Identification and remittances: does integration hinder immigrant giving to the country of origin?

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1. Introduction

Many immigrants transfer money to relatives and friends in their country of origin, and they do so with considerable generosity. The World Bank (2014) estimates worldwide remittances between countries to be worth a 435 billion US dollars.

Research on remittances often focuses on the impact of private transfers to developing countries (Durand, Parrado, & Massey, 1996) or on the role of those transfers in broader labor migration processes. Another stream of literature explores remitting as a sociological phenomenon with economic, social and psychological determinants.

Previous studies have been examining the decay hypothesis, stating that remittances giving decreases with each year immigrants live in the country of residence (Bettin & Lucchetti, 2012; Brown, 1997; Funkhouser, 1995; Lucas & Stark, 1985; Menjivar et al., 1998; Pozo & Amuedo-Dorantes, 2006). Findings are mixed, however, and decay effects are likely to differ with the kind of relationship people have with the recipient and the feeling of belonging in the country of residence. Additionally, it is unsure what explains the relation between the time spent in the country of residence and remittances giving.

The current paper examines correlates of private transfers to the home country of immigrants in the Netherlands. It contributes to our understanding of immigrant giving by adding new evidence on the unsettled debate about the relation between time spent in the country of residence and remittances, and by examining explanatory mechanisms. Testing the correlates of sending money to relatives and non-relatives adds to our understanding of different types of remittances. The paper applies theories of charitable giving to remittances giving in order to get a grasp of the (dis)similarities between the two phenomena. By using data on several migrant groups the findings are more generalizable than the case studies that are typical in surveys on diaspora giving (Brinkerhoff, 2014; Brown, 1997; Lücke et al, 2012).

2. Literature review

Identification and diaspora giving

Schervish & Havens (1997) argue that one's social networks are the key determinants of charitable giving. Their identification model implies that giving depends on the communities people participate in, the way people view society, the requests that people receive, the experiences in people's youth, and the resources people possess that enable contributing. This model of giving charitable donations might be applicable to diaspora giving.

In case of diaspora giving, one can see that there is massive amounts of rallying for giving to causes back home. Some examples of such mobilization can be seen in the U.S., that has a large immigrant population from around the world. We can see that federal policy has also been aligned, in some instances, to account for the impact that diaspora communities can have on their countries of origins. The implicit assumption is that these immigrants, who have a 'hyphenated identity', are often still attached to their country of origin. While the 'melting pot' hypothesis has been debunked (in the American context) by Daniel Patrick Moynihan and Nathan Glazer, in their classic 'Beyond the Melting Pot' (1968), this phenomenon can be seen as being uniquely American, since being an Arab-American or Italian-American does not make anyone less 'American' than a totally Anglo-saxon White American.

Even the state department has made special efforts to address the potential for diaspora giving, through organizing summits, conducting research on diaspora and encouraging these individuals and diaspora communities to be involved in their country of origins. The American establishment does not see this as a threat to America, in any sense.

The term 'transnationalism' has been proposed for the phenomenon of migrants with strong social, political, economic and cultural ties with both the home country and the adopted country (Guarnizo, 2003; Levitt, 2001; Portes, Guarnizo & Haller, 2002).

Remittances as philanthropic behavior

Private transfers that immigrants send to friends or relatives in the country of origin are conceptually

and empirically related to diaspora giving but have a few distinguishing elements. As philanthropy is defined as 'voluntary action for the public good' (Payton, 1988) with the defining characteristics that both the goal and the motive of a gift are primarily to serve some public interest (Schuyt, 2013) it might be questioned whether personal transfers can be considered as philanthropic donations.

Remittances may have different recipients with different goals. Transfers to community organizations in poor countries primarily serve development goals, whereas gifts to family members and friends may primarily have private benefits for both giver and recipient. However, several studies have pointed out that immigrant giving to persons instead of institutions have philanthropic motivations (see Johnson, 2007).

Remitting can be seen as an act of altruism, when money flows are aimed to help recipients, or as an act of self-interest, when people expect to benefit from sending money because of the aspiration to inherit, to invest in assets in the home country or to ensure a better future in the case of a return to one's country of origin (Lucas & Stark, 1985). In their review of microeconomic theories on remittance behavior Rapoport & Docquier (2006) distinguish altruistic, exchange, strategic, insurance and investment motives. Most likely remitting is driven by a combination of altruism and self-interest, which differs strongly between (groups of) immigrants (Lucas & Stark, 1985; Licuanan et al., 2015; Lücke et al., 2012).

Previous empirical research has shown that immigrants who send higher amounts to the home country also give higher amounts to charitable causes in the adopted country, and that remittance givers generally have higher altruistic values than people who do not remit (Carabain, 2011). Instead of a substitution between giving to different countries, both ways of giving seem to go together. It could be argued that remittance giving is disproportionately concentrated in the 'civic core' of citizens who are very active in multiple ways (Reed & Selbee, 2001).

The Netherlands

The Netherlands is a country with a rich immigration tradition. In the recent history, the need for low educated workers in the 1960s induced an influx of immigrants who were actively recruited in Southern Europe and Northern Africa, forming a large pool of 'guest workers' who were expected to

return to their country of origin after a few years of working in mostly industrial jobs. Many of these immigrants decided to stay and acquired permits for permanent residence. From the 1970s there was an increasing number of people migrating to the Netherlands from the Dutch colonies in the Caribbean, especially after the Surinamese independence and the subsequent turbulence. Recently, the European integration process fostered labor migration from European Union member states like Poland and Romania to the Netherlands. In the World Bank's World Development Indicators total personal remittance flows from the Netherlands are estimated to amount almost 11 billion dollars.

3. Hypotheses

The main hypothesis we investigate here is that immigrants transfer less money home as they stay longer in their new country. Rapoport & Docquier (2006) argue that altruistic and strategic motives predict a decay in remittances over time, while motivations that concern exchange, inheritance, insurance or investment predict no direct effect of the time after arrival in the host country. The evidence is mixed. Menjivar et al. (1998) find that years spent in the US is negatively and significantly related to the probability to remit among Filipino and Salvadoran immigrants, and negatively but insignificantly to the amount remitted. Brown (1997) finds negative but insignificant coefficients of the time after migrating in a Tobit estimation. Bekkers & Egelie (2007) find no correlation between the length of stay and the probability to remit, but a negative correlation between length of stay and the amount remitted.

H1: Remittances giving decreases as immigrants stay longer in the country of residence

The level of remittances may also follow a non-linear pattern. Several studies show that remittances increase in the first five to ten years someone is away from home, after which they decrease (Bettin & Lucchetti, 2012; Pozo & Amuedo-Dorantes, 2006; Lucas & Stark, 1985).

H2: Remittances giving increases in the first years that immigrants stay in the country of residence, after which it decreases

It is likely that remittance patterns differ by the type of relation between giver and recipient. Family relations might be stronger and more durable than relations with friends, so the decay in transfers between relatives is expected to be less sharp than the decay in transfers to friends or acquaintances. In a survey among Salvadorans, Funkhouser (1995) shows that the incidence and amount of remitting of family members increases with the time spent in the US.

H3: Remittances giving to family members decreases more slowly than remittances giving to non-family members

What would explain a decay in remittances giving? In their study among Mexican migrants in the United States, Pozo & Amuedo-Dorantes (2006: 60) suggest that 'migrant's remittances eventually weaken with the passage of time, most likely as a by-product of their assimilation to the host country'. Osili & Du (2005) show that immigrants' private transfers (either domestic or overseas) decrease over time but their charitable giving becomes more similar to that of native Americans as they stay longer in the US, suggesting that 'immigrants tend to adapt relatively quickly to U.S. philanthropic institutions' (Osili & Du, 2005: 102).

The current paper explores the notion that immigrant giving to their home country depends on their assimilation in the country of residence, which in turn depends on the time that has passed since the moment of migrating. This argument contradicts theories about remitting as altruistic behavior, as a rational exchange or as a way of ensuring the (future) financial position of the sender (Lucas & Stark, 1985; Rapoport & Docquier, 2006) but merely perceives giving to the country of origin as a result of identification with the networks and norms one is surrounded with.

We adopt three hypotheses following the identification model (Schervish & Havens, 1997). First, remittances are expected to be given by immigrants who have a lot of contacts with family and friends in their country of origin (communities of participation). When time passes the ties between migrants and the people they left behind become weaker, which might explain why remittances decrease over time.

H4: Remittances giving decreases as immigrants stay longer in the country of residence because immigrants lose contact with relatives and non-relatives in their home country

Second, we expect a decay in remittances when people are more actively participating in voluntary activities in their host country. Undertaking prosocial behavior like giving and volunteering is a sign of commitment to the community one lives in, away from the community one migrated from. Although patterns of charitable giving and the more general phenomenon of transfers to non-household members have been studied for immigrants in the US (Osili & Du, 2005), we are not aware of any study that looked at the relation between prosocial behavior and remittances.

H5: Remittances giving decreases as immigrants stay longer in the country of residence because immigrants are more actively participating more in their country of residence.

Third, remittances are expected to be given by migrants who are strongly concerned with the people in their country of origin (framework of consciousness). The longer migrants are away, the more their mind set shifts from the beliefs and concerns that are important in their home country towards the beliefs and concerns in their new country. Considering the philanthropic motivations behind both phenomena, awareness of need might be as much a prerequisite for remittance giving as it is for charitable giving (Bekkers & Wiepking, 2011).

H6: Remittances giving decreases as immigrants stay longer in the country of residence because immigrants become less concerned with their country of origin.

4. Data and strategy

The Giving in the Netherlands Immigrant Survey (GINIS) is a biannual cross-sectional survey among the four biggest non-western immigrant groups in the Netherlands, being people from Turkish, Moroccan, Surinamese and Antillean origin. The data have been used for descriptive and explorative analyses of remitting behavior in multiple book chapters (Bekkers & Egelie, 2007; Carabain, 2009; Carabain, 2011; Egelie & Schuyt, 2007; Gouwenberg et al., 2013; Schuyt et al., 2015). The study uses quota sampling to obtain a sufficient number of respondents of each group. Respondents are approached by e-mail to fill in a web-based survey (CAWI) after which the sample is supplemented with face-to-face interviews (CAPI). We use the 2008 wave of the survey.

In the questionnaire, remittances are measured by a question whether or not a household remitted money to the country of birth. If yes, the respondent is asked if and how much is given to his or her family, friends, religious relatives, fellow townsmen, clan/tribe, business contacts, charitable causes, or other. We take measures of remitted (no/yes), the total amount remitted in Euros, remitted to one's family (no/yes) and the amount remitted to one's family.

The questionnaire includes a question how many years one has been living in the Netherlands.

Contact with one's country of origin is measured with a question whether or not the respondent still has contact with family or friends in the country of origin (no/yes), and a question whether one has more contact with friends in the country of origin or Dutch friends, ranging from 1 (a lot more contact with friends in the country of origin) to 5 (a lot more contact with Dutch friends).

Participation in the Netherlands is measured with being a volunteer or not. Respondents are shown a list of sectors in which one might volunteer. We use a dichotomous variable on whether or not someone volunteers in one of these sectors.

The extent to which someone is concerned with the country of origin is measured with two statements about the extent to which people dislike the idea of their children having Dutch friends and dislike the idea of their children having a Dutch partner, with answer categories 1 (no, not at all) to 5 (yes, a lot). An additional measure is the question how likely it is the respondent returns to the country of origin, ranging from 1 (very unlikely) to 5 (very likely).

As control variables we include ethnicity (in categories), age (in categories), gender, belonging

to a religious denomination, household size (in number of persons), education (in categories), married/cohabiting and monthly income (in Euros).

There is missing values on the variables measuring years in the Netherlands, dislike children having Dutch friends, dislike children having Dutch partner and household size. We exclude cases with missings on one or more of these variables. Table 1 displays descriptive results.

Because the decision to remit or not may have different correlates than the decision how much to remit, we deploy logistic regression models on the incidence of remitting and OLS regression on the annual amount remitted.

Table 1: Descriptive statistics						
	N	Mean	SD	Min	Max	
Remitted (no/yes)	564	0.46	0.50	0	1	
Total amount remitted	240	670.91	945.87	0	6010.00	
Remitted to family (no/yes)	564	0.41	0.49	0	1	
Amount remitted to family	218	615.22	802.58	0	5500.00	
Years in NL	564	21.01	11.72	1	87	
Contact in country of origin	564	0.89	0.31	0	1	
More contact with Dutch friends	564	2.74	1.00	1	5	
Volunteer in NL	564	0.29	0.45	0	1	
Dislike children having Dutch friends	564	1.67	0.88	1	5	
Dislike children having Dutch partner	564	2.10	1.23	1	5	
How likely you return	564	2.70	1.26	1	5	
Afghan	564	0.24	0.24	0	1	
Turkish	564	0.19	0.39	0	1	
Moroccan	564	0.20	0.40	0	1	
Surinamese	564	0.21	0.40	0	1	
Antillean	564	0.17	0.37	0	1	
Age: 18-24	564	0.11	0.31	0	1	
Age: 25-34	564	0.21	0.41	0	1	
Age: 35-44	564	0.27	0.44	0	1	
Age: 45-54	564	0.24	0.43	0	1	
Age: 55-64	564	0.12	0.33	0	1	
Age: >65	564	0.06	0.23	0	1	
Female	564	0.47	0.50	0	1	
Religious	564	0.90	0.30	0	1	
Household size	564	3.31	1.64	1	9	

Education: low	564	0.49	0.50	0	1
Education: middle	564	0.34	0.47	0	1
Education: high	564	0.17	0.38	0	1
Married/cohabiting	564	0.60	0.49	0	1
Monthly income	564	855.43	704.40	0	4000.00

5. Results

Figure 1 shows the percentage people who remit among people who live less than 10 years in the Netherlands, 10 to 19 years in the Netherlands, and so on. The percentage remitters increases after 10 years, decreases for people who live in the Netherlands between 20 and 30 years, after which it increases again. The amount remitted shows more or less the same pattern, increasing after 10 years and decreasing after 20 years. Most remittances go to family members, which follow a similar trend. The amount remitted to family members decreases faster, which is contrary to the expectation.





Figure 2: Average amount remitted for different categories of years living in the Netherlands



The increase in remittances among people who live in the Netherlands for a longer time might partly be an age or income effect. A regression analysis provides a test of the decay hypothesis while controlling for other characteristics. There is no association between years living in the Netherlands and the probability to remit (Table 2), the probability to remit to family members (Table 3), the total amount remitted (Table 4) and the amount remitted to family members (Table 5).

Both having contacts with people in the country of origin and return intention increase the probability to remit. This shows support for H4 and H6. Having contacts in the country of origin also substantially increases the amount remitted but this is not significant due to the large standard error.

<u> </u>	ients on remitting (i	0.002	0.004	0.004	0.004
Years in NL		-0.003	0.004	0.004	0.004
		(0.011)	(0.011)	(0.011)	(0.011)
contact in country of origin			2.232^{***}	2.244^{***}	$2.1/3^{***}$
Contact Dutch friends			(0.430)	(0.431)	(0.433)
			-0.034	-0.000	(0.102)
Volunteer in NI			(0.098)	(0.099)	(0.102)
				(0.205)	(0.290
Dislike Dutch friends				(0.203)	-0.107
Jishke Duten menus					(0.138)
Dislike Dutch partner					0 118
					(0.106)
How likely you return					0.139*
					(0.077)
Afghan	ref	ref	ref	ref	ref
Furkish	0.067	0.087	0.003	-0.017	-0.031
	(0.285)	(0.298)	(0.306)	(0.307)	(0.320)
Moroccan	0.604**	0.628**	0.711**	0.675**	0.695**
	(0.282)	(0.301)	(0.312)	(0.313)	(0.328)
Surinamese	0.453*	0.476*	0.694**	0.711**	0.790**
	(0.269)	(0.286)	(0.301)	(0.303)	(0.308)
Antillean	0.309	0.299	0.656**	0.623*	0.686**
	(0.302)	(0.305)	(0.325)	(0.327)	(0.341)
Age: 18-25	ref	ref	ref	ref	ref
Age: 25-34	-0.578*	-0.573*	-0.500	-0.492	-0.529
	(0.341)	(0.341)	(0.351)	(0.352)	(0.355)
Age: 35-44	-0.593*	-0.578*	-0.531	-0.555	-0.552
	(0.339)	(0.345)	(0.356)	(0.358)	(0.361)
Age: 45-54	-0.417	-0.390	-0.406	-0.435	-0.434
	(0.348)	(0.366)	(0.379)	(0.381)	(0.384)
Age: 55-64	-0.301	-0.264	-0.335	-0.379	-0.310
	(0.392)	(0.421)	(0.437)	(0.439)	(0.443)
Age: >65	-1.229**	-1.184**	-1.382**	-1.389**	-1.248**
	(0.510)	(0.543)	(0.573)	(0.572)	(0.581)
Female	0.081	0.082	0.043	0.020	0.017
	(0.195)	(0.195)	(0.202)	(0.203)	(0.204)
Religious	0.464	0.457	0.332	0.352	0.326
	(0.309)	(0.311)	(0.329)	(0.330)	(0.332)
Household size	-0.013	-0.014	-0.052	-0.051	-0.058
	(0.062)	(0.062)	(0.065)	(0.065)	(0.066)
Education: low	ref	ref	ref	ref	ref
Education: middle	0.131	0.134	0.113	0.096	0.146
F1 /: 1:1	(0.206)	(0.207)	(0.215)	(0.216)	(0.220)
Education: high	0.16/	0.165	0.052	-0.022	-0.013
	(0.259)	(0.260)	(0.271)	(0.276)	(0.279)
viarried/conabiting	0.276	0.276	0.269	0.259	0.276
A fourth last in come	(0.217)	(0.217)	(0.226)	(0.226)	(0.228)
wonting income	0.000*	(0.000^{+})	(0.000^{**})	(0.000^{**})	(0.000^{++})
(Constant)	(0.000)	(0.000)	(0.000) 2 700***	(0.000) 2 727***	(U.UUU) 2 176***
(Constant)	-0./91	-0./03	-2.700	$-2.121^{-2.0}$	-3.1/0***
	(0.463)	(0.498)	(0.727)	(0.750)	(0.798)
Observations	564	564	564	564	564

Standard errors in parentheses; *** p < 0.01, ** p < 0.05, * p < 0.1

Table 3: Logistic regression coe	efficients on remitti	ing to family men	nbers (no/yes)			
Years in NL		-0.012	-0.005	-0.005	-0.005	
		(0.011)	(0.011)	(0.011)	(0.011)	
Contact in country of origin			2.331***	2.342***	2.274***	
, ,			(0.494)	(0.494)	(0.496)	
Contact Dutch friends			-0.106	-0.111	-0.102	
			(0.101)	(0.101)	(0.105)	
Volunteer in NL				0.226	0.208	
				(0.208)	(0.209)	
Dislike Dutch friends					-0.100	
					(0.139)	
Dislike Dutch partner					0.071	
					(0.107)	
How likely you return					0.158**	
					(0.078)	
Afghan	ref	ref	ref	ref	ref	
Turkish	-0.255	-0.160	-0.274	-0.288	-0.259	
	(0.294)	(0.307)	(0.316)	(0.316)	(0.329)	
Moroccan	0.557*	0.670**	0.755**	0.729**	0.803**	
	(0.284)	(0.304)	(0.316)	(0.317)	(0.333)	
Surinamese	0.443	0.548*	0.781**	0.793***	0.884***	
	(0.273)	(0.290)	(0.307)	(0.308)	(0.314)	
Antillean	-0.355	-0.401	-0.099	-0.127	-0.024	
	(0.315)	(0.318)	(0.332)	(0.334)	(0.348)	
Age: 18-25	ref	ref	ref	ref	ref	
Age: 25-34	-0.652*	-0.631*	-0.576	-0.569	-0.600*	
	(0.347)	(0.348)	(0.357)	(0.358)	(0.361)	
Age: 35-44	-0.602*	-0.532	-0.509	-0.524	-0.509	
	(0.344)	(0.351)	(0.361)	(0.362)	(0.366)	
Age: 45-54	-0.555	-0.429	-0.471	-0.490	-0.487	
	(0.353)	(0.372)	(0.385)	(0.386)	(0.389)	
Age: 55-64	-0.502	-0.331	-0.436	-0.460	-0.385	
	(0.398)	(0.429)	(0.445)	(0.445)	(0.449)	
Age: >65	-1.490***	-1.280**	-1.513**	-1.511**	-1.348**	
	(0.533)	(0.567)	(0.595)	(0.594)	(0.604)	
Female	-0.195	-0.193	-0.240	-0.257	-0.262	
	(0.200)	(0.200)	(0.206)	(0.207)	(0.209)	
Religious	0.609*	0.5/6*	0.469	0.485	0.4/2	
II	(0.324)	(0.326)	(0.342)	(0.343)	(0.345)	
Household size	0.026	0.021	-0.011	-0.009	-0.014	
Education law	(0.003)	(0.064)	(0.005)	(0.000)	(0.000)	
Education: IOW		1ei		rei	0.001	
Education. Inidale	(0.211)	(0.083)	(0.220)	(0.034)	(0.091)	
Education: high	(0.211)	(0.212)	(0.220)	(0.221)	(0.224)	
Education. Ingli	(0.191)	(0.266)	(0.276)	(0.033)	(0.285)	
Married/cohabiting	0.100	0.200)	0 193	0.184	0 101	
Warned/conabiting	(0.133)	(0.201)	(0.193)	(0.231)	(0.131)	
Monthly income	(0.222)	0.000**	0.000***	(0.231) 0.000***	0.000***	
Monuny medine	$(0,000)^{\circ}$	(0,000)	(0,000)	(0 000)	(0,000)	
Constant	-0 857*	-0 726	-2 654***	-2 677***	-3 110***	
Constant	(0.494)	(0 509)	(0.776)	(0 779)	(0.842)	
		(0.307)	(0.770)	(0.77)		
Observations	564	564	564	564	564	
Standard errors in parentheses; *** $p \le 0.01$, ** $p \le 0.05$, * $p \le 0.1$						

Table 4: OLS regression coefficients on total amount remitted (€)						
Years in NL		-5.465	-4.958	-4.890	-5.166	
		(6.252)	(6.330)	(6.358)	(6.368)	
Contact in country of origin			185.662	172.951	181.900	
			(416.774)	(424.984)	(426.903)	
Contact Dutch friends			-29.487	-29.139	-60.709	
			(65.803)	(65.984)	(68.602)	
Volunteer in NL				-21.803	-29.240	
Distillar Destals formula				(134.399)	(134.818)	
Dislike Dutch mends					-110.400	
Dislike Dutch partner					(83.100)	
Distike Dutch partiler					(65 193)	
How likely you return					-11 873	
now likely you retuin					(48 482)	
Afghan	ref	ref	ref	ref	ref	
Turkish	180.200	223.787	214.675	217.195	302.898	
	(190.911)	(197.414)	(199.722)	(200.767)	(214.055)	
Moroccan	-472.587***	-411.271**	-389.422**	-387.705*	-331.948	
	(179.529)	(192.835)	(197.128)	(197.849)	(210.608)	
Surinamese	-162.383	-110.075	-93.536	-93.955	-45.625	
	(178.129)	(188.002)	(190.367)	(190.807)	(193.088)	
Antillean	-84.558	-99.953	-88.552	-83.995	-7.667	
	(192.712)	(193.617)	(195.102)	(197.542)	(210.224)	
Age: 18-25	ref	ref	ref	ref	ref	
Age: 25-34	457.466**	457.200**	443.260**	444.285**	446.577**	
	(217.194)	(217.310)	(220.606)	(221.186)	(221.284)	
Age: 35-44	419.935**	450.747**	435.192*	436.435*	485.054**	
	(212.828)	(215.838)	(221.807)	(222.431)	(225.021)	
Age: 45-54	369.085*	420.865*	398.442*	403.626*	439.561*	
A may 55 (A	(222.138)	(230.014)	(233.841)	(236.529)	(238.164)	
Age: 55-64	182.233	253.100	231.293	235.249	250.915	
A go: >65	(244.244) 1 285 575***	(237.472) 1 504 212***	(201.332) 1 441 002***	(203.203) 1 444 170***	(203.232) 1.471.012***	
Age. >03	(360 446)	(303.772)	(400.654)	(410.801)	(415,703)	
Female	(309.440)	(393.772)	-176 356	-174 639	-155 122	
1 emaie	(125,744)	$(125\ 846)$	(126721)	$(127\ 443)$	(128,088)	
Religious	-1 056 567***	-1 076 620***	-1 072 966***	-1 073 848***	-1 058 715***	
Rengious	(231 529)	(232,785)	(234 018)	(234 600)	(236 089)	
Household size	-7 729	-10 813	-11 096	-10 684	-10 447	
	(39.675)	(39.853)	(40,110)	(40.279)	(40.793)	
Education: low	ref	ref	ref	ref	ref	
Education: middle	279.083**	292.436**	300.316**	301.269**	285.612**	
	(135.645)	(136.574)	(137.641)	(138.071)	(139.497)	
Education: high	164.673	167.658	175.751	183.824	188.952	
	(171.748)	(171.873)	(174.013)	(181.360)	(181.640)	
Married/cohabiting	-108.524	-103.806	-104.629	-104.845	-141.632	
	(140.286)	(140.464)	(140.971)	(141.291)	(143.057)	
Monthly income	0.014	0.015	0.022	0.022	0.037	
	(0.084)	(0.084)	(0.085)	(0.085)	(0.086)	
Constant	1,451.148***	1,518.916***	1,403.769**	1,413.989**	1,649.365***	
	(322.515)	(331.868)	(591.904)	(596.554)	(625.375)	
Observations	240	240	240	240	240	
R-squared	0.221	0.224	0.225	0.226	0.236	
Standard errors in parentheses; *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$						

Table 5: OLS regression coefficients on amount remitted to family (€)						
Years in NL		-4.755	-4.581	-4.507	-5.005	
		(6.073)	(6.127)	(6.140)	(6.141)	
Contact in country of origin			169.594	120.967	182.798	
			(411.110)	(424.284)	(425.619)	
Contact Dutch friends			-8.382	-7.465	-38.453	
			(62.655)	(62.806)	(65.468)	
Volunteer in NL				-62.719	-64.803	
Distillar Datab Gianda				(131.184)	(131.092)	
Distike Dutch mends					-10/.906	
Dislike Dutch partner					(82.094)	
Distike Duten partier					(61 335)	
How likely you return					-43 537	
fiew mery you retain					(46.038)	
Afghan	ref	ref	ref	ref	ref	
Turkish	232.292	274.900	273.879	283.481	351.804*	
	(177.260)	(185.591)	(187.280)	(188.718)	(200.824)	
Moroccan	-318.153*	-258.892	-244.739	-234.872	-209.654	
	(167.836)	(184.265)	(187.819)	(189.314)	(202.207)	
Surinamese	-122.419	-70.647	-61.930	-61.068	-16.857	
	(163.997)	(176.976)	(179.816)	(180.176)	(182.593)	
Antillean	6.790	2.356	7.524	22.184	66.241	
	(191.445)	(191.714)	(193.349)	(196.138)	(207.397)	
Age: 18-25						
Age: 25-34	427.684**	423.704**	422.696**	429.479**	447.737**	
	(210.694)	(210.958)	(213.459)	(214.346)	(214.514)	
Age: 35-44	292.849	318.598	317.289	322.813	3/9.138*	
A go: 15 51	(203.168)	(206.006)	(210.249)	(210.977)	(215.055)	
Age. 43-34	333.294 (210.800)	396.737° (227.541)	(230,000)	(222, 872)	(235, 780)	
Age: 55-64	(219.800)	(227.341)	(230.099)	(252.872)	(233.780)	
Age: 55-64	$(241\ 019)$	(249,752)	(252, 543)	(253,409)	(255.871)	
Age: >65	536 126	629 872	604 342	609 173	659 086	
190. 00	(378 682)	(397,513)	(412,542)	(413 472)	(419 271)	
Female	-165.448	-163.523	-166.337	-161.183	-144.365	
	(119.561)	(119.702)	(120.457)	(121.173)	(121.808)	
Religious	-461.827**	-482.450**	-479.397**	-479.692**	-487.679**	
C	(223.166)	(224.929)	(226.631)	(227.075)	(228.042)	
Household size	-23.692	-26.864	-27.156	-26.043	-24.129	
	(38.249)	(38.499)	(38.742)	(38.887)	(39.224)	
Education: low	ref	ref	ref	ref	ref	
Education: middle	246.248*	255.727*	258.970**	260.488**	232.468*	
	(129.242)	(129.932)	(130.735)	(131.029)	(132.198)	
Education: high	174.366	173.969	173.745	198.394	185.346	
NG 1/ 1 1.4	(164.537)	(164.697)	(166.331)	(174.448)	(174.496)	
Married/cohabiting	-162.736	-159.973	-162.079	-161.911	-204.192	
Monthlyingon	(136.//1)	(136.948)	(13/.695)	(13/.965)	(140.522)	
wonuny income	0.005	0.000	0.011	0.011	0.028	
Constant	(0.070) 058 375***	(0.070) 1 020 702***	(0.079) 866 772	(0.079)	(0.000) 1 107 306*	
Constant	(305 381)	(315 883)	(576 311)	(583 036)	(609 065)	
Observations	010	010	210	210	210	
Observations	218	218	218	218	218	
R-squared	0.138	0.141	0.142	0.143	0.157	
Standard errors in parentheses: *** $p \le 0.01$. ** $p \le 0.05$. * $p \le 0.1$						

6. Conclusion

In this paper we explored the extent to which remittances giving decreases when immigrants stay longer in their new country and assimilate to new communities. Surprisingly, results show that remittance giving does not decrease when Afghan, Turkish, Moroccan, Surinamese and Antillean immigrants stay longer in the Netherlands. This is in contrary with earlier studies supporting the decay hypothesis (Brown, 1997; Bettin & Lucchetti, 2012; Pozo & Amuedo-Dorantes, 2006; Lucas & Stark, 1985).

People send money to their home country when they know at least someone out there. Also, the intention to return to the country of origin is positively associated to remittance giving. This may reflect remittances giving as a way to participate in communities that include family and friends overseas.

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