



Research Article/Araştırma Makalesi

Remittances and Life Satisfaction of Immigrants Living in Istanbul¹

Istanbul'da Yaşayan Göçmenlerin İşçi Dövizleri ve Yaşam Memnuniyeti

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Abstract

The immigrant remittances emerged due to the international migration occupy an important place especially in the economies of developed and underdeveloped countries along with their serious contributions. In addition to their macro level importance these remittances sent to family members for various reasons also bring about important transformations in the socio-economic structure of society. This study aims to analyse the effect of sending remittance on immigrants' life satisfaction. The surveys were conducted face-to-face with 1006 immigrants living in Istanbul and the responses were analysed using the OLS analysis method. The questions in the survey were prepared in English and in Turkish. Immigrants who are a part of the study are people who have legally obtained a residence permit in Turkey. The dependent variable in this study was "All things considered, how satisfied are you with your life as a whole these days?" Participants were asked to rate on a ranking scale ranging from 0 (not at all satisfied) to 10 (completely satisfied). People from 89 different countries took part in the study. Results indicate that sending remittance reduces people's happiness. People who have left their country due to economic conditions are observed to be more unhappy. On the other hand, savings make people happier. In addition, people who think that their financial status is better after the migration are happier than others.

Jel Codes: I31, F22, F24

Keywords: Remittances, Life Satisfaction, Immigration, Economic Reasons, Financial Status

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Öz

Uluslararası göç sonucu ortaya çıkan para havaleleri, ulaştığı ciddi miktarlar ile özellikle gelişmekte olan ve az gelişmiş ülke ekonomilerinde önemli yer tutmaktadır. Makro boyuttaki öneminin yanı sıra çeşitli amaçlarla aile bireylerine gönderilen bu dövizlerin toplumun sosyoekonomik yapısında da önemli dönüşümlere neden olduğu bir gerçektir. Bu çalışmanın amacı para havalelerinin göçmenlerin yaşam memnuniyeti üzerindeki etkisini araştırmaktır. Anketler İstanbul'da yaşayan 1006 göçmen ile yüz yüze anket yöntemi kullanılarak yapılmış ve OLS yöntemi ile analiz edilmiştir. Ankette sorular İngilizce ve Türkçe hazırlanmıştır. Araştırmaya konu olan göçmenler Türkiye'de yasal olarak oturma izni almış göçmenlerden oluşmaktadır. Bu çalışmadaki bağımlı değişken "Bütün her şey göz önüne alındığında, bir bütün olarak yaşamınızdan ne kadar memnunsunuz?" sorusudur. Katılımcılardan 0 (hiç memnun değil) ile 10 (tamamen memnun) arasında değişen bir sıralama ölçeğinde mutluluklarını derecelendirmeleri istenmiştir. Çalışmaya 89 ülkeden katılım sağlanmıştır. Elde edilen sonuçlara göre para göndermek bireylerin mutluluklarını azalmaktadır. Ülkelerini ekonomik nedenlerle terk edenlerin daha mutsuz olduğu görülmektedir. Ayrıca tasarruf yapmak bireylerin mutluluğunu arttırırken, göç öncesine göre ekonomik durumunun iyileştiğini düşünen bireylerin daha mutlu oldukları görülmektedir.

Jel Kodları: I31, F22, F24

Anahtar Kelimeler: İşçi Dövizleri, Yaşam Memnuniyeti, Göçmenler, Ekonomik Nedenler, Finansal Durum

1. Introduction

Merely one of the consequences of the phenomenon of international immigration, remittances sent to the home country are of great importance especially for economies and individuals in developing and least developed countries. The reason behind this is that with these transfers reaching significant amounts, they not only contribute to the lives of the families, but also play an important role in the economic development and social transformation of the countries. Indeed, remittance flows into low- and middle-income countries in 2021 reached 529 billion dollars (World Bank Group, 2017). If we are to include unrecorded submissions as well, this figure will clearly come out higher.

It is a known fact that immigrants do not sever their connections with their origin country and people they have left behind, and they contribute to them in different ways. What immigrants end up transferring to their origin countries is not only money, but also cultural elements such as information, ideas, artistic values and political attitudes (Lewitt & Lamba-Nieves, 2011). However, money is at the top of the list of economic items sent to the origin country. In addition to studies in literature that focus on the reasons for the money transfer between the host country and origin country (e.g. meeting the consumption, education and health needs of the family left behind) (Lianos, 1997; Pozo, 2006), there are also numerous studies analysing the negative and positive impacts of remittance on hosting and origin country economies such as reducing poverty, increasing labour force participation and economic growth (Comes et al., 2018; Eggoh, Bangake & Semedo, 2019; Meyer & Shera, 2017; Siddique, Selvanathan & Selvanathan, 2012). Discussions regarding what makes people happy date back a long time and this question may have various answers depending on the period in which it is asked. There have been many transformations in the standard theory of economy for over a quarter century, and economists have been focusing on subjective variables that affect subjective well-being (Clark, 2018). Having been discussed under various disciplines, happiness did not attract any attention in the field of economy for a long time. Happiness studies that increase in volume after 1990s opened for discussion the acceptance of "more is better" by economists and acknowledged the role of subjective criteria that influence the increase in social welfare. Extending beyond sociology and psychology, happiness studies have entered other fields after 2000s. Along with socio-demographic factors such as age, gender and marital status, numerous factors including psychological, cultural, and social classes have entered the field of happiness studies and opened wide the doors of interdisciplinary studies. Immigrants are also a focus of study in the field of happiness. The migration movement that essentially starts with a dream of happier and better life (Gül, 2020) bring about significant social, cultural and economic transformations.

Happiness research that has found a place for itself in many fields also entered the field of migration studies. Due to the dynamic nature of migration, studies initially focused on cross-sectional data; however with time, panel data started to form with higher predictability regarding immigrants. Studies on life satisfaction of immigrants generally focus on various topics such as whether migration increases individual's happiness, the impact of the income increase as a result of migration on well-being, difference in the happiness levels of natives, stayers and immigrants, adaptation and social comparison (Bartram, 2010, 2011, 2013; Knight & Gunatilaka, 2010; Melzer, 2011; Polgreen & Simpson, 2011; Stillman et al., 2015). Despite

the existence of numerous studies in this area, the number of studies is limited that look into how the act of sending remittance influences the life satisfaction of the sender (for example, (Akay et al., 2014; Arvin & Lew, 2012; Joarder, Harris & Dockery, 2017)).

Some of the studies that focus on the relationship between sending remittance and life satisfaction consider the perspective of the immigrants sending remittance while some others examined the impact of remittances on the life satisfaction of the stayers. It has been shown that thanks to remittances sent to stayers after migration, life satisfaction increases through higher income, access to education and health services. Results of the study by Akay et al. in China, there is no significant difference between the life satisfaction of people sending remittance and people who don't. Results indicate that the value of sending home remittance is higher than the income loss that arise. However (Borraz, Pozo & Rossi, 2008), it has been found that remittance received after migration do not increase happiness, and do not compensate the unhappiness felt by the stayers. This study done in Equator looked into the impact of migration on the stayers. Results of the study indicate that happiness levels of families that have sent at least one family member abroad differ between those who receive remittance and those who do not. It is shown that families who receive remittance are happier than those who do not, and it has been concluded that this difference can be partly explained by how remittances can compensate for unhappiness.

Results of the study by (Andersson, 2014) indicate that remittances have a positive impact on household subjective economic well-being. In the study conducted by (Ivlevs, Nikolova & Graham, 2019) using Gallup World Poll data for 2009-2011, it was shown that poorer families with a family member who has migrated abroad report higher levels of well-being. (Biyase, Fisher & Pretorius, 2021) According to the results of the study conducted in South Africa, remittances have a continuous positive impact on the happiness of family members.

In other studies, positive correlation was found between the immigrant's the ability to send remittances home and their life satisfaction. For example, a study conducted by Joarder, Harris & Dockery in 2017 found that remittances sent by immigrants living in the United Kingdom and Malaysia had a positive impact in their happiness and that of their households of origin.

As its geographical position Turkey has always witnessed migration stories throughout the history. The first migration flow to Turkey was from the Balkan countries. Nearly 1.6 million immigrants, from Balkan countries such as Yugoslavia, Macedonia, Bulgaria, Greece, and Albania, migrated to Turkey between 1923-1997 (İnan, 2016).

After World War II, European countries did not only experience significant economic damage, but they also faced a serious deficiency in the young population in terms of recovery and reconstruction. The decline in population after the war due to various reasons such as high death toll in the war, lower birth dates and malnourishment failed to meet the economic developments that arose as a result of the war. Turning to developing and least developed countries, Europe opened its doors wide to young workers for its development moves. After the Great Depression and World War II, which laid the foundation for nation state and national economies, Turkey got its share from the economic turmoil (Kazgan, 2002). Turkey showed significant economic development between 1923-1945 despite numerous political and social problems. In 1960s, Turkey started to experience an economically challenging era with military

coups and various egalitarian developments, and looking for an escape from these issues, workers migrated to various European countries, especially Germany (Saritaş, 2011). The migration movements that emerged in this period were considered a way out of the existing economic problems as a state policy. Despite being considered "temporary" at the beginning, this migration movement became permanent with the families migrating with the workers. Remittances sent to Turkey, mainly from Germany, reached amounts that almost completely cleared the foreign trade deficit (Keyder, 2014). In the following years, remittances brought about significant transformations in the country both in the macro level with the contributions to the country's economy and in the micro scale through social, cultural and class changes. Turkey today has had its share of the immigrant flow resulting from the developments across the world in especially in the Middle East and has been exposed to an intense immigrant flow.

On the other hand, Turkey has also become a country of transit serving as a bridge between the developed countries in Europe and other parts of the world, and people consisting mostly of those trying to emigrate from the Middle East (İcduygu & Sert 2019). Nowadays Turkey is also a country for irregular migrants from several countries and this number has been risen to six million people. For this reason, migration studies have been gaining importance in Turkey. Like other immigrants, immigrants living in Turkey also send remittance to their origin countries.

This is the first study to look into the impact of remittance sent by immigrants living in Istanbul, the country that receives the highest migration, on their life satisfaction. The remainder of this paper is organized as follows. Section II and III presents the data sources, variables, descriptive analysis, and empirical methods. Section IV presents main results. Section V concludes the paper.

2. Data and Methodology

Data in this study were collected via face-to-face survey application in May-August 2015. The participants of the study consisted of 1006 people, 562 men and 443 women, from 89 different countries. The top three countries that participated in the survey are listed in Table 1.

Table 1: Top Three Countries with the Most Participation in the Survey

Country	Number of Participation	Women	Men
Uzbekistan	201	72	129
Russia	82	35	47
Turkmenistan	60	19	41

Immigrants who are a part of the study are people who have legally obtained a residence permit in Turkey. The questions in the survey were prepared in English and in Turkish. For the people who speak neither language, we worked with interviewers who spoke their language. The sample was formed through randomisation, and generation gap was ignored in the survey. Descriptive statistics and regression results for the study variables were analyzed by SPSS 21.0. As the dependent variable, the participants were asked to assess their life as a



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whole for the life satisfaction question. The responses were scaled as 0- I am not satisfied at all and 10- I am completely satisfied.

3. Variables and Descriptive Statistics

In the study, participants were asked what they felt about their economic status in recent times and their responses were analysed in a Likert-type table (1= I am in debt, 2= I am eating into my savings, 3= I don't spend my savings, but I can't save any money, 4= I can save money). When participants were asked about the reason of their migration, they were offered four options as economic, family union, education and other. Participants were asked about their general health status and economic status compared to pre-migration as 1- really bad and 5- really good. The countries they left behind were coded as lower income, middle and high income. Gender was coded as woman:1, man:0, and status of employment was coded as employed:1, and unemployed: 0. Income level was coded as 0-2499, 2500-4999, 5000+. Participants were asked about their religious believes through a 5-point Likert scale (1. not important at all, 5. very important). Participants were asked to report their level of education in 5 categories (Primary, Secondary, High School, Vocational School, University or more). Years in migration was asked in 5 categories (1. 0-2 years, 2. 3-5 years, 3. 6-8 years, 4. 9-11 years, 5. 12+ years) and finally the remittance sent was asked in 4 categories (1= 0-200, 2= 201-400, 3= 401-600, 4= 601+).

Descriptive statistics are given in Table 2. Statistics show that mean life satisfaction stands at 6.97% and mean age is 33.27. Level of education for the majority of the participants is high school or higher. 85% of the participants left their country due to economic reasons. 73% of the participants immigrated to Turkey from middle-income countries, and 97.4% are business owners. 73.8% of the participants are in the lowest income group. A large percentage of the participants, 85.5%, send a remittance of 0-200\$ to their origin countries. Most of the participants stated that their economic status improved after their immigration compared to what it was before. 53,9% of the participants stated that they do not spend their savings, but they cannot save any money either.

Table 2: Descriptive statistics

	Descriptive	Mean /Percentage
Life Satisfaction		6,97 (Mean)
Sex	Women	44,1%
	Men	55,9%
Age	Age	33,27(Mean)
Religion	Not important at all	3,3%
	Not important	5,1%
	Neither important nor unimportant	13,4%
	Important	43,6%
	Very important	34,6%
Health Status	Very bad	0,8%
	Bad	2,1%
	Medium	21,9%
	Good	57,4%
	Very good	17,6%
Education	Primary	6,0%
	Secondary	9,5%
	High School	39,7%
	Vocational School	9,8%
	University or more	35,1%
Countries	Lower income	8,0%
	Middle income	73,0%
	Higher income	18,7%
Employed	No	2,6%
	Yes	97,4%
Years of immigration	0-2	17,4%
	3-5	23,6%
	6-8	18,3%
	9-11	14,9%
	12 +	25,8%
Income (TRY)	0-2499	73,8%
	2500-4999	16,3%
	5000+	9,9%
Economic comparison by pre-migration	Very bad	1,6%
	Bad	4,5%
	Neither good nor bad	28,8%
	Good	58,6%
	Very good	6,6%
Financial status	I got into debt	6,2%
	Spend savings	16,4%
	Not spend savings	53,9%
	Saving money	23,5%
Remittances (\$)	0-200	85,5%
	201-400	11,1%
	401-600	2,4%
	601+	1,0%
Reasons for immigration	Economic	85,0%
	Educational	4,1%
	Family reunion	4,3%
	Others	6,6%

4. Results

In Table 3, factors that influence the life satisfaction of immigrants who send remittance to their countries were analysed through OLS method of analysis. One of the variables that is thought to be the most effective on happiness is health. Even though there is a complex relationship between health and happiness, it is possible to say that people with a generally good mental and physical health tend to be happier (Graham, Eggers & Sukhtankar, 2004). However, at the same time, stress caused by financial, psychological and social etc. problems may have a negative impact on the health status of immigrants (Lipson, Muecke & Chrisman, 1992). In this study, in line with the literature there is a positive correlation between health status and life satisfaction. People with better health status are observed to be happier. Generally, In literature, there is a positive relationship between being religious and happiness so religiosity is associated with happiness (Dilmaghani, 2018; Lewis & Cruise, 2006). Studies show that people with a religious belief have more opportunities to socialize with societies who share the same religious believes; and positive emotions associated with religious activities and praying can help them cope better with stress (G. Koenig & Larson, 2001; Lewis & Cruise, 2006). This study also supports this finding. The results indicate that individuals who believe their economic status pre-migration was better are happier. Literature shows that happy people tend to save more money, and ability to save increases happiness (Frey & Stutzer, 2002; Graham et al., 2004). In this study, saving money seems to have a positive impact on happiness. While people who were poor in their origin countries and those who left behind a wife and children have higher life satisfaction, those who have left their country due to economic reasons, those in debt, and those who have spent their savings are more unhappy. Literature shows that sending more remittance to stayers increases the life satisfaction of immigrants (Akay et al., 2014). Conclusions of this study contradicted with the literature in this regard. It is shown that sending more remittance reduces the individuals' happiness. No statistically significant relationship was found between age, gender, education, income, history of migration, employment status, religious believes, income level of the country of origin, education and migration due to family union and happiness.

Table 3: Regressions Results

Independent Variables	Regression		
Mean Happiness (SD)	6.97 (1.896)		
	B	S.D	t
Age	0,026	0,029	0,889
Age2	0,000	0,000	-1,246
Gender	0,148	0,119	1,245
Education	-0,036	0,043	-0,829
Health Situation	0,601***	0,081	7,435
Lnincome	0,084	0,079	1,060
Ln Remittances	-0,054*	0,032	-1,653
Yearssincemigration	0,003	0,011	0,300
Employed	0,283	0,356	0,795
Religion	0,098*	0,059	1,654
Reasons for Migration			
Economic	-0,452**	0,231	-1,958
Educational	-0,267	0,369	-0,724
Familyreunion	-0,408	0,347	-1,175
Muslim	-0,064	0,134	-0,478
Pooratorigin	0,687*	0,325	2,116
Family members left behind	0,508*	0,195	2,605
Countries			
Highincome	-0,094	0,165	-0,568
Lowerincome	0,137	0,210	0,654
Financial status			
I got into debt	-1,438***	0,239	-6,016
Spend savings	-0,359**	0,158	-2,274
Saving money	0,458***	0,141	3,251
Economic comparison by pre-migration	0,311**	0,129	2,413
Adjusted R Square	0,031		
Number of sample	1004		

*The significance level was in bold when *** = $p < 0,01$, ** = $p < 0,05$, * = $p < 0,10$

5. Discussion

This paper presents empirical evidence for the effect of remittances on life satisfaction in the case of immigrants living in Istanbul. Using an unique survey we are the first to explore the association between remittances and life satisfaction of those who migrated to Istanbul. Regression analyses are estimated in order to analyze immigrants' life satisfaction taking into account other sets of co-variables: age, age square, gender, health, education, income, financial status, country dummies, reason behind migration, employment and religion.

Although the expectation of immigrants to succeed economically in the new country is a significant factor in their decisions to immigrate, we have found a negative effect of economic



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migration on life satisfaction. One explanation behind this situation may be related with low-income levels of immigrants on comparison to native people living in Istanbul.

Being poor and leaving family members at the origin country have both positive effects on the life satisfaction of immigrants living in Istanbul.

We did find any significant evidence of income on life satisfaction levels of immigrants living in Istanbul. However, we have found strong significant effects of different financial statuses on the life satisfaction levels. Being in debt and spending savings have both negative impacts on life satisfaction whereas spending money has a positive significant impact on the life satisfaction levels of immigrants living in Istanbul.

Contrary to findings in the literature, the fundamental variable of sending remittance in the study have a negative impact on the individuals' life satisfaction, It has been concluded that sending remittance to family members left in the country of origin by restricting the spending on various social activities, access to better education, health, food or savings, hence cutting down on their own quality of life reduces their life satisfaction.

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Çıkar Beyanı: Yazarlar arasında çıkar çatışması yoktur.

Etik Beyanı: Bu çalışmanın tüm hazırlanma süreçlerinde etik kurallara uyulduğunu yazarlar beyan eder. Aksi bir durumun tespiti halinde Fiscaeconomia Dergisinin hiçbir sorumluluğu olmayıp, tüm sorumluluk çalışmanın yazarlarına aittir.

Yazar Katkısı: Yazarların katkısı aşağıdaki gibidir;

Giriş: 1. yazar

Literatür: 2. yazar

Metodoloji: 1. yazar

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Introduction: 1. author

Literature: 2. author

Methodology: 1. author

Conclusion: 2. author

1st author's contribution rate: %60, 2nd author's contribution rate: %40