

The Giving Behavior of Households in Thailand

Manasigan Kanchanachitra¹

Abstract

Giving is an act where one transfers a part of one's own resources to others. In this sense, giving is a unique form of resource redistribution that can ultimately have an impact on economic inequality. While there are many factors that explain why and how people give, the focus of this paper is to explore the role of family and household characteristics in influencing giving behavior in Thailand. In this paper, I consider three categories of giving behavior by households, which include contributions made to i) persons outside the household, such as remittances, ii) religious activities and iii) charitable institutions/organizations. I draw on the extensive list of household expenditures from the Socio-Economic Survey 2011 conducted by the National Statistical Office of Thailand. Using a two-part model with separate equations to model the probability of giving and the level of giving expenditure conditional on giving, the findings suggest that household size increases overall giving in all categories, while the number of children in the household reduces giving activities in all categories. The current demographic transition means that household characteristics in Thailand are changing, which can lead to future changes in giving patterns. Efforts to maintain familial piety and support people's active engagement in their society by making giving easier and more attractive can serve as a main mechanism to create a far-reaching impact for building a caring future in Thailand.

Keywords

Household characteristic; giving behavior; remittances; merit-making; donations; resource redistribution

Introduction

Giving is an act where one transfers a part of one's own resources to others. The resources transferred can be in any form, including monetary, in-kind and time devoted to others. In a sense, giving can be considered as a mechanism for resource redistribution within a family, a community, or a country, which can ultimately have an impact on economic inequality.

Giving has long been a practice deeply rooted in Thailand's culture, norms, and traditions as a Buddhist country. Most Thais believe in the law of karma and reincarnation (Dhammananda, 2002). Buddhists must do good deeds to accumulate *boon*, or merit, which in turn will determine the pathways of one's present and future lives. One way to *tam boon*, or to make merit, is to share one's own resources with those in need, such as giving money to a street beggar or donating money to charities. *Tam boon* is regarded by Thais as a broad concept that can refer to any kind of act aimed at helping others; it does not necessarily have to be linked to religious activities, but religion is often the underlying motive.

¹ Institute for Population and Social Research, Mahidol University, Thailand.
Email: manasigan.kan@mahidol.ac.th

Filial piety is another important practice in Thailand that influences giving behavior and can be traced back to Buddhism. In a well-known Buddhist teaching called the *mangalasutta*, the Buddha described the 38 highest blessings that will lead one to prosperity and happiness in life. One of those blessings is to cherish one's parents, as gratitude is a virtue that must be practiced. The idea of filial piety is therefore deeply ingrained in Thai culture, where children are expected by their family and society to demonstrate gratitude by providing their parents support materially, financially, and physically (Piotrowski, 2008; Knodel, Saengtienchai & Sittitrai, 1995; Knodel & Saengtienchai, 1996; Limanonda, 1995).

There are many studies on giving and household characteristics, most dominantly from Western countries. The United Kingdom's government, in particular, is keen on encouraging a higher level of donations as a part of its Big Society agenda, and much attention has been given to increase the level of giving in the society. Studies in the past indicate that individual donations are a significant source of income for charitable foundations in the U.K., amounting to approximately one quarter of their total income (Cowley, McKenzie, Pharoah & Smith, 2011).

It should be highlighted that studies tend to address giving behavior in two main aspects: participation and amount. Participation refers to the proportion of households that are involved in giving/donation, while amount refers to the size of donation made once the household participates. Analyzing the two aspects is crucial in gaining a thorough understanding of the determinants of giving, and appropriate analytical tools must be utilized to highlight the intricate interplay of the two influences. Special consideration also needs to be given on how to address the large number of households that have no observed charitable giving, which is not covered in many studies (with the exception of Banks & Tanner, 1997; 1999).

In general, giving is found to increase with age, income, education and the proportion of females and children in the household (Banks & Tanner, 1997, 1999). In 1978, individuals over 65 years old accounted for 25% of all donations in the UK, compared to 35% in 2008 (Cowley et al., 2011). The presence of children in the household is also positively correlated with the household's participation in giving, but not the amount given (Banks & Tanner, 1999). Donation behaviors of households are changing over time. The proportion of households that donate in the U.K. is declining, although the total expenditures on donations are increasing in value (McKenzie & Pharoah, 2013; Banks & Tanner, 1997; 1999; Cowley et al., 2011). Although the amount given per household is increasing in real terms over time, the participation rate in donations fell by over 5 percentage points over the period of 1974-1996 as a result of generational effects. It is found that younger households today are less likely to give than older households, and they are also less likely to give when compared to older households when they were the same age (Banks & Tanner, 1997).

In Thailand relatively little research has been done regarding donations, since the main category of giving in Thailand is remittances. With workers moving into cities to secure job opportunities, many Thais send remittances back to their household of origin as a way to show gratitude (Punpuing & Richter, 2011; Curran & Saguy, 2001) and maintain personal contact with family members (Osaki, 2003). There are two main theoretical approaches to explain remittances. The first theory sees senders of remittances as acting altruistically – sending money to increase the welfare of other family members (Lillard & Willis, 1997; VanWey 2004). The second theory sees senders as a part of a contractual arrangement with

other family members; either remittances are seen as a repayment for family support for raising and bearing the sender (Poirine, 1997; VanWey 2004), or senders may expect future bequests and inheritances to repay for the remittances (Hoddinott, 1994).

Regardless of whether the behavior is altruistic or contractual, remittances have been an important source of income for many households, improving the livelihood of recipients by overcoming income shortages (Osaki, 2003; VanWey, 2004). Studies have shown that the amount of remittances, both from domestic and international sources, constitute one of the largest and most stable sources of money for developing economies, often exceeding international aid (Kapur & McHale, 2003; Taylor, 1999; World Bank, 2006).

Migrants can generate flows of resources through remittances that help lessen a family's financial burden. Studies have consistently shown that women in Thailand generally have a significantly higher probability to remit than men (Curran & Saguy, 2001; Curran, 1996; DeJong, Richter & Isarabhakdi, 1995). Education and occupation are found to have a positive effect of remitting, while having a spouse in the household (i.e., both husband and wife migrate and settle together) reduces the probability of remitting (VanWey, 2004).

Since remittances often involve migration, their determinants are typically analyzed using two sets of variables: the out-migrants' individual characteristics and the household of origin characteristics (Osaki, 2003; VanWey, 2004). However, migrants oftentimes bring along their families, creating a new household; there are many cases where migrants move to a new area bringing their husband/wife and children along with them. Therefore, we must not overlook the household characteristics of the sender, not just the migrant's individual characteristics, in determining remittance giving behavior. Household circumstances of the sender are an important determinant of how much to remit, if the individual decides to remit at all. More importantly, the sending party is not necessarily the person who migrates, but may be the household of origin.

Giving plays an important role in the society as it affects how resources are distributed. It is a means to promote financial support, and therefore economic equality, among family members as well as members of the society. Studies in the past have mostly focused on one category of giving in Thailand, remittances, while overlooking other existing forms of giving such as charitable donations or giving as a part of religious beliefs that are ingrained in Thai culture, beliefs and norms. Moreover, current demographic changes bring about a rapidly aging society and there is a growing public concern over future support for the graying population. Policies to encourage giving to support one another in the family and society are an important alternative to sustain the well-being of older generations in the future.

This study expands the existing literature by exploring the different categories of giving behavior in Thailand at the household level. The main question to be addressed is how different types of households differ in regards to giving. A two-part model that takes into consideration the unique characteristics of the data, where a large proportion of households do not have any giving expenditures, will be utilized to enable us to identify the effects of different household factors on giving behavior with greater consistency. Findings from this study will help policy-makers to gain a more accurate understanding of the giving behavior of Thai households, and to plan for a sustainable future through a caring and giving society.

Empirical Procedures

The data that I use to examine these issues of households and their giving behavior come from the Socio-Economic Survey 2011 (SES 2011) conducted by the National Statistical Office of Thailand (NSO) (Thailand National Statistical Office, 2011). The survey is nationally representative, providing information on basic household socio-economic factors, as well as on detailed expenditures. The data are weighted in all the calculations to ensure that the results are representative of the country.

The main household expenditures of interest are those that relate to giving. From the exhaustive list of household expenditures, I am able to identify three main giving categories. The first item is contributions to persons not in the household (Send out). This category of expenditure can be considered as money sent to other individuals such as parents, children or other relatives that do not reside in the household, and can therefore be considered as remittances. This form of giving is the most informal form of giving, as it is based primarily on personal relationships.

The next item is contributions to religious activities (Merit). This category of expenditure refers to money that is given for religious purposes in Buddhism as well as other religions in Thailand. It should be noted that the definition of Merit here is restricted only to religion-related activities, unlike *tam boon* which (as explained in the previous section) has a broader definition that includes giving to others for the purpose of making merit.

The last item is contributions to charitable institutions/organizations (Donation). This category of expenditure is made mainly through established charities, foundations and organizations. This category of giving is the most formal of the three, and can also be considered the least personal channel of giving. For the sake of simplicity, I include only monetary expenditures in the analysis for all three categories of giving.

From the sample of 39,513 households, the category of giving expenditure that is most common with the highest rate of participation is contributions to religious activities. The vast majority of households at 93.1% participate in this category of giving. Meanwhile, contributions made to persons not in the household and to charitable institutions/organizations are not as common at 20.2% and 17.8% respectively (Table 1).

Table 1: Percent of households with giving activities in the past month (n= 39,513)

	<i>Households with activities</i> (%)
Send out	20.2
Merit	93.1
Donation	17.8

In terms of the amount of money given, households tend to spend the largest amount on remittances. On average, they contribute 737 baht in the past month to individuals outside of their household. If we exclude households that do not contribute to persons not in the household, and consider only those who do, average spending increases up to 3,650 baht per

month per household. Contributions to merit and donations are considerably lower when compared to remittances at 250 and 25 baht per month per household respectively. Even if one examines only the households who had these expenditures, the average increases to 269 baht for merit and 139 baht for donations per month (Table 2).

Table 2: Average amount of money expended in each category of giving (in baht)

<i>Send out</i>		<i>Merit</i>		<i>Donation</i>	
All households	Only households that send out money	All households	Only households that make merit	All households	Only households that make donations
737	3,650	250	269	25	139
<i>n</i> = 39,513	<i>n</i> = 8,922	<i>n</i> = 39,513	<i>n</i> = 36,848	<i>n</i> = 39,513	<i>n</i> = 8,674

Table 3 provides summary statistics for household characteristics in each giving category. For each category, households are divided according to whether they incur such expenditures or not. Households that remit have fewer family members, have a younger head of household, are more urban, have a higher average household income per capita, are more educated, and have fewer children and elderly in the household compared to those that do not. In other words, households that send out money are those that on average earn higher incomes and have fewer dependent household members.

Regarding merit giving, households that have such expenditures are quite different from those that send out money. In particular, they tend to have more household members, have an older head, are rural, and have more children and elderly in the household. Households that give merit also have higher average household income per capita.

Finally, the characteristics of households that have donation expenditures and those that do not are not as noticeably different as was seen for the other two categories. The main difference is that households who make donations have higher household incomes and have a higher proportion of household heads that are educated at the university level.

Table 3: Household characteristics by giving category

Characteristics	Total	Send out		Merit		Donate	
		Yes	No	Yes	No	Yes	No
Average number of household members	3.16	2.79	3.26	3.21	2.57	3.21	3.15
Average age of head	52.2	46.4	54.4	53.1	48.0	53.2	52.7
Sex of head (%)							
- Male	66.3	73.5	64.4	66.3	65.9	65.5	66.4
- Female	33.8	36.5	45.6	33.7	34.1	34.5	33.6
Residence (%)							
- Urban	36.2	49.6	32.8	35.0	52.6	38.3	35.7
- Rural	63.8	50.4	67.2	65.0	47.4	61.7	64.3
Average per capita household	8,448	11,423	7,802	8,428	8,713	11,423	7,802

Characteristics	Total	Send out		Merit		Donate	
		Yes	No	Yes	No	Yes	No
income(baht/month)							
Marital status of head (%)							
- Single	8.2	11.3	7.4	7.2	20.9	7.8	8.3
- Married	69.1	75.8	67.4	70.1	55.3	69.8	69.0
- Divorced	22.7	12.9	25.2	22.6	23.4	22.4	22.7
Education of head (%)							
- Primary	63.8	46.2	68.2	64.7	51.3	57.8	65.1
- Secondary	21.6	32.7	18.8	21.2	27.0	23.4	21.2
- University	8.7	17.2	6.6	8.7	9.6	13.4	7.7
- Other	5.9	3.9	6.4	5.4	12.1	5.4	6.0
Average number of children under age 15	0.65	0.46	0.70	0.66	0.46	0.62	0.65
Average number of elderly age 60 and over	0.51	0.25	0.60	0.54	0.41	0.55	0.52
Number of Observations	39,513	8,922	30,591	36,848	2,665	8,674	30,839

Empirical Model

The outcomes of interest in this paper are the giving behavior of households in the three categories: Send out, Merit, and Donate. These outcomes are uniquely characterized by a large fraction of zeros (as many households do not give at all) with the remaining values being positive, skewed and continuous. The modeling of giving therefore poses an important challenge on how to deal with the large number of households that do not incur any giving expenditures and the positively skewed distribution of households that do incur giving expenditures. Given this nature of the outcomes of interest, a linear regression could lead to biased and inconsistent parameter estimates, which leads to less precise estimates of means and marginal effects, as the analysis can be sensitive to a mass of zeros and outliers. A two-part model permits the zero and non-zero observations to be generated by different densities—to separately explain the decision whether to give, and the subsequent expenses once a household does decide to give. This more advanced model will yield more precise estimates for interpretation (Duan, Manning, Morris & Newhouse, 1984; Cameron and Trivedi, 2005).

In the two-part model, I estimate i) the probability of observing a positive giving expenditure, $y > 0$, and ii) the level of the giving expenditure conditional on giving at all.

For each category of giving I define a binary indicator variable $d = 1$ for households with positive giving expenditures, and $d = 0$ otherwise. For households with positive giving expenditures we observe $y > 0$, and for non-giving households we observe $y = 0$. Therefore, we observe only the probability of giving for non-giving households, $\Pr[d = 0]$, while for giving households we also observe the conditional density of y given $y > 0$, $f(y|d = 1)$, for some choice of density $f(\cdot)$. Following Cameron and Trivedi (2005), the two-part model can be written as

$$f(y|\mathbf{x}) = \begin{cases} \Pr[d = 0|\mathbf{x}] & \text{if } y = 0 \\ \Pr[d = 1|\mathbf{x}] f(y|d = 1, \mathbf{x}) & \text{if } y > 0. \end{cases}$$

The first part of the model is estimated using a standard probit model on the entire sample. The second part of the model is estimated only on households with giving expenditures

with $\gamma > 0$. The positive expenditures on giving are estimated using the generalized linear model (GLM) with a log link and gamma distribution. The main advantage of the gamma distribution is that it has better fit to skewed data and one can directly specify how the expectation of the outcome is related to the covariates in its *original* scale. That is, there is no need to transform and retransform back to the original scale as is the case with log-transformed outcomes. The same set of covariates appears for both equations, and the error terms from both equations are assumed to be independent (Duan, Manning, Morris & Newhouse, 1984; Cameron and Trivedi, 2005).

Results

The main question explored in this paper is how different household characteristics influence giving behavior. Using the two-part model as detailed in the previous section, I estimate the probability of observing positive giving behavior and the level of the giving expenditure conditional on giving. Table 4 reports the coefficients from the two-part model. The estimates in the first column of each giving category are obtained by probit regression, explaining the probability of giving in that category. The second column reports estimates of the amount that is given from GLM with a log link and gamma distribution on those with positive expenditures. Therefore, the estimates in the second column of each giving category are conditional on giving.

Aside from examining the effect of each factor on the probability and level of giving separately, I also estimate the *unconditional* marginal effects from the coefficients obtained in the two-part model. The unconditional marginal effects give us information on how the overall expected outcome (unconditional on whether the observation incurs the cost or not) changes as a result from a unit change in the explanatory variable (results are reported in Table 5).

The first determinant of interest is household size. Among the three giving categories, household size has a positive effect on giving in the Merit and Donate categories. This positive effect is observed in both the probability of giving and the amount that is given. In other words, the more members there are in a household, the more likely they will be involved in making merit and charitable donations; and upon giving, households with more members tend to give a higher amount. For remittances, household size does not affect the probability of sending but positively affects the amount that is sent.

In terms of the unconditional marginal effects, it is found that an increase of household size is associated with an increase in all categories of giving. Having an additional household member increases giving by 74, 46 and 7 baht on average for Send out, Merit and Donate respectively.

The age of the household head is also positively correlated with the probability of giving and amount that is given for merit and donations. For money sent out, it is found that the older the head of household, the less likely the household will remit. However, upon remitting, the amount that is remitted increases with age. The unconditional marginal effects suggest that a one year increase in the household head's age is associated with a 3.0 and 0.5 baht increase on average in household expenditures in making merit and donations respectively, but reduces money sent out by 6 baht. If the head of the household is male,

then that household sends out 136 baht more than a household that is headed by a female. However, a household with a male head tend to give 17 baht less in merit.

Table 4: Results from a two-part model predicting the probability of giving and level of expenditure for those who give

	Send out		Merit		Donate	
	Part 1	Part 2	Part 1	Part 2	Part 1	Part 2
Number of household members	-0.001 (0.011)	0.101* (0.018)	0.109* (0.015)	0.173* (0.007)	0.058* (0.009)	0.204* (0.039)
Age of head	-0.015* (0.001)	0.008* (0.002)	0.011* (0.001)	0.010* (0.001)	0.002* (0.001)	0.019* (0.005)
Sex of head (Ref: Female)	0.158* (0.024)	0.025 (0.037)	-0.133* (0.032)	-0.052* (0.019)	-0.56* (0.023)	0.010 (0.112)
Residence (Ref: Rural)	0.077* (0.024)	-0.025 (0.032)	-0.336* (0.029)	-0.221* (0.015)	-0.095* (0.020)	-0.062 (0.092)
Per capita household monthly income (log baht)	0.527* (0.018)	0.581* (0.031)	0.123* (0.021)	0.464* (0.013)	0.286* (0.015)	0.787* (0.056)
Marital status of head (Ref.: Single)						
- Married	0.299* (0.039)	0.304* (0.053)	0.445* (0.046)	0.311* (0.029)	0.089* (0.037)	-0.609* (0.309)
- Divorced/Separated/ Widowed	0.132* (0.047)	-0.046 (0.066)	0.224* (0.052)	0.070* (0.031)	0.089* (0.044)	-0.716* (0.303)
Education of head (Ref.: Primary)						
- Secondary	0.055* (0.026)	-0.007 (0.037)	0.050 (0.036)	0.126* (0.022)	0.063* (0.026)	0.354* (0.130)
- University	-0.028 (0.039)	0.022 (0.049)	0.134* (0.057)	0.280* (0.029)	0.133* (0.037)	0.352* (0.136)
Number of children under age 15	-0.097* (0.019)	-0.278* (0.034)	-0.006 (0.027)	-0.067* (0.013)	-0.011 (0.016)	-0.189* (0.057)
Number of elderly age 60 and over	-0.160* (0.021)	-0.025 (0.040)	-0.078* (0.026)	-0.041* (0.013)	0.023 (0.018)	0.109 (0.075)
Constant	-4.973 (0.161)	1.970 (0.279)	-0.557 (0.199)	0.300 (0.126)	-3.759 (0.137)	-3.605 (0.535)
Number of Observations	39,513	8,922	30,591	36,848	2,665	8,674

Notes: * Significant at p<0.05
Standard errors in parentheses

As expected, households in urban areas have a higher probability of remitting more than those in rural areas, but there are no significant differences in the amount once the household participates in remitting. In terms of the unconditional marginal effects, being urban has no significant effect on sending remittances. However, urban households on average spend 65 baht less in making merit than their rural counterpart.

For household composition, households with more children under 15 years old tend to be associated with both a lower probability of sending out money and the amount that is sent. The presence of children also reduces the amount of money sent in other categories of giving as well, but does not affect the probability. Once we consider the unconditional marginal effects, overall an additional child under 15 years old reduces the remittance, merit and donation money by 279, 17, and 5 baht respectively.

As for households with elderly, an increase in the number of elderly age 60 and over is associated with a decrease in the probability of remitting and making merit. Upon giving, the amount is significantly lower for households with more people aged 60 and over. The unconditional marginal effects of having an additional person 60 years and over in the household reduces the overall amount given for remittances and merit by 138 and 12 baht per household respectively.

Table 5: Unconditional marginal effects

	Send Out	Merit	Donate
Number of household members	73.716* (16.121)	46.288* (1.799)	6.715* (1.189)
Age of head	-5.529* (1.508)	2.730* (0.233)	0.530* (0.139)
Sex of head (Male = 1)	136.463* (32.980)	-16.714* (4.841)	-1.413 (2.799)
Residence (Urban = 1)	39.635 (28.261)	-64.778* (3.919)	-4.356 (2.376)
Household monthly income (log baht)	825.646* (35.225)	119.244* (3.831)	27.811* (3.093)
Marital status of head (Ref.: Single)			
- Married	449.633* (48.926)	90.432* (7.343)	-12.267 (8.108)
- Divorced	64.754 (59.647)	23.820* (7.928)	-14.905 (8.079)
Education of head (Ref.: Primary)			
- Secondary	35.933 (33.897)	32.826* (5.682)	10.566* (3.553)
- University	-4.833 (46.668)	73.558* (7.357)	12.582* (3.451)
Number of children under age 15	-278.665* (30.087)	-16.826* (3.268)	-4.969* (1.616)
Number of elderly age 60 and over	-138.424* (33.604)	-12.453* (3.399)	3.339 (1.971)
<i>Number of Observations</i>	39,513	39,513	39,513

Notes: * Significant at $p<0.05$

Standard errors in parentheses

In addition to the unconditional marginal effects as shown in Table 5, I also calculate the marginal effects conditional on different ages of the household head (20, 40, 60, and 80 years old). The results show that the marginal effects do vary over the life course, with the majority of the effects increasing in magnitude with age. For example, although urban households spend less on merit at all ages, the difference is much greater for households with an older head than for a younger head. The results are not presented in this paper but are available upon request.

Conclusion and Discussion

This paper examines how different household characteristics affect three main categories of giving: i) contributions to persons outside of household, ii) contributions made to religious activities, and iii) contributions made to charitable institutions/organizations.

Households with different characteristics have different circumstances, and thereby behave differently in terms of giving. The main findings from this study are that households that have more members give more overall, while an increase in the number of children, on the other hand, reduces giving in all categories. Having an older household head decreases the overall amount expended for remittances, but increases the overall amount expended for merit and donations. In addition, a rural household makes more merit overall than their urban counterparts (see Table 6).

Table 6: Summary of household characteristics effects on the three giving categories

<i>Household Characteristics</i>	<i>Send out</i>	<i>Merit</i>	<i>Donation</i>
Household size	(+)	(+)	(+)
Age of household head	(-)	(+)	(+)
Live in urban area	no effect	(-)	no effect
Number of children age under 15	(-)	(-)	(-)
Number of elderly age 60 and over	(-)	(-)	no effect

Households and families in Thailand are constantly changing. Households on average are getting smaller, are more urban, with more members being single, being older, and having fewer children (Institute for Population and Social Research, 2013; NSO, 1980; 2010; Punpuing & Richter, 2011). As the findings from this study demonstrate, different household characteristics have different giving patterns. It is likely that as Thai families and households continue to change as a result of demographic transition, giving behavior in Thai society may also change.

Remittances are an important mechanism for the redistribution of wealth within family members in different households. Currently, money from their adult working children is the main source of income for the majority of older persons in Thailand (United Nations Population Fund, 2011). As the proportion of older persons in the country continues to rise, the society must acknowledge the significance of this inter-generational support mechanism. Concrete plans should be made to encourage financial equality and security for all citizens of all ages. The findings from this study indicate that households that remit more are those with more household members, have a younger head of household, and have fewer dependent household members. Holding everything else constant, if households in the future become smaller and older, remittances may be on the decline.

For merit-making and charitable donations, the only demographic factor that seems to support these activities is the shrinking number of children in the household. Other changes in household factors, such as the reduction in household size and the increasing age of the household head, seem to discourage merit-making and charitable donations, holding other factors constant. As there are many factors that influence giving behavior, it is difficult to conclude with certainty the direction of giving in Thailand in the future; however, this study is able to shed some light on how households with different circumstances behave in terms of giving. A better understanding of these two categories of giving would be useful for policymakers in boosting these behaviors, as the value of contributions in these categories are currently low (relative to remittances) in Thailand.

Society should not overlook the benefits of giving as a means to help redistribute wealth to reduce inequality and to promote well-being among its citizens. To encourage giving, government policies play an important role. The main policy to promote giving in Thailand is currently through tax incentives. Giving items that are eligible for tax deductions include donations to support education, disabled persons, local administration, religious activities and other projects as listed by the Revenue Department (Thai Revenue Department, 2014). Individuals are also entitled to personal allowances for parental care for parents aged 60 and over of 30,000 baht per parent after the deduction of expenses; however, only one child is eligible for this allowance. Moreover, the total amount of giving in all categories eligible for deduction cannot exceed 10% of net income.

In order to promote giving in the future, the government needs to consider new strategies. A study by the Behavioural Insights Team suggested four guidelines to support charitable giving. The four guidelines are to i) make giving easy, such as by setting up a system that people can easily enroll in charitable activities, ii) attract attention by using personalized messages, iii) focus on the social by making giving a social norm, and iv) get the timing right, for instance, knowing that people are more likely to make a donation in December than January (Cabinet Office & Behavioural Insights Team, 2013).

Given future changes in family and household characteristics, particularly as more people enter old age, genuine efforts should be made to encourage giving. Thai culture, norms and values have instilled a sense of giving in its people, and government policies can further strengthen this behavioral asset. Efforts to encourage familial piety within a family and support people's active engagement in their society by making giving easier and more attractive can serve as a main mechanism to create a far-reaching impact for building a caring future in Thailand.

References

Banks, J. & Tanner, S. (1997). *The state of donation: Household gifts to charity, 1974-96*. (Commentary No. 62). Institute for Fiscal Studies, London. Retrieved from www.ifs.org.uk/comms/comm62.pdf

Banks, J. & Tanner, S. (1999). Patterns in household giving: Evidence from U.K. data. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 10(2).

Cabinet Office & Behavioural Insights Team. (2013). *Applying behavioural insights to charitable giving*. Retrieved from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/203286/BIT_Charitable_Giving_Paper.pdf

Cameron, C. & Trivedi, P. K. (2005). *Microeconometrics: Methods and applications*. New York: Cambridge University Press.

Cowley, E., McKenzie, T., Pharoah, C. & Smith, S. (2011). *The new state of donation: Three decades of household giving to charity 1978-2008*. Retrieved from <http://www.cgap.org.uk/uploads/reports/The%20new%20state%20of%20donation.pdf>

Curran, S.R. (1996). *Intra Household exchange relations: Explanations for education and migration outcomes*. (Seattle Population Research Center Working Paper No. 96-5). Seattle: University of Washington.

Curran, S.R. & Saguy, A. C. (2001). Migration and cultural change: A role for gender and social networks? *Journal of International Women's Studies*, 2(3), 54-77.

DeJong, G., Richter, K. & Isarabhakdi, P. (1995). Gender, values, and intentions to move in rural Thailand. *International Migration Review*, 30(3), 748-770.

Dhammananda, K. S. (2002). *What Buddhists believe: Expanded 4th edition*. Kuala Lumpur: Buddhist Missionary Society Malaysia.

Duan, N., Manning, W.G., Morris, C. N. & Newhouse, J. P. (1983). Choosing between the sample-selection model and the multi-part model. *Journal of Business and Economic Statistics* 2(3), 283-289.

Hoddinott, J. (1994). A model of migration and remittances applied to Western Kenya. *Oxford Economic Papers*, 46, 459-476.

Institute for Population and Social Research. (2013). *Mahidol Population Gazette: Population of Thailand*. Salaya: Mahidol University.

Kapur, D. & McHale, J. (2003). Migration's new payoff. *Foreign Policy*, 139(November/December), 49-57.

Knodel, J. & Saengtienchai, C. (1996). Family care for rural elderly in the midst of rapid social change: The case of Thailand. *Social Change*, 26(2), 98-115.

Knodel, J., Saengtienchai, C. & Sittitrai, W. (1995). Living arrangements of the elderly in Thailand: Views of the populace. *Journal of Cross-Cultural Gerontology*, 10, 79-111.

Lillard, L. & Willis, R.J. (1997). Motives for intergenerational transfers: Evidence from Malaysia. *Demography*, 34(1), 115-134.

Limanonda, B. (1995). Families in Thailand: Beliefs and realities. *Journal of Comparative Family Status*, 26(1), 67-83.

McKenzie, T. & Pharoah, C. (2013). A decade of donations in the UK: Household gifts to charity, 2001-11. Retrieved from <http://www.cgap.org.uk/uploads/Briefing%20Notes/CGAP%20BN11%20Decade%20of%20donations.pdf>

Osaki, K. (2003). Migrant remittances in Thailand: Economic necessity or social norm? *Journal of Population Research*, 20(2), 203-222.

Piotrowski, M. (2008). Intergenerational relations in a context of industrial transition: A study of agricultural labor from migrants in Nang Rong, Thailand. *Journal of Cross-Cultural Gerontology*, 23, 17-38.

Poirine, B. (1997). A theory of remittances as an implicit family loan arrangement. *World Development*, 25, 589-611.

Punpuing, S. & Richter, K. (2011). Urbanization and migration impact. In G. Jones & W. Im-Em (Eds.), *Impact of Demographic Change in Thailand* (pp. 99-113). Bangkok: United Nations Population Fund (UNFPA) and the National Economic and Social Development Board of Thailand (NESDB).

Taylor, E. J. (1999). The new economics of labour migration and the role of remittances in the migration process. *International Migration*, 37(1), 63-87.

Thailand National Statistical Office. (1980). *Population and housing census*. Bangkok: National Statistical Office.

Thailand National Statistical Office. (2010). *Population and housing census*. Bangkok: National Statistical Office.

Thailand National Statistical Office. (2011). *Socio-Economic Survey*. Bangkok: National Statistical Office.

Thai Revenue Department. *Tax deductible items*. Retrieved from <http://www.rd.go.th/publish/557.0.html>

VanWey, L. K. (2004). Altruistic and contractual remittances between male and female migrants and households in rural Thailand. *Demography*, 41(4), 739-756.

World Bank. (2006). *Global Economic Prospects 2006: Economic implications of remittances and migration*. Washington, DC: World Bank.