

## Financial Management and Commitment to Sending Remittances of Filipina Wives in Virginia, United States

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### Abstract

Sending remittances back home may be a challenging financial task. Thus, this study was conducted to understand the financial management and commitment to sending remittances of nine Filipinas wives living in Virginia, United States. Data was gathered through face-to-face in-depth interviews regarding their household finances, expenditures, experiences about balancing household budget, and sending remittances back home. Thematic analysis was used to analyze the qualitative data. Results show that some participants are dependent homemakers on their sole earner-husbands, indicating that each household has different sources and levels of income. All households practice financial management by having clear financial goals, a working monthly budget, being proactive budget holders and decision makers, and setting money aside for savings. Households have an allotted amount of monetary remittance that they send back home. The commitment to remitting is a personal choice of the Filipina wives to help their families of origin. However, emergency requests for additional remittances leave the monthly family budget and savings at a potential risk for mismanagement. It should be made clear to the family of origin how much financial help can only be given so as not to affect the financial management process of their female relative in the United States.

Keywords: Filipina wives, financial management, financial resources, migration, remittances

### Abstrak

Mengirimkan transfer dana lintas negara ke kampung halaman dapat menjadi tantangan finansial yang kompleks. Oleh karena itu, penelitian ini dilakukan untuk memahami praktik pengelolaan keuangan serta komitmen dalam melakukan transfer dana oleh sembilan istri warga Filipina yang menetap di Virginia, Amerika Serikat. Data dikumpulkan melalui wawancara mendalam secara tatap muka berkaitan dengan keuangan rumah tangga, pengeluaran, pengalaman dalam menyeimbangkan anggaran keluarga, serta praktik pengiriman dana kepada keluarga di negara asal. Analisis tematik digunakan untuk mengolah data kualitatif yang diperoleh. Hasil penelitian menunjukkan bahwa beberapa partisipan merupakan ibu rumah tangga yang bergantung sepenuhnya pada suami sebagai pencari nafkah tunggal, mencerminkan adanya perbedaan sumber dan tingkat pendapatan antar rumah tangga. Semua rumah tangga dalam studi ini menjalankan pengelolaan keuangan dengan menetapkan tujuan finansial yang jelas, menyusun anggaran bulanan, bersikap proaktif dalam pengambilan keputusan keuangan, serta menyisihkan dana untuk ditabung. Masing-masing keluarga memiliki alokasi khusus untuk transfer dana yang rutin dikirimkan kepada keluarga di negara asal. Komitmen dalam melakukan transfer dana lintas negara merupakan keputusan pribadi para istri Filipina sebagai bentuk dukungan terhadap keluarga asal mereka. Namun, permintaan mendadak atas tambahan dana dapat mengganggu anggaran bulanan dan tabungan rumah tangga, serta berpotensi menyebabkan ketidakteraturan dalam pengelolaan keuangan. Oleh karena itu, perlu adanya kesepahaman dan batasan yang jelas antara pihak pengirim dan

keluarga penerima mengenai besaran bantuan yang dapat diberikan, agar tidak mengganggu stabilitas keuangan keluarga inti di Amerika Serikat.

Kata kunci: istri Filipina, manajemen keuangan, migrasi, pengiriman uang, sumber keuangan

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### Introduction

Over the past few decades of globalization, many countries have faced constant changes such as advances in technology, transportation, communication, and mass media. The aim of free trade by opening country borders for business and labor has changed the flow of goods, services, and people between countries. These changes also made a distinct difference between the developed and developing nations. The Philippines, a developing country, has been affected by globalization and has seen rapid changes in the economy such as the transnational migration of its people, affecting the functions, dynamics, aspirations, and relationships within families (Guinigundo, 2018). Specifically, political instability, poverty, family separation, unemployment, and low domestic wages are factors that hinder the family in meeting the production, consumption, and reproductive needs of its members, thus the consideration of international migration or employment. Migration in Filipino families has become deeply rooted in the culture that made moving abroad common, acceptable, and even desirable, as an option or strategy for a better life (Asis, 2017).

Filipinos can be found all over the world, but the United States of America (USA) is always the dream destination (Encinas-Franco, 2015; International Organization for Migration, 2019). People want to immigrate to the United States due to the following reasons: better work opportunities, better living conditions, family and spousal reunification, escape from troubled country, better education opportunities, access to better healthcare, individualistic values, and interracial relationships and/or marriages (Hirschman, 2014; International Organization for Migration, 2019). The economic opportunities in the USA, where the salary compensation and currency value are higher than most countries, have drawn migrants to it. The implemented Fair Labor Standards Act of 1938 (FLSA) state \$7.25 (PhP362.50) as the federal minimum per hour rate in most states in America by the United States Department of Labor versus the implemented PhP537.00 (around \$11.00) per day rate in the Philippines by the Department of Labor and Employment [DOLE] (National Wages and Productivity Commission, 2018). This is a huge difference in the kind of compensation the two countries have. Washington (District of Columbia, Virginia, Maryland) is in the top five metropolitan states in the USA where many Filipinos are living and working. Each state's implemented wage is even more than the federal implemented as it ranges from \$10.00 to \$15.00 per hour (PhP500.00 to PhP750.00) (US Department of Labor, 2021). On the other hand, some Filipino migrants are products of first-generation migration in the U.S. so they can work and support their family back home. When the time comes that the first person in the family who migrated with proper documents has reached a certain economic level of stability in the place where they migrated, they usually process the documents to bring

their family over for reunification. These conditions make Filipinos eager to leave their difficult way of life in the Philippines and seek a better life in the USA.

In the 2016 American Community Survey (ACS) of United States Census Bureau (USCB), approximately 3.9 million Filipino immigrants were found to be residing in the United States (Gallardo & Batalova, 2020). According to Encinas-Franco et al. (2015) in their United Nations Women report, majority of the migrants are females that belong to age groups between 30-34 (817,000), 35-39 (946,200), 40-44 (976,600) and 45-49 (885,400) years old. The United States serves as home to, by far, the largest population of Filipinos abroad (Zong & Batalova, 2018) and they can enter the borders legally, both permanently as well as temporarily with different kinds of visas that the country offers depending on a specified purpose of entry. According to the United States Citizenship and Immigration Services (USCIS, 2022), the common types of visas they issue are immigrant visa, work visa, visitor visa, fiancé visa, and student visa. Filipinos can apply for naturalization (U.S. citizenship) when they have completed continuous residence of 3 to 5 years in America depending on certain circumstances.

When Filipinos made their way abroad, they maintained connections with kin from the nuclear family due to direct emotional ties they have with one another (Medina, 2015). The urge to help one another in the family for a collective gain is deeply embedded in the Philippine culture, also known as "*pakikipagkapwatao*", under which are several sets of values namely: "*hiya*" (shame), "*utang-na-loob*" (debt of gratitude) and "*pakikisama*" (conformity to group). These maintain relationships among kin and family by giving back the favor someday, especially when one has become successful in the financial aspect (Ilagan et al., 2014). Filipinos strongly value, prioritize, and intentionally cultivate strong relational bonds, especially within the family, commonly known as family-centeredness (Alampay, 2014). The ties of obligation and affection between generations of families remain strong and important despite distance and marital status. The family possesses cohesiveness among the immediate members and extended kin, respect for elders and deference to parental authority, and fulfillment of mutual obligations. Growing up with these set of values, especially with debt of gratitude, children strive to meet familial obligations and expectations of their parents by repaying through financial support when the parents age, by educational and occupational achievements, and helping care for their siblings (Alampay, 2014).

One of the most common forms of mutual assistance that migrants give is financial support (Jalagat Jr. & Dalluay, 2016; McCallum, 2021). With the ease of being able to transfer money, migrants can make direct personal transactions with their families and friends back home. In 2023, the Philippines set a new record of \$3.6 billion (Php208 billion) worth of personal remittances sent back home, according to Bangko Sentral ng Pilipinas [BSP] (Bangko Sentral ng Pilipinas, 2024). A Filipino migrant can send home financial support at a range of \$179.00-\$458.00 (around Php8,600.00-22,000.00) a month (Eversole & Johnson, 2014). In an Asian Development Bank (ADB) study, they found that remittance sent back home is about 80% of the receiving household's total income while it is about 15% of the sender's money earned in the host country (Asian Development Bank, 2004). This targets the need of the recipient to cover expenses. Bangko Sentral ng Pilipinas (2023) reported that the remittances went to the following expenses in this particular order: food and other household needs, funding education,

medical expenses, savings, purchase of appliances and other consumer durables, debt payments, purchase of car/vehicle, investments, purchase of house, and others like special occasions (i.e., wedding, christening, birthday parties) and unexpected emergencies (i.e., surgery, funerals). The remittance is like a social safety net, helping maintain financial stability for the recipients (Hunter, 2018).

Trying to sustain one's family of procreation and at the same time, supporting some of the needs of their family of orientation can be tedious, hence, it is better if the family can manage their finances. One of the family's fundamental resources is the financial resources they have and the ability to manage and resolve the difficulties they encounter. Careful allocation of where all the family's financial resources are properly allotted should be practiced. According to Suparti (2016), family financial management revolves around planning, implementing, monitoring, evaluating and controlling the utilization of the family income. The Personal and Family Financial Planning Framework developed by Kapoor and colleagues (Galvez, 2017) is an appropriate framework for family financial management. Preparing for the present and future expenditures of the family by effectively managing and monitoring the household income with a budget can bring family wellbeing through financial security. Also, the framework points out that the process of financial planning is influenced by factors such as the income, basic needs and wants, family life cycle stage, career situation, taxes, and economic situation (Yulfa & Herawati, 2017). Therefore, family financial management is vital in managing the family of procreation's finances and becomes more crucial when the needs of the family of orientation are met through remittances.

Various studies on budgeting and family financial management have already been conducted for decades. In the Philippines, recent studies on financial management focused on overseas Filipino workers and there were two on remittances of overseas Filipino workers and migrants in Japan (Jalagat Jr. & Dalluay, 2016; Manapol et al., 2022; Ponferrada, 2018; Galvez, 2017; McCallum, 2021). There is a dearth of research on financial management of Filipina wives with their family of procreation living overseas and sending remittance to her family of orientation back in the Philippines. Thus, this study focuses on selected Filipina wives residing in the United States with their own families of procreation. They play vital roles as a wife and mother to her family in the United States and perform their roles as a daughter and sibling to her family back in the Philippines. She is linked to both families as she tries to do both her duties to them even if she is obliged or not. Specifically, this study will explore the financial resource management of Filipina wives in Virginia, United States, including their sources of income and expenses, and their commitment to sending remittances to their families in the Philippines.

## **Methods**

### **Participants**

The qualitative case study approach was used to explore the cases of the Filipina wives who migrated to the USA and are living in Virginia, USA as they manage their finances and commit to support their family of orientation back in the Philippines by means of remittances.

The population of the study are the Filipina wives residing in Virginia, United States of America. Purposive sampling was used as a sampling method. Snowballing for possible participants was done by asking other Filipino families who met during gatherings. The criteria for the selection of participants are the following (1) Filipina wives with their family of procreation must be residing within the state of Virginia, United States; (2) Filipina wives may or may not be working; (3) family size should be composed of at least three (3) members (the husband, wife and a child); (4) Filipina wife should be sending any form of support/remittance to their family of orientation back in the Philippines; and (5) a wife/mother to her family of procreation in the US and a daughter/sister to her family of orientation back in the Philippines who are willing to participate in the survey and interview. The study had nine (9) Filipina wives as participants for the in-depth interviews. The data collection was from 2018-2020.

Table 1 presents the socio-demographic profile of the participants and their brief migration history. Age distribution shows five of the nine participants belong to the age group 41-45 years old. Four are college graduates while the rest are high school or vocational course graduates. The participants' length of stay in the US ranges from 5-35 years and three have been living in the US for a length of more than 20 years. The fiancé visa was the most used kind of visa upon entry in the United States by the participants. Seven of the nine participants were family-based immigrants when they changed their visa status after entry in the United States while the other two were work-based immigrants when they changed their statuses. Eight out of the nine participants are already US citizens after applying for citizenship while one has not yet filed for her US citizenship and remains as a permanent resident (green card holder). Five of the nine participants are married to a Filipino husband while the remaining are married to an American husband. The range of the length of their marriages is from 6 to 24 years. The most frequent number of children was 2 and the age distribution of children are mostly between 11 to 15 years old. Most children are in public middle schools (Grades 7 to 9) followed by those in elementary level.

Table 1. Participants' socio-demographics

Participants	Age	Educational Attainment	Length of Stay in US	Visa Upon Entry in US	Change of Visa Status in US	Nationality of Husband
L	41	BS * Nursing Graduate	23	Immigrant Family	n/a	Filipino
R	51	BS Dentistry Graduate	16	Immigrant Family	n/a	Filipino
M	35	BS Tourism Graduate	12.5	Fiancé	Immigrant Family Based	American
K	57	Highschool Graduate	35	Spousal Dependent	Immigrant Family Based	American
T	53	Highschool Graduate	29	Diplomat Employee	Immigrant Work Based	Filipino
ME	45	Midwifery Graduate	15	Fiancé	Immigrant Family Based	Filipino
LY	43	BS Nursing Graduate	19	Spousal Dependent	Immigrant Work Based	Filipino

Table 1. Participants' socio-demographics (Continue)

Participants	Age	Educational Attainment	Length of Stay in US	Visa Upon Entry in US	Change of Visa Status in US	Nationality of Husband
I	43	Highschool	14	Tourist	Immigrant	American
TH	43	Graduate Enrolled	5	Fiancé	Family Based Immigrant	American
		Health Info. Mgt.			Family Based	

Note: \*BS (Bachelor of Science), n/a: not applicable

### Measurement

The in-depth interview method was employed in gathering the pertinent data using an interview schedule. It was divided into five parts. The first part was the socio-demographic profile of the participant and migration history to have an overview of the family's human resources. The second part consisted of guide questions to elicit information about the family members (e.g. husband and children). The third part consisted of guide questions about the patterns of income of the families and their spouse's work profile and conditions. The fourth part consisted of guide questions about the pattern of expenditures and the financial management practices on planning, budgeting/organizing, leading/decision-making, and controlling/monitoring and evaluation. Lastly, the fifth part included guide questions on the family's patterns of remittances to their family in the Philippines. The questions were created based on the studies of Jalagat Jr. and Dalluay (2016) and Galvez (2017). Other questions were created based on the data required by the research objectives. This interview guide was validated by three faculty members who are experts on family studies.

The first data collection was done via face-to-face interview in Virginia, USA with the Filipina wives. Informed consent was given prior to the interview. The participants were able to set the time and location of the interview which were mostly in their residence. The recorded interviews usually lasted for an hour. The second part of data gathering was done after several financial values were needed. This was done online via video call. They were contacted again and asked for their preferred date and time of interview through video call. These interviews were shorter and lasted for around 30 minutes.

### Analysis

The pertinent data gathered were both presented in narrative forms and themes through thematic analysis. Within-case and across-case analyses were done to create themes and have a better understanding of the complexities of each case. The themes were derived from the direct responses of the participants during the interviews using within-case analysis. While the cross- case analysis was used to compare the themes that emerged from the within-case (individual) analysis to identify similarities and differences of the themes among the cases.

The individual in-depth interviews collected were transcribed. The data analysis process started by assigning identifications to nine interview transcripts to ensure the participants' anonymity. The transcripts were printed, reviewed, and read multiple times to gain overall understanding of the data. Manual coding was done by printing all

the transcripts and research questions were labelled before starting to code the data. Coding was done using description-focused coding strategy. This coding strategy is used to generate codes that are closely related to relevant information, also known as empirical indicators. The process was also reinforced with interpretation-focused coding strategies where empirical indicators were examined to generate codes that best describe them. Interpretation-focused coding strategy is best used when explaining and understanding behaviors, settings, experiences, and the like. After manually coding the data, codes were put and transformed into categories and themes using individual-based sorting strategy. This step was electronically done by inputting each transcript with code in an Excel spreadsheet then grouped under their respective research questions. Codes that were alike were categorized in one cluster while those that were not related to the existing clusters were put into a new one. The frequencies of the codes were also noted after categorizing and compiling the codes. It was then double-checked for accuracy and connectedness. Some regroupings were also done which produced some sub-themes before finalizing the themes.

## Findings

### Patterns of Income

It was revealed that not all the participants are active in the labor force; some are dependent homemakers on their sole earner husbands (Table 2). For the Filipina participants who are in the workforce, they are given fair compensation and good work benefits and insurance. With flexible schedules, they are also able to do part-time jobs. The participants can also forego work to take care of their children, especially during the formative years. Regardless of whether they are working for their own salary or provided with an allowance, all of them are sending financial support back home.

Table 2. Work status and employment conditions of Filipina participants

Partici pant	Full-time Job	Part-time Job	Years of Employment	Work Benefits / Insurances	Salary / Allowance
L	Hospital Laboratory Technician	n/a	15	Independent	\$3,000
R	Dental Hygienist	n/a	11	Dependent	\$5,000
M	n/a	Home cook (occasional)	n/a	Dependent	No limit, \$300-400 (homecook)
K	n/a	n/a	n/a	Dependent	\$2,000
T	Private Chef	n/a	20	Dependent	\$5,000
ME	Food Server	Associate Staff, Home cook (regular)	6 (full- time), 1 (part- time)	Dependent	\$2,400 (full- time), \$500 (part-rime), \$200 (home cook)

Table 2. Work status and employment conditions of Filipina participants (Continue)

Partici pant	Full-time Job	Part-time Job	Years of Employment	Work Benefits / Insurances	Salary / Allowance
LY	Nurse	n/a	1 year and a few months	Dependent	\$7,000
I	n/a	n/a	n/a	Dependent	\$500
TH	n/a	n/a	n/a	Dependent	\$1,500

All the husbands have full-time work, and they declare their wives as dependents of their work benefits and insurances (Table 3). They are also given fair compensation and good work benefits and insurance. Some of them are also able to do part-time jobs.

Table 3. Husbands' employment status, benefits, and income in US Dollars

Participants' Husband	Full-time Job	Part-time Job	Years of Employment	Salary
L's Husband	CT Scan Technician	PRN Nurse (Irregular)	10	\$5,000 (full-time), <\$1,000 (part- time)
R's Husband	County Project Manager	Licensed Welder (Irregular)	15	\$4,700 (full-time), \$1,500 (part-time)
M's Husband	Retail Manager	n/a	18	\$5,000
K's Husband	Federal Employee	n/a	10	\$20,000
T's Husband	Electrician	n/a	2	\$8,000
ME's Husband	IT Professional	n/a	26	\$10,000
LY's Husband	Civil Engineer	n/a	10	\$7,000
I's Husband	Military Army Officer	n/a	16	10,000
TH's Husband	Military Major Officer	Military Teacher (Regular)	12	\$20,000 (full- time), \$2,500 (part-time)

Table 4 shows that each household has different sources and levels of income. The income of the Filipinas and their husbands for Filipino couple-led households are enough to cover the expenditures of their family of procreation and family of orientation in the Philippines.



Table 4. Monthly household income by source and amount (in US Dollars)

Participants' Household	Participant's Salary	Husband's Salary	Additional Regular Source of Income	Total Monthly Household Income
L	\$3,000	\$5,000	n/a	\$8,000
R	\$5,000	\$4,700	n/a	9,700
M	n/a	\$5,000	n/a	\$5,000
K	n/a	\$20,000	n/a	\$20,000
T	\$5,000	\$8,000	n/a	\$13,000
ME	\$2,400	\$10,000	\$500, \$200, \$950	\$14,050
LY	\$7,000	\$7,000	n/a	\$14,000
I	n/a	10,000	n/a	10,000
TH	n/a	\$20,000	\$2,500	\$22,500

### Patterns of Expenditures and Financial Management Practices

#### Planning: Financial Goals

The families prioritize financial goals for their family of procreation. This includes short-term goals of covering their monthly expenses to jump starting their savings, which almost everybody identified. These savings further cover their mid-term goals for their family of procreation which are property acquisition and development, as identified by four participants. Also, savings cover long-term goals for their children's future and securing their own retirement money, as identified by seven participants.

More than half of the households said that they do mental budget planning as a preference and have memorized the expenditure they deal with monthly. Other households preferred to have their budgets written on either a logbook, calendar or electronically typed in an Excel spreadsheet.

#### Organizing: Monthly Household Expenditures

The households' monthly working budget specifically includes their monthly household variable and fixed expenses, loans and liabilities, and their subscriptions and memberships (Table 5). The variable expenses of the households are the kind of living expenses where the amount and spending vary like food and utility bills, while the fixed expenses are monthly costs that largely remain constant every month like insurances, rental, and other fees. The loans and liabilities are all debts and obligations owed to a lender by a borrower such as car loans, mortgage and personal loans. The subscriptions are a paid product or a service that gives the customer access for a time period such as on-demand entertainment services of Netflix, Hulu and Disney+ while membership is a payment to be part of a store organization or a specific group such as shopping convenience benefits of Amazon like free shipping, same-day delivery and discounts.

Table 5. Breakdown of monthly household expenses by category (in US Dollars)

Household	Variable Expenses	Fixed Expenses	Loans & Liabilities	Subscription & Memberships	Total Expenditure
L	3,070.00	1,101.00	2,700.00	31.16	6,902.16
R	2,570.00	995.00	3,250.00	30.00	6,845.00
M	2,770.00	920.00	600.00	58.31	4,348.31
K	2,380.00	1,650.00	3,000.00	20.00	7,050.00

Table 5. Breakdown of monthly household expenses by category (in US Dollars)  
(Continue)

Household	Variable Expenses	Fixed Expenses	Loans & Liabilities	Subscription & Memberships	Total Expenditure
T	3,255.00	1,320.00	2,330.00	15.25	6,920.25
ME	2,120.00	999.00	3,950.00	0.00	7,069.00
LY	3,150.00	1,634.00	2,800.00	35.00	7,979.00
I	3,289.00	478.00	4,010.00	15.00	7,792.00
TH	3,350.00	588.00	3,650.00	46.33	7,634.33

### Leading: Budget Holder and Financial Decisions of Couples

Most of the budget holders are the husbands, the head of the households, usually the American husband who are sole earners, especially for the American Filipina couple-led households. Notably, there are three households who have Filipina wives as sole budget holders, two of which are both Filipino couple-led households, active in the labor force, while the other is an American–Filipina couple-led household with the wife also a homemaker. One household has a couple who both hold the budget. Joint financial decision making in the households are mostly proactively done by couples showing that in most households, both husband and wife have a say in their finances. They talk first, which could either be in the form of consulting, informing, and asking for permission.

### Controlling: Sufficiency of Income and Savings

All households have sufficient income to cover their household expenses. After paying all their financial obligations, they can set aside money as savings for the financial goals they prioritize. More than half of the households identified that they try to set aside \$1,000.00 as their desired monthly savings after all financial obligations. Across all households, all have been saving for their children's future education, emergency, and future investments.

### Patterns of Remittances

All the Filipina wives are regularly sending monetary remittances monthly as support back home (Table 6). This covers the household bills and utilities, education, food, medical expenses, leisure, extra money, and allowance. Most of them also try to send balikbayan boxes at least once a year. The socioeconomic status of the participant does not affect their commitment to send remittances back home.

Table 6. Monthly remittances sent by filipina participants and their allocation (in US Dollars)

Participant	Amount of Remittance Sent (in USD)	Frequency of Sending	Relationship to Receiver	Mode of Sending	Year of Starting to Send
L	\$100	Monthly	Parents	Remitly	1990s
R	\$500	Monthly	Parents	Bank to Bank	2003

Table 6. Monthly remittances sent by filipina participants and their allocation (in US Dollars) (Continue)

Participant	Amount of Remittance Sent (in USD)	Frequency of Sending	Relationship to Receiver	Mode of Sending	Year of Starting to Send
M	\$500 + \$200	Biweekly and occasionally when needed	Parents and Siblings in college	Western Union	2007
K	\$500	Occasionally	Mother and Sibling taking care of mother	Western Union	1984
T	\$250 \$120	Monthly Monthly	Mother Mother	Remitly	1990
ME	\$100	Quarterly	Sister taking care of mother	Remitly	2004
	\$40	Monthly	Youngest Sibling		
	\$200	When needed	Niece/Nephew		
LY	\$300	Quarterly	Brother	Bank to Bank or Zoom	2001
I	\$500 + \$100-200	Biweekly and occasionally when needed	Niece and Nephews	Western Union Physical Store	2005
TH	\$400	Biweekly	Mother	Bank to bank	2013

### Discussion

During migration, economic opportunities with fair compensation, regardless of their educational level, is one of the things that people want to experience and achieve in the United States. Table 4 shows that each household has different sources and levels of income, but this is enough to cover the financial needs of their family of procreation in the US and their family of orientation in the Philippines. According to Gallardo and Batalova (2020), Filipino immigrants have total annual incomes above the median income (\$93,000) cited by the American Community Survey in 2018 even for the lowest earning household, more so for the rest of the households led by American and Filipina couples. When computed on a per hour salary rate, all of the salaries of the participants and their husbands are within the implemented Washington District State wage range between \$10.00 to \$15.00 per hour (Php500.00 to Php750.00) and even higher than the federal implemented hourly rate of the US Department of Labor (2021) under the implemented Fair Labor Standards Act of 1938 (FLSA) of \$7.25 (Php362.50). This means that the participants and their husbands are being paid fairly and correctly by their respective employers.

Financial management is a process which is evident in all households by having clear financial goals, a working monthly budget, being proactive budget holders and

decision-makers, and setting money aside for savings. Saving behaviors are important to family income allocation to meet financial goals. Kartikasari and Muflikhati (2016) pointed out that good family financial management leads to routinary saving behavior. When they engage in financial planning, the families prioritize financial goals for their family of procreation for three categories: short-term goals like payment for monthly expenditures, mid-term goals such as property acquisition and long-term goals such as their child's university education. Prioritization into these three goals are good practices which Samuels (2024) pointed out are crucial to financial success or else, financial difficulties will arise when expenditures exceed the income. Notably, the majority engage in mental budget planning as they have memorized how to allocate their monthly budget. Herawati et al. (2021) also found that most of their respondents do not have a written plan about their family financial conditions. Xiao and O'Neill (2018) pointed out that surveys show that around 32%-36% of American households create a written budget plan. Still, it may help the participants if they have a written plan to minimize costs apart from the prioritized needs.

For financial organizing of the monthly expenditures, the households' monthly working budget specifically includes their monthly household fixed expenses and variable/flexible expenses, loans and liabilities, and their subscriptions and memberships. These categories are similar to the identified expenditures of Onduso (2013). According to Gorshkova et al. (2015), a consumer expenses budget could help the household budget holder to see the directions of household income usage though every household prefers a distinct way of managing their finances. Notably all households who regularly remit have an allotted amount of monetary remittance that they send back home under variable expenses. The amount of remittance may vary depending if the family in the Philippines requests for an additional amount.

For financial leading, most of the budget holders are the husbands who are the head of the households, usually the American husband who are sole earners, especially in the American Filipina couple-led households. Similarly, Alsemgeest and Grobbelaar (2015) and the United Nations Capital Development Fund (UNCDF) (2024) reported that both genders consider men to be superior concerning financial behavior. Notably, there are three households who have Filipina wives as sole budget holders. This supports the claims of Medina (2015) that the wives nowadays can stand both as the home maker and household treasurer. One household has the couple who both hold the budget, supporting the study of Mader and Schneebaum (2013) where men make the larger household financial decisions while the women make daily household spending decisions. Joint financial decision-making shows that in most households, both husband and wife have a say in their finances and consult each other first.

Lastly, for financial control, all households have sufficient income to cover their household expenses. A well-drafted functional budget gives people a sense of control over their money, and it gives them the knowledge of knowing when to stop spending to avoid ballooning expenses. This is essential to efficient budget management which leads to family wellbeing and growth outcomes for all members (Gotea, 2017; Setyasalma & Muflikhati, 2019). The education of children, specifically going to college, is identified as one of the life-changing events that could affect the budget. The average cost of a college education in the US is estimated at \$38,270 per year, including the

tuition fee, daily living expenses, books, and other school supplies (Hanson, 2024). Thus, it can be said that even before arriving at that event, the families are preparing for it. The same goes for other different goals that each household is preparing for. Thus, almost all households keep financial records by keeping receipts, using phone apps, email records, and checking bank statements. In the long run, these records make it easy to track income and expenses or profits and losses (Fiscarini et al., 2024).

Lastly, for the patterns of remittances, most of the Filipina wives regularly send monetary remittances monthly as support to their families in the Philippines to pay for household utilities, education, food, medical bills, and allowance. Filipinos strongly value, prioritize, and intentionally cultivate strong relational bonds, especially within the nuclear family and the extended kin. This is commonly known as family-centeredness (Alampay, 2014). This is a value taught early on in the family by parents and kin caregivers. This Filipino value remains evident even after migration by maintaining connection with their families left behind through sending remittance. The ties of obligation and affection between generations of families remain strong and important despite distance and marital status. The urge to help one another in the family for a collective gain is deeply embedded in the Philippine culture, also known as “pakikipagkapwatao”, specifically “utang-na-loob” according to Sikolohiyang Pilipino, which maintains relationships among kin and family by giving back the favor someday (Ilagan et al., 2014).

The most common problems encountered in sending remittances is the availability of money transfer services and their delays while being short of money is the most common reason why senders are not able to remit, especially if recipients are asking a larger amount. Naz (2019) found that Filipinos, prior to migration, perceived themselves as poor and Americans as rich people. Relatives in the Philippines of a Filipino who was able to migrate might think that because one of them made it to America, they are Americanized and are also rich like the Americans.

As a solution to problems in sending additional monetary remittances, most of them postpone remitting until they have the money to send. They would inform their family back home that they will either delay sending or cannot send. While most of the participants can forgo sending remittances whenever they are short of money, some will continue to do so and make up for the ones they missed when they have the money.

Acting out of genuine care for others or “pakikipagkapwatao” is natural to occur in the Filipino family as it is a value taught early on within the family. It is important in maintaining stable and harmonious relationships, which is a priority in the Filipino values (Ilagan et al., 2014). Felipe Jocano, a well-known Filipino anthropologist described the family as the most secure group that overseas Filipino workers can turn to for support, especially during times of need (Ilagan et al., 2014). Most of the participants do not feel like their family of procreation are making any adjustments to cope up with the demands of sending monetary remittance because they have already allocated an amount meant to be remitted monthly. If needed, some adjust like saving up more money and adjusting their lifestyle. Trying to set aside a desired amount of money to remit from their salary, adjusting their lifestyle to save up as remittance, and treating remittances like a monthly expense included in the family budget show how the participants are trying to establish commitment to their family of orientation. While immigrants can enjoy a vast

improvement in well-being with the fruits of their labor or meet someone and start a family in the US, the motivation to remit is felt as a sense of family obligation (Jalagat Jr. & Dalluay, 2016; McCallum, 2021). They might tend to remit less to support their own lifestyle abroad, but they will still maintain their familial and social ties to their homeland by sending remittance and other gifts like the balikbayan box to those they left behind.

The female participants are willing to cater the needs of their families back home by getting ready to remit right away to avoid being in the position of having to do financial alternatives. Examples of these alternatives are pawning and borrowing money. They do not want to create misunderstandings in the family of orientation or suffer from overthinking so they remit money as soon as they can.

Most couples have a consensual financial decision in managing their finances including the decision to remit because their husbands could also be sending support back home, understanding the role of the wife as a breadwinner, or not minding at all. Yet, an issue or concern arises if the sender will remit an out of the budget remittance. The working monthly budget of the family and their personal savings are at a potential risk of being ruined due to this. Whenever the senders opt to give in to these additional remittances, they are put in a situation where they find ways to come up with money to send and it affects their finances. As a personal adjustment for those who have more pressures of remitting, they would come up with ways to send money or save in advance to be able to remit a bigger amount.

All the participants feel happy and good whenever they can remit and feel the opposite if they cannot. According to McCallum (2021), sending remittances gives the migrants a sense of pride, satisfaction and even, social prestige. It is a way to make up for their absence and is a source of familial reaffirmation despite time and distance (Meyer, 2023). There are various motivations of migrants to remit but one of these is based on care and concern for their family which serve as their paramount driving force (Jalagat Jr. & Dalluay, 2016; McCallum, 2021; Meyer, 2023). The commitment to remitting does not have to be an explicit arrangement between the migrant and the remittance recipients. Their capability and willingness to help makes them do it for their families left behind. Some of them think that they can lessen the financial burden of their family, and they are providing a better life for their family to experience, especially for those who came from a poor family.

Despite the contributions of the study, there are limitations to note. All numerical data values (income, expenses, savings, and remittance) disclosed by the participants, especially for those who are not fully aware of their household finances because their husbands are the sole budget holders, are not actual values but based on their nearest estimations. Even though there are other states where Filipinas migrated, the study only focused on the State of Virginia because of limited time to stay and financial resources. Hence, the findings of this study may not be applicable and could not be used to generalize to all Filipina wives in the United States.

## Conclusion and Recommendation

### Conclusion

This study reveals that not all Filipina wives are engaged in the labor force; however, all husbands are income earners. Regardless of whether these women earn their own salaries or receive allowances from their spouses, they all consistently send monthly remittances to support their families in the Philippines. In American–Filipina couple-led households, the husband generally assumes the role of primary budget holder. In contrast, Filipina wives in Filipino couple-led households more frequently take full responsibility for managing the household finances. Financial decision-making tends to be a joint endeavor among couples, reflecting shared responsibility and cooperation. After fulfilling their financial obligations, most households allocate a portion of their income to savings, directed toward prioritized financial goals. Nevertheless, the household budget is often challenged by unplanned remittances, typically sent in response to urgent financial requests from extended family members back home. This situation reflects the ongoing financial and emotional burden of transnational support and raises critical questions regarding the sustainability of the economic roles these migrant families are expected to fulfill.

### Recommendation

Further research may consider looking into covering the numerical values for the allotment given to savings of the remittance sending households to have a bigger picture of their overall finances and financial goals. The husbands can also be respondents to share their specific ways in financial management and perspectives in sending remittances.

For broader and deeper research, future studies can also include the financial resource management of remittance receiving households to verify the way they handle their finances that may come solely from the remittances sent to them and other sources of income they might have. Future studies can also look into microenterprise among Filipino households in Virginia for income generation and general well-being. (Based on your result, I would like to propose for your future study about microenterprise among filipino household in Virginia, The microenterprise in generating income and wellbeing of the filipino community in Virginia)

It is recommended that remitting families place importance on actively adhering to a planned budget. A working budget can be sustained if family members consistently spend within their means and prioritize essential expenses—needs over wants. Given that sharing financial resources among extended family members is deeply embedded in Filipino culture, it is important to establish clear boundaries regarding how much financial support can reasonably be given. For example, some wives, such as those living in Virginia, may have their own savings accounts and receive monthly remittances from their husbands, which should be properly managed to ensure household stability. Setting clear financial limits can help prevent budget strain and increase the likelihood of saving toward specific financial goals. Furthermore, families of origin should not expect their children or siblings to repay a “debt of gratitude” solely through continuous financial support.

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