

Kirj. luettelo puuttuu

**The baby boomers help culture, welfare state and the Quality of life: A Finnish case**

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I direct 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 around 3000 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 comparable with the European SHARE project data thus enabling us to compare Finnish data with many European countries.

The preliminary results show that Finns do not give much financial assistance \*to other people than their children\*, but they help their family members \*and friends in practical matters. Finns do not see any obligation to help, but do help in practice more than the Southern European families.

In this paper, I propose to 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.

In addition to presenting some national data, I will discuss families with extreme helping cultures and look at the effects of these cultures on the quality of life of these families. I shall also look for some causal explanations for either altruism, reciprocity or non-assistance. For instance, how much families receive social welfare, their educational and income level, family structure and traditions as well as gender relations.

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## Welfare State, the Quality of Life and **the Baby Boomers' Help Culture: A Finnish case**

The baby boomers are a culturally varying phenomenon: in the US it is understood in a very broad sense, depicting people born during roughly 20 years after the war. The original meaning for the baby boomers is very simply the numerous birth cohorts after the war: this increase took place very differently in different countries. In Finland the increase in birth rates was very marked: 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 very 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.

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) and now they are reaching retirement age. They 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 but after experiencing a terrible depression from 1990 to 1994 rose from the ashes and is now best known from its IT industry and 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 I wish to 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? One hypothesis is the extreme individualisation hypothesis: because there is no direct dependence between adult members of the two generations they do not give any help to each other. And their quality of life is roughly independent from the quality of life of their children. The other is a social capital hypothesis: the more the generations are interconnected and give help to each other, both materially and spiritually, the higher life quality they enjoy. Also, from the existence of a comprehensive social security in the Nordic welfare state, one could infer that there is no more need for "helping" family members, but instead just 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. 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. A third alternative is the classical one: the closer knit and more extensive is the family the better is the quality of the life of the members of this family. Then of course, there is the social capital hypothesis: the more social relationships and interconnections people have, the better, regardless of whether they are between relatives or between friends. So this is then the framework for the discussion of this paper. We can preliminarily answer these questions to some extent..

## **The basic concepts**

My fundamental perspective is that of evolutionary sociology, which means that I am 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 2007). To put it concisely, I 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. I accept the Hamilton “rule” of helping kin as an inverse relationship of closeness and the cost of helping, as one of the fundamental starting points and I believe also that co-operation and mutual helping 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, I 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...). We have to do something about it. The same goes in principle for adults, although then their happiness is not crucial to their survival. 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 any 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 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) .

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: altruistic acts make you feel good (This is one of the advantages of giving blood, for instance, as I can personally assure, but see also Tittmus )

So I am assuming here that giving makes you happy. Whether receiving help makes you 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. So we cannot make definite causal determinations, but we can try to see which models seem to fit the data better. A next step will be international comparisons and on the other hand use of qualitative data to check more closely the possible causal connection as experienced by the people.

## **Presentation of the study**

### **METHOD**

#### **Data**

One of the 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. Baby boomers were born in 1945-50 and the mean year of their birth is 1947 and their age in 2007 thus 60 years (N=1115). Their children were born in 1962-1988 and the mean year of their birth is 1975 and their age in 2007 thus 32 years (N=1435). The parents will be personally interviewed in spring 2008).

The data was collected by mailed questionnaires to national samples of baby boomers and their children. Statistics Finland took care of the procedures. Three reminders were sent to the sampled people. The response rate for the baby boomers was 56 percent and for their children 42 percent. Women answered more actively than men and young men were most passive in replying to our questions.

#### **Measurement of the concepts**

##### **Happiness**

The first author admits an oversight in the study, made even more inexcusable by his own early interest in happiness studies: we forgot to put in a direct happiness question in the questionnaire! We now have only indirect and correlated measures of happiness and life satisfaction which can be used. But we did include an (open) question about positive and negative events in life (we asked them to mention three most important). Coding this question allowed us to construct a scale of big happiness producing events, small happiness events and similarly big misery producing and small misery producing events. In such a way we do have a variable on happiness which in many ways is better and more precise than the ordinary question of happiness and life satisfaction (which tends to produce too high values overall). 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 could be mentioned.

We made the following codings:

- Important positive events (great happiness) EXAMPLES?
- Small positive events (small happiness)
- Neutral or no events

and

- Important negative events (great misery)
- Small negative events (small misery)
- And neutral or no events at all.

We then created two happiness variables:

A sum variable of positive events: 2 for great happiness, 1 for small happiness and 0 for neutral events or no remark.

A sum variable for negative events: 2 for great misery, 1 for small misery, 0 for neutral events or no remark.

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 (N=1115) and for their children 2.10 (N=1435). Baby boomers are thus less happy than their children.

## **Practical 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. In the questionnaire, there were 12 alternatives and study subjects could choose several of them. The tasks were 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.

### Modern 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

# The task was not mentioned in all lists presented to the study subjects.

The lists of givers and recipients presented in the questionnaire varied a little, but most of them included the following categories of people: Mother, father, father-in-law, father-in-law, son, daughter, sister, brother, grandparent, grandchild, some other relative, friend, co-worker, and organisation.

### Financial gifts

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 and received from adults living outside the household in the last 12 months. By financial assistance we mean giving money, or covering specific types of costs such as schooling, travel, or purchases. People were not supposed to include loans or money given as inheritance. There were no expectations of returning the support. Thus we call this support as financial gifts.

A big problem in comparing the replies of baby boomers and their children is that many cases forms of help and providers and recipients of help were studied by presenting different lists to the study subjects of the surveys. In many instances parents and children were examined separately and not included in the response alternative lists of other relatives.

### Social background

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

- Gender: man or woman
- Size of kin network: 18 categories of relatives, see Table
- Education: Official educational register data obtained from Statistics Finland. The classification is no further education after basic school, lower, middle and higher occupational examination, college and university
- Income: State taxable income in euro in 2004 obtained from the official taxation register through Statistics Finland.
- Household composition from our survey: The study subject lives
  - alone,
  - with spouse or cohabitant,
  - with spouse or cohabitant and children,

- with children, and
- with cohabitant and children

In the present analysis we concentrate on the providing of practical and financial help among the baby boomers. Receiving help and the helping patterns of children of the baby boomers are only sporadically included in the present analysis in order to tie the results to a wider context.

All percentages are calculated from the whole sample to give an overview of the situation. Controlling for the existence of the people to whom the questions refer will be conducted later.

## RESULTS

Giving private practical help is very common in Finland. As many as 83 percent of the baby boomers and 86 percent of their children has given at least some kind of practical support to their children, other relatives and friends (Table 1). The structure of the questionnaire prevents us from separating kin and friends here.

Table 1. Percentages baby boomers and their children who have given practical help to adult kin and friends, who are not living in the same household, in the last 12 months <sup>15/16/90</sup>

Kind of help given	Baby boomers who have given practical help to			Children of baby boomers who have given practical help to
	children	others than children	children and others	children and others (based on children's reports)
Help with household chores e.g. with making food, cleaning, shopping, gardening	16	27	37	43
Help with home repairs	22	12	28	25
Help with transportation	28	27	43	49
Help with car repairs, domestic appliances' etc.	13	9	19	15
Help concerning vacation	16	7	20	15
Help with paperwork such as filling forms, settling financial or legal matters	Not asked	14	Not asked	17
Help with technical appliances e.g. help or assistance using mobile phone, computer, Internet or digital set-top box	Not asked	10	Not asked	46
Help with childcare	43	11	46	34
Help with caring pets	18	9	23	20
Personal care or help e.g. help with washing, eating and dressing	Not asked	8	Not asked	5
Other kind of help which is related to the helper's professional skills	16	12	22	24

Other help	21	Not asked	Not asked	Not asked
Has given some kind of practical help	60	51	83	86
N	1115	1115	1115	1435

Giving financial help is somewhat less common than giving practical help. Of the baby boomers 61 percent have given monetary gifts to their nearest (Table 2). Adult children were the overwhelmingly largest group (53%). The result is confirmed by their children of whom 48 percent reported that they had received monetary gifts from their parents. In addition, 14 percent had got gifts from their parents-in-law.

Table 2. Percentages of baby boomers and their children who have given and received financial gifts to or from different categories of people in the last 12 months 412781

Donators and recipients of financial gifts	Donator		Recipient	
	Baby boomer	His or her child (children's reports)	Baby boomer	His or her child (children's reports)
		Recipient		Donator
Parents	1.1	5.9	1.7	48.2
Parents-in-law	0.2	1.1	0.4	14.2
Children and their spouses	53.2	1.5	1.5	1.7
Siblings and their family	3.5	9.9	1.2	4.0
Other relative	3.0	0.3	0.2	7.1
Friend	4.3	5.2	1.2	4.7
Co-worker	0.4	5.4	0.4	0.8
Gave or received gifts to or from someone	60.9	18.0	4.2	34.4
N	1115	1435	1115	1435

The purposes for the financial gifts were different in intergenerational than other monetary help (Table 3). Children were mostly helped financially to cover their basic needs.

Table 3. Purpose(s) for the financial gifts given and received by baby boomers and their children 42/44/83/29

Reasons for financial gifts	Baby boomers who have		Children of baby boomers who have		
	<u>given</u> gifts to	<u>received</u> financial gifts from somebody	<u>given</u> gifts to somebody	<u>received</u> gifts from others than parents	<u>received</u> gifts from parents
	their children	others than their	their children and others	44	60
	83			29	



	children 42					
To meet the basic needs such as food, clothing and housing	18.4	55.2	48.9	31.4	17.7	63.0
To buy, furnish or rent etc. a house or apartment	6.2	3.7	14.9	0.4	3.0	13.7
To help with other large expenditure	2.7	10.4	8.5	0.8	2.2	17.1
To help with costs of a journey	2.9	9.0	27.7	2.7	4.4	16.9
Other reason	7.6	17.9	14.9	1.2	9.5	21.5
No specific reason	3.2	13.4	14.9	5.8	4.1	19.3
N	593	134	47	258	367	495
Total number of study subjects	1115	1115	1115	1435	1435	1435

The recipients of practical help from baby boomers and their children were investigated in two separate questions. Help received by four first-born children was inquired separately from that received by other relatives and friends. Help given to at least one of the children is included in the percentages in the tables.

Who were the recipients of practical help given by baby boomers and their children? Children were the most common recipients of practical help given by the baby boomers: 53 percent of BBs report that they have given some practical help to their children (Table 4). The replies given by their children support the parents' reports. A majority, 60 percent, of the children admit that their parents have helped them in practical chores.

Table 4. Percentages of adults living outside the household to whom baby boomers and their children have given practical help in the last 12 months  
18/19/62/90

Recipient of practical help	Provider of practical help			Provider of practical help	
	Baby boomer	His or her child (child's report)	Recipient of practical help	Baby boomer	His or her child (child's report)
Mother	19	55	-son	53	2
Father	5	44	Sister or her family	12	28
Mother-in-law	8	20	Brother or his family	9	21
Father-in-law	3	14	Grandparent	Not asked	14
Mother or father	21	60	Grandchild	16	Not asked
Mother or father-in-law <sup>1</sup>	10	24	Some other relative	13	18
Son or daughter	53	3	Friend	26	53
-daughter	54	3	Co-worker	7	20
N	1115	1435	N	1115	1435

<sup>1</sup> Parents and parents-in-law together 28%.

Mothers have done it somewhat more often (55%) than fathers (44%). The gender difference may be partly due to the fact that the mothers of 99 percent of the fathers of the children of baby boomers were alive, of their fathers 92 percent (Table 5).

**Table 5. Percentages of baby boomers and their children who have different categories of living relatives**

Relative	Baby boomers	Their children	Relative	Baby boomers	Their children
Mother	33	99	Sister/sisters	72	61
Father	10	92	Sister/sisters-in-law	54	43
Daughter/daughters	62	32	Brother/brothers	70	58
Son/sons	63	34	Brother/brothers-in-law	59	36
Spouse	66	70	Sister/sisters-in-law	72	61
Mother-in-law	24	67	Niece(s) or nephew(s)	82	52
Father-in-law	7	58	Grandchildren	57	1
Grandparent/grandparents	-	55	Aunt(s), uncle(s), and/or their spouse(s)	65	98
Daughter/daughters-in-law	40	3	Cousin(s), second cousin(s) and/or their spouse(s)	90	97
Son/sons-in-law	42	3	Size of kin (average number of kinds of relatives)	9.0	9.6
N	1115	1435		1115	1435

One fifth of the baby boomers have helped their own parents even though only 33 percent of their mothers and 10 percent fathers are alive. One tenth has helped the parents of their spouse. They also have provided practical help to different categories of other relatives and to co-workers to some extent (7-16%). One fourth had supported their friends practically.

In addition to the common helping of their parents and parents-in-law, quite many, about one fourth, of the children of baby boomers had given practical help to their sisters and brothers. Grandparents had been helped less often (14%) in spite of the fact that 55 percent have parents alive. Very few have adult children but almost all of them had received practical help from their parents. One fifth of children of baby boomers reported provision of practical help to other relatives and the same proportion to co-workers. They had helped their friends much more commonly (53%) than their parents. *In the early adulthood of children of baby boomers the friendship and co-worker circles seem to be more important in helping culture than in baby boomers' early old age.*

## Predictors of giving help

In the next part of the article we investigate the social background of practical and financial helpers.

*The size of the kin network* predicts 9.3 percent of the giving of all kinds practical help (see Adjusted R square in Table 4). It is most effective determinant of housework help (8.9%) but also quite important predictor of transport and repair assistance (6.1%) but has almost nothing to do with modern practical help given by baby boomers (1.8%).

**Table 6. Giving informal help and happiness by size of kin network, scale means. Baby boomers.**

Kind of help given	Size of kin	Mean	Std. D.	N	Adj. R square	F	P<
Gave household help 0-4	0-3	,55	,76	139	.089	779,779	.000
	4-5	,89	,94	279			
	6-7	1,29	1,03	462			
	8-10	1,49	,96	235			
	Total	1,14	1,01	1115			
Gave transport and repair help 0-3	0-3	,50	,77	139	.061	25,077	.000
	4-5	,73	,93	279			
	6-7	,94	,96	462			
	8-10	1,29	1,02	235			
	Total	,91	,98	1115			
Gave modern help 0-6	0-3	,68	1,03	139	.018	7,946	.000
	4-5	,76	1,04	279			
	6-7	1,02	1,18	462			
	8-10	1,14	1,25	235			
	Total	,94	1,15	1115			
Gave all kinds of practical 0-12	0-3	1,70	1,94	139	.093	38,934	.000
	4-5	2,33	2,08	279			
	6-7	3,18	2,23	462			
	8-10	3,86	2,22	235			
	Total	2,93	2,26	1115			
Amount of financial gifts given, euro	0-3	395	1078	139	-.001	,697	.554
	4-5	1359	12122	279			
	6-7	1050	2886	462			
	8-10	1152	2970	235			
	Total	1067	6495	1115			
Happiness: More positive than negative events	0-3	,56	1,523	139	.034	14,140	.000
	4-5	,89	1,798	279			
	6-7	1,27	1,858	462			
	8-10	1,66	1,791	235			
	Total	1,17	1,821	1115			

*Gender* explains to some degree the activity of giving informal help. Men and women have helped their children in practical matters as a whole to almost the same extent, xx percent of men and x percent of women has given some practical help to their children during last 12 months and xx and xx percent, respectively, to other people. However, men's and women's helping patterns differ somewhat from each other. Men's helping patterns include much more commonly repair and maintenance of house and machines, e.g. car, and transportation. Women's help 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.

**Table 5. Giving informal help and happiness by gender, scale means. Baby boomers.**

Kind of help given	Gender	Mean	Std. D	N	Adj. R square	F	p<
Gave household help 0-4	Man	,88	,90	489	.053	62,743	.000
	Woman	1,35	1,05	626			
	Total	1,14	1,01	1115			
Gave transport and repair help 0-3	Man	1,26	1,06	489	1.03	129,321	.000
	Woman	,63	,80	626			
	Total	,91	,98	1115			
Gave modern help 0-6	Man	,91	1,17	489	.000	.475	.491
	Woman	,96	1,14	626			
	Total	,94	1,15	1115			
Gave all kinds of practical 0-12	Man	2,99	2,35	489	.000	.601	.438
	Woman	2,88	2,20	626			
	Total	2,93	2,26	1115			
Amount of financial gifts given, euro	Man	966	2506	489	.000	.208	.649
	Woman	1145	8384	626			
	Total	1067	6495	1115			
Happiness: More positive than negative events	Man	1,27	1,87	489	.001	2,639	.105
	Woman	1,09	1,78	626			
	Total	1,17	1,82	1115			

Providing practical and financial help is also affected by social status: education and income which will be described next.

**Table . Giving informal help and happiness by education, scale means**

Kind of help given	High education	Mean	Std. D.	N	Adj. R square	F	P<
Gave household help 0-4	No higher education	1,09	1,00	736	.006	to be copied from below	.038
	Lower vocational	1,22	1,06	106			
	Middle vocational	1,33	,98	119			
	College	1,38	1,20	56			
	University	1,07	,92	98			
	Total	1,14	1,01	1115			
Gave transport and repair help 0-3	No higher education	,84	,96	736	.013		.001
	Lower vocational	,86	1,01	106			
	Middle vocational	1,01	,97	119			
	College	1,18	,94	56			
	University	1,20	,99	98			
	Total	,91	,98	1115			
Gave information help 0-6	No higher education	,80	1,07	736	0.33		.000
	Lower vocational	,91	1,11	106			
	Middle vocational	1,24	1,30	119			
	College	1,27	1,31	56			
	University	1,44	1,32	98			
	Total	,94	1,15	1115			
Gave all kinds of practical 0-12	No higher education	2,68	2,20	736	.025		.000
	Lower vocational	2,93	2,32	106			
	Middle vocational	3,49	2,33	119			
	College	3,75	2,44	56			
	University	3,60	2,15	98			
	Total	2,93	2,26	1115			
Amount of financial gifts given, euro	No higher education	632	2117	736	.010		.004
	Lower vocational	653	1869	106			
	Middle vocational	2471	1829	119			
	College	2216	3375	56			
	University	2417	5150	98			
	Total	1067	6495	1115			
More positive than negative events	No higher education	1,01	1,81	736	?		.000
	Lower vocational	,99	1,70	106			
	Middle vocational	1,45	1,84	119			
	College	2,11	1,85	56			
	University	1,67	1,77	98			
	Total	1,17	1,82	1115			

2,550

4,712

10,584

8,161

3,859

8,218

Table . Giving informal help and happiness by income

	Taxable yearly income, euro	Mean	Std. De- viation	N	Adj. R square	F	P <
Gave different kinds of household help 0-4	-15 000	,99	1,01	272			
	15 100-22 400	1,18	1,00	282			
	25 000-30 800	1,25	1,01	277			
	30 900+	1,12	,99	279			
	Total	1,14	1,01	1110	.006	3,266	.021
Gave different kinds of transport and repair help 0-3	-15 000	,65	,88	272			
	15 100-22 400	,77	,93	282			
	25 000-30 800	1,00	,98	277			
	30 900+	1,21	1,02	279			
	Total	,91	,98	1110	.045	18,335	.000
Gave different kinds of information help 0-6	-15 000	,75	1,10	272			
	15 100-22 400	,87	1,12	282			
	25 000-30 800	,91	1,10	277			
	30 900+	1,19	1,22	279			
	Total	,93	1,15	1110	.017	7,334	.000
Gave any kinds of practical 0-12	-15 000	2,36	2,20	272			
	15 100-22 400	2,78	2,26	282			
	25 000-30 800	3,10	2,27	277			
	30 900+	3,43	2,18	279			
	Total	2,92	2,26	1110	.028	11,688	.000
Amount of financial gifts given, euro	-15 000	528	1938	272			
	15 100-22 400	511	1362	282			
	25 000-30 800	1405	12091	277			
	30 900+	1766	4067	279			
	Total	1054	6497	1110	.004	2,647	.048
Happiness: More positive than negative events	-15 000	,59	1,73	272			
	15 100-22 400	1,11	1,77	282			
	25 000-30 800	1,34	1,85	277			
	30 900+	1,62	1,80	279			
	Total	1,17	1,82	1110	.040	16,403	.000

**Table . Giving informal help and of happiness by household composition**

	Household composition	Mean	Std. D.	N	Adj. R square	F	p<
Gave household help 0-4	Lives alone	1,10	1,08	262	.004	to be copied from below	.072
	Married couple without children	1,21	1,01	578			
	Married or cohabiting couple with children	,98	,87	168			
	One parent and children	1,26	1,08	42			
	Cohabiting couple without children	1,03	,92	65			
	Total	1,14	1,01	1115			
Gave transport and repair help 0-3	Lives alone	,59	,80	262	0.47		.000
	Married couple without children	,98	1,00	578			
	Married or cohabiting couple with children	<b>1,26</b>	1,06	168			
	One parent and children	,76	,91	42			
	Cohabiting couple without children	,71	,82	65			
	Total	,91	,98	1115			
Gave modern help 0-6	Lives alone	,82	1,15	262	.000		.370
	Married couple without children	,96	1,11	578			
	Married or cohabiting couple with children	1,02	1,23	168			
	One parent and children	1,05	1,36	42			
	Cohabiting couple without children	,92	1,19	65			
	Total	,94	1,15	1115			
Gave all kinds of practical 0-12	Lives alone	2,47	2,21	262	.012		.001
	Married couple without children	<b>3,10</b>	2,26	578			
	Married or cohabiting couple with children	<b>3,20</b>	2,28	168			
	One parent and children	2,93	2,41	42			
	Cohabiting couple without children	2,62	2,16	65			
	Total	2,93	2,26	1115			
Amount of financial gifts given, euro	Lives alone	369	1101	262	.002		.214
	Married couple without children	1441	8862	578			
	Married or cohabiting couple with children	1218	2164	168			
	One parent and children	415	1198	42			
	Cohabiting couple without children	586	2115	65			
	Total	1067	6495	1115			
More positive than negative events	Lives alone	,18	1,54	262			

Married couple without children	<b>1,53</b>	1,76	578		
Married or cohabiting couple with children	<b>1,94</b>	1,78	168		
One parent and children	,52	1,60	42		
Cohabiting couple without children	,32	1,55	65		
Total	1,17	1,82	1115	.132	.000

2,155  
43,399

1,454

14,670  
1,071  
4,475

### **Influence of positive life events on giving financial and practical help**

People reporting happy turning points in their life seem to be generous. Those baby boomers who mention *great happy events* have particularly often given gifts and practical help to their own children. *Small happy life events* “predict” both financial and practical support to other relatives; practical support is also often given by people mentioning great events. (We have e.g. classified events related to children as important and events related to grand children as small happy events).

PERCENTAGES OF BABY BOOMERS WHO HAVE GIVEN PRACTICAL HELP (GIFTS) IN LAST 12 MONTHS TO FRIENDS OR COLLEAGUES, OTHER RELATIVES THAN OWN CHILDREN AND TO OWN ADULT CHILDREN BY TYPE OF POSITIVE LIFE EVENTS (FIRST, SECONDLY AND THIRDLY MENTIONED COMBINED)

Happy events 1-3 combined	k18 Practical help to friends or colleagues	k18 Practical help to relatives except children	k86k90 Practical help to children	N
No positive turning points mentioned 0	19,2	37,1	50,9	224
Great happiness 1	<b>33,3</b>	<b>54,2</b>	<b>75,4</b>	<b>646</b>
Small happiness 2	<b>25,1</b>	<b>51,2</b>	60,9	215
Neutral turning point 3	<b>30,0</b>	43,3	63,3	30
Total	28,8	49,9	67,4	1115

1=At least one great happy turning point, 2=no great but some small turning points, 3=only neutral turning points reported.



PERCENTAGES OF BABY BOOMERS WHO HAVE GIVEN FINANCIAL HELP (GIFTS) EVEN LESS THAN 250 EURO IN LAST 12 MONTHS TO FRIENDS OR COLLEAGUES, OTHER RELATIVES THAN OWN CHILDREN AND TO OWN ADULT CHILDREN BY TYPE OF POSITIVE LIFE EVENTS (FIRST, SECONDLY AND THIRDLY MENTIONED EVENT COMBINED)

	Financial gifts to friends or colleagues	Financial gifts to relatives except children	Financial gifts to children	N
Happy events 1-3 combined				
No positive turning points mentioned 0	2,7	5,8	54,9	224
Great happiness 1	<b>5,6</b>	7,0	<b>54,0</b>	646
Small happiness 2	<b>4,2</b>	<b>10,7</b>	48,4	215
Neutral turning point 3	<b>6,7</b>	3,3	<b>56,7</b>	30
Total	4,8	7,4	53,2	1115

1=At least one great happy turning point, 2=no great but some small turning points, 3=only neutral turning points reported.

**Table . Happiness by number of kinds of practical help, scale means**

Dependent Variable: Happiness: More positive than negative events

Number of kinds of practical help	Mean happiness	Std. Deviation	N	Adj. R square	F	p<
0	,69	1,65	192			
1	,99	1,83	153			
2	,78	1,76	180			
3	1,21	1,90	170			
4	1,61	1,83	156			
5	1,71	1,89	112			
6	1,54	1,78	71			
7	1,51	1,61	81			
Total	1,17	1,82	1115	.037	7,091	.000

The more generous the donator of the financial gifts is, the more there is happiness.

**Table . Happiness by size of financial gift, scale means**

Dependent Variable: Happiness: More positive than negative events

Size of financial gift given	Mean happiness	Std. D.	N	Adj. R square	F	p<
No gifts	,88	1,77	654			
Less than 500	,90	1,69	126			
500-1499	1,57	1,68	150			
1500-2499	1,90	1,74	77			
2500-3499	2,03	2,09	31			
3500-5499	2,31	1,76	35			
5500 and more	2,23	2,03	39			
Total	1,17	1,82	1112	.080	12,880	.000

The relationship between giving practical and financial help is almost linear: the more practical help, the more financial help.

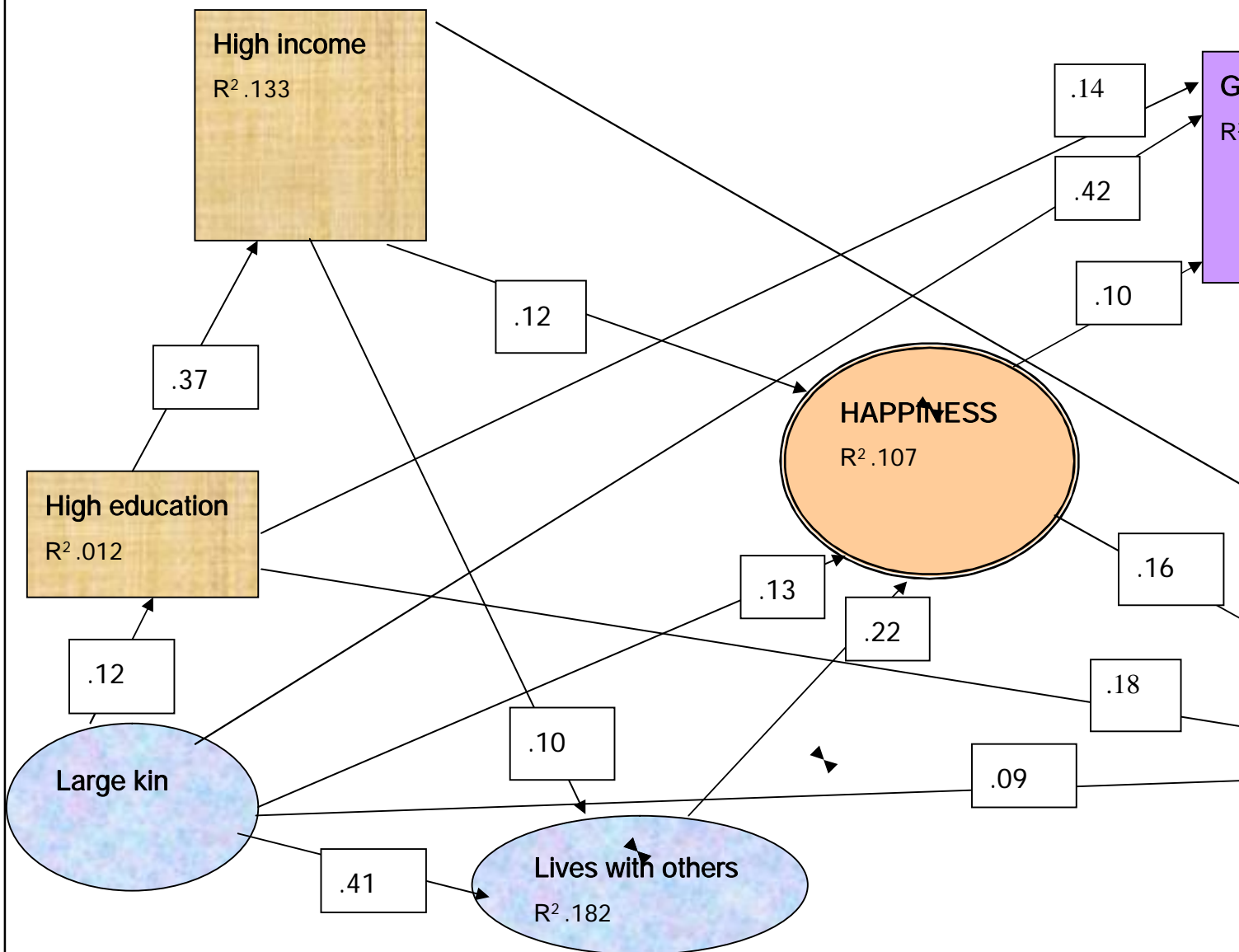
**Table . Financial gifts given by number of kinds of practical help given, scale means**

Dependent Variable: Financial gift 0-7

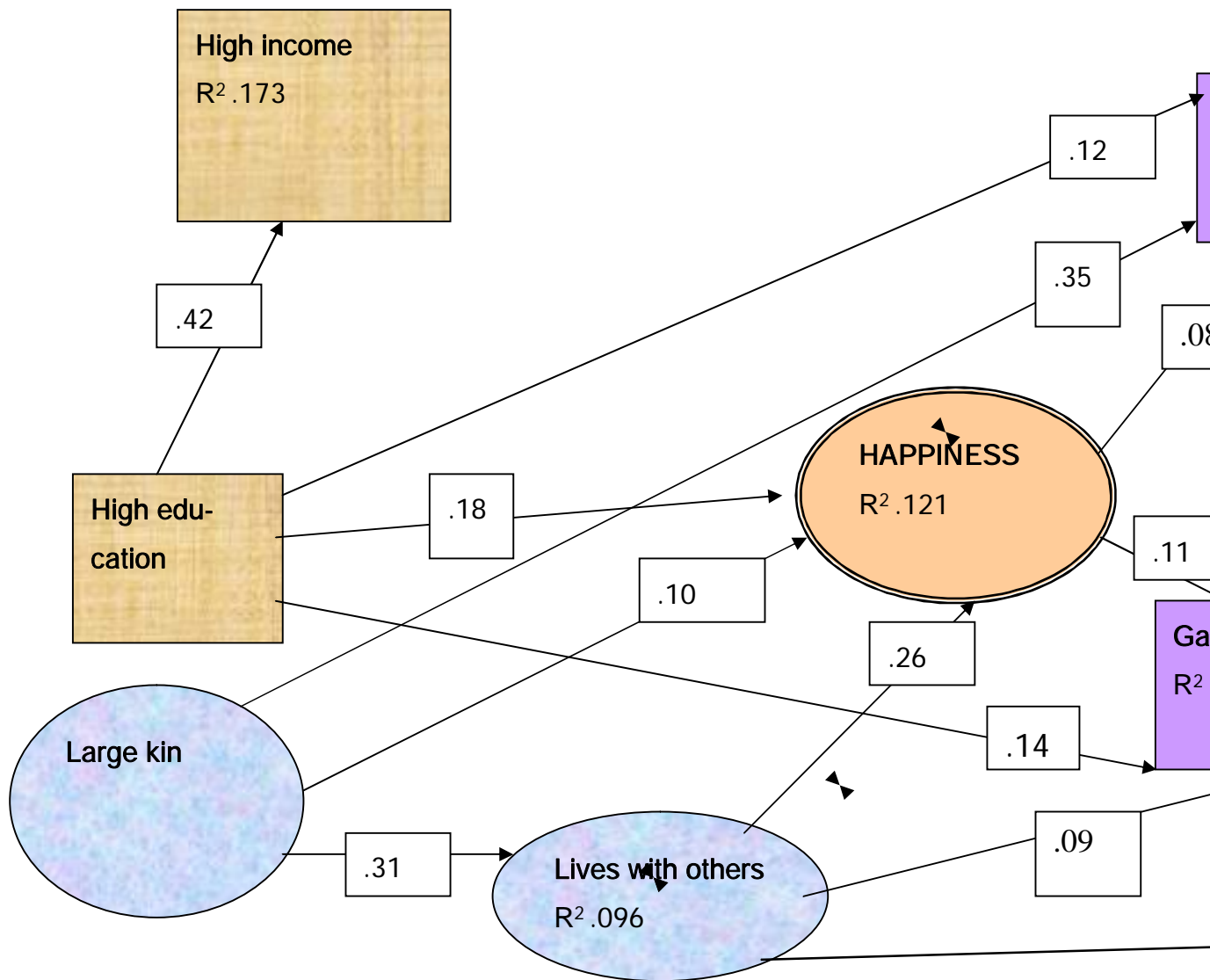
Number of kinds of practical help given	Mean financial gift	Std. Deviation	N	Adj. R square	F	p<
0	,39	1,04	192			
1	,64	1,33	152			
2	,79	1,48	179			
3	1,28	1,68	169			
4	1,46	1,77	156			
5	1,55	1,78	112			
6	1,70	1,82	71			
7	1,70	1,81	81			
Total	1,07	1,62	1112	.080	14,863	.000

## Path analyses

Paths to happiness and giving informal help. Finnish men born in 1945-50.



Paths to happiness and giving informal help. Finnish baby boomer women born in 1945-50



## Discussion of results

In this preliminary paper, we have only succeeded in scratching the surface of happiness and help between generations.

The main question of the paper can, however, be answered in the affirmative: satisfaction with life and happiness are related to helping, both in obvious and not so obvious ways. Healthier, better educated and wealthy people help more, both financially and practically (the least educated and least wealthy give only practical help more than others, which is understandable, but in overall practical help the situation is different). The results are pretty clear: happy people are more willing to help relatives than unhappy people, both practically and financially.

And on the other hand, those who get more financial help, are usually less happy. In practical help, the relationship is not very strong, but slightly positive (i.e. more happy people get a little more practical help).

It seems quite certain that being happy makes people help more, especially their relatives. Still it is also possible that helping makes helpers more happy. On the other hand, we cannot say whether helping makes people more happy or whether being more happy 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

**The baby boomers help culture, welfare state and the Quality of life: A Finnish case**

**J. P. Roos, Elina Haavio-Mannila**

### Abstract for QOL conference, San Diego 6-9 Dec 2007

I direct 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 around 3000 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 comparable with the European SHARE project data thus enabling us to compare Finnish data with many European countries.

The preliminary results show that Finns do not give much financial assistance, but otherwise help family members in practical matters. Finns do not see any obligation to help, but do help in practice more than the Southern European families.

In this paper, I propose to 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.

In addition to presenting some national data, I will discuss families with extreme helping cultures and look at the effects of these cultures on the quality of life of these families. I shall also look for some causal explanations for either altruism, reciprocity or non-assistance. For instance, how much families receive social welfare, their educational and income level, family structure and traditions as well as gender relations.

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