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Saving and Spending Habits of Overseas Filipino Workers (OFWs) and Their Families in Region Xi, Philippines

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Abstract

This study on spending and savings pattern of Overseas Filipino Families (OFWs) and their left behind families is an attempt to understand the social and economic context of Filipino migration. Specifically, the study hopes to describe where the hard-earned money of OFWs goes and on whether or not they are able to save. Patterns of spending and saving of their left behind families were also investigated. The study employed a mixed methods research approach particularly survey of 150 respondents composed of 75 OFWs and 75 left behind families. An in-depth interview of 15 left behind families and key informants' interview of three officials of the Overseas Workers Welfare Administration (OWWA) and Mindanao Migrants Center for Empowerment (MMCEAI) were also conducted to support findings of the survey. Significant findings of the study revealed that the top three spending items of OFWs include remittance to family back home, food and communication. The left behind families, on the other hand, spend the money they receive on education, food, utilities and transportation. The OFWs and their left behind families are able to save and invest. The study also found that some significant correlations exist between and among the following variables such as age, number of years working abroad, type of work, amount saved and amount of remittance. Major recommendations of the study include Financial Literacy and Investment training be given to OFWs and their families. The same trainings should be part of PDOS and Orientation modules given to OFWs and their families.

Keywords: OFWs, Left Behind Families, Spending, Savings, Migration.

Introduction

When a worker decides to go abroad, s/he is thrust into a dilemma of leaving his/her family behind for economic viability. When this happens, several groups are affected; on a micro level, the OFWs themselves and on another level, the families of the OFWs face a transition where drastic changes in the familial structure cause a dysfunction or breakdown. In a roundtable discussion on the Social Cost of Labor Migration held at the University of the Philippines, problems of OFWs were tackled; to name a few: human rights violations, labor exploitation, and lack of labor welfare protection. (<http://www.up.edu.ph/the-up-forum-roundtable-discussion-on-the-social-cost-of-labor-migration/> 2012).

On the effects of having an OFW family member, several findings can be gleaned from various studies such as teenage pregnancy, marital infidelity, and even family disintegration. Yet, given this vulnerability, many OFWs still take the risk and join the bandwagon of Filipinos going abroad for a greener pasture. According to the 2003 Children and Families Study by the Scalabrini Migration Center, children's view of migration is very economic. Children with OFW parents attribute the migration of their parents to economic reasons, primarily to address the basic needs and then eventually better their lives. Orbeta (2008) mentioned that families in the Philippines who have members who are OFWs move up the income ladder. Buco (2008) shared that 'hundreds of Filipinos leave the country every day to

explore greener pastures abroad and augment their incomes, enhancing the welfare of not only themselves but the family members who depend on them here in the Philippines as well.'

In a study done by Sanchez et al in 2009, it was found that one in every five households has a family member who is abroad. The risks and vulnerability have not discouraged Filipinos from working abroad; in fact, according to the data from the Philippine Statistics Authority, there were around 2.4 million OFWs during the period April 2015- September 2015 alone (psa.gov.ph). The lure of higher income abroad has caused a lot of Filipino white-collar workers to abandon their posts and migrate either alone or with the family to hopefully double the family income and do away with the third world amenities the country can offer. The cash remittances of OFWs that were sent through formal banks in 2015 (as cited by Bangko Sentral ng Pilipinas, BSP) amounted to 25.76 billion, 4.6% higher compared to the previous year (Chipongian, L. 2016). Thus, if not for this tremendous amount of remittances, the Philippine economy would have sunk many years ago.

Since working overseas has indeed given these people income which is tremendously big in Philippine currency, the concern now lies on the family back home, whether the family is also conscientious on how to spend the OFW member's remittances. A problem lies in the spending pattern of the left behind families, for it seems that possessing the latest technology, being enrolled in an expensive school, having their houses renovated, and having cars somehow characterize a family with an OFW member.

Further, a recent study of the Bangko Sentral ng Pilipinas suggests that car and house brokers have second thoughts on selling cars and houses to families of OFWs since majority of these families are either deep in debt to lenders for the overseas stint or they prefer to save money. According to this consumer survey for OFW households, remittances are spent primarily on food, education, medical expenses, and the expenses incurred prior to migration such as placement fees and the like. The allocation of course will be different to those in the middle to high income groups who have OFW members in the household. Although it was notable that 17% of the surveyed households are into saving but only 5.9% of those who save allocate a portion of the income for investments.

For many migrants in the Middle East, savings were not a priority since the salary was made to pay house rent, school expenses, placement fees and loans incurred while preparing for work abroad. (Sanchez et al, 2009)

The Social Security System (SSS) claims that only 1.5 of the estimated 10 million OFWs (CFO Data), are active SSS members. This means that the rest are not able to receive pension or social services once they come back home. Another problem is the mentality of left behind families to think of the OFWs' remittance as a 'substitute for labor income', leading partners to drop from the labor force and rely solely on the cash remittance. This leads to the change in remittance spending wherein only 35% of families that receive OFW remittance have savings, and only 1.8% of the population has insurance (May 27, 2015 as cited in BSP).

It has been observed that when OFWs come back home, their economic viability is short term. Thus, the OFW decides to go abroad again to sustain the family, leading to a cyclical migration. This is not a sign of good economic policies or sustainable economy in the Philippines.

It raises some important points, on whether the choice to work overseas has actually paved the way for future economic opportunities. As the OFWs spend their productive years overseas, many come back either: sick, old, disabled and no longer productive. Given that some have no investments, savings and social pension; they become a burden for the state. Instead of the usual mentality, "Pag uwi nila na sasaluin ng gobyerno" (as cited on the Stakeholders' Conversation on the Migrants Agenda, Aug 12, 2016), there should be a paradigm shift, that while the OFWs are working, they should already be building on their reintegration fund. According to Yang (2004) understanding how migrants' economic opportunities affect their families back home is an important undertaking and should be a subject of research. Yang raises questions such as how exactly do remittances help migrants' families back home, if remittances are spent on food and housing or on prestige items such as vehicles, or if remittances are used in ways that will lead to long-term benefits such as investments in education and entrepreneurial activities.

On August 12 2016, Civil Society Organizations and Government Agencies gathered in Ateneo de Davao University for the Stakeholder's Conversation on the Migrants' Agenda, and several

recommendations were discussed, one of which is to further understand the migration situation in Davao City both for the migrants and their left behind families. It was pointed out that one aspect that needs to be further understood is on the savings and spending habits of OFWs and their families. Furthermore, there are continued challenges like the following: Appropriate Programs and Services and Database Management that Monitor and Track OFWs. For quite some time, the Government has failed to match the vigor and dynamic population of the labor force. It needs to generate Local Job Opportunities to put a stop to labor Migration as a necessity.

Migration does not always result to development, in the same manner; development does not always lead to migration. So, instead of looking at migration as a necessity, let us make it a choice. We need to empower an individual to make an informed choice, which can be done through knowledge generation and policy development. Better response and improved capacities of the Local Government Agencies to respond to OFW concerns can be done by understanding the migration situation in Davao City.

Objectives of the Study

The study aimed to achieve the following objectives:

1. Describe the socio-demographic and economic profile of OFWs working abroad and their families in Davao City?
2. Identify the habits of OFWs working abroad and their left behind families in Davao City in terms of:
 1. Spending
 2. Savings?
3. Explain the perceived need and importance of OFWs working abroad and their families with regard to Savings and Spending?
4. Determine whether there is a significant relationship between socio-demographic and economic profile of OFWs working abroad and their families and:
 - a. Savings
 - b. Spending?
5. Describe the problems faced by left behind families?
6. Describe the problems faced by the OFWs in terms of the following:
 - a. Pre-departure
 - b. Transit
 - c. Onsite
 - d. Reintegration

Methodology

This is descriptive explanatory research on Labor Migration which employed a mixed method research approach. The study utilized survey in gathering data from 150 respondents, 75 of which are OFWs and 75 are left behind family members who are the ones receiving the remittances. An in-depth interview was also conducted with 15 left behind families while key informant interviews was also done with three (3) officials and staff of the Overseas Workers Welfare Administration (OWWA) and NGO partner to support the findings from the survey. All respondents are residents of Davao City.

The study was conducted in Davao City and respondents were left behind families and OFWs in the partner Barangays of the Overseas Workers' Welfare Administration (OWWA) and the Mindanao Migrants Center for Empowering Actions, Inc (MMCEAI).

The study utilized a multi-stage sampling as follows: purposive in identifying the partner barangays of MMCEAI and OWWA organized OFW circles then quota of 150 were finally interviewed. To reach the quota, snowball or referral method was employed. Data derived from the survey was analyzed using the Statistical Package for Social Sciences (SPSS) while qualitative data (IDI and KII) were consolidated using template analysis.

Results and Discussions

Profile of OFWs Working Abroad and their Families in Davao City

In terms of the profile of the OFWs and their families, a little more than half of the OFWs are male while 42.7% are female. For the left behind families 81% are female while only 19% are male.

Half of the respondents of the study is married, this is evident of what has been cited in numerous literatures that one of the reasons why Filipinos work abroad is to provide better future for their families (Orbeta, 2009). In terms of family size, the average family size of the respondents is 3-5 members. In terms of educational attainment, more than half (63%) of the OFW respondents are college graduate and about 22.7percent are college level. Likewise, among left behind families, almost half (49%) are college graduates.

Filipinos are the world's second largest population of migrants abroad after Mexico and ranks third among remittance receiving countries (World Bank Migration and Development Brief, 2013). Hence, the OFW respondents covered in this study are all documented OFWs. They applied abroad through various legal means. Majority (63%) applied through agencies while almost a quarter (23%) were directly hired. In 2008 POEA issued a ban on direct hiring which aimed at strengthening the protection mechanisms for OFW. However, there are certain exemption from the ban such as being a member of the diplomatic corps; members of international organizations; professional and skilled workers with duly executed/authenticated contracts containing terms and conditions over and above the standards set by the POEA; and workers hired by a relative/family member who is a permanent resident of the host country.

Overseas Filipino Workers are deployed in different parts of the world. Figure 1 shows that about 41.3 percent of the OFW respondents were deployed in UAE, and 20% in East Asia, 9.3% are seafarers, 8% in Southeast Asia and Europe and 4% in Oceania and USA.

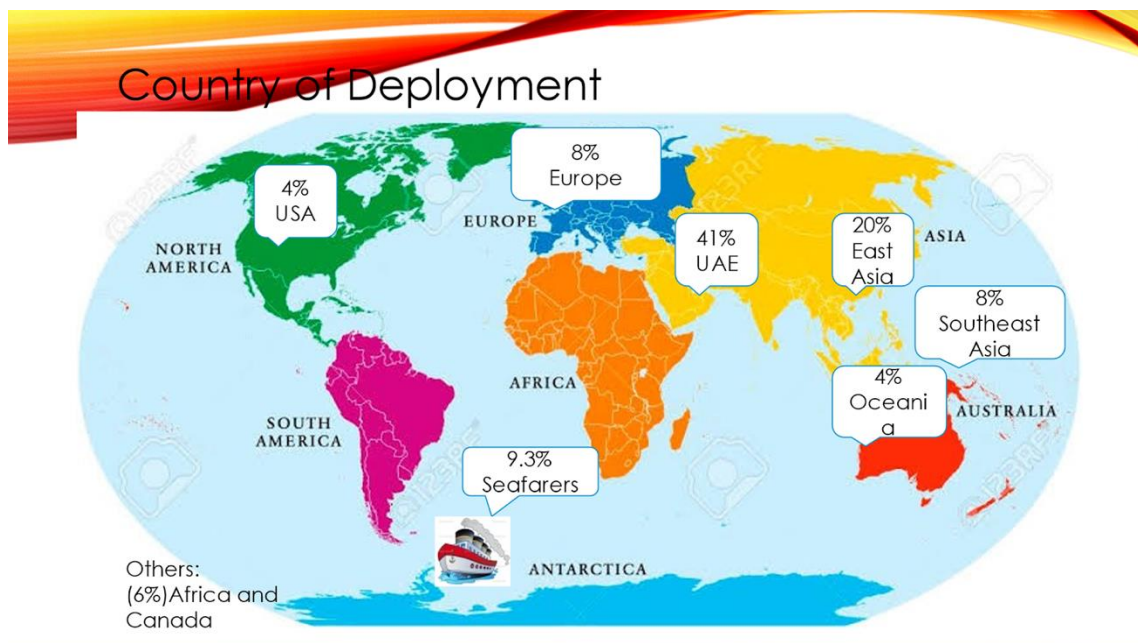


Figure 1. Countries of Deployment

In terms of the type of work based on location, majority of the respondents are land based. OFWs (and OCWs) are generally categorized into two types: Land-based and Sea-based. Among those who are land based, more than a quarter (26. %) find themselves in Child Care and Home support work and as teachers, engineers, fire men and in some manual work as construction worker and driver. Those who are sea based, 66% work as seaman or engine crew, 22% are officers and 12% are crew deck. When

asked further how much do they earn? The average income of the respondents is PhP 64,663.94 (1,280 USD). The highest income is PhP 450,000 (8,906 USD), and the minimum is PhP 13,000 (257USD).

As literature would assert, one reason Filipinos work abroad is to be able to send money back in the Philippines. It is in this light that we have asked our respondents whether they send remittance to the Philippines or not. Majority (98.7%) of the OFW respondents mentioned that they have been sending money to the Philippines on a monthly basis. On an average they send around PhP 70,000 or 1,383 USD).

Spending and Savings Habits

In terms of spending, majority of the OFW respondents claimed that their top three priority spending in terms of amount spent includes the remittance to their family food and lodging space. For the families of OFW their top three priority spending in terms of amount spent includes Education, food and utilities.

Figure 2 shows the average amount they spent on the top three items that were previously mentioned. When asked to rank the different items in terms of priority for their spending, the items were not the same with that of the items they spend for each item. Reyes et al (2013) mentioned on their study that Filipinos are motivated to work abroad to augment family income. It is thus expected that OFWs will prioritize remittance in terms of their spending. Remittance ranks as the number 1 item OFWs spend their money on. Reyes et al (2013) mentioned in their study that Filipinos are motivated to work abroad to augment family income. It is thus expected that OFWs prioritize remittance in terms of their spending. Also, the Labor Code of the country requires the OFWs to send remittance, specifically Article 22 which states that "It shall be mandatory for all Filipino workers abroad to remit a portion of their foreign exchange earnings to their families, dependents, and/or beneficiaries in the country in accordance with rules and regulations prescribed by the Secretary of Labor". This may have also contributed to the prioritization of OFWs in sending remittance. The significance given by OFWs in sending remittance is also reflected in the increase of remittance. An article from rappler.com stated that remittance of OFWs rose to \$2.9 billion in May 2019; this figure is 5.5% higher compared to that of the same month last year (Rivas, R. 2019). Venturing in entrepreneurial activities may indicate the desire to further augment family income or savings. This may have an implication later to the OFWs' decision to stop working abroad.

Communication ranks third among the items that OFWs deemed as important, this shows that constant communication with the families in the Philippines is given prime importance by the OFW. As a respondent shared, "From my end to deal with separation anxiety, I try to communicate with my family here through skype as much as possible every day."

This narrative from the respondent affirms the importance of communication among OFWs; thus, they are willing to spend for it. Constant communication with the families in the Philippines is a way for some OFWs to deal with separation anxiety. The proliferation of social media has paved the way for easier communication among OFWs and their left behind families. This affirms the finding of the study of Ariate et. al. (2015) on the role of Facebook in sustaining family relationship among OFWs. According to Psychiatrist Dr. Babes Arcena (2017), OFWs' children yearn for their parent's attention and presence. This is in spite of modern technologies we have to bridge the communication between OFWs and their children way back home. She added the feeling is different when you and your loved ones are physically together. And because it is impossible for all OFWs she said, "OFWs should establish a constant communication with their children so that kids won't feel the loss." The researchers concluded that most respondents of the study connect with their OFW parents through Facebook, specifically, the chat feature of Facebook which is the most commonly used among the respondents.

Food, education and utilities as part of the top items that left behind families spent the remittance on, affirms the study that was done by UN Women (2013) wherein findings showed that remittances were mostly spent on basic necessities such as food, education and utilities. Furthermore, the study asserted that one of the benefits of migration is the ability of the migrant workers to fund the education of their children. The data above resonates with this statement. Education being one of the top priority items may imply the important value that left behind families put on it.

	OFW (monthly)		Left Behind Families (monthly)	
	How much (Mean)	Rank (Mean Rank)	How much (Mean)	Rank (Mean Rank)
Food	16,880.27 (340 USD)	1 (2.31)	5560.27 (110 USD)	1 (1.15)
Remittance to Family	51,000.72 (1,009 USD)	2 (3.24)	-	-
Communication	1124.38 (22.24 USD)	3 (4.84)	663.9726 (13 USD)	6.22
Balikbayan Box	600.00 (10 USD)	5.36		
Lodging/Space	15,837.03 (313 USD)	5.92	1130.14 (22.37 USD)	6.30
Clothing	1,695.60 (24 USD)	6.05	1019.86 (20.17)	6.67
Transportation	977.93(19.34 USD)	6.19	1627.81(32 USD)	2 (4.70)
Gifts	186.69 (4 USD)	7.92	194.5479 (4 USD)	11.70
Education	1745.23 (35 USD)	9.41	4648.6301 (91.88 USD)	3 (4.77)
Gadgets	524.80 (9.5 USD)	9.97	916 (18 USD)	10.22
Health & Wellness	990.53 (19.58 USD)	9.88	1257.53 (25 USD)	5.05
Electronics	206.87 (4 USD)	10.05	157.94 (3 USD)	9.81
Entertainment	604.01 (12 USD)	10.96	840.00(17 USD)	10.22
Investment	13,258.10 (263 USD)	-	2640.41 (52.18 USD)	9.00
Loans (payment of)	3051.89 (60.39)	-	1512.0548 (30 USD)	11.70
Utilities	14021.03 (28 USD)	-	2705.68 (53.37 USD)	5.86

Figure 2. Spending of OFWs and their Left behind Families

Perceived Needs and View on the Importance of Savings

In terms of their perceived needs, OFW respondents strongly agree on the statements on spending on trainings, spending for family needs, and getting an insurance and buying a piece of land. It is important to note that the OFWs identified the importance of the need for trainings and seminars on investment and money management. This may reflect the consciousness of the OFWs on the importance of financial literacy. In an article written by Anonuevo E. (n.d.) entitled “Financial Literacy and Addressing Barriers to Reintegration of Overseas Filipinos and Their Families”, she discussed that the lack of financial literacy and lack of information on financial products are some of the hindering factors for financial planning among OFWs. It is good to note that these factors are also recognized by the OFWs.

For the families left behind, they strongly agree on the statements on spending on trainings, spending for family needs, getting an insurance and buying a piece of land. Spending on family needs such as food and education were important for the left behind family members. This affirms the Consumer Expectation Survey conducted by Banko Sentral ng Pilipinas in 2012 where 95% of the remittances of OFW are spent by their families on Food. According to the consumer choice theory in modern times people are presented with an array of goods but their choice of purchase depends on their preference and resources available to them. It is also important to note that left behind family members deemed helping relatives as important. This may have an implication on the spending of the family members.

The importance of savings among OFWs has been cited in different literatures. The Banko Sentral ng Pilipinas has been urging OFWs to save and invest more. They emphasized that OFWs must have plans for savings to ensure that the fruits of their labor will not go to waste. It is in this light that we have asked our respondents whether they save or not. Majority or 83% of the OFWs said that they save, this is higher compared to the figure cited in the business mirror wherein it says that only 35.5% of OFWs save. When asked how much they save, the average amount being saved is around PhP 23,000.00.

For the left behind families the number is lower, only 66% said that they save with an average amount of PhP6, 000. While the figure is lower compared to that of the OFW, Banko Sentral ng Pilipinas said that families of migrant workers are becoming better at managing their finances. This may show also that families of OFWs are becoming financially educated. It is important to note that most of the salaries of the OFWs are sent to their families and if family members are not keen into saving then this may have an implication to the economic viability of the OFW.

Among those OFWs and family members who said they allocated funds for savings, majority said they chose to put their savings in the bank. Since most OFWs are sending their remittance through banks,

putting their savings in the bank provides a certain degree of convenience both for the OFWs and their families.

Interestingly almost a quarter of OFW families opt to put their savings on piggybanks, wallet and “paluwagan”. This manner of savings poses a risk for the money to be spent easily instead of being saved because of its accessibility.

When asked why they save, both OFWs and their families said that they save for the future. This may either be for retirement, education of their children and for investment. They also agree that savings can be a source of emergency funds. They have also recognized that having a savings may help them if health problem occurs in the future. To be able to travel is also one of the motivations why they save.

Views on the importance of Savings

The respondents were also asked about their views on the importance of savings. Figure 3 shows that both the OFW and their family members recognized that children of OFW needs to learn the value of savings since savings is not the sole responsibility of the OFW. It is good to note that family members recognize their share of responsibility in savings. Saving as a means to be financially secure in the future affirms the reason why they save and that is for their future.

The themes that emerged from the in-depth interview is at par with their view on the importance of savings. Interestingly, financial emergencies including extending help to extended family member came out as very important. This affirms the previous data on perceived needs wherein OFW families agreed on the statement that they need to help their relatives.

The International Labor Organization published an article titled Return and Reintegration to the Philippines, which is a booklet that aims to provide information for integration. The importance of savings was mentioned in the article. It also emphasized that the OFWs must have plans for savings to ensure that the fruits of their labor will not go to waste. The figures in the table reflect the importance that OFWs give to savings. This importance of savings was also shown in the 2017 survey of the Philippine Statistics Authority where it showed that one out of 3 OFWs are able to save from their remittance. Some respondents of the study shared their perception on the importance of savings.

“Mag save gyud for the future naa kay plano” (Savings is important for future plans)- Respondent D.

“Importante kayo maka save kay puhon di man perminte na mag trabaho ta maniguwang man jud ta dapat naa tay savings kung unsa man mahitabo” (It is important to save because I will not be working forever and the future is unpredictable” -Respondent F

OFW	Left Behind Family
1. OFW children need to learn the value of savings, budgeting, investing and financial planning.	1. OFW children need to learn the value of saving, budgeting, investing and financial planning.
2. Savings is important for a sustainable future.	2. Savings is not solely the responsibility of the OFW, all family members should do their part.
3. Saving money can help one become financially secure.	3. Savings is important for a sustainable future.
4. Financial goals are important, and these should be discussed within the family and each one has a role to play, not only the OFW, to realize their financial	4. Saving money can help one become financially secure.
5. I should prepare for retirement, health and possible job loss.	5. I should prepare for retirement, health and possible job loss.

Figure 3. View on the Importance of Savings

Correlations (Selected Socio-Demographic Profile and Spending and Savings)

Table 1 shows that selected socio-demographic variables such as age, sex, type of work and number of years working abroad appear to have a significant relationship with economic variables as well as the amount saved and amount remitted to their families. Likewise, the correlation result of .267 at .022 sig shows that age has a low positive correlation with monthly income but has moderate positive correlation ($r^2 = .444$ with .000 sig) with amount of remittance. Age is also found to have a strong positive correlation ($r^2 = .700$, with .000 sig) with number of years working abroad. It can be noted that majority of the OFW respondents are young and within productive years while the number of years working abroad is just within 10 years. According to the Family Financial Planning Framework by Kapoor et al. personal financial planning efforts are shaped by personal, social and economic factors.

Sex seems to have a moderate negative correlation ($r^2 = -.320$, sig = .006) with type of work whereas type of work has a moderate positive correlation with the amount saved while correlation is low positive with amount of remittance of OFWs ($r^2 = .300$, .010 sig and .237, with .044 sig respectively)

Table 1. Results of Correlation across Selected Variables

Variables	Age	Sex	Type of work abroad	Family Size	No. of years working abroad	Monthly Income	Amount Save	Amount of Remittance
Age R ² Sig.		.132 .267	-.235* .045	.034 .775	.700** .000	.267* .022	.096 .418	.444** .000
Sex R ² Sig.	.132 .267		-.320** .006	.164 .165	.054 .653	.013 .913	-.062 .603	-.198 .094
Type of work abroad R ² Sig.	-.235* .045	-.320** .006		-.094 .428	.006 .961	.148 .210	.300* .010	.237* .044
No. of years working abroad R ² Sig.	.700** .000	.054 .653	.006 .961	.117 .325		.313** .007	.264* .024	.544** .000
Monthly Income R ² Sig.	.267* .022	.013 .913	.148 .210	-.103 .387	.313** .007		.260* .026	.421** .000
Amount Saved R ² Sig.	.096 .418	-.062 .603	.300* .010	-.093 .433	.264* .024	.260* .026		.245* .037
Remittance R ² Sig.	.444** .000	-.198 .094	.237* .044	.078 .511	.544** .000	.421** .000	.245* .037	

*. Correlation is significant at the 0.05 level (2-tailed).

These findings corroborate the findings of Editha Tan (2006) in the study, "The Overseas Filipinos' Remittance Behavior" which claimed that income exerts a strong influence on remittance. Remittances increase by .53% per percentage increase in foreign income. In the same study age increases remittances by 0.6% per year and income significantly increases remittance to their family (Tan, 2006). Meanwhile, the table also shows that the number of years working abroad has a low positive correlation ($r^2 = .264$, sig .024) with amount saved by OFWs but establishes a moderate positive correlation ($r^2 = .544$, sig .000) with their amount of remittance to their families.

Problems Faced by Left behind Families

Working in a foreign land is not a walk in the park experience both for the OFWs and their families. This prompts us to further understand the difficulties that both the OFW and left behind family members experience.

The overarching theme that emerged from data for the problems faced by OFW family is DIFFICULTIES. It is important to note that while OFWs face different problems when they go abroad, left behind families also have to deal with different types of difficulties. It is important to look into these difficulties of the left behind families. As discussed in the research of Asis, M. (2012), the issue on the wellbeing of the OFWs cannot be separated from the wellbeing of their families. As cited in Diwa partylist.com, the emotional psychological effect among left behind families is seldom recognized.

These difficulties are manifested both in the financial aspect and emotional aspect. Being left behind, family members will have to deal with separation anxiety and loneliness. It is important to highlight that for some members this emotion may be attributed to the lack of consultation among family members in the decision to work abroad. For the financial aspect although one of the main reasons why OFWs decide to work abroad is to earn more, initially families are left with the difficulty of budgeting. Also, since debts were incurred prior to the OFW leaving, family members are left to face challenge of managing the finances of the family which now includes payments of debts incurred.

Family members were asked how they cope with these difficulties. Three mechanisms emerged. To deal with loneliness and separation anxiety family members ensure constant communication with the OFW through Skype and other social networking sites. In the previous discussion, it showed that OFWs prioritize communication in their spending, the narratives of the family members resonate with the OFWs attitude towards communication. This may show that communication is deemed important not just by the OFW but their families as well. Straiton et. al. (2017) asserted that communication through different channels ensure that close ties are maintained, furthermore it provides a way for the person to be part of the other person's life despite the distance.

For the financial difficulty family members mentioned that they set aside luxurious wants and focus on the needs of the family. Furthermore, they mentioned that debts should be prioritized.

Problems Faced by OFWs

When an OFW decides to work abroad there are important preparations done and at times some OFWs faced different problems prior to their departure. Just like their family members they also have to deal with emotional and financial difficulties. Separation anxiety, fear and loneliness are just some of the emotions they feel prior to leaving. OFWs also face financial difficulty of the debts they incurred in processing their documents. Some OFWs are also having difficulty completing their documents for some they forget to leave a copy of their contract to their families. The OFWs' problem while on transit is the risk of being used as drug mules. They also fear being deported and not being able to go home to see their families.

We have also asked the OFWs with regards to the problems they have encountered while on site. Themes such as emotional fatigue, unfair labor and difficulty adjusting with the weather emerged. Based on the data, stress and loneliness cause emotional fatigue to the OFWs. They are pressured with the idea that they need to immediately send money back to the Philippines. Also, for some, experiencing unfair labor practices in the host country further added to the difficulty that they have experienced while on site. Some experienced doing work that is not what is indicated in the contract. Meanwhile, the Overseas Filipino Workers shared that their problem when going home and trying to reintegrate back to their families is focused on economic consideration. They feel that their income may not be enough to sustain their expenses back home.

Conclusion

The Overseas Filipino Workers in this study are in their early 30s (31 and 35) years old), are Roman Catholic and majority are college graduates for both OFWs and their families. Dabawenyo is the dominant ethnicity of OFWs and their families while more than half of the respondents belong to a family of four to six members. All OFW respondents are documented where majority are deployed in UAE, followed by East Asian countries. Seventy three percent of the OFW respondents are land based. In terms of economic profile, the mean income the OFWs is computed at PhP64,663.94 where almost all send money to the Philippines monthly.

In terms of the Savings and Spending Habits, OFW and their left behind families' top three priority spending are the remittance to their families, communication expense and clothing. About a quarter mentioned having invested in business while some were buying land or putting up savings. The OFWs identified food, remittance to family and communications as their top spending while their left behind families considered food as their top priority when spending. Majority of the OFW respondents are able to save from earnings. The study revealed that the overseas Filipino workers consider training, adapting to changing family patterns, spending for family need and getting insurance as their perceived needs. Their left behind families on the other hand claimed that food, the need to agree on priorities on spending by OFW and partner and getting life insurance came as top perceived needs.

Findings of the study showed that Selected socio-demographic variables such as age, sex, type of work and number of years working abroad have a significant relationship with economic variables as well as the amount save and amount remitted to their families. According to the Family Financial Planning Framework by Kapoor et. al. personal financial planning efforts are shaped by personal, social and economic factor. Specifically, age has a relationship with amount of remittance and number of years working abroad. It can be noted that majority of the OFW respondents were young and within productive years while the number of years working abroad is just within 10 years. In the Family Financial Framework financial activities for this age group includes provide for expanding family needs and costs and provide greater income. This may reflect in the remittance that they are sending.

In terms of the problems faced by OFWs, financial and emotional aspect were cited as difficulties. Being left behind, family members have to deal with separation anxiety and loneliness, lack of physical presence from the OFW family members. Delays in remittance, budgeting, savings and investment were cited as financial difficulties. The Overseas Filipino workers faced the risk of illegal recruitment and human trafficking prior to departure. While on transit, they cited the fear of being used as drug mules or deported to their origin country as some problems they face. Upon arrival to country of deployment, OFWs' problems include salary not enough to pay debts incurred for deployment abroad, expectations to help poor relatives back home, being subjected to racial discrimination, unfair labor practice by co- workers, long hours of work, poor working conditions, delayed or unpaid salaries, and misunderstanding due to language and cultural differences. The decision for reintegration or coming back home is faced with the challenge whether they can gain enough to sustain the families' needs, and on whether there are work opportunities back home.

Recommendations/Suggestions

Based on the findings of the study, the following are the recommendations:

It was revealed in the study that OFWs and their families' understanding of savings and investment is not clear as they tend to regard investment as savings, and savings in the bank as investment. This necessitates a need to train OFWs and their families on financial literacy and investment. It is therefore recommended that Financial Literacy, and training on investment should be part of PDOs/PEOS for OFWs while a similar training should also be provided to their families who are left behind.

The data revealed that there is a problem in terms of financial literacy among those with low educational attainment. The government should emphasize financial literacy training on the blue-collar workers, domestic workers, drivers and the like since this sector is most vulnerable to indiscriminate financial spending. A more aggressive information campaign on migration and financial literacy not just for OFWs but also those planning to work abroad.

Most of the OFWs have not thought of what their goals are before going abroad other than to earn and provide for their families. OFWs and their families should have financial plans before they are allowed

to leave for work. These plans should be translated and made clear among all family members to ensure collaborative work in managing the remittances. Most importantly, these plans should include plans for retirement.

Since one of the problems encountered on site is unfair labor practice such as, but not limited to work discrimination and labor exploitation, there should be strict monitoring of OFWs' contracts and status of work by appropriate government and non-government bodies. A regular mechanism on monitoring and supervision during the first 3 years of the OFW in the destination country is proposed. If the OFW is deployed through an agency, the agency should submit their report to the appropriate government body.

One of the problems faced by OFWs abroad is emotional fatigue. It would be of help if the government will develop or strengthen existing programs that address the psychosocial needs of the OFWs. If OWWA has organized a family circle in the Philippines for the left behind families, a similar self-help group might be organized for this purpose.

Collaboration between concerned non-government organizations/agencies and the government agencies may be strengthened to further provide holistic programs and services in the pre- departure, onsite, integration/reintegration of OFWs.

Further studies on reintegration of the OFWs may also be conducted in the future to explore other problems encountered by the OFW in the reintegration process. Aside from economic considerations only, other aspects may also be explored. The experience of the families during the reintegration process comes with several challenges in family dynamics, financial management, psychological and emotional adjustment worth looking into. This is where case management becomes a challenge for social workers.

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