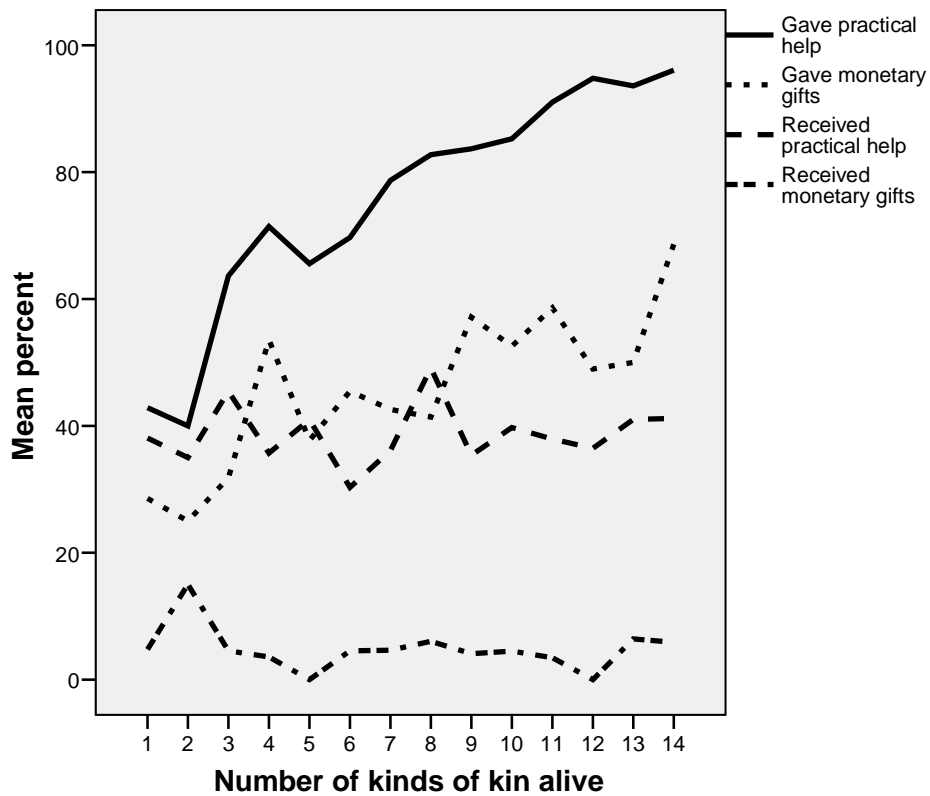
### *Giving and receiving help in different social groups*

*Gender* explains only giving and receiving informal practical help, not financial support (Table ). Of women 85% and of men 79% has given some practical help to somebody during the last 12 months. More women, 43%, than men, 34%, have received help in the same period.

However, men's and women's helping patterns differ somewhat from each other. Men's helping includes much more commonly repair and maintenance of house and machines, e.g. car, and transportation. Women's helping consists also statistically significantly more often of housework: household chores, childcare, personal care, and care of pet animals, help for holiday arrangements, use of own special skills and other help are gender neutral support forms.

*Household composition.* Men who live with spouse or other people are much more likely to give financial and practical help than men living alone (Table ). Women living alone are very active in practical helping. They also help financially more than men who live alone. Women without someone in their home are the people who most commonly receive both financial and practical help.

**Figure . Giving and receiving help by number of kinds of living kin**



**Table . Financial and practical help given and received according to social background % . Baby boomers**

Background characteristics	Gave practical help	Gave monetary gift	Received practical help	Received monetary gift	N
<b>Gender</b>					
Man	79	48	34	4	489
Woman	85	51	43	5	626
Total	82	50	39	4	1115
Analysis of variance F and its significance	8.23**	0.73	9.57**	0.74	
<b>Contacts with kin, number of kinds of kin</b>					
0	59	24	30	3	160
1	73	48	38	3	213

2	86	50	43	5	287
3	91	52	39	6	233
4	<b>95</b>	<b>64</b>	41	4	222
Total	82	50	39	4	1115
Analysis of variance F and its significance	29.47***	16.06***	1.88	0.63	
<b>Conflicts with kin, number of kinds of kin</b>					
0	76	44	36	4	584
1	89	52	41	2	279
2	<b>92</b>	60	46	5	134
3	<b>92</b>	59	42	12	66
4	88	<b>63</b>	40	6	52
Total	82	50	39	4	1115
Analysis of variance F and its significance	10.18***	5.08***	1.64	3.48	
<b>Household composition</b>					
Men					
Lives alone	58	37	27	<b>8</b>	91
Lives with others	<b>83</b>	<b>51</b>	35	3	358
Total	79	48	34	4	489
Analysis of variance F and its significance	29.62***	5.16*	1.97	5.27*	
Women					
Lives alone	84	49	<b>58</b>	<b>10</b>	171
Livs with others	86	51	37	3	455
Total	85	51	43	5	626
Analysis of variance F and its significance	0.53	0.41	22.58***	15.49***	

	<b>Gave practical help</b>	<b>Gave monetary gift</b>	<b>Received practical help</b>	<b>Received monetary gift</b>	<b>N</b>
<b>Health</b>					
Has a long-term illness	<b>88</b>	50	<b>43</b>	5	610
No	79	49	34	3	499
Total	82	50	39	4	1084
Analysis of variance F and its significance	5.51*	0.13	10.75***	2.47	
<b>Education</b>					
Basic	74	41	30	3	343
Middle	83	45	<b>42</b>	4	432
Lower college	88	58	<b>44</b>	6	179
Higher college	<b>92</b>	<b>72</b>	<b>43</b>	8	61
University	<b>91</b>	<b>72</b>	<b>43</b>	4	100
Total	82	50	39	4	1115
Analysis of variance F and its significance	7.00***	13.88***	4.41**	1.19	
<b>Monthly income after taxes, euro</b>					
-899	76	39	40	<b>9</b>	188
900-1199	85	35	36	5	186
1200-1499	84	53	39	2	177
1500-1999	86	56	42	4	203
2000-2499	<b>87</b>	<b>62</b>	39	4	130
2500+	<b>87</b>	<b>75</b>	39	3	119
Total	84	51	39	4	1003
Analysis of variance F and its significance	2.58*	13.7***	0.34	2.48*	
<b>Economic situation of children</b>					
Well-to-do	90	36	33	6	
Middle income	88	51	41	3	
Low income	84	<b>71</b>	41	4	
Total	87	54	40	4	
Analysis of variance F and its significance	1.89	32.31***	2.29	1.53	
<b>Happiness</b>					
-5 to -1	84	42	41	7	317
0	70	35	32	4	182
1	86	53	<b>44</b>	4	216
2	<b>88</b>	<b>63</b>	<b>45</b>	3	120
3	<b>90</b>	<b>60</b>	39	4	126
4-6	<b>89</b>	<b>58</b>	36	2	1115
Total	82	50	39	4	
Analysis of variance F and its significance	9.81***	12.00***	2.55*	1.20	



**Table . Factor loadings of giving and receiving help**

Variable	Factor 1	Factor 2
	Factor loadings	
Gave money	.83	-.07
Gave practical help	.78	.22
Received money	-.12	.83
Received practical help	.30	.67
<b>Eigenvalues</b>	1.54	1.07

Factor 1. Giving practical and financial help and receiving practical help but not receiving monetary help. We name the factor as *giving help*.

Factor 2. Receiving financial and practical help but not giving financial help. This factor is called *receiving help*.

These two factors explain 65% of the variation of the four variables included in the model.

### *Giving and receiving help according to regression analysis*

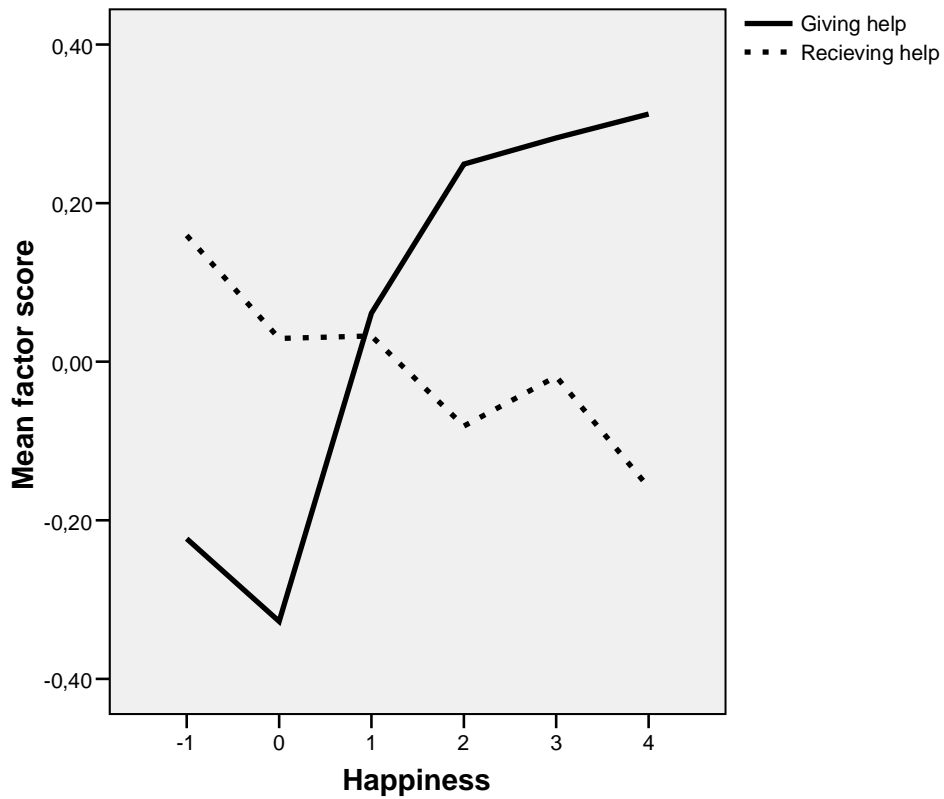
**Table . Predictors of giving and receiving practical help and money**, standardized regression coefficients (beta) and their statistical significance. Baby boomers 2007

Predictor	Gave practical help	Gave monetary gifts	Received practical help	Received monetary gifts	Factor of giving help	Factor of receiving help
Gender: woman	-,005	<b>-,023</b>	<b>,086**</b>	-,005	-,005	,046
Size of kin	<b>,196***</b>	<b>,081**</b>	,012	,034	<b>,152***</b>	,035
High education	<b>,151***</b>	<b>,141***</b>	<b>,107***</b>	,027	<b>,178***</b>	,066*
High income	,026	<b>,193***</b>	-,001	-,030	<b>,141***</b>	-,053
Healthy	-,027	-,018	<b>-,103***</b>	-,021	-,035	-,069*
Wealthy children	-,001	<b>-,233***</b>	<b>-,078**</b>	,011	<b>-,156***</b>	,001
Happy	<b>,077**</b>	<b>,102***</b>	,033	-,058	<b>,120***</b>	-,036
Lives with others	-,037	-,016	<b>-,102**</b>	<b>-,149***</b>	-,014	<b>-,164***</b>
Contacts with kin	<b>,261***</b>	<b>,213***</b>	<b>,067*</b>	,034	<b>,275***</b>	,046
Conflicts with kin	<b>,158***</b>	<b>,091***</b>	<b>,060*</b>	,051	<b>,141***</b>	,068*
R squared	.224	.212	.047	.024	.280	.043

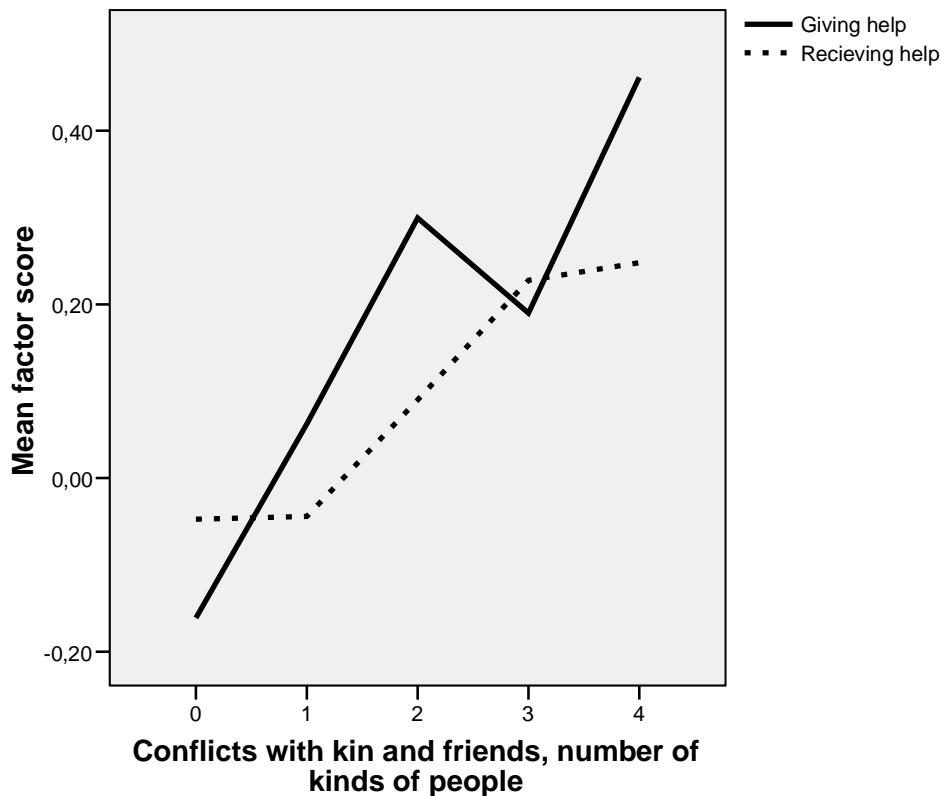
One of the main issues in this article is the relationship between helping and happiness. There is a clear connection. Giving help is much more common among happy than unhappy people (Figure ). The other dimension of assistance, receiving of help, declines when happiness increases.

Informal help is related to public help. Giving help declines with increase in types of public help (Figure ) whereas receiving of informal help is the more common the more different types of public support the respondent receives.

**Figure . Giving and receiving help by happiness**



**Figure . Giving and receiving help by conflicts with kin**



### *Path analysis of giving and receiving help*

The following path analysis (Figures 2) presents which social and family variables predict practical and financial help, both given and received, when the influence of variables on the left side of each variable is controlled.

Giving financial help is explained by high income and education, large kin network and happiness. Receiving financial help is related to illness, living alone but having many relatives, and unhappiness. Giving practical help to relatives is connected to having a large kin network, frequent contacts with kin, living alone and receiving practical help (practical helping is often mutual). Receiving practical help is explained by female gender, high education, and - in the same way as receiving financial help - illness, large kinship network and living alone.

Happiness does not explain practical help according to the path analysis. However, as the correlations in Table 5 show, happy men (but not women) are giving and receiving practical help more often than unhappy men. The impact of happiness on practical help disappears when education, size of kin network and living with other people – which directly increase helping - are adjusted for. But there is a positive connection,

anyway, as the correlations show: happy men help and get help in practical chores more than unhappy men.

## Conclusion

In this paper, we have only succeeded in scratching the surface of happiness and help between generations. Our main question can, however, be answered in the affirmative: happiness is related to helping, both in obvious and not so obvious ways. The results are pretty clear: happy people are more willing to help relatives than unhappy people, both practically and financially.

It seems quite certain that being happy makes people help more, especially their relatives. We cannot say whether helping makes people happier or whether being happier produces more help (this is also plausible!). It is probably safe to say that the relationship is mutual. We feel better when we help, and we help when we feel good. In the receiving end, the situation is more complicated.

To receive help is not so clearly related with happiness. This has many possible explanations. A person who gets help, may need it precisely because she or he is unhappy. A happy person needs no help (although there is the obvious connection between willingness to help and the niceness of the person). According to our results, getting financial help is associated with unhappiness but there is no connection between receiving practical help and happiness when the influence of the other background variables is controlled.

The more family members and relatives people have and the more they have contacts and the less conflicts with them, the more there is reciprocal helping. The better educated and wealthy people help more, both financially and practically. We have also shown that there are important gender differences between helping and happiness. Thus, for men helping is related to happiness more than for women. Men help only if they are also part of a network of family members, while women are more prepared to help even when they are unhappy and do not have a family.

Figure . Path analysis of predictors of factors of giving and receiving help. Standardized regression coefficients beta and proportion of variance explained (R squares). Baby boomers 2007

