

Emotions & Remittances: A Mixed Methods Analysis on Allotting Dollar Incomes for Productive Purposes

Extended Abstract Submission

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Introduction

Overseas migration is a highly emotional affair for the migrant and her/his family at home. Foreign remittances sent to the family are not merely currencies but are expressions of familial love (McKay, 2007; Katigbak, 2015; Singh, 2018).

Emotions and remittances were said to be inseparable, though these emotions shown were unsegregated by relationship dyads and by the specific use of the money. Discussions on remittances and emotions are also not in the context of household finance and of family financial socialisation (Gudmunson & Danes, 2011). FFS is a theoretical model that shows how one's financial behaviours and knowledge are rooted in the family.

Migration is a life-cycle change for families, and remittances galvanise transnational emotional family attachments. Emotions displayed here are in the context of not just how remittances will be used, but to whom is the specific financial action directed given prevailing family relationships.

How do emotions come into play when migrant families decide to use these incomes? In relation, how do members of remittance-earning households experience and give shape to their socialisation on family finance? This Philippine mixed methods research hopes to answer the said questions by integrating quantitative and qualitative data culled from two rural hometowns.

Methods

This paper comes from the research project *Remittance Investment Climate Analysis in Rural Hometowns (RICART)*, out of the author's PhD thesis (Geography). RICART is a mixed methods tool (Ang & Opiniano, 2016) that assess the readiness of the rural birthplace for remittances-induced investments, and of rural resident households if they are ready to make investments in their hometown. RICART was implemented in two rural municipalities in the Philippines. One town was beside a capital city (San Nicolas, in Ilocos Norte province), the other town was distant to the capital city (Moncada, in Tarlac province).

Quantitative method. A market survey of migrant and non-migrant household members in both municipalities was implemented. Respondents were sought through snowball and referral sampling but covering all villages of the two municipalities. For purposes of this paper, descriptive statistics on financial behaviours will be used. A total of 917 respondents from both San Nicolas

and Moncada answered the survey. The migrant households' survey answers were included in the analysis (total N = 443, with 222 coming from San Nicolas, and 221 coming from Moncada).

Qualitative method. An *object-centred interview* was employed. OCI is a method under the ambit of using objects in interviews that is commonly used in product development and marketing research. In doing OCI, “props are incorporated into a verbal interview with the goal of prompting conversation around particular topics” (Taylor & Lynch 2016, 42). An elicitation interview followed. OCI was used given that the subject of the research, family finance, is considered a private and even sensitive matter among Filipino families.

OCI respondents —all household members of remittance-receiving families— were: a) Respondents to the market surveys who agreed to be interviewed again; b) Identified members of cooperatives in the hometowns who have overseas breadwinners; and c) Overseas migrants from the said hometowns who work and live in Hong Kong, Singapore and the United States.

Respondent-households were given a doodle answer sheet —the “object” (Taylor & Lynch 2016)— titled *Me and My Family, on Money*. This sheet contains family sketches of two sets of families and their members. (The respondent is at the centre of the sheet.) On one side are the members of the origin family. On the other side are the members of the family of procreation.

Respondents were asked to scribble and describe how do they discuss, decide and act about money with their family members. They answer dyadically, for example respondent→mother, respondent→father, etc. Respondents used arrows and scribbled text to describe their family financial socialisations during their childhood and adulthood stages.

After analysing an initial 78 target respondents, a total of 67 respondents were made part of the qualitative analysis. The 67 all had sufficient answers in both the doodle sheets and in the elicitation interviews.

Phenomenology was employed as the qualitative design, thematising the *family financial socialisation behaviours* of remittance-earning households. Thematic coding was done in seven iterations: four iterations during first-cycle coding and another three iterations for second-cycle coding. The researcher then used a metaphorical visual display (Verdinelli & Scagnoli 2013) to sketch the phenomenological outcomes space produced.

Mixed methods integration. Cuts of individual and blocked data (the latter covering the phenomenological outcomes space) were put together in a mixed methods joint display. A specific type of joint display, the *pillar integration process* (Johnson, Grove & Clarke, 2019), was used to list, match, and check linked quantitative results and qualitative findings. The final product of this integration process (the pillar inference) produced the major meta-inference that this paper wishes to put forward.

Results and findings

Survey results show that remittance families reveal their emotions when making decisions to productively use their remittance incomes. Meanwhile, a *Knot of Behaviours on Family Financial*

Socialisation by Overseas Migrant Households reveals how members of remittance-earning families discuss, decide and act about money and family finance.

Integrating quantitative results and qualitative findings has seen respondents do **emotional earmarking**. This concept pertains to the conjoint designation of economic resources and emotions for certain financial purposes, just to uphold family ties within remittance families.

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Relevant references

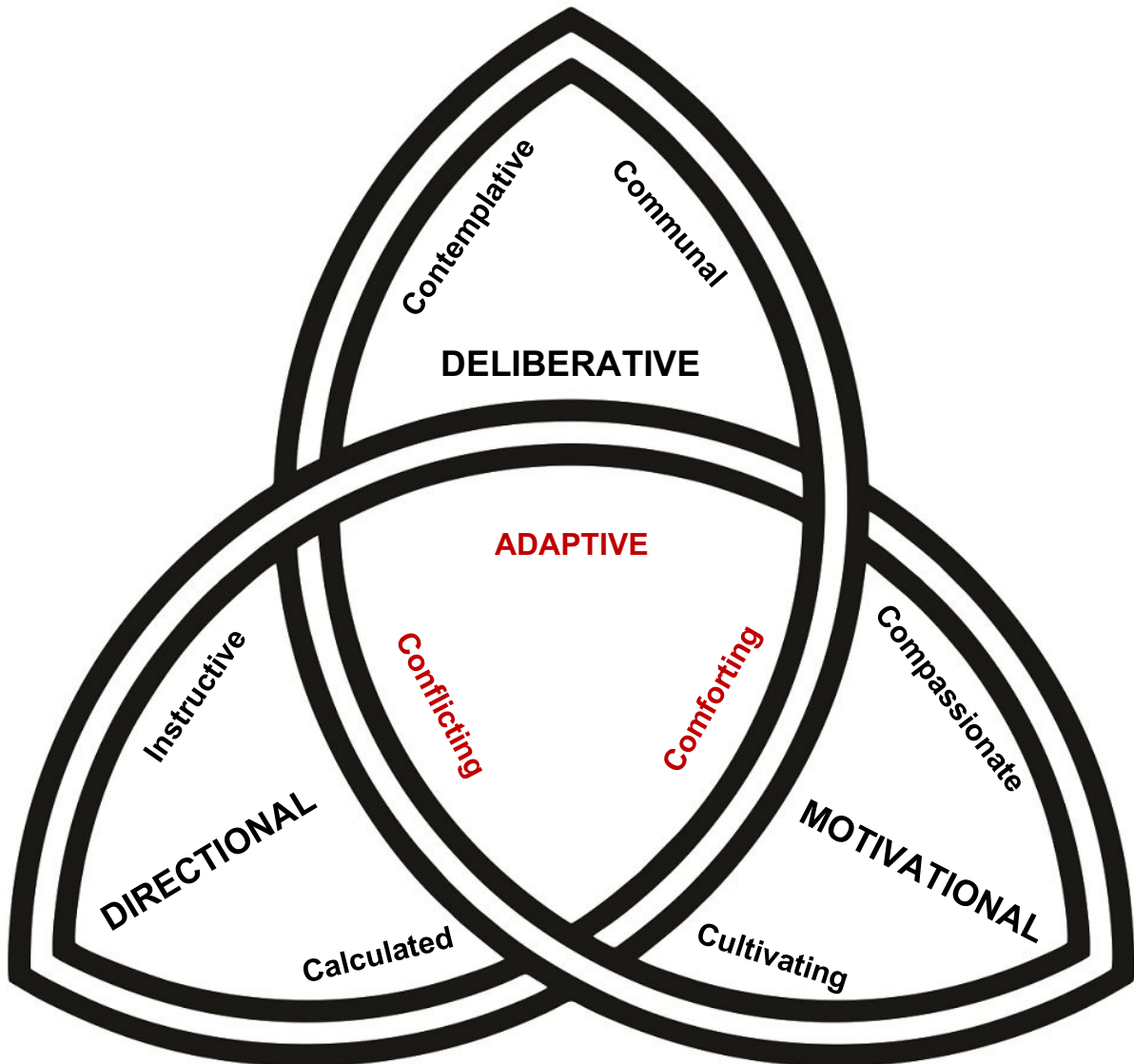
Ang, A. & Opiniano, J. (2016). *Remittance Investment Climate Analysis in Rural Hometowns (RICART): Piloting a tool on rural hometown investing*. Manila, Philippines: University of Santo Tomas – Research Cluster on Culture, Education and Social Issues (RCCESI).

Gudmunson, C. & Danes, S. (2011). Family financial socialization: Theory and critical review. *Journal of Family and Economic Issues*, 32, 644-667.

Appendix

**The Knot of Behaviours on Family Financial Socialisation
by Overseas Migrant Households**

(a draft metaphorical visual display)



Legend: Black text – Major themes and their sub-themes

Red text – Intervening conditions