

The Influence Of Religion On Remittances Sent To Relatives And Friends Back Home

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ABSTRACT

Using The Pilot for the New Immigrant Survey (NIS-P), a nationally representative sample of new legal immigrants to the United States, this paper examines how religiosity influences immigrants' remitting behavior. Our analysis addresses two related questions. First, do immigrants from different religious affiliations differ in their remitting behavior? Second, does regular religious service attendance influence their remitting behavior? Our results from logistic regression analyses indicate that immigrants from different religious affiliations do differ in their remitting behavior. Catholics are more likely to remit than individuals with no religion. In contrast, Protestants and individuals from other religion are more likely to remit than Catholics. Regular religious service attendance is positively related to remitting behavior, however, this correlation is not statistically significant.

Keywords: remittances, religion, immigration, religious service attendance, New Immigrant Survey

1. INTRODUCTION

This paper empirically examines the relationship between religion and remittances sending behavior of immigrants using the Pilot for the New Immigrant Survey (NIS-P). In particular, we examine the immigrant's religiousness, as measured by the frequency of attendance at religious services, on the remitting behavior of immigrants. Remittances¹ have become a fast growing external finance for labor exporting countries. In 2005, the share of developing countries in global remittances inflows was \$167 billion. This amount had more than doubled from its value of \$58 billion in 1995. Due to their increasing volume and their potentially positive impact on the recipient country's economy, the motives and determinants of remittances are receiving growing attention from policymakers and researchers (see for example, see Lucas and Stark, 1985; Russell 1986; Djajic, 1989; Hoddinot, 1992; Durand et al. 1996; Ilahi and Jafarey, 1999; and Agarwal and Horowitz, 2002). When investigating the determinants of remittances, it is important to recognize that migrants have different motivations when sending money back to their native countries. The remittances literature distinguishes between an altruistic motive to remit, a self-interest motive to remit and a coinsurance or risk-sharing motive to remit. In the case of altruism, the motive most relevant for this paper, the migrant cares for the family members left behind and remits to increase the welfare of those left behind.

The literature on religion consists of a number of studies that have documented the correlation between religiosity and various social and political behaviors. In particular, attending church has been linked to higher voter turnout (see for example Gerber, Gruber, and Hungerman 2008), and better health outcomes (see for example, Ellison, 1991). Similarly, numerous studies have made a connection between religiosity and pro-social behaviors of immigrants (See for example, Cadge and Ecklund, 2007 and Ecklund, 2006). Ecklund (2006) argues that religion has the ability to provide a "moral narrative" for helping others. In addition, religious individuals might participate more in civic actions that are generally voluntary (not aimed at reaping an economic profit) and are often concerned with improving some version of the common good (Cadge and Ecklund, 2007).

While the literature on the determinants of remittances is well documented and there are several studies on religiosity and social behaviors, there is to our knowledge, no empirical evidence on the relationship between religiosity and remittances sending behavior. With evidence that religion provides a motivation for helping others

and immigrants remit for altruistic motives, we therefore hypothesize that immigrants who are religious are more likely to remit. In other words, in examining religiosity and remittances sending behavior we hypothesize that remittances sent for altruistic motives, where the immigrant cares for the family members left behind and remits to increase the welfare of those left behind, are more likely to be sent by religious immigrants.

A significant portion of immigrants are religious (Jasso et al., 2003). Examining the percentage distribution of religious preferences among new immigrants aged 18 or over at admission to permanent residence Jasso et al. (2003) find that more than eighty percent identify with a religious preference. Using the same data set, namely NIS-P, a nationally representative sample of new legal immigrants to the United States, we test our hypothesis by addressing two related questions. First, do immigrants from different religious affiliations differ in their remitting behavior? Second, does regular religious service attendance influence their remitting behavior? Results from logistic regression analyses indicate that immigrants from different religious affiliations do differ in their remitting behavior. Catholics are more likely to remit than individuals with no religion. However, Protestants and individuals from other religion are more likely to remit than Catholics. Regular religious service attendance is positively related to remitting behavior; however, this correlation is not statistically significant.

The rest of the paper is organized as follows. Section 2 reviews the relevant existing literature, places this study in context and outlines the theoretical consideration. Section 3 describes the data. Section 4 presents the empirical results and Section 5 provides concluding remarks.

2. BACKGROUND

The remittances literature is divided into two broad categories. The first category deals with microeconomic determinants of remittances such as the social and demographic characteristics of migrants and their families. The second category of determinants considers macroeconomic variables of the sending as well as receiving countries. Much of the remittances literature has focused on the first category which deals with microeconomic determinants of remittances (for example, see Lucas and Stark, 1985; Russell 1986; Djajic, 1989; Hoddinot, 1992; Durand et al. 1996; Ilahi and Jafarey, 1999; and Agarwal and Horowitz, 2002).

Socio-demographic variables such as household income, employment of the migrant, marital status, gender of the migrant, number of children at home, education level of the migrant, and the number of years since migration, on remittances, among others have been identified as important determinants of remittances. The income level of the migrant, marital status, education level and the number of dependents have been found to be important determinants of remittances by a number of studies (see Lucas and Stark, 1985 and Durand *et al.*, 1996). On the other hand, Hoddinot (1992) highlights the role of the gender of the migrant and Durand *et al.* (1996) highlights the role of the migrant's ownership of foreign property in affecting the amount of remittances sent.

When investigating the determinants of remittances, it is important to recognize that migrants have different motivations when sending money back to their native countries. The remittances literature distinguishes between an altruistic motive to remit, a self-interest motive to remit (such as remittances sent to invest in the native country), and a tempered altruism and enlightened self-interest motive. In the case of altruism, the migrant cares for the family members left behind and remits to increase the welfare of those left behind (Lucas and Stark, 1985 and Agarwal and Horowitz, 2002). Remittances sent for altruistic motives might especially be high in low-income countries where a migrant's family may depend significantly on remittances as source of income.

The self-interest motive emphasizes the fact that migrants' earnings may be sent to their native country to accumulate physical or financial assets back home (Durand et al., 1996). On the other hand, tempered altruism and enlightened self-interest motive argues that household members are sent to work abroad to cushion the migrant's household (back home) from economic fluctuations (Amuedo-Dorantes and Pozo, 2006). In this case, migrants remit in order to maintain access to household resources (Lucas and Stark 1985; Gubert 2002, Amuedo-Dorantes and Pozo; 2006). In other words, the migrant supports his/her family left behind in bad economic times in the home country and the household gives the migrant access to its resources.

Empirical evidence on the motivations to remit is mixed. Lucas and Stark (1985), use micro level data from Botswana to test several hypotheses for motivations to remit. Their study shows that altruism alone is not a sufficient explanation of the motivations to remit to Botswana. They find that there is an understanding of mutual benefit between the migrant and the family left behind, in that migrants remit more in response to unanticipated home family income shocks which confirms the tempered altruism and enlightened self-interest motive. For similar results see Amuedo-Dorantes and Pozo (2006) and De la Brière et al. (2002). Conversely, Agarwal and Horowitz (2002) test the altruism versus risk sharing motives to remit and found evidence supporting the altruistic motive.

Some studies have made a connection between religiosity and positive social behavior (See for example, Ellison 1991, Cadge and Ecklund 2007, Cadge 2006, and Gerber, Gruber, and Hungerman 2008). In particular, Gerber, Gruber, and Hungerman (2008) find higher voter turnout for those who attend church services more often. Ellison (1991) finds that strong religious faith makes traumatic events easier and increases well-being. Cadge and Ecklund (2007) argue that religious individuals (those who participate in religious organizations) are often concerned with improving some version of the common good.

Since some studies provide evidence that religion provides a motivation for helping others (see for example Cadge and Ekuland, 2007) and immigrants remit for altruistic motives (see for example Lucas and Stark, 1985 and Agarwal and Horowitz, 2002), we therefore hypothesize that immigrants who are religious are more likely to remit. In other words, we hypothesize that immigrants who identify a religious preference and attend religious services regularly are more likely to remit.

This paper contributes to the literature by providing a quantitative analysis of the remitting behavior of immigrants and religion. In particular, the paper examines whether the socio-demographic variables, immigrant's religious affiliation and frequency of attendance at religious services, are important determinants of remittances.

3. DATA

The data for this study comes from the NIS-P, a panel survey of a nationally representative sample of new legal immigrants to the United States. This stratified random sample of U.S. immigrants who became permanent residents in July and August of 1996 was drawn from the administrative records of the U.S. Immigration and Naturalization Service (Jasso et al., 2000c). The sample of new legal immigrants consists of both new-arrival immigrants and adjustee immigrants². In this survey, adults and children were sampled and the sample was stratified to over-sample employment-based immigrants and under-sample children³. However, we restrict our analysis to the adult sample, specifically; we focus on respondents age 18 and older at admission to permanent residence. All data analyses are adjusted using sampling weights.

The NIS-P survey conducted baseline interviews and interviews after six and twelve months. All these interviews were conducted by telephone and in several languages. Baseline interviews were conducted with 1,127 adult immigrants in October 1996 and had a completion rate of 62 percent. The completion rates for the six-month and twelve-month surveys were 92 percent and 95 percent respectively. For more information on response rates, sampling design and sampling weights, see Jasso et al. (2000a, 2000b, 2000c). In the twelve-month survey 985 adult immigrants were interviewed. In this survey month, information about remittances, religious preference and religious service attendance were gathered. The questionnaire has three questions on remittances relevant for this analysis.

1. "Since you became a permanent resident of the United States, that is, since you obtained your green card, did you (or your spouse) give or send any money to friends or relatives?"
2. "How much in total dollars did you give or send to relatives living outside the United States?"
3. "How much did you give or send to friends living outside the United States?"

Using the public-use data of NIS-P, approximately 36 percent of the sample gave or sent money to friends and relatives inside and outside the United States. Using responses from all three questions a dummy variable was created indicating whether or not a respondent gave or sent money to friends and or relatives outside the U.S.A., 26 percent of the sample gave or sent money to friends and or relatives outside the United States.

The question about religious preferences relevant for our analysis is “What is your religious preference? Is it Catholic, Protestant, Muslim, Jewish, Buddhist, Hindu, some other religion, and no religion?” Table 1 reports the religious preference among adult new immigrants at admission to permanent residence and shows that approximately 65 percent expressed a preference for a Christian religion (Catholic, Orthodox and Protestant), majority of which are Catholics, and about 15 percent of the sample reported a preference for no religion.

Table 1: Religious Preference, Full Sample

Religious Preference	Percentage
Catholic	41.9
Protestant	18.4
Muslim	7.9
Jewish	2.6
Buddhist	4.0
Hindu	3.3
Orthodox	4.2
Other religion	1.7
No religion	14.8
No response	1.2

Notes: New Immigrant Survey-Pilot, 12 month survey, N=976; weighted data.

After deleting observations for which information was missing on any variable used in our analyses, a sample of 835 immigrants remained. Descriptive statistics and definitions are depicted in Table 2. The dependent variable is “sent money abroad” and approximately 27 percent of the respondents sent money to relatives and friends abroad. The independent variables include gender, age, marital status, education, region of residence, English ability, connections to U.S., connections abroad, year came to U.S. to stay, region of last residence and the variables of interest religious preferences and religious service attendance. Majority of the immigrants were between 18 and 44 years of age and 56 percent of the sample was female. Approximately 72 percent of the sample was married and of the married couples 71 percent had their spouse residing in the United States. The ratio of children abroad to children in the U.S.A. was approximately 1 to 2. Immigrants with less than 12 years of schooling accounted for 33 percent of the sample, while immigrants with greater than 16 years of schooling accounted for approximately 20 percent of the sample. The region of residence with the most immigrants was the northeast and 49 percent of the immigrants worked 40 hours or more. More than four-fifths of the sample came to the U.S. to reside since 1990 and 41 percent spoke English well or very well. The same proportion of immigrants owned property abroad and property in the United States (approximately 20 percent). South Asia and Pacific, and East Europe were the largest sending regions. Mexico was the largest sending country, it accounted for 14 percent of the new immigrants.

Majority of the immigrants are Catholic, approximately 42 percent, followed by Protestant, approximately 18 percent and approximately 15 percent indicate that they had no religion. Respondents who identified a religious preference were then asked: “How often do you attend religious services?” The answer pick list had options ranging from never to every day. Of the 835 individuals in the sample 675 expressed a religious preference and hence were asked about their frequency of attendance at religious services. Among the 675 respondents who identified their frequency of attendance at religious services, 44.9 percent reported attending religious services nearly every week or more, 19.1 percent once, twice or three times a month, 23.7 percent once, twice or several times a year, 1.5 percent less than once a year and 10.7 percent reported never attending.

To examine the relationship between immigrants’ regular religious service attendance and their remitting behavior, we follow Cadge and Ecklund (2006) and define respondents who attend religious services nearly every week or more as “regular attenders” and those who attend less frequently as “non regular attenders”⁴. Approximately 45 percent of the sample attends religious services nearly every week or more.

Table 2: Descriptive Statistics and Definition

Variable	Mean	S.E. ¹	Definition
Sent money abroad	0.269	0.017	1 if gave or sent money abroad, 0 otherwise
Gender			
Male	0.440	0.019	1 if male, 0 otherwise
Female	0.560	0.019	1 if female, 0 otherwise
Age			
18 to 24	0.210	0.016	1 if 24 <= age <= 18, 0 otherwise
25 to 34	0.339	0.018	1 if 34 <= age <= 25, 0 otherwise
35 to 44	0.224	0.016	1 if 44 <= age <= 35, 0 otherwise
45 to 54	0.109	0.012	1 if 54 <= age <= 45, 0 otherwise
55 to 64	0.057	0.009	1 if 64 <= age <= 55, 0 otherwise
At least 65	0.061	0.009	1 if at least 65, 0 otherwise
Marital Status			
Married/Cohabiting	0.724	0.017	1 if married or cohabiting, 0 otherwise
Single/Never Married	0.199	0.015	1 if single or never married, 0 otherwise
Divorced/Separated/Widowed	0.077	0.010	1 if divorced, separated or widow, 0 otherwise
Education			
Less than 12 years	0.331	0.018	1 if less than high school graduate, 0 otherwise
12 years	0.144	0.014	1 if high school graduate only, 0 otherwise
13 – 15 years	0.240	0.016	1 if some college but not graduate, 0 otherwise
16 years	0.087	0.011	1 if college graduate only, 0 otherwise
Greater than 16 years	0.198	0.014	1 if more than undergraduate degree, 0 otherwise
Region of residence			
Northeast	0.339	0.018	1 if reside in Northeast, 0 otherwise
Midwest	0.102	0.012	1 if reside in Midwest, 0 otherwise
South	0.272	0.017	1 if reside in South, 0 otherwise
West	0.286	0.017	1 if reside in West, 0 otherwise
Connections to U.S.A.			
Children in U.S.A.	0.415	0.019	1 if children living in U.S., 0 otherwise
Spouse in U.S.A.	0.710	0.017	1 if spouse present, 0 otherwise
Owens property in U.S.A.	0.199	0.014	1 if owns U.S. property, 0 otherwise
Connections Abroad			
Children abroad	0.207	0.016	1 if children living outside U.S., 0 otherwise
Owens property abroad	0.201	0.015	1 if owns property outside U.S., 0 otherwise
English Ability			
Speaks well or very well	0.411	0.018	1 if speaks well or very well, 0 otherwise
Employment Status			
Not currently working for pay	0.340	0.018	1 if not currently working for pay, 0 otherwise
Work less than 40 hours	0.176	0.015	1 if work less than 40 hours, 0 otherwise
Work 40 hours or more	0.485	0.019	1 if work 40 hours or more, 0 otherwise

1. S.E. is the abbreviation for standard errors.

Table 2: Descriptive Statistics and Definition continued

Variable	Mean	S.E.	Definition
Year came to U.S. to stay			
Before 1990	0.156	0.013	1 if came before 1990, 0 otherwise
From 1990 to 1995	0.375	0.018	1 if came from 1990 to 1995, 0 otherwise
1996 and after	0.470	0.019	1 if came 1996 and after, 0 otherwise
Region of Last Residence			
Canada	0.024	0.005	1 if last residence is Canada, 0 otherwise
Mexico	0.140	0.014	1 if last residence is Mexico, 0 otherwise
Caribbean	0.098	0.012	1 if last residence is Caribbean, 0 otherwise
Central America	0.045	0.008	1 if last residence is Central America, 0 otherwise
South America	0.086	0.011	1 if last residence is South America, 0 otherwise
West Europe	0.059	0.008	1 if last residence is West Europe, 0 otherwise
East Europe	0.181	0.015	1 if last residence is East Europe, 0 otherwise
Africa	0.049	0.008	1 if last residence is Africa, 0 otherwise
Middle East	0.037	0.007	1 if last residence is Middle East, 0 otherwise
South Asia and Pacific	0.184	0.015	1 if last residence is South Asia and Pacific, 0 otherwise
East Asia	0.097	0.010	1 if last residence is East Asia, 0 otherwise
Religious preference			
Catholic	0.417	0.019	1 if Catholic, 0 otherwise
Protestant	0.176	0.014	1 if Protestant, 0 otherwise
Muslim	0.082	0.011	1 if Muslim, 0 otherwise
Jewish	0.030	0.007	1 if Jewish, 0 otherwise
Buddhist	0.039	0.007	1 if Buddhist, 0 otherwise
Hindu	0.037	0.007	1 if Hindu, 0 otherwise
Orthodox	0.044	0.008	1 if Orthodox, 0 otherwise
Other	0.020	0.005	1 if Other, 0 otherwise
No Religion	0.154	0.013	1 if No religion, 0 otherwise
N	835		
Religious service attendance			
Never	0.107	0.013	1 if never attend, 0 otherwise
Less than once a year	0.015	0.005	1 if attend less than once a year, 0 otherwise
Once or twice a year	0.106	0.013	1 if attend once or twice a year, 0 otherwise
Several times a year	0.131	0.014	1 if attend several times a year, 0 otherwise
Once a month	0.105	0.013	1 if attend once a month, 0 otherwise
2 to 3 times a month	0.086	0.012	1 if attend 2 to 3 times a month, 0 otherwise
Nearly every week	0.055	0.009	1 if attend nearly every week, 0 otherwise
Every week	0.296	0.019	1 if attend every week, 0 otherwise
Several times a week	0.057	0.010	1 if attend several times a week, 0 otherwise
Every day	0.041	0.008	1 if attend every day, 0 otherwise
Regular attenders	0.449	0.021	1 if attend nearly every week or more, 0 otherwise
N ⁺	675		
+ Of the 835 individuals in the sample 675 express their frequency at religious services, weighted data			

4. RESULTS

Logistic regressions are used to examine whether immigrants from different religious affiliations differ in their remitting behavior. In addition, logistic regressions are used to investigate if regular religious service attendance influences immigrants' remitting behavior. To examine whether immigrants from different religious affiliations differ in their remitting behavior we examined a regression model in which the dependent variable "sent

money abroad” is regressed on religious preferences, demographic, family, migration and employment factors. Among religious preferences Catholic is the omitted category. The results are depicted in Table 3 column 1. The results show that immigrants from different religious affiliations differ in their remitting behavior. Catholics are more likely to remit than individuals with no religion. However, Protestants and individuals from other religion are more likely to remit than Catholics. The coefficients on the dummy variable representing the religious preferences Protestants and Other Religion are statistically significant at the 5 percent level and the dummy variable representing individuals with no religion is statistically different from zero at the 10 percent level. In addition, the odds ratio on the variable indicating individuals who are Muslims, Hindus, and Orthodox are greater than one implying that these individuals are more likely to remit than Catholics, however, the coefficients producing these odd ratios are not statistically different from zero at the 5 and 10 percent level of significance. In contrast, Jews, Buddhist and individuals that have no religion are less likely to remit than Catholics; these results also are not statistically significant at standard levels of significance.

The results also indicate that older individuals (age 55 and older) and individuals with more than 16 years of schooling are less likely to remit. These results are statistically significant at the 10 percent level. Individuals who work and individuals who own property abroad are more likely to remit. The coefficients on these variables are statistically different from zero at the 5 percent level. These results are consistent with the results in the literature on remittances (see for example Hagen-Zanker and Siegel, 2007). With Mexico being the omitted category, immigrants from Canada, West Europe and the Middle East are less likely to remit. Immigrants from East Europe, on the other hand, are more likely to remit than Mexicans. All these coefficients are statistically significant at the 5 and 10 percent level of significance.

To investigate the impact of regular religious service attendance on remitting behavior the variable “regular attenders” which equal 1 if respondents attend religious services nearly every week or more and zero otherwise is added to the model. The results are shown in Table 3 column 2. The coefficient of the variable “regular attenders” is not statistically significant at standard significance levels, however, the positive sign indicate that immigrants who attend religious service regularly (nearly every week or more) are more likely to remit than “non regular attenders”. As mentioned above, some studies argue that religion has the ability to provide a “moral narrative” for helping others. Moreover, religious individuals are often concerned with improving some version of the common good (Cadge and Ecklund, 2007). Therefore, religious individuals might remit more for altruistic motives. The odds ratio on the variable “regular attenders” though not significant is positive showing a positive relationship between immigrants’ regular religious service attendance and their remitting behavior. This result is to be expected if indeed religion has the ability to guide individuals to help others.

5. CONCLUDING REMARKS

This paper examines how religious preferences as well as religiosity influence immigrants’ remitting behavior. Our study focuses on two related questions. The first question is do immigrants from different religious affiliations differ in their remitting behavior? The second question asks; does regular religious service attendance influence their remitting behavior? In order to address these questions we use The NIS-P, a panel survey of a nationally representative sample of new legal immigrants to the United States. Our results from logistic regression analyses show that religious affiliation does affect remitting behavior. Catholics are more likely to remit than individuals with no religion. However, Protestants and individuals from other religion are more likely to remit than Catholics. This result is statistically significant and robust across model specifications. However, being more religious (as captured by attendance of religious services) although positive is not significant in affecting remitting behavior.

Table 3: Odds Ratios From the Logistic Regressions

Variables	Column 1⁺ Odds Ratio	Standard Errors	Column 2⁺⁺ Odds Ratio	Standard Errors
Demographics				
Female	0.799	0.167	0.665**	0.155
Age 25 to 34	0.875	0.267	0.856	0.287
Age 35 to 44	0.718	0.253	0.614	0.244
Age 45 to 54	0.589	0.273	0.738	0.374
Age 55 to 64	0.358**	0.223	0.376	0.248
Age at least 65	0.180**	0.158	0.139**	0.153
12 years of schooling	0.458*	0.152	0.380*	0.136
13 – 15 years of schooling	0.867	0.237	0.893	0.274
16 years of schooling	0.510**	0.201	0.556	0.237
> 16 years of schooling	0.580**	0.179	0.440*	0.154
Midwest	1.331	0.415	1.434	0.526
South	0.913	0.234	0.916	0.262
West	1.110	0.296	1.322	0.398
Married/Cohabiting	1.188	0.706	1.488	0.992
Divorced/Separated/Widowed	1.227	0.610	1.569	0.881
Speaks well or very well	0.974	0.213	0.999	0.243
Work less than 40 hours	2.038*	0.646	2.419*	0.865
Work 40 hours or more	3.543*	0.976	3.891*	1.168
Connections to U.S.A.				
Children in U.S.A.	0.907	0.247	0.826	0.252
Spouse in U.S.A.	1.323	0.683	1.293	0.758
Owens property in U.S.A.	1.222	0.309	1.446	0.410
Connections Abroad				
Children abroad	1.163	0.467	0.924	0.401
Owens property abroad	2.023*	0.485	2.034*	0.546
Year came to U.S. to stay				
From 1990 to 1995	0.979	0.289	0.883	0.289
1996 and after	0.987	0.290	0.972	0.314

+ New Immigrant Survey-Pilot, N=835; weighted data.
 ++ New Immigrant Survey-Pilot, N=675; weighted data.
 * 5 percent level of significance.
 ** 10 percent level of significance.

Table 3: Odds Ratios From the Logistic Regressions continued

Variables	Column 1⁺ Odds Ratio	Standard Errors	Column 2⁺⁺ Odds Ratios	Standard Errors
Region of Last Residence				
Canada	0.319*	0.179	0.297**	0.185
Caribbean	1.095	0.469	1.439	0.677
Central America	0.522	0.308	0.288**	0.191
South America	0.887	0.370	0.819	0.368
West Europe	0.313*	0.180	0.292**	0.187
East Europe	1.906**	0.729	2.328*	0.998
Africa	0.482	0.246	0.495	0.266
Middle East	0.304**	0.214	0.335	0.249
South Asia and Pacific	1.226	0.458	1.106	0.465
East Asia	1.182	0.515	0.637	0.376
Religious preference				
Protestant	2.419*	0.641	2.285*	0.635
Muslim	1.852	0.828	1.820	0.829
Jewish	0.288	0.325	0.272	0.305
Buddhist	0.650	0.374	0.842	0.514
Hindu	0.864	0.463	0.966	0.540
Orthodox	0.783	0.383	0.669	0.344
Other	3.269*	1.715	3.636*	2.062
No Religion	0.558**	0.182		
Regular attenders			1.261	0.282

+ New Immigrant Survey-Pilot, N=835; weighted data.

++ New Immigrant Survey-Pilot, N=675; weighted data.

* 5 percent level of significance.

** 10 percent level of significance.

NOTES

1. Remittances are the portion of international migrant workers’ earnings sent back from the country of employment to the country of origin. World Bank defines international flows of remittances as the sum of three items, namely, worker remittances, income (compensation) of migrant workers and migrant savings (the net wealth of migrants when they return home).
2. New-arrival immigrants are immigrants arriving in the U.S. with immigrant documents acquired abroad. On the other hand, adjustee immigrants are immigrants who are already in the U.S. with a temporary nonimmigrant visa (or in some cases are in the U.S. illegally) and adjust to lawful permanent residence (Jasso et al., 2005).
3. Employment-based immigrants are immigrants who obtain an immigrant visa on the basis of their occupational skills.
5. This is the standard definition used in the literature on religious service attendance.

AUTHOR INFORMATION

Claudia Smith Kelly was born in Jamaica and is a “people person”. She loves to watch movies, listen to music and hang out with friends. Her educational achievements include a Bachelor of Arts in Mathematics, a Masters of Science in Economics from the University of the West Indies, Mona, Jamaica, and a Ph.D. in Economics from Syracuse University. Currently she is an Assistant Professor in Economics at Grand Valley State University in Michigan. My email address and phone number are smithcl@gvsu.edu and 616-331-7233. Feel free to contact her.

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