# RELIGIOUS AFFILIATIO N AND ECONOMIC PERFORMANCE OF ROMANIAN EMIGRANTS. AN EMPIRICAL APPROACH

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**Abstract.** Although migration and religion studies have traditionally developed as separate research topics, in the current context of globalization and transnationalism attention begins to focus on the way they may interconnect. In Romania religion also received some attention in recent theoretical and empirical analyses of migration, but there are only a few studies undertaken so far. Using the results of our online survey conducted during August-December 2010 among Romanian international migrants of different religious faiths, this paper aims to raise interest in migration-religion relationship and, at the same time, to improve the understanding of the factors of economic performance in a migration context by focusing on the distinctive characteristics of Romanian religious minorities. We address both the theoretical and the empirical dimension of this topic, making use of various statistical methods. Our main findings are consistent with the assumption that religious belief is reflecting upon the behavior and economic performance of Romanian migrants.

**Key words**: international migration, religion, economic performance, remittances, Romania **JEL Classification**: J61, Z12, C20

#### 1. Introduction

By this paper, we address two interrelated research questions: are there any differences in behavior, including the propensity to remit, among Romanian immigrants of different religions? and can religion be one of the explaining factors of Romanian migrants' economic performance?

This undertaking is based on the data provided by our online survey conducted during August-December 2010 among Romanian emigrants of different religions. We employed statistical methods to identify the similarities and to highlight the differences among dominant and minority religions in Romania. Our work is providing insightful addition to the traditional analysis of migration and remittances by including religion, in a regression framework, as one of explaining factors that allow for understanding the economic success of Romanian international migrants.

In section 2 describe the literature in the field of migration. Section 3 explains the methodology applied. Section 4 introduces the data set and variables involved in our approach Section 5 concentrates on the empirical results. Finally, concluding remarks complete the paper.

#### 2. Literature review

From an economic point of view, the strongest impact on sending countries is conveyed through remittances. Migration and remittances do undoubtedly relieve pressure on the sending countries, compensating for underemployment and generating new opportunities<sup>1</sup>, helping alleviate poverty and improving life in poor countries<sup>2</sup>. Such effects of migrant remittances are particularly important for Romania as, according to the World Bank data, it is on the 5<sup>th</sup> place in the European top of emigration countries<sup>3</sup> and on the 4th place as remittance recipient country<sup>4</sup> (\$4.5 bn of remittances in 2010, representing 4.4 percent of GDP in 2009). According to some experts, without remittances the current account deficits in Romania would have been over 50% higher.

Besides the economic effect of remittances, emigrants may also affect the development of religion in the homeland: the wealth, education and exposure to foreign influences transferred from Diaspora may have significant effects on organization, practice and even belief in the origin countries<sup>5</sup>.

Economic inclusion is a key element in a successful integration, with religious affiliation as a relevant factor of influence (as it will be discussed in the next section). While the new environment opens up new carrier approaches and business development opportunities for the migrants, religious laws on work may also have a say. In some religions there are laws that influence the working conditions, the duration of the workday and free time or impose clothing and food rules that prohibit believers to work in certain places<sup>6</sup>. Commerce and industry may also be influenced by specific consumer behaviors on religious grounds. Other sensitive questions regard the existence of different rules concerning women' work and the problem of equal rights for men and women at the workplace.

Many studies that illustrate religion's connections to economic performance build on the role of institutions in intermediating values and influencing economic outcomes<sup>7</sup>, on the grounds that the existence of a dominant religion or the existence of a state-supported religion is economically relevant<sup>8</sup>. A large part of these empirical studies are based on the World Values

Survey data, but their results are mixed. Making use of such data, Guiso et al<sup>9</sup> highlighted religion based differences in the attitude toward private ownership, with Protestants, Catholics, and Hindus being more favorable, as compared to Muslims. They also found that Protestants and Hindus would accept a greater income inequality in exchange for growth, while Jews and Muslims will not. In opposition to Christian religion, that favors the development of market economy and efficient institutions, Islamic religious beliefs were found not conducive to growth. Noland's findings<sup>10</sup> are questioning the robustness of such results on the basis that in the contemporary world the convergence in institutions and practices has mainly invalidated that influence.

Although supporting the existence of a religion – economy link, many empirical studies offer contradictory results when it comes to pointing to the religions that are conducive to growth. In a cross-country regression, Sala-i-Martin et al.<sup>11</sup> found Islam to be positively associated with income growth, while Barro et al.<sup>12</sup>, using similar methodology, but a smaller panel of countries, showed that Catholicism is positively correlated to economic growth, while Hinduism, Islam, Orthodox Christianity, and Protestantism are not. Grier's study of former British, French, and Spanish colonies indicated Protestantism as positively impacting growth and development<sup>13</sup>.

Barro and McCleary<sup>14</sup> found religious beliefs to be positively correlated with economic growth, while church attendance seems to be negatively correlated. Stulz and Williamson<sup>15</sup> also documented the influence of cultural values, including dominant religion as a key factor, on debt market and banking development. In line with Weber, they found creditor rights and enforcement to be more important in the Protestant countries.

From a methodological perspective, these empirical studies on religion economics fit into two large categories: cross-country regressions and separate analysis of individual countries, each line of research having both advantages and limitations. The cross-country regressions main problem is the existence of institutional differences among countries. This makes unclear whether the effect identified is solely caused by the dominant religion or by other factors linked to religious beliefs. At the micro level, separate analysis of individual countries rise problems with endogeneity (the correlations they identify may not be causal) and do not allow for generalization of results.

Although religions are widely varying in practice, researchers generally agree on the existence of a causal link between religion and economic performance, both at individual and society level. Our paper aims at testing this hypothesis for the Romanian migrants belonging to different minority religions, as well as for the adherents of dominant Orthodox religion and for the non-religion group. There are only a few empirical studies that combine migration, religion and economic performance and, to the best of our knowledge, such a research has not been undertaken so far in Romania.

# 3. Methodology

Separate multivariate models are estimated for income and for the probability of remitting. Each multivariate regression equation includes religious affiliation and control variables.

The multilinear regression model applied expresses the value of the predicted variable as a linear function of the predictor variables and an error term:

$$y_i = \beta_0 + \beta_1 x_{i1} + \cdots + \beta_k x_{ik} + e_i$$

where

 $x_{ik}$  =value of k-th predictor in the case of individual i

=regression constant

 $R_{k}$  = coefficient on the predictor

K=total number of predictors

 $y_i$  = predicted in the case of individual i

e=error term.

We also employ a binary logistic regression model in order to identify the impact of religious affiliation factors on the probability of sending money to Romania. The binary dependent variable in the model is whether a person is sending money to the homeland or not, specifically 1 denotes the individual is remitting and 0 denotes otherwise. The regression model will be predicting the logit, that is, the natural log of the odds of having made one or the other decision. That is,

$$\ln(ODDS) = \ln\left(\frac{\hat{Y}}{1-\hat{Y}}\right) = a + bX$$
,

where  $\hat{\mathbf{y}}$  is the predicted probability of the event which is coded with 1 (decision to remit) rather than with 0 (decision to not remit);  $\mathbf{1} - \hat{\mathbf{y}}$  is the predicted probability of the other decision; X is predictor variables. The odds are often used to express the predicted change of a unit increase in the corresponding independent variables.

By employing these methods, we are following the main methodological trends in recent literature. For instance, Sacerdote and Gleaser<sup>16</sup> apply regression analysis on religious beliefs and education, while Connor<sup>17</sup> applies logistic regression on income and employability of emigrants living in US.

## 4. Data and variables

An online survey was conducted during August-December 2010 and our present work builds on the resulting database. Respondents were asked questions on a variety of topics including income, employment, graduated studies both in Romania and in emigration country, length of migration, remittances and intention to return to Romania. Therefore, our survey represents a recent source of data on immigrant cohort and contains all necessary economic outcomes (i.e. employment, occupation, earnings and education) as well as necessary independent variables (i.e. religious affiliation) to test the influence of religious affiliation on migrants' economic performance. The final database consisted of 1514 respondents and is referred henceforth as Romanian Emigrants' Study (RES).

**Effect variables.** Two variables are used to assess labor market insertion: present income (INCOME) and the fact that emigrant is remitting money to home country (REM).

Present income is the net monthly income at the moment of filling the questionnaire and is expressed in USD for comparability reasons. It is measured as a scale variable ranging from less than 500 USD to more than 5000 USD, with interval length of 500. Romanian emigration for labor is rather young and this fact is reflected by the great proportion of emigrants (90%) that emigrated less than 15 years ago. In this sense most of the Romanian emigrants are employed and they have an income. For this reason, we prefer to consider income level as the most appropriate outcome in our study, compared to other variables presented in the literature, such is employment (Connor, 2010).

The second economic result of migration is the remitter quality of migrants. This is measured as a binary variable, coded with 1 if the migrant is usually sending money to Romania and 0 otherwise. Money sent by emigrants to their families is increasing their quality of life and has positive effects on the family relations. Remittances are also an important source of external funding for developing countries. They rank only behind foreign direct investment and are much higher in magnitude than total official development assistance and private non-FDI flows. Therefore, it can be identified an increasing interest in the literature in studying such aspects and we consider remittances as being one of the positive outcome of economic activity of emigrants.

Variables of interest. The variable of interest in our research is religious affiliation, measured through a nominal variable. Religious affiliation initially considered in our research groupings were coded according to National Statistical Institute classification<sup>18</sup> and included Romanian Orthodox, Roman Catholic, Calvin, Lutheran, Pentecostal, Baptist, Adventist, Greek Catholic - Uniate, Jewish, Islam, Atheist and No religion. These religions were aggregated into next seven categories: Romanian Orthodox, Catholic (Roman Catholic, Greek Catholic - Uniate), Protestant (Calvin, Lutheran), Neo-Protestant (Pentecostal, Baptist, Adventist), Jewish, Islam, Atheist and No religion. According to the distribution of emigrants after religion affiliation presented in table 1, the great majority of emigrants belong to Orthodox Church and there is a significant proportion of individuals that are atheist or without religion. Since these two categories of migrants are not belonging to any religion, we treated them into the same group.

We treat the variable of interest as dummies. We considered the reference group being the group of migrants with no religious affiliation. All the results from regression model will be comment relative to this reference group. In this sense, the analysis will reveal the advantages or disadvantages of being a member to a religious community in respect with migrants' economic results.

The *no religion* group is a useful addition because of the important macro studies that suggest that religion promotes faster economic growth. In the same time, the *no religion* group is important because there is a view that religious people have characteristics that are often difficult to measure directly, but which make for better economic outcomes (Blackaby, Leslie, Murphy, O'Leary, 2010). In their study, they find that are significantly advantaged against other religions,

and the overall message is that religion is equally as important as ethnicity in helping to explain employment rates in Britain.

Individuals who report "no religion" constitute a relatively small and heterogeneous group: it includes atheists, agnostics, and persons who were raised without an affiliation due to other circumstances (e.g., being a child from an inter-faith marriage). For this reason, many studies on the effects of religious affiliation on economic and demographic outcomes have omitted this group. The growing body of literature on the effects of religiosity helps interpret results from those studies that have included it.

As it was noticed, is useful to think of the "no religion" category as one extreme in the religiosity scale. Thus the benefits that are typically associated with religious involvement are not available to the unaffiliated (Lehrer, 2004).

The proportion of migrants with no religion or atheism is surprisingly high in the context of Romanian revival religiosity (Voicu, 2008). This might be explained considering the structure of our sample in respect with education, and we notice that this group is better educated compared to their religious groups. A similar situation was identified by Jasoo, when studying skilled migrants from US. The largest group according to religious affiliation is the no-religion category (27.6%), which increased by almost ten percentage points from childhood to adulthood (Jasso, 2009).

Table 1.

The distribution of Romanian migrants according to religious affiliation

Religion	Frequency	Percent	Valid Percent	<b>Cumulative Percent</b>
Orthodox	1176	77,7	77,7	77,7
Catholic	82	5,4	5,4	83,1
Protestant	24	1,6	1,6	84,7
Neoprotestant	81	5,4	5,4	90,0
Muslim	3	,2	,2	90,2
Mosaic	7	,5	,5	90,7
No religious affiliation	141	9,3	9,3	100,0
Total	1514	100,0	100,0	

Control variables. Socio-demographic predictors used as control variables include age (AGE), gender (GENDER), number of minor children living in receiving country (CHILD) and the last level of education attended (EDU). Education is a scale variable ranging from 1 to 8 and coded as follows: 1- primary school, 2- vocational school, 3-secondary education (highschool), 4-second level of secondary education, 5-first level of tertiary education, 6- higher education, 7-master degree, 8-doctoral studies.

The level of integration in the labour market from receiving country is evaluated through the number of years spent in that country (TIME). In this respect we also consider the fact that emigrant have received education in host country (EDU1), as a binary variable coded with 1 of the emigrant follow courses in the country of emigration and 0 otherwise. Additionally, the intention of returning to Romania (RETURN) was included, as a binary variable coded 1 if the emigrant has the intention to return and 0 otherwise.

Before moving onto multivariate analysis, it is useful to investigate whether economic outcomes are significantly different across religious groups. In this respect, descriptive statistics are presented in table 2. The average income is 5.77, corresponding to an average monthly level of 2385 USD. Compared to this, the persons with no religion or atheist have the highest income, while the lowest income is obtained by Neo-Protestants and orthodox migrants. The change in income was positive for all religious groups, with the highest level in the case of no religion and the lowest in the case of Neo Protestants. The highest percentage of remitting migrants is affiliating to neo Protestants churches, followed by Orthodox Church. It seems suprising that the migrants with the highest income, those with no religious affiliation, have the lowest probability to remit.

Given the wide distribution among these outcome variables and variables of interest (see standard deviations in Table 2), there is sufficient variation for further analysis in testing the association between economic outcomes and religion.

Table 2.

Descriptive statistics for the effect and control variables

	N	Minimum	Maximum	Mean	Std. Deviation
AGE	1514	17	76	35,81	9,937
GE NDER	1514	0	1	,63	,482
CHILD	677	1	5	2,01	,843
EDU	1514	1	8	5,07	1,795
EDU1	1514	0	1	,54	,499
TIME	1514	1	61	7,42	6,611
RETURN	1514	0	1	,33	,471
INCOME	1514	1	11	5,77	3,110
REMIT	1514	0	1	,54	,498
Valid N (listwise)	677				

## 5. Results

The first model considers income as effect variable. The model is statistically significant and explain in a good proportion the variability of income across migrants ( $R^2$ =0,24). All the dummies explaining religion affiliation are significant at 5% and the coefficient for "no religion" is significant at 10%.

The membership to any religion group is negatively affecting income, which is decreasing with different intensities. The lowest "penalty" is affecting migrants with no religion and Neo-protestants, while catholic and Protestants are the most severe penalized for their affiliation.

The emigrants' belongings to all religious groups are exhibiting lower outcomes in terms of income, compared to migrants with no religion. All regressions coefficient for religion dummy variable are negative. Therefore, the persons which are not religious affiliated are better off compared to religious persons. The influence of religion on income is statistical significant in the case of orthodox and catholic communities, while for the other two minorities taken into account have the level of significance is lover. The results of regression model presented in table

3 show that Neo-protestants, followed by Orthodox, have the highest influence of religion on income while the Catholics have the lowest influence of religion on income compared to migrants who are not religious affiliated.

Table 3.
OLS regression coefficients for model 1

	MODE	L 1		
Effect variable: income				
	Unstandardized Coefficients			
•	В		Std. Error	
(Constant)		0,478	(0,399)	
AGE		0,025***	(0,008)	
GENDER		1,463***	(0,146)	
<b>EDU</b>		0,551***	(0,040)	
EDU1		0,851***	(0,144)	
TIME		0,082***	(0,013)	
orthodox		-0,417*	(0,236)	
catholic		-0,708*	(0,373)	
protest		-0,699	(0,600)	
neoprotestant		-0,320	(0,376)	
N	1514			
$\mathbb{R}^2$	0.248			
DW	1,989			

Significance: \*\*\*p<.01; \*\* p<.05; \* p<.10

All control variables are statistically significant in the first regression model, gender having the highest impact; income is 1,4 times higher in men's case, compared to female.

The results from quantitative analysis are reflecting the existence of a significant gap in terms of economic outcomes on Romanian migrants between those affiliated to a religion and those unaffiliated. More than that, there are important differences in economic effects between religious groups. It is important to notice that religious minorities in the sending country- in Romania- such are Neo-protestants have the lowest penalty in receiving country. As it was emphasized in first part of our article (Sandu, 2010), such religious minorities in Romania are

better organized and benefit from a better network compared to Orthodox Church, which is the major church. In this respect, our conclusion is that Romanian emigrants "import" the religious networks in their receiving country and use it to increase and improve their economic situation, in the context of a lower education compared to other religious groups.

Table 4.

Logistic regression coefficients for model 2

MODEL 2	В	S.E.	Exp(B)
Effect variable: remitting decision			
AGE	.019*	.010	1.019
GENDER	228	.186	.796
CHILD	215**	.100	.806
TIME	037**	.013	.963
EDU	209***	.053	.812
INCOME	.157***	.032	1.170
RETURN	.791***	.185	2.205
RELIGIOUS AFFILIATION (no religion- reference group)			
orthodox	.344	.302	1.410
catholic	.247	.450	1.280
protest	1.536*	.920	4.648
neoprotestant	.542	.426	1.720
Constant	158	.569	.854
No. of observations		•	1514
Nagelkerke R Square	0.11		0.114
Cox & Snell R Square	0.0		0.09
Hosmer-Lemshow-test			0.397

Significance: \*\*\*p<.01; \*\*\* p<.05; \* p<.10

Following the objectives of our research, our analysis addresses the next question related to migration economic effects: do Romanian emigrants from different religious affiliations differ in their remitting behavior?

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, little empirical

evidence on the relationship between religious affiliation 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.

We employ logistic regression in order to answer this question. The variables of interests are the same as in previous two case- religious affiliation- while control variables have been reconsidered. We introduce variables consistent with the existing literature on remittance (Lianas, 1997; Roman, Ileanu, Roman, 2010; Vadean 2010) in order to better support our objective. With the exception of gender, all the control variables are significant with standard significance level (see table 4).

Our results from logistic regression analyses indicate at the first glance that immigrants from different religious affiliations do differ in their remitting behavior. All religious groups have higher probabilities to remit compared to no religion group. Protestants have the probability to remit for times higher compared to no religion group, while Neo-protestants have a probability to remit higher 1.7 times. In the case of orthodox the value is 1.4, while for Catholics is 1.2, as the odd ratios presented in table 4 are expressing.

This is in line with our expectations and it is a strong argument for the fact that emigrants belonging to a religious group are more likely to remit compared to unaffiliated migrants. Indeed religious affiliation is a vehicle for altruism.

The model is statistically significant and has a good level of explanation of the probability to remit. Considering interest variables, although protestants is the only interest variable statistically significant.

# **Conclusions**

This paper contributes to the literature by providing a quantitative analysis of the economic outcomes of immigrants and religion. In particular, the paper examines whether the socio-demographic variables and immigrant's religious affiliation are important determinants of income and remittance behavior. We analyze emigrants from a sending country perspective-

Romania- and in this sense we propose a new approach compared to that present in the literature and mentioned in the first part of the article, focused on data coming from receiving countries. We exploit a new data source on migration, a database resulted after an online survey, developed during the research project *The Effects of Labor Force Migration and Demographical Structural Changes on Dynamic Economies*.

The membership to any religion group is negatively affecting income, which is decreasing with different intensities. The lowest "penalty" is affecting migrants with no religion and Neo-protestants, while catholic and Protestants are the most severe penalized for their affiliation. Our results from logistic regression analyses indicate at the first glance that immigrants from different religious affiliations do differ in their remitting behavior. All religious groups have higher probabilities to remit compared to no religion group. Protestants have the probability to remit for times higher compared to no religion group, while Neo-protestants have a probability to remit higher 1.7 times. In the case of orthod ox the value is 1.4, while for Catholics is 1.2.

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## Notes

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<sup>&</sup>lt;sup>5</sup> Vertovec, 18.

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