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Long-Term Effects of Labor Migration in the Philippines: “*Napakasakit, Kuya Eddie!*”

Jose Ramon G. Albert, Ma. Teresa Habitan, Aubrey D. Tabuga, Jana Flor V. Vizmanos, Mika S. Muñoz, and Angelo C. Hernandez



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Abstract

As the country witnesses a steady export of its human resources, it becomes imperative to explore not only the immediate impacts of labor migration on the Philippine economy, but also its long-term consequences on both OFWs and the families they leave behind. This study examines the various effects of labor migration on OFWs and their families, including the economic benefits and social costs (e.g., family dynamics, child outcomes in terms of labor, health and education) of the diaspora, and what has government done to assist these modern-day heroes. Remittances sent home by OFWs have become a major contributor to the Philippine economy, representing around 10% of GDP. This provides income for families and supports consumer spending. However, labor migration has led to divided families and complex transnational relationships between OFWs and their families in the Philippines. While remittances support loved ones, being miles away from loved ones can cause psychic pains. Findings from interviews with OFWs and their families also suggest that young OFWs dream of retiring early but may not be provided systematic support for financial literacy. The paper calls for strengthening reinforcement of legal frameworks, enhancing the labor market, improving social protection programs for OFWs and their families. equipping them with necessary skills to achieve financial sustainability, and regularly monitoring OFW conditions for evidence-informed policymaking.

Keywords: labor migration, overseas Filipino workers, OFW, labor export, diaspora

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1. Introduction

Globally, the Philippines has emerged as one of the most significant sources of international labor migration. In recent decades, Filipino migration, particularly the emergence of Overseas Filipino Workers (OFWs)¹, has undergone transformative changes, changing the dynamics of Philippine society. Given the significant contribution to the economy of remittances, OFWs have been hailed in recent years as modern-day heroes. In 2022, the *Bangko Sentral ng Pilipinas* reported that personal cash remittances grew 3.6% to 36.1 billion USD, which accounted for 8.9% of the Philippines’ gross domestic product (GDP).

Filipino laborers commenced their presence much earlier, dating back to the 1900s when Filipino agricultural workers were enlisted to address temporary labor shortages in Hawaii’s agricultural sector. They later moved to other parts of the United States of America (USA) to work in machinery, plantation and construction industries as well as the hospitality services sector². However, the Filipino Diaspora, started in recent years in the 1970s, was partly driven by the declaration of martial law in 1972, and the construction boom in the Middle East driven by the substantial rise in oil prices from 1973 to 1974 (San Juan 2001). During this period, the first wave of OFWs were male construction and oil refinery workers (Orbeta and Abrigo 2009). Prior to this, some Filipinos migrated to the USA, with a notable influx of Filipina nurses and doctors arriving in the late 1960s on Exchange Visitors visas, rather than as immigrants. Nevertheless, a majority of them chose to remain and eventually transitioned to become permanent residents or US citizens.(Masselink & Daniel Lee, 2010).

**Table 1. Distribution of temporary migrants and labor force by usual occupation (%):
1975-2010**

Occupation Groups	1975	1980	1985	1995	2000	2005	2010
Professional and technical workers	53.5	15.4	22.5	20.4	31.1	22.5	12.3
Managerial workers	0.6	0.5	0.4	0.2	0.1	0.2	0.4
Clerical workers	1.8	3.4	4.5	1.6	0.9	1.9	3.1
Sales workers	0.4	0.3	0.8	0.9	0.8	1.5	2.1
Service workers	22.0	14.8	27.1	37.8	36.0	47.1	45.4

* The first and third authors are senior research fellows, the fourth author is a supervising research specialist, and the last two authors are research analysts at the Philippine Institute for Development Studies (PIDS). Meanwhile the second author is a resource person for the study and is currently the chancellor at the Philippine Tax Academy. The views expressed here are the authors’ own and do not necessarily reflect the positions of the organizations that the writers are associated with.

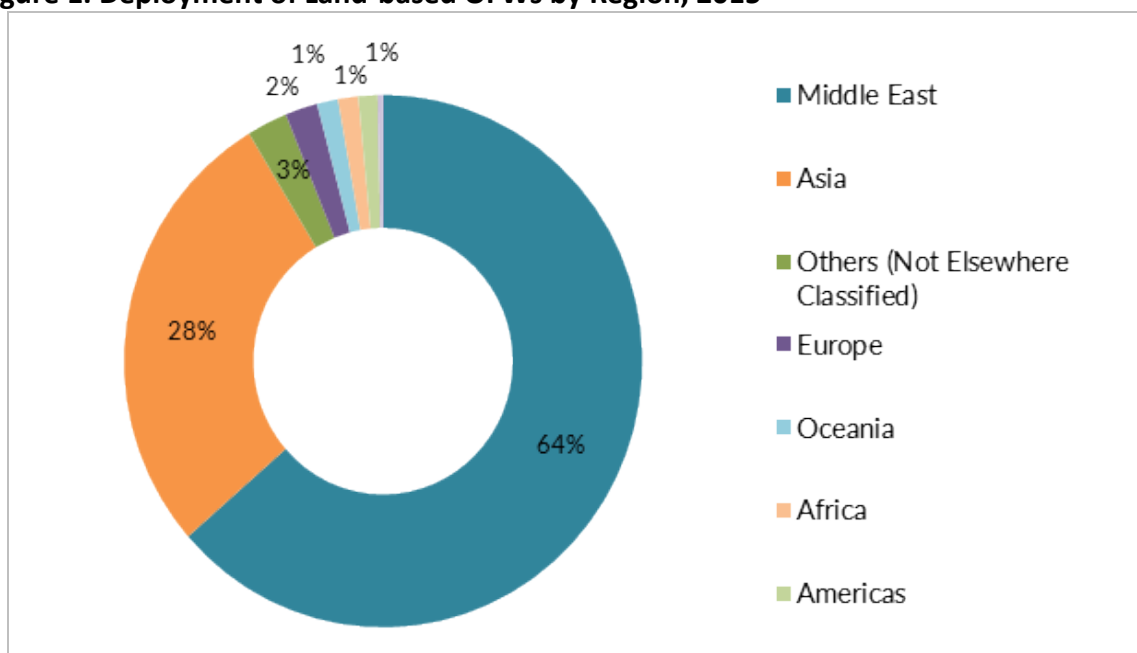
¹ The term OFW is used to describe a Filipino citizen who has temporary employment in a foreign country. Section 3 of the Migrant Workers Act (R.A. No. 8042) defines an OFW as either (a) “a person who is to be engaged, is engaged, or has been engaged in a remunerated activity in a state of which the person is not a citizen” and (b) a person “on board a vessel navigating the foreign seas other than a government ship used for military or noncommercial purposes.”

² GMA News. 2013. “How Martial Law helped create the OFW phenomenon.” <https://www.gmanetwork.com/news/pinoyabroad/dispatch/275011/how-martial-law-helped-create-the-ofw-phenomenon/story/>

Agricultural workers	0.9	1.0	0.4	0.5	0.2	0.1	0.3
Production workers	20.8	64.2	44.4	38.5	22.8	26.3	35.5
For reclassification	0.0	0.0	0.0	0.1	7.9	0.4	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

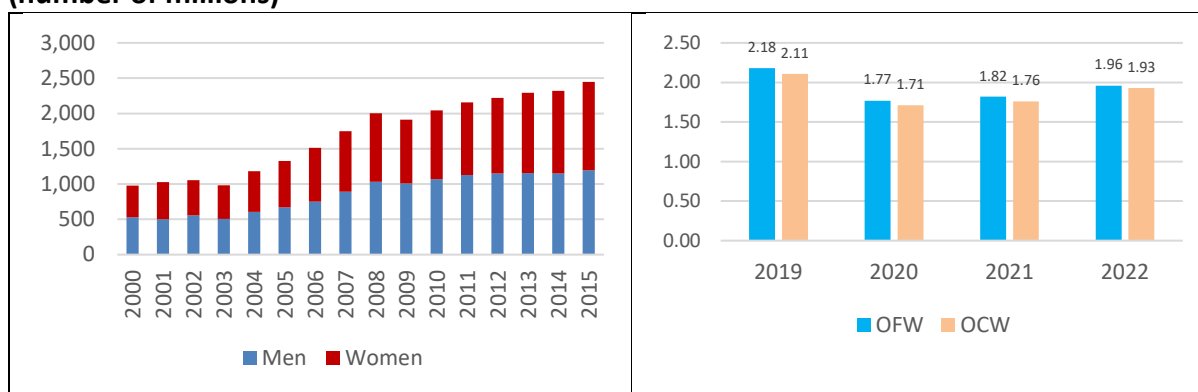
Source: Compendium of OFW Statistics, Philippine Overseas Employment Administration

Figure 1. Deployment of Land-based OFWs by Region, 2015



Source: Compendium of OFW Statistics, Philippine Overseas Employment Administration

Figure 2. (a) Number of Overseas Filipino Workers (OFW), by Sex: 2000 to 2015 (number of thousand); (b) Number of OFWs and Overseas Contract Workers (OCWs): 2021 to 2022 (number of millions)



Source: Survey on Overseas Filipinos, Philippine Statistics Authority

According to the PSA, since 2004, the Philippines has consistently deployed over a million Filipino workers abroad each year (**Figure 2**). Deployment has even reached an estimated 1.96 million as of 2022. Across the years, deployment has generally increased except in 2020 when it temporarily dropped by as much 550,000 from 2.2 million in 2019, because of the onset of the COVID-19 pandemic that put a dent on the patterns on international labor migration³. Note, however, that aside from the PSA, the Commission of Overseas Filipinos (COF) also has estimates of the number of OFWs, which differs substantially from the PSA estimates. As pointed out in OECD (2017), the CFO's estimate includes legally deployed OFWs and other sources, with the CFO's estimate being larger than that of the PSA. In 2013, the CFO reported 4.2 million OFWs, while the PSA counted 2.3 million. This data discrepancy has gone down from the early 2000s when official estimates of OFWs ranged from between a million to ten million.

Problems faced by OFWs that emerged in the 1970s persist up to today: illegal recruitment, contract substitution, illegal placement fees, long working hours, and no days off (in the case of domestic workers), irregular migration (often called “*tago nang tago*” or “TNT”), among others. The song “*Napakasakit, Kuya Eddie*” became popular in 1984-85 at which time deployment of land based OFWs has more than doubled from 1975. By the year 2000, the movie “*Anak*” starring Vilma Santos told of another sorry tale about an OFW family, and by this time the number of OFWs has grown by so much more.

Some educated Filipino professionals and skilled workers may have emigrated seeking higher wages and opportunities abroad. This brain drain has depleted the Philippines' domestic talent pool in areas like science, health care and education. Programs like “*Balik Scientist*” aim to encourage the return and circulation of talent.

As the country witnesses a steady export of its human resources, it becomes imperative to explore not only the immediate impacts on the Philippine economy, but also the long-term consequences of this migration on both OFWs and the families they leave behind. The impact of OFW remittances to the Philippine economy has been significant, but the unfolding social consequences of this large-scale migration are still being studied. The long-term impacts of Filipino migration remain uncertain, and thus, it is crucial for the Philippine government to monitor the situation closely. The recently formulated Philippine Development Plan 2023-2028 includes Chapter 3.2 which discusses ensuring safe and orderly migration as one of its strategies to achieve its desired outcome of mitigating individual and life cycle risks. Another strategy articulated in Chapter 3 of the latest PDP is to protect children from physical and mental distress, particularly providing mental health and psychosocial services for children left behind by OFW parents.

The study investigates the various effects of labor migration, including the social costs (e.g., family dynamics, child outcomes in terms of labor, health and education) of the OFW phenomenon, and what has government done to protect OFWs from unfair working conditions and illegal recruitment practices, as well as to assist reintegration of OFWs with their families and the community.

³ Latest table generated from the OpenSTAT website was updated on 01/18/2019 by the PSA using the Survey on Overseas Filipinos dataset (<https://openstat.psa.gov.ph/>)

2. Research Design, Methodology and Literature Review

2.1. Methodological Framework and Literature Review

Studies that examined the socioeconomic impact of labor migration and remittances were reviewed to understand different research methodologies utilized to describe and measure its effects on families and the society. Brown and Jimenez (2007) utilized household survey data to estimate the impact of migration and remittances on income distribution and measures of poverty in Tonga and Fiji. Policymakers expressed concern, motivating this research, that migration opportunities might favor wealthier and more educated households, which have easier access to international networks. Meanwhile, Ukwatta (2010) conducted a field survey of 400 Sri Lankan families and the resulting database system has been utilized to provide input for policy recommendations and enhance the effectiveness of existing programs by the Sri Lankan government in addressing the risks and social costs associated with migration.

In the Philippines, Zosa and Orbeta (2009) assessed social and economic impacts of international labour migration and remittance in the country through desk review of related literature and secondary data analysis. With these, they further argued that understanding the social and economic impact of migration and remittances posits complexity, emphasizing the need to deepen analyses and define the scope of impact, particularly social impacts. Meanwhile, Ducanes (2015) examined the economic impact of overseas migration on Philippine households using panel data sourced from the 2007 and 2008 Annual Poverty Indicator Survey (APIS), conducted by the then National Statistics Office (which is now a part of the current Philippine Statistics Authority). Similarly, Capistrano and Maria (2008) used 1997-2003 rounds of the Family Income and Expenditure Survey while Garcia *et al.* (2022) conducted panel data analysis of FIES from 2006 to 2018 to examine the relationship of labor migration with poverty alleviation in the Philippines. While there is a confirmed negative relationship between migration and poverty, the significance was considered low.

On the other hand, Tabuga (2019) emphasizes the importance of understanding migration behavior for designing effective policy interventions; she notes a lack of scholarly inquiry into temporary labor migration, which is distinct from permanent migration, particularly in terms of rights and privileges in the host countries. Exploring the dynamics of temporary labor migration from the Philippines, the study also delves into the role of migrant networks, intergenerational migration patterns, and social capital in perpetuating migration flows using data from a labor-sending rural village in the Philippines. The study finds that not all types of migrant networks are equally influential in international labor migration and highlights the importance of strong ties in facilitating international labor migration and emphasizes the need for effective policy interventions tailored to this distinct form of migration. Meanwhile, Jin (2021) found that networks positively affect both rural and urban migrants' migration decisions in China. However, networks also have positive impacts on employment for rural migrants but not for urban ones, leading to different wage impacts.

The late former President Corazon Aquino is attributed to have coined the term “Bagong Bayani” for OFWs (Manalo 2022), with its use being fluid, reflecting dynamic political philosophies of Philippine Presidents since Aquino. OFWs are modern-day heroes for their unwavering dedication and resilience in the face of challenges. While they contribute to the Philippine economy through remittances, they also serve as pillars of strength for their families back home. Despite enduring homesickness, personal sacrifices, and often difficult working

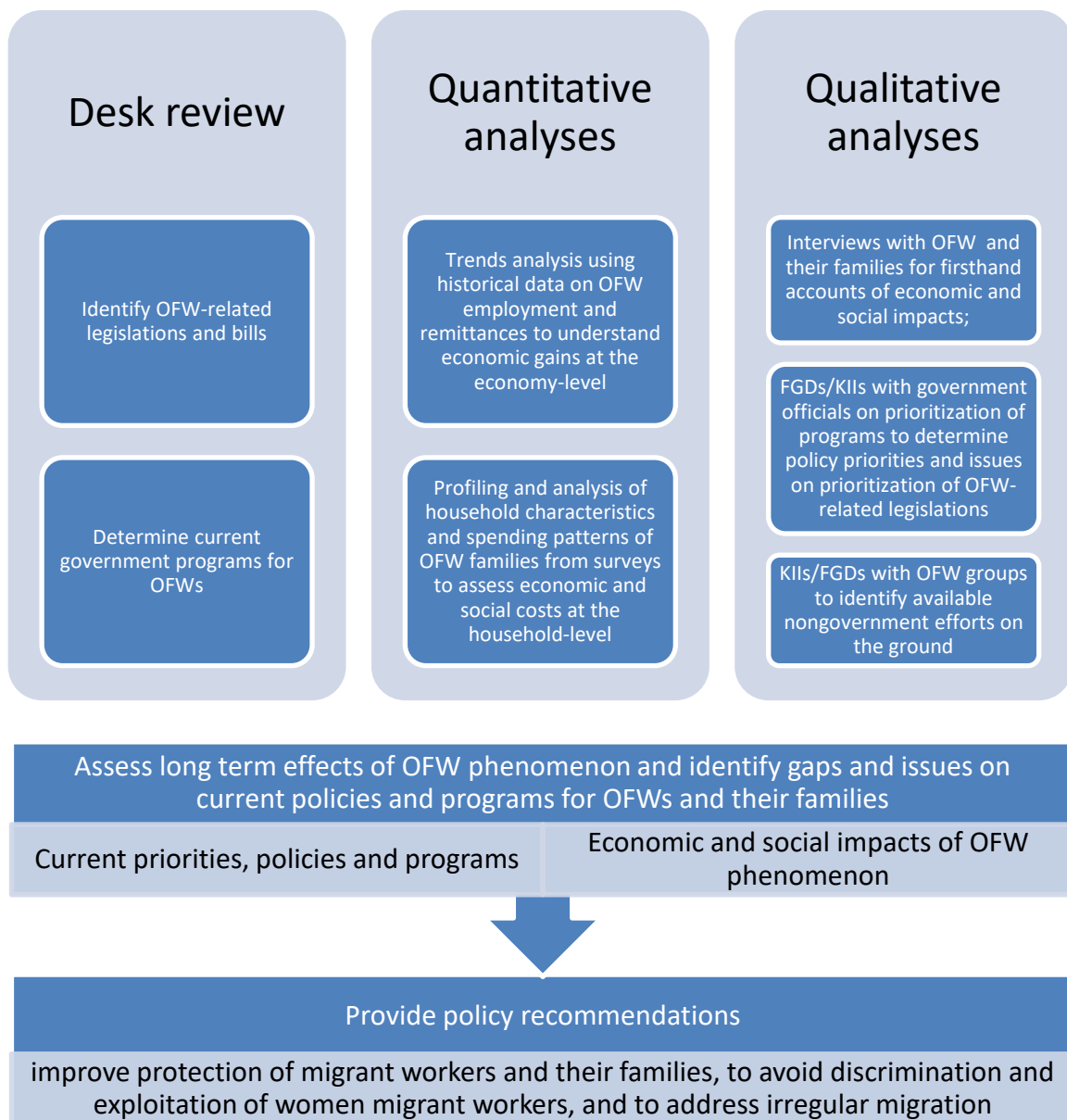
conditions overseas, OFWs remain steadfast in their commitment to providing a better future for their loved ones.

OFWs, especially female OFWs, face rampant abuse and exploitation in Gulf Cooperation Council (GCC) countries. According to data from the Overseas Workers Welfare Administration, out of 23,986 reported incidents of abuse and other issues involving OFWs in the region in 2022, about three-quarters (75.1%) involved female OFWs. Two years prior, nearly 5,000 cases of OFW abuse were documented by Philippine Overseas Labor Offices (POLOs), with 4,302 cases recorded in the Middle East⁴. This maltreatment of OFWs results from a combination of factors, including their sex, non-national status, and the oppressive 'kafala' system. This system binds foreign workers to their employers, granting employers immense control over their employees, making them vulnerable to harsh working conditions, overwork, low wages, sexual assault, and even murder (Eugenio 2013). To mitigate the risks of exploitation of OFWs by their employers, the Philippine government has established several national agencies and a range of measures aimed at safeguarding OFWs, including legal protection and advocacy initiatives to prevent exploitation. (Villalba 2002; Chavez and Piper 2015; Tigno 2018). Persisting OFW experiences of mental, physical, and sexual abuse require, however, stronger policy measures, including comprehensive policies, adequate support systems, and increased awareness, aside from stronger support from host countries to safeguard the rights and well-being of these modern-day heroes (HRW 2014; Shahani 2019, Migrante 2021; Rother 2022).

For this study, a desk review of current policies in relation to the OFW phenomenon was conducted. This was further complemented with descriptive analyses of quantitative and qualitative data to evaluate long-term effects of the OFW phenomenon, including economic and social impacts and assess whether current priorities, policies and programs can address these issues. The quantitative analysis involves an examination largely of sample surveys of the Philippine Statistics Authority, while the qualitative analysis pertains to an examination of new primary data (from key informant interviews). Upon identification of gaps, policy recommendations are drawn to ensure protection of migrant workers and their families, including addressing discrimination and exploitation of women migrant workers, as well as issues on irregular migration.

4 Philippine Daily Inquirer. 2001. "Nearly 5,000 cases of abused OFWs recorded in 2020". <https://globalnation.inquirer.net/194235/fwd-nearly-5k-cases-of-ofw-maltreatment-recorded-in-2020-polo-data-shows>

Figure 3. Methodological Framework



2.2. Data Sources

Labor migration has been a defining feature of the Philippine economy for decades, with millions of Filipinos working overseas to support their families by way of remittances. Understanding the long-term impact of labor migration requires a comprehensive examination of various data sources, encompassing both quantitative and qualitative data.

A wealth of secondary data (**Table 2**) is available to describe various dimensions of the OFW phenomenon. These data sources provide valuable insights into the trends, patterns, and economic contributions of OFWs.

The Official Gazette⁵, the official journal of the Republic of the Philippines, serves as a repository of labor migration-related laws, decrees, and regulations. These legal documents provide a framework for understanding the government's policies and interventions in the labor migration sphere.

The Bangko Sentral ng Pilipinas (BSP), regularly publishes data on overseas Filipino remittances. This data provides insights into the financial flows associated with labor migration and their impact on the Philippine economy.

The Philippine Statistics Authority (PSA) conducts various sample surveys of households that collect data on OFWs and their families. These surveys include the Survey on Overseas Filipinos (SOF) and the Family Income and Expenditure Survey (FIES). The SOF provides information on the number, characteristics, and remittances of OFWs. Its objectives are: “(a) to obtain national estimates on the number of overseas Filipinos including overseas workers and their socio-economic characteristics, and (b) to provide estimates on the amount of cash and in-kind transfers received by the families and the modes of remittances.” (PSA 2022, p. 1) Meanwhile the FIES, conducted triennially, provides data on the income, expenditure, and living standards of Filipino households, including those with OFW members. It serves as the main data source for family income and expenditure, capturing details such as consumption levels for different expenditures and sources of income in both cash and kind. The outcomes of the FIES provide information about the standards of living, income disparities among Filipino families, and their spending patterns (PSA, 2015).

Table 2. OFW-related secondary data sources

Indicators / variables	Data Set	Source
Migration-related legislations	Republic Acts, and Implementing Rules and Regulations (IRRs)	Official Gazette
Historical data on OFW remittances	External Accounts-Overseas Filipinos' Remittances	BSP
Number and distribution of OFWs by sex, status of employment (with or without contract), major occupation groups, place of work	SOF dataset with merged employment variables from LFS, various years	PSA
Household characteristics with OFW members, such as income sources and spending patterns	FIES dataset with merged employment characteristics variables from LFS, various years	PSA

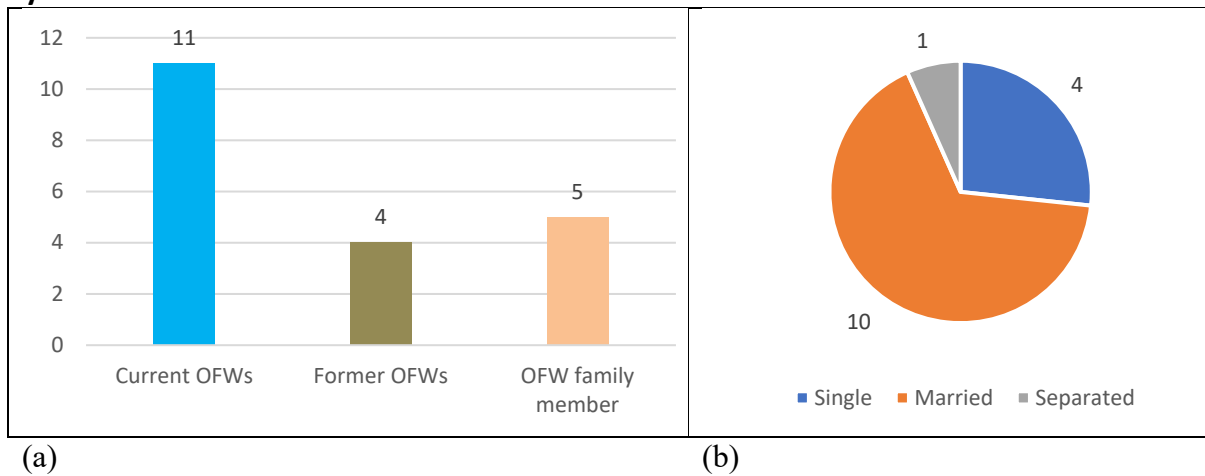
Tables and figures on statistical indicators from the PSA surveys were disaggregated by sex, occupation, income groups, and value of cash remittances to produce general characteristics of OFWs and describe the economic contribution of OFWs to the country.

While there are several data sources available on the number of OFWs and the value of remittances to measure the economic contribution of OFWs in the Philippines, the actual accounts on social benefits and costs borne by families they left behind and OFWs themselves need equal attention to formulate evidence-based policies to improve protection of migrant workers and their families.

⁵ The Official Gazette is the official journal of the Republic of the Philippines. An online version is accessible via <https://www.officialgazette.gov.ph>.

New primary data was also generated for this study, by way of key informant interviews with 15 respondents who were current and former OFWs and five OFW family members. These interviews provide insights on reasons that motivated OFWs to pursue jobs overseas, as well as socio-economic benefits aside from the costs to OFWs and their family members. Among OFW-respondents, nine were married, four were single and one was separated from their spouse; ten were males while five were females (**Figure 4**). Meanwhile, all family members interviewed were spouses of OFWs. Inputs from the newly established Department of Migrant Workers (DMW) were also sought regarding current programs that provide services and assistance programs for OFWs.

Figure 4. (a) KII Respondents by type of respondent; (b) Distribution of OFW-respondents, by marital status



3. Philippine Labor Migration Policies

As one of the world's leading labor exporters, the Philippines has undergone substantial changes in how it manages overseas employment. The country's labor migration policies have evolved to meet economic imperatives, changing global demands, and protecting its overseas workers.

In the 1970s, the Philippines initiated an organized labor migration. The Labor Code of 1974 institutionalized the government's role in overseas employment regulation. This policy laid the groundwork for a systematic approach to deploying Filipino workers abroad, with the establishment of the Philippine Overseas Employment Administration (POEA). The 1980s and 1990s witnessed a surge in overseas deployment, driven by economic necessity and the government's active promotion of labor migration as a tool for economic development. Policies during this period aimed to streamline deployment processes, protect the rights of OFWs, and maximize the benefits of remittances. Republic Act (R.A.) No. 8042 (Migrant Workers and Overseas Filipinos Act of 1995), provides the legal framework for the protection and welfare of OFWs, such as prevention of illegal recruitment practices, providing aid for migrant workers in distress, enforcement of migrant workers' rights in their host countries, and the establishment of a re-placement and monitoring center for reintegration of OFWs.

Furthermore, this law established the Overseas Workers Welfare Administration (OWWA) as the mandated agency for the repatriation of OFWs in cases of war, epidemic, disasters or calamities. The mandate of OWWA was further strengthened through R.A. 10801 in 2016 to expand services and benefits of OFWs, acknowledging the government's role to serve and promote the rights, interest and welfare of the OFWs and their families.

Meanwhile, R.A. 8042 was later amended by R.A. 10022 in 2010, further improving the standard of protection of OFWs, addressing issues such as pre-employment requirements, mandatory insurance coverage, and illegal recruitment penalties. Other protection policies that establish mechanisms to address cases of abuse, exploitation, and human trafficking include:

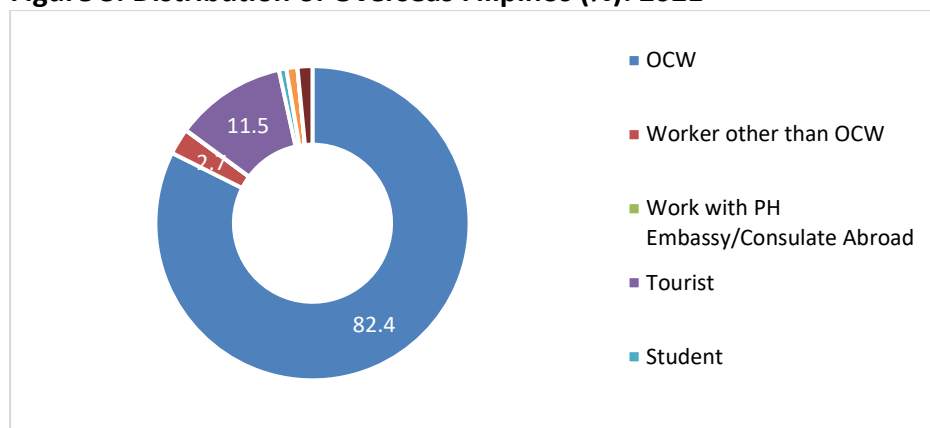
- **Anti-Trafficking in Persons Act of 2003 (R.A. 9208 as amended by R.A. 10364):** institutes policies to eliminate trafficking in persons especially women and children, establishing the necessary institutional mechanisms for the protection and support of trafficked persons
- **Expanded Anti-Trafficking in Persons Act of 2012 (R.A. 10364):** enhances concerted efforts to combat trafficking and increase penalties for violators
- **Strengthening the Anti-Mail Order Spouse Act of 1990 (R.A. 10906):** prohibits the business of organizing or facilitating marriages between Filipinos, male or female, prone to abuse from foreign spouses
- **Magna Carta for Seafarers (R.A. 10635):** outlines the rights and benefits of Filipino seafarers, including those working on international vessels

In 2021, the Department of Migrant Workers Act (R.A. 11641), was signed into law. This legislation established the Department of Migrant Workers (DMW) to facilitate overseas employment and reintegration of Filipino workers, and perform all the powers and functions of seven merged agencies, namely: POEA; the Office of the Undersecretary for Migrant Workers' Affairs (OUMWA) of the Department of Foreign Affairs (DFA); the International Labor Affairs Bureau (ILAB) and all Philippine Overseas Labor Offices (POLO) under the Department of Labor and Employment (DOLE); the National Maritime Polytechnic (NMP); the National Reintegration Center for OFWs (NRC) under the OWWA, and the Office of the Social Welfare Attaché (OSWA) under the Department of Social Welfare and Development (DSWD). Establishing the DMW ensures a dedicated department to streamline and coordinate policies across various government agencies, ensuring a holistic and well-coordinated approach for the prioritization and protection of the welfare of OFWs and their families.

4. Profile of OFWs and their families

Among overseas Filipinos in 2021, 85.1% are OFWs—82.4% are overseas contract workers (OCWs) and the remaining 2.7% are workers other than OCWs. According to PSA's technical definition, OCWs are either directly hired by an employer abroad, through the assistance of POEA, or through a licensed private recruitment agency, with an overseas work contract for a specified duration. OCWs also include sea-based workers employed in international fishing, passenger, and cargo vessels, and those working for a shipping company abroad. Meanwhile, OFWs other than OCWs may be characterized by those working abroad with valid working visa or work permit, or those who may have gone out of the country by backdoor means to work in a foreign country.

Figure 5. Distribution of Overseas Filipinos (%): 2021



Source: 2021 SOF, PSA

Recent data (**Table 3**) paints a comprehensive picture of OFWs, revealing a dynamic workforce that is predominantly female, accounting for three-fifths (57.8%) of its total composition. This demographic shift stands in stark contrast to the initial wave of OFWs in the 1970s, which was primarily comprised of male construction and oil refinery workers. Over the years, the sex composition of OFWs has undergone a significant transformation. This shift towards a more dominant female representation among OFWs reflects the growing demand for labor in specific sectors, particularly in healthcare and domestic services. Women have emerged as a crucial component of the OFW workforce, demonstrating their resilience, adaptability, and ability to excel in challenging environments abroad. In terms of occupational distribution, nearly half (44.4%) of OFWs are employed in elementary occupations (which only require low skills). Women OFWs are particularly overrepresented in these occupations, with seven tenths (69.8%) employed as farm laborers, factory workers, and domestic helpers. This concentration of women in elementary occupations highlights the need for further education and skills development to expand their employment opportunities and enhance their earning potential. Further, this suggests that the economic conditions in the Philippines have become so dire that our women folk (who are typically responsible for child rearing) have been “forced” to leave behind their own households, perhaps their own children, to go abroad to work at any job available so they can support their families. Further, it is worth mentioning that over the years, we have observed the rise of the Filipina domestic helpers (DHs)/babysitters, with most abuses having been perpetrated on them.

Table 3. Distribution of Overseas Filipino Workers and Overseas Contract Workers (%) by Major Occupation, Sex, Age Group, and Region: 2022

Occupation/Age Group/Region	Both Sexes	Male	Female
	Distribution (%)	Distribution (%)	Distribution (%)
Philippines			
Number (In thousands)	1,963	828	1,135
	100.0	42.2	57.8
Percent Distribution by Age Group	100.0	100.0	100.0
15 - 24	2.6	2.4	2.8
25 - 29	16.8	17.7	16.1
30 - 34	23.4	21.9	24.4

35 - 39	18.0	14.1	21.0
40 - 44	16.5	15.5	17.2
45 and over	22.7	28.4	18.5
Percent Distribution by Major Occupation	100.0	100.0	100.0
Managers	1.8	1.9	1.7
Professionals	7.1	7.8	6.6
Technicians and associate professionals	8.1	15.0	3.1
Clerical support workers	2.8	3.4	2.4
Service and sales workers	15.5	17.1	14.4
Skilled agricultural forestry and fishery workers	0.8	1.8	-
Craft and related trades workers	7.0	15.3	1.0
Plant and machine operators and assemblers	12.4	28.0	1.1
Elementary occupations	44.4	9.7	69.8
Armed forces occupations	0.0	0.1	-
Percent Distribution by Region	100.0	100.0	100.0
National Capital Region (NCR)	10.9	13.7	8.9
Cordillera Administrative Region (CAR)	1.8	1.3	2.2
Region I (Ilocos Region)	9.1	8.5	9.6
Region II (Cagayan Valley)	7.1	3.9	9.5
Region III (Central Luzon)	13.3	17.2	10.5
Region IV-A (CALABARZON)	15.3	17.7	13.5
MIMAROPA Region	1.5	1.7	1.3
Region V (Bicol Region)	3.6	3.4	3.7
Region VI (Western Visayas)	11.1	10.2	11.7
Region VII (Central Visayas)	7.0	9.0	5.5
Region VIII (Eastern Visayas)	2.6	2.3	2.8
Region IX (Zamboanga Peninsula)	2.1	2.0	2.2
Region X (Northern Mindanao)	3.2	2.2	4.0
Region XI (Davao Region)	3.8	3.4	4.1
Region XII (SOCCSKSARGEN)	4.5	2.0	6.4
Region XIII (Caraga)	1.4	0.9	1.8
Bangsamoro Autonomous Region in Muslim Mindanao (BARMM)	1.5	0.4	2.2

Source: 2022 SOF, PSA⁶

Geographically, the majority of OFWs hail from key regions in the Philippines. CALABARZON leads with 15.3% of OFWs, followed by Central Luzon (13.3%), Central Visayas (11.1%), and the National Capital Region (10.9%). These regions have historically been significant sources of OFWs due to factors such as economic disparities, higher unemployment rates, and a strong tradition of overseas migration.

The age distribution among OFWs is another notable aspect of the profile of OFWs. While the 30-34 age group holds the largest share at 23.4%, a close second is the 45 and over age group, comprising 22.7% of OFWs. Within this older demographic, males represent 28.4%, indicating a growing trend of older men seeking employment opportunities overseas. This trend is partly attributed to increasing life expectancy and the desire to provide for families back home.

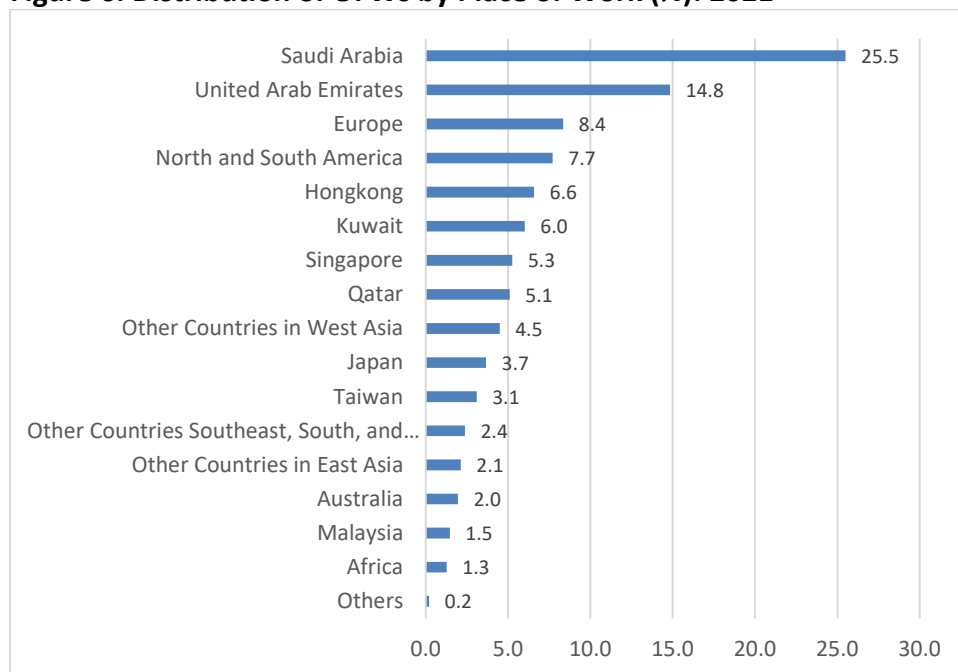
Results of the 2021 SOF also suggest that among 1.96 million OFWs in 2022, with 80.8% working in Asia (**Figure 6**). This is due to several factors, including: the proximity of Asian countries to the Philippines which makes these countries a more affordable and accessible

⁶ From Table 2 of the 2022 SOF final results: <https://psa.gov.ph/statistics/survey/labor-and-employment/survey-overseas-filipinos>

destination for OFWs. Many Asian economies are willing to offer high salaries to Filipino workers. Top seven Asian economies where a majority of OFWs work include: Saudi Arabia (25.5%) United Arab Emirates (14.8%); Kuwait (7.7%); Hong Kong (6.1%); Kuwait (6.0%); Singapore (5.0%); and Qatar (5.0%) These countries offer a variety of employment opportunities for OFWs, including: healthcare (nurses, doctors, and other healthcare professionals), domestic services (domestic helpers, nannies, and caregivers); construction.

The evolving demographic landscape of OFWs underscores the diverse motivations, aspirations, and challenges faced by this dynamic workforce. It is crucial to recognize their contributions to the Philippine economy and society while addressing the unique needs and vulnerabilities they face. By providing comprehensive support systems, promoting skills development, and advocating for their rights and welfare, we can ensure that OFWs continue to thrive and contribute to the nation's progress.

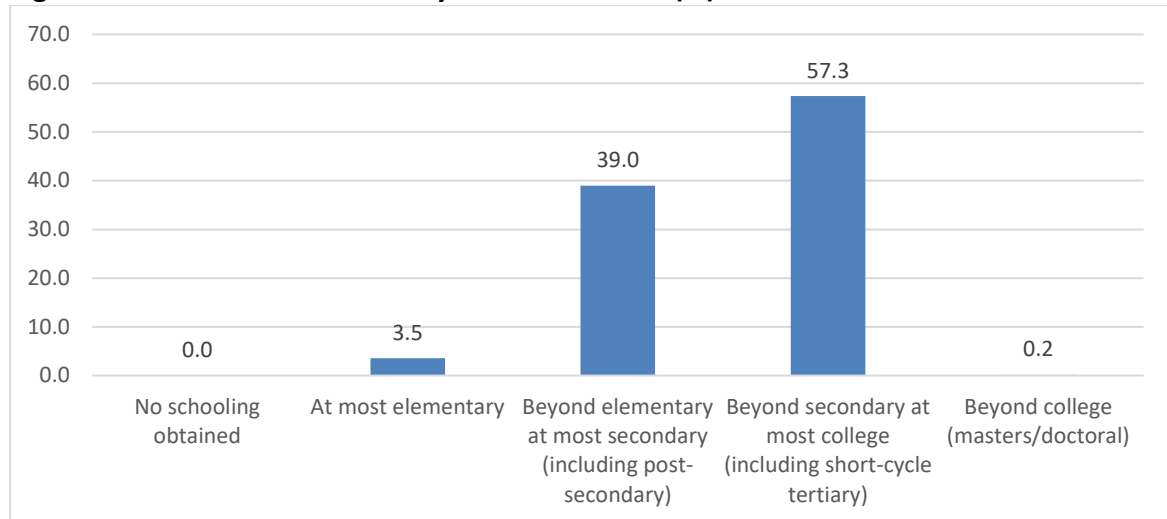
Figure 6. Distribution of OFWs by Place of Work (%): 2021



Note: Author's calculations from 2021 SOF

In terms of education, the majority of OFWs fall under the category of Post-Secondary to Some College Education, constituting slightly less than three fifths (57.3%) of the workforce. This is closely followed by those with secondary school education, comprising nearly two-fifths (39.0%) of the OFW population. The diverse educational background of OFWs reflects their multifaceted skills and qualifications.

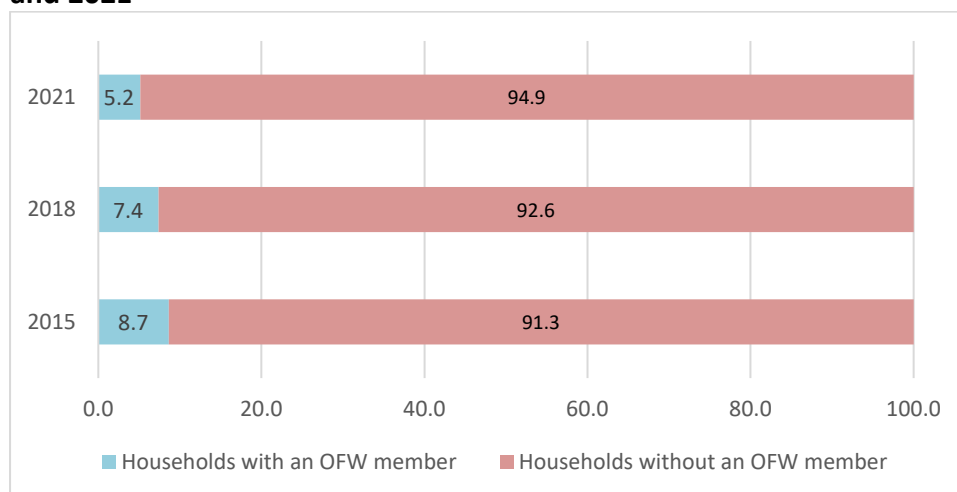
Figure 7. Distribution of OFWs by Education Level (%): 2021



Note: Author's calculations from 2021 SOF

Meanwhile, roughly 1.36 million OFW families comprise of 5.2% of households in the Philippines in 2021 (**Figure 8**). The proportion of households with an OFW member has been declining since 2015.

Figure 8. Distribution of households with and without an OFW member (%): 2015, 2018 and 2021



Note: Authors' calculations from FIES

Table 4 shows some keys statistics in 2018 on household compositions comparing households with an OFW member compared to their non-OFW counterparts. Family size is slightly larger for those with an OFW member and there are 14% more women in these households. While the proportion of dependents in the household is similar, the ratio of young and elderly dependents with employed members is significantly larger for those without an OFW member. A ratio greater than 1 means that supposed dependents aged 65 and older may still be employed. Meanwhile, there are more children, elderly members and other relatives living with OFW households compared to non-OFW households. Such information on the household composition of OFW household provides clues on the motivations for Filipinos to pursue overseas work. In addition, more households with OFW members have helpers, although there are only a few of them.

On the other hand, four-fifths of households of OFWs with an OFW member have household members who have at least attended college. However, less than half of these households have members with some college education but were either unemployed or not in the labor force.

Table 4. Key Statistics on Household Composition of Households with an OFW member vs. Households without an OFW member: 2018

Indicators	Households without an OFW member	Households with an OFW member
Family Size	4.45	4.57
Sex ratio (Females : Males)	1.17	1.34
Proportion of dependents in the household	0.36	0.37
Ratio of dependents with employed members	1.10	0.83
Average number of children members aged 17 and younger	1.65	1.75
Average number of elderly members aged 60 and older	0.45	0.50
Average number of other relatives in the household (siblings, parents, in-laws, grandchildren, other relatives)	0.77	1.24
With helper	0.8%	1.6%
With members who at least attended college (including OFWs)	59.6%	79.8%
With members who at least attended college but were unemployed or not in the labor force (excluding OFWs)	20.2%	35.5%

Note: Authors' calculations from FIES 2018

In terms of distribution by income groups, more households without an OFW member are still poor, compared to those with an OFW member (**Table 5**). However, Bird *et al.* (2009) emphasized that the significant occurrence of OFW families within the lower middle-income bracket exposes the economic vulnerability of middle-income households relying on OFWs. When the contract of an OFW relative concludes, middle-income families may easily slide back into poverty, especially those whose primary income comes from remittances.

Table 5. Distribution of Households with and without an OFW member, by Income Group: 2015, 2018 and 2021

Income Group	Households with an OFW member			Households without an OFW member		
	2015	2018	2021	2015	2018	2021
Poor	3.4	1.9	4.5	17.7	13.0	14.0
Low income but not poor	20.0	17.5	23.7	35.8	36.5	37.6
Lower middle income	38.0	39.9	40.2	28.3	31.6	31.4
Middle-middle income	23.7	25.1	21.1	11.7	12.4	11.5
Upper middle income	10.6	11.5	8.3	4.4	4.6	4.0
High income but not rich	3.3	3.1	1.7	1.5	1.4	1.1
Rich	1.0	1.0	0.4	0.6	0.6	0.5
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

Note: Authors' calculations from FIES

5. Long Term Impacts of Labor Migration and the Filipino Diaspora

According to Lee's theory of migration, push factors, concerning labor migration, are frequently defined by a shortage of employment opportunities in the regions or countries of origin, and pull factors are the economic opportunities presented in receiving areas or countries. In the context of the Philippines, Zosa and Orbeta (2009) revealed that international migration opportunities play a crucial role in influencing investments in activities that enhance human capital, even though educated migrants may not always secure positions aligned with their training. For developing countries, migration and the consequent remittances contribute to heightened incomes, poverty alleviation, enhanced health and educational achievements, and foster economic development. On average, poorest migrants, witnessed a 15-fold surge in income, a twofold rise in school enrollment rates, and a 16-fold decline in child mortality upon relocating to a country with superior living standards compared to their places of origin (Kaplan 2011). However, migrant workers face risks on discrimination, labor exploitation and violation of human rights including forced labor, trafficking and violence against women (Chammartin 2008).

5.1. Remittances and its economic impacts

Figure 9. Overseas Filipinos' Cash Remittances: 2000-2021 (in thousand US dollars)



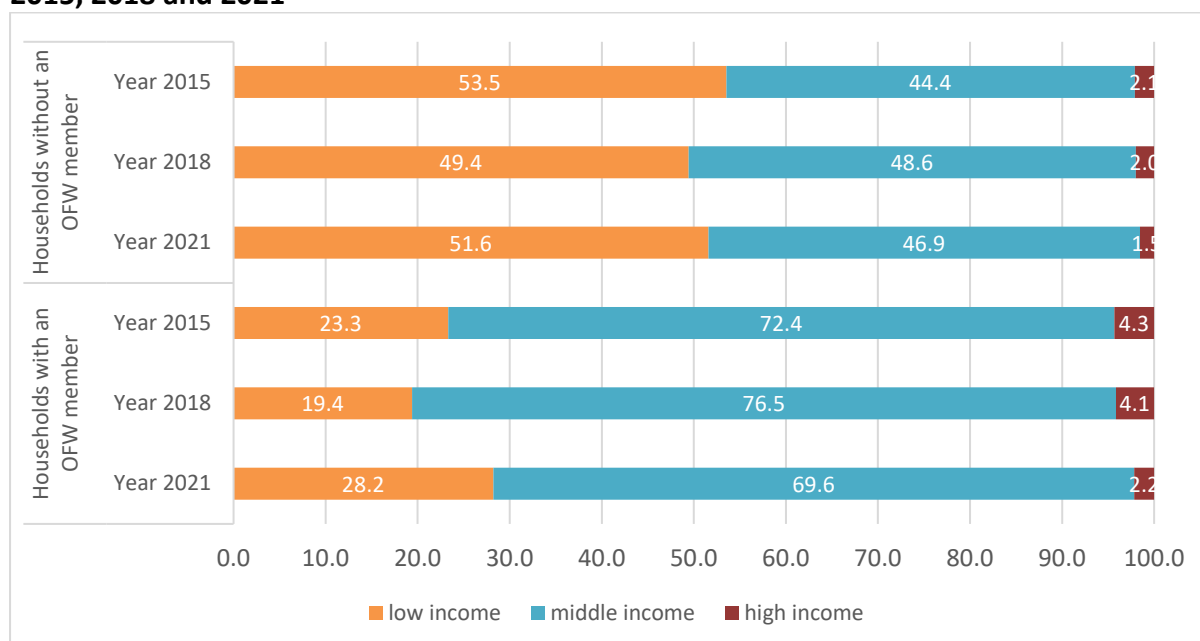
Source: BSP

BSP reports consistently show that OFW remittances serve as a major source of foreign exchange inflows, stabilizing the country's balance of payments. In 2019, OFWs sent back a remarkable 30.1 billion USD, equivalent to 8.0% of the Philippines' GDP (**Figure 9**). This offers critical financial support to countless families and local businesses. Even in the challenging year of 2020, remittances remained resilient at 29.9 billion USD, playing a crucial role in preventing the Philippine economy from further decline. In recent years, the increasing influx of remittances into the country has noticeably appreciated the value of the peso and brought the balance of payments within much more manageable level. This has instilled confidence in the Philippines regarding its capacity to meet foreign liabilities and sustain economic growth. Additionally, remittances have contributed to substantial growth, primarily fueled by increased consumption (Paderanga 2009).

Tuaño-Amador et al. (2022) examines the impact of the COVID-19 pandemic on remittances from overseas Filipinos and their subsequent spillover effects on various economic sectors. A major finding includes the procyclical nature of remittances with GDP, i.e., remittances tend to increase when the economy is doing well and decrease during economic downturns. Other key findings include the influence of various factors on remittance growth (such as domestic inflation, interest rate differentials, the real effective exchange rate of trading partners, the business cycle of the United States, and the growth of domestic liquidity), and the negative impact of the pandemic on remittances. Remittances are shown to have spillover effects on various economic indicators, and a substantial reduction in remittance flows could have significant macroeconomic implications for the Philippines. The study also discusses the government's role in managing the impact of the pandemic on overseas workers and their beneficiaries.

Furthermore, remittances sent by OFWs contribute significantly to the Philippine economy, aiding in poverty reduction and improving living standards of recipient families (Orbeta 2008). Despite the decline in 2021, households with an OFW member are still largely comprised of the middle class⁷, compared to non-OFW member households with a roughly equal distribution of low income and middle-income classes (**Figure 10**).

Figure 10. Distribution of Households with and without an OFW member, by Income Class: 2015, 2018 and 2021

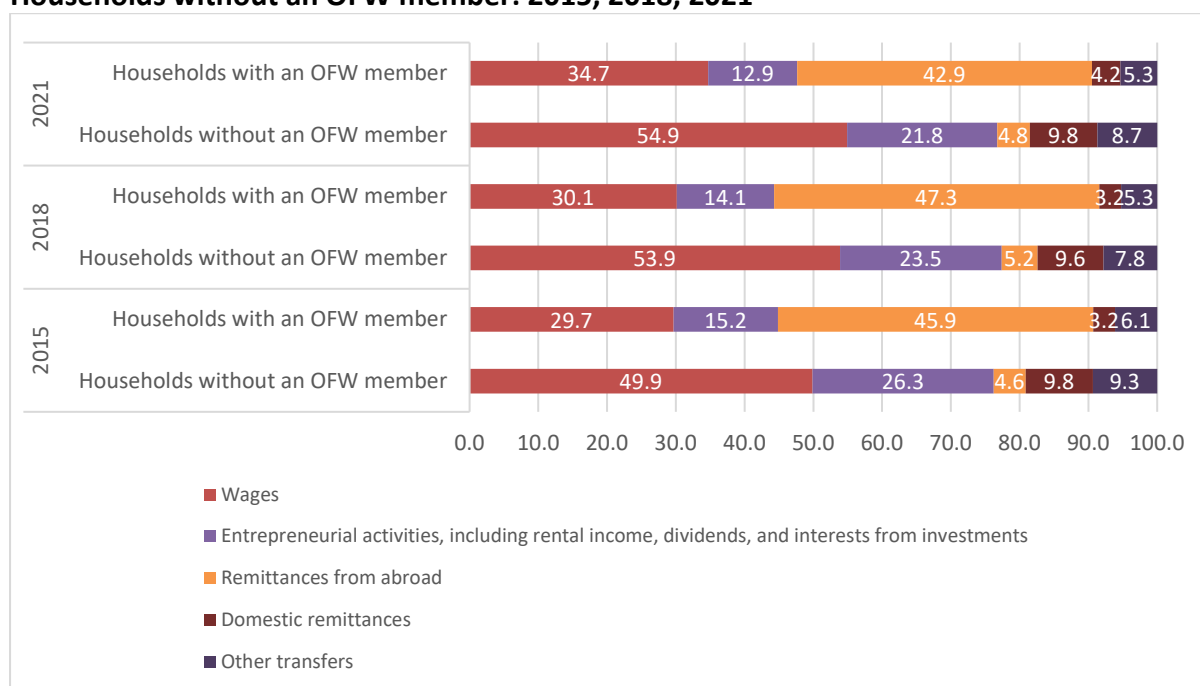


Note: Authors' calculations from FIES

Examining income sources, households with an OFW member consistently rely primarily on remittances from abroad, comprising between two-fifths to half of household income. Meanwhile, households without an OFW member depend primarily on wages and salaries of its employed members as their primary source of income (**Figure 11**).

⁷ Albert et al. (2018) defined seven clusters of the income distribution using thresholds based on multiples of the official poverty line: poor, low income but not poor, lower middle income, middle-middle income, high income but not rich, and rich. The seven clusters were further grouped into three income classes in such a way that the two lowest clusters form the low-income class, the two highest clusters form the high-income class, while the three middle clusters form the middle-income class.

Figure 11. Distribution of Income Sources of Households with an OFW member vs. Households without an OFW member: 2015, 2018, 2021



Note: Authors' calculations from FIES

Comparing annual incomes, households with an OFW member received at least 150% more than that of households without an OFW member. Examining income values per source, the disparity is most notable on remittances received from abroad, as households with OFW members received 13 times more than households with no OFW member (Table 6).

Table 6. Annual Income (Php) by Income Source of Households with an OFW member vs. Households with no OFW member: 2015, 2018, and 2021

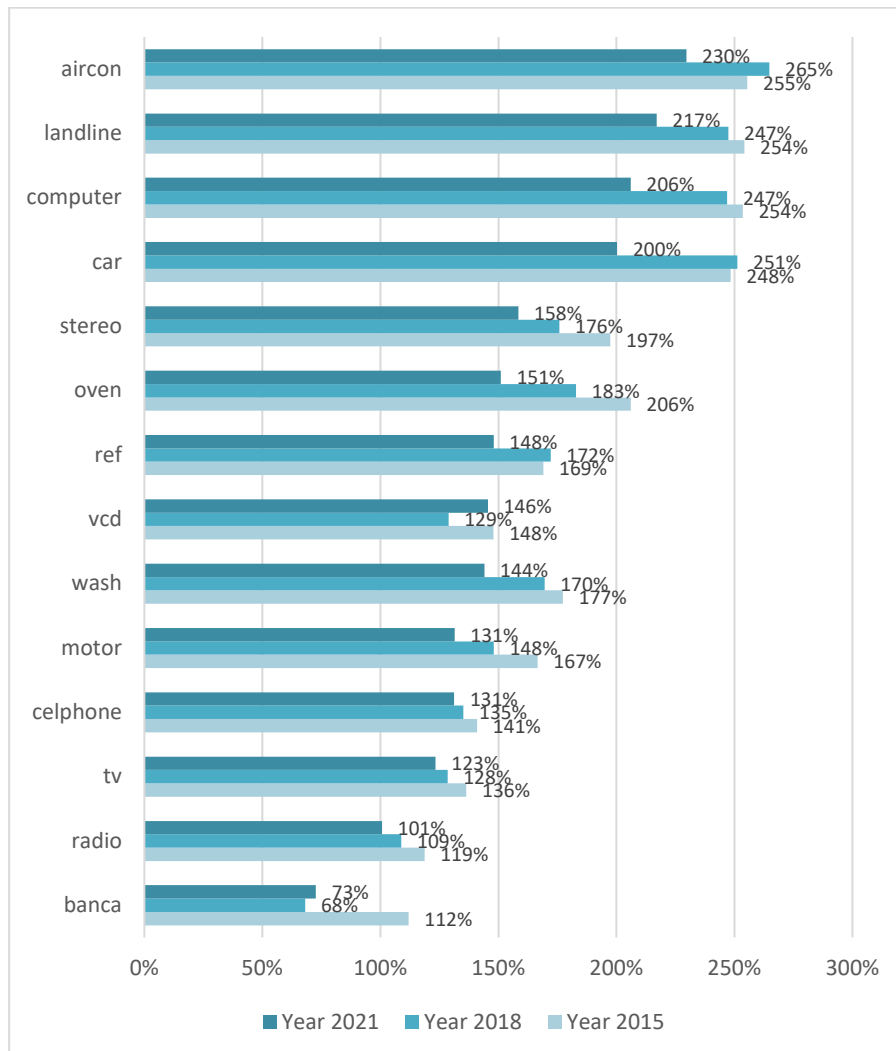
Income Sources	2015			2018			2021		
	Households without an OFW member	Households with an OFW member	Ratio	Households without an OFW member	Households with an OFW member	Ratio	Households without an OFW member	Households with an OFW member	Ratio
Wages	126,033.50	129,615.70	102.8%	159,230.40	143,509.30	90.1%	162,465.60	152,520.40	93.9%
Entrepreneurial activities, including rental income, dividends, and interests from investments	59,213.13	55,451.38	93.6%	65,955.44	61,246.63	92.9%	56,983.72	52,240.42	91.7%
Remittances from abroad	13,088.92	172,720.70	1319.6%	16,328.06	201,161.20	1232.0%	14,058.39	168,150.00	1196.1%
Domestic remittances	13,312.58	8,707.64	65.4%	15,824.34	9,696.65	61.3%	16,430.06	12,488.23	76.0%
Other transfers	17,945.02	23,287.79	129.8%	18,005.56	22,936.37	127.4%	20,388.31	22,271.44	109.2%
Total	229,593.10	389,783.30	169.8%	275,343.80	438,550.20	159.3%	270,326.10	407,670.60	150.8%

Note: Authors' calculations from FIES

According to Yoshino *et al.* (2017), remittances enhance household well-being, support education and healthcare access, and boost economic growth. They also help in asset accumulation and poverty reduction. However, Amuedo-Dorantes and Pozo (2023) further explores the complex effects of remittances on developing economies, pointing out that while there are positive effects of remittances, they can also create dependency, reduce labor participation, increase inequality, and negatively impact the environment. Consequently, the importance of understanding these impacts is to develop effective policies that maximize the benefits of remittances while mitigating their drawbacks.

Results from the three latest rounds of the FIES suggest that households with an OFW member are empowered to accumulate assets. That is, they are more likely to own at least twice as many airconditioned units, landline telephones, computers, and cars compared to households with no OFW member (**Figure 12**).

Figure 12. Ratio of Asset Ownership between Households with an OFW member and Households without an OFW member



Note: Authors' calculations from FIES 2015, 2018, and 2021

As regards spending patterns, households with an OFW member consistently spend more than their non-OFW counterparts across all major types of expenditures. Households with an OFW member spend at least twice as much on education-related expenditures compared to households with no OFW member. (Table 7). Other notably higher expenditures of OFW households across the latest three rounds of the FIES can also be observed on communication, recreation, food and accommodation services, and durables. Consequently, businesses in the Philippines engaged in the sales of these expenditure items have benefited from such spending patterns of OFW households.

Table 7. Annual Expenses (Php) by Expenditure Type of Households with an OFW member vs. Households without an OFW member: 2015, 2018, and 2021

Expenditure Type	2015			2018			2021		
	Households without an OFW member	Households with an OFW member	Ratio	Households without an OFW member	Households with an OFW member	Ratio	Households without an OFW member	Households with an OFW member	Ratio
Food	87,208.71	119,440.80	137%	99,349.83	129,073.60	130%	96,106.32	123,306.40	128%
Education	7,161.40	17,705.98	247%	5,576.84	15,181.54	272%	3,121.45	9,695.80	311%
Health	7,487.92	12,726.41	170%	6,293.73	9,898.21	157%	7,321.58	10,533.68	144%
Communication	4,336.04	9,283.83	214%	4,849.16	9,992.36	206%	7,671.95	13,683.19	178%
Housing and water	41,079.88	65,486.91	159%	46,640.29	71,503.19	153%	53,933.75	78,711.80	146%
Transport	12,705.93	20,069.57	158%	15,252.14	22,473.57	147%	12,528.54	17,237.28	138%
Alcohol	1,108.12	1,293.08	117%	1,350.33	1,492.22	111%	1,288.99	1,540.75	120%
Tobacco	2,446.70	2,535.34	104%	2,952.25	2,944.25	100%	2,628.20	2,889.51	110%
Recreation	1,620.48	3,001.18	185%	1,641.93	3,284.89	200%	900.20	1,782.75	198%
Occasion	5,075.97	9,605.88	189%	6,360.29	11,580.01	182%	4,438.40	7,320.08	165%
Food and accommodation services	450.08	679.07	151%	336.67	863.61	257%	105.36	222.99	212%
Clothing	3,319.56	5,995.41	181%	5,754.93	10,195.93	177%	3,367.09	5,649.81	168%
Furnishing	4,992.04	8,369.30	168%	5,217.42	8,107.47	155%	4,208.44	6,685.01	159%
Miscellaneous	12,913.32	21,049.90	163%	15,180.06	22,404.78	148%	9,801.33	14,621.68	149%
Durable	4,862.30	11,703.83	241%	7,522.07	18,838.38	250%	5,460.15	10,811.65	198%
Rent	25,002.86	38,776.66	155%	27,949.17	42,219.91	151%	32,838.77	46,077.59	140%
Other expenditures	6,322.24	9,885.08	156%	5,667.37	9,234.31	163%	4,068.19	5,088.82	125%
Total Expenditures	228,093.60	357,608.20	157%	257,894.50	389,288.20	151%	249,788.70	355,858.70	142%

Note: Authors' calculations from FIES

However, since the sustainability of such economic support to OFW families over the long term is not assured, there is concern about household dependency on remittances (Stark 1991; Amuedo-Dorantes and Pozo 2023). Furthermore, despite remittances providing OFW families increased incomes, this does not necessarily translate into efficient management of household finances. Further, economic and social gains to households might also come at substantial social costs to the OFWs and their families (Ratha *et al.* 2011).

5.2 Brain drain of skilled workers

While OFW migration alleviates domestic pressure on jobs, such phenomenon may also lead to a "brain drain" if skilled workers emigrate, thus causing labor shortages in certain sectors. Examining the distribution of education attainment of OFWs and employed non-OFWs across major occupation groups, it is noticeable that OFWs employed as managers (57.0%), professionals (81.1%), technicians and associate professionals (57.1%), clerical support workers (64.3%), and service and sales workers (54.9%) predominantly received at least some college education. In contrast, for those locally employed, most managers (55.2%) and service and sales workers (64.2%) finished at most elementary education (**Table 8**).

Table 8. Distribution of OFWs and employed non-OFWs by education level across major occupation groups (%): 2018

OFWs						
Major Occupation Groups	Education Level					TOTAL
	no schooling obtained	at most elementary education	beyond elementary at most secondary (including post-secondary)	beyond secondary at most college (including short-cycle tertiary)	beyond college (masters / doctoral)	
Managers	0.1	33.1	8.4	57.0	1.4	100.0
Professionals	0.0	11.6	6.5	81.1	0.9	100.0
Technicians and associate professionals	0.2	35.8	5.5	57.1	1.4	100.0
Clerical support workers	0.7	27.7	6.7	64.3	0.6	100.0
Service and sales workers	0.1	40.1	4.2	54.9	0.7	100.0
Skilled agricultural, forestry and fishery workers	0.3	49.6	5.7	43.7	0.8	100.0
Craft and related trades workers	0.3	55.3	4.7	39.5	0.2	100.0
Plant and machine operators and assemblers	0.1	55.0	3.6	40.8	0.6	100.0
Elementary occupations	0.1	67.9	4.8	27.2	0.0	100.0
TOTAL	0.2	45.2	5.7	48.2	0.7	100.0
Employed Non-OFWs						
Major Occupation Groups	Education Level					TOTAL
	no schooling obtained	at most elementary education	beyond elementary at most secondary (including post-secondary)	beyond secondary at most college (including short-cycle tertiary)	beyond college (masters/doc toral)	
Managers	0.7	55.2	4.6	38.3	1.3	100.0
Professionals	0.1	11.9	2.3	79.3	6.4	100.0
Technicians and associate professionals	0.3	37.3	5.4	55.6	1.4	100.0
Clerical support workers	0.1	37.3	5.7	56.2	0.7	100.0
Service and sales workers	0.5	64.2	4.5	30.6	0.3	100.0
Skilled agricultural, forestry and fishery workers	3.9	79.0	3.2	13.6	0.3	100.0
Craft and related trades workers	0.4	75.5	4.5	19.4	0.2	100.0
Plant and machine operators and assemblers	0.3	70.7	4.8	24.0	0.2	100.0
Elementary occupations	1.5	85.0	2.8	10.7	0.1	100.0
TOTAL	1.4	69.3	3.9	24.8	0.6	100.0

Note: Authors' calculation from merged FIES-LFS 2018 dataset

Based on interviews with OFWs, a significantly higher income was the compelling factor for working abroad. While it would be important to quantify the gap in labor incomes of OFWs with locally employed counterparts, this is currently not directly estimable from available survey data of the PSA. To provide a sense of the extent of this difference between incomes of OFWs and their locally employed counterparts, we use merged employment and household income data from the 2018 round of FIES and January 2019 round of LFS, and labor income of OFWs. We consider three sets of simplistic scenarios: (i) remittances are 5% of OFW income; (ii) remittances are 10% of OFW income; (iii) remittances are 20% of OFW income. These multipliers for remittances to yield OFW labor income are based on rough parameters provided during interviews conducted for this study. Under such scenarios, OFWs engaged as service or sales workers can earn, on average, at least 40 percent more than those of non-OFW counterparts, with the gap in incomes even going as high as 5.5 times between OFWs and locally employed Filipinos (Table 9).

Table 9. Labor Income of OFWs vs. Employed Non-OFWs (in Philippine Peso): 2018

Major Occupation Groups	Employed Non-OFW labor income (wages and salaries)	OFW labor income		
		Scenario 1: OFW sends 5% of salary as remittances	Scenario 2: OFW sends 10% of salary as remittances	Scenario 3: OFW sends 20% of salary as remittances
Managers	77,208.64	811,069.70	405,534.80	202,767.40
Professionals	272,173.80	1,437,016.00	718,507.80	359,253.90
Technicians and associate professionals	171,750.20	636,888.10	318,444.00	159,222.00
Clerical support workers	158,661.50	656,131.30	328,065.60	164,032.80
Service and sales workers	94,940.04	524,882.60	262,441.40	131,220.70
Skilled agricultural, forestry and fishery workers	27,425.96	371,375.80	185,687.88	92,843.94
Craft and related trades workers	105,108.00	287,543.70	143,771.86	71,885.93
Plant and machine operators and assemblers	99,480.49	373,208.50	186,604.24	93,302.12
Elementary occupations	74,498.79	196,292.70	98,146.34	49,073.17
TOTAL	85,634.43	437,155.00	218,577.60	109,288.80

Note: Authors' estimates from merged FIES-LFS 2018 dataset and from scenarios

1.3. Social impact on families left behind

Among OFWs who were interviewed, all expressed their deep love and care for their families. The considerably higher pay that could comfortably provide for their families was the trade-off of sacrificing from leaving their families behind. Their families no longer must worry about their daily expenses, and some expressed their hopes to retire from being an OFW before reaching senior citizen status. However, some relayed information about colleagues who

became OFWs more than once, owing to the lack of capacity of their families to manage their finances and the resulting dependence on remittances.

Effective communication between OFWs and their spouses was suggested to be critical for maintaining strong family ties. Being separated by great distances, regular and open communication helps bridge the gap and sustain emotional connections. Many OFWs interviewed have been working abroad and coming home only intermittently after several months or a couple of years. Long-distance communication challenges can affect the quality and dynamics of family relationships, though the technology especially the internet has allowed OFWs to regularly keep in touch with family and friends in the Philippines through messaging and video call apps. However, they mentioned it still feels “different” to be physically present with their families.

Support from other family members plays a crucial role in the lives of OFW families. Spouses who are left behind often require emotional support and assistance with child-rearing, underscoring the significance of having a “backup” system in place. For OFWs, planning for their future extends beyond the work they do abroad. It involves saving and making strategic investments to secure better options and the possibility of retiring and returning home for good. This financial foresight is essential for ensuring a stable future for themselves and their families.

OFW migration often leads to changes in family roles, with those left behind taking on additional responsibilities. Male OFW-respondents shared that they were mostly in-charge of earning for the family while their spouses left behind took over decision-making in homemaking and nurturing their children. They mentioned that working away from home affected their relationship with their children for lacking one parent-figure especially in crucial situations. Some further lamented that they were unable to be physically present as their children grew older.

OFWs pointed out that their children may experience emotional and psychological challenges in their absence. OFW parents, particularly migrant fathers, noticed that their relationships with their daughters were more distant compared to their sons.

Despite the commonality of the OFW experience, there were also some OFWs who reported observing family problems among their fellow OFWs. These issues included instances of spousal infidelity and the challenging circumstances faced by their children, indicating the diverse challenges and complexities associated with this type of labor migration. Furthermore, OFWs often experience isolation, loneliness, and homesickness due to being away from their families and familiar surroundings.

5.4. Unintended consequence of the diaspora

Interviews with overseas Filipino workers (OFWs) revealed an unintended consequence of their experiences: a strengthened sense of Filipino cultural identity and the formation of global Filipino communities. This development is multifaceted and has far-reaching implications.

Working and living abroad often intensify OFWs' awareness and appreciation of their Filipino heritage. Being away from their homeland, they tend to cling more strongly to their cultural roots, including food, which helps them maintain a sense of belonging and identity in foreign

lands. This reinforced cultural identity is a common experience among many OFWs who find themselves navigating new cultures and societies.

In addition to this heightened sense of identity, OFWs form networks and communities across the world, fostering a sense of unity and shared identity among Filipinos globally. These communities, often referred to as part of the "global Filipino" diaspora, provide support systems for OFWs, helping them navigate challenges in foreign countries while maintaining their cultural ties. The creation of these global communities is a testament to the resilience and adaptability of the Filipino spirit. However, these networks also have their negative sides: it has also been pointed out by one interviewed OFW that *“ang unang magsusumbong sa ‘yo dito ay kapwa Pilipino.”*

OFWs' exposure to diverse cultures and values, including ideas of democracy, individualism, and consumerism, has a profound impact when they return to the Philippines or interact with their families and communities back home. They often bring these global perspectives with them, leading to a broader worldview among Filipinos both domestically and abroad. The transmission of global values into Filipino society has both positive and negative effects. On the positive side, it can lead to more open-mindedness, acceptance of diversity, and a more democratic outlook. However, it can also challenge and potentially disrupt local values and traditions. For instance, the emphasis on individualism might clash with the Philippines' traditionally collectivist culture, and consumerist attitudes might influence local lifestyles and consumption patterns. The interaction between local and global values can lead to a dynamic evolution of Filipino culture.

This evolution is not a one-way process but a complex interplay where traditional Filipino values also influence the perspectives that OFWs carry abroad. In summary, the experience of being an OFW doesn't just impact their individual lives but also contributes to the shaping of a global Filipino identity. This phenomenon reflects the complexities of cultural exchange in a globalized world, where identities are continually negotiated and redefined through cross-cultural interactions.

6. Current support programs for OFWs and their families

The dreams and aspirations of Overseas Filipino Workers (OFWs) extend far beyond their overseas employment. Their hard work and dedication are driven by a deep-rooted desire to secure a stable and fulfilling future for themselves and their families back home. While many OFWs envision returning to the Philippines to join the local workforce, a growing number are also harboring entrepreneurial ambitions. This inclination towards self-employment stems from a desire for financial independence that drove them to pursue overseas jobs.

The transition from being an OFW to re-integrating into the Philippine economy is a significant life event, often marked by uncertainty and financial concerns. Having spent years working abroad, OFWs are keenly aware of the importance of establishing a sustainable financial foundation for their future. This is particularly true for those approaching retirement or facing the possibility of their contracts ending. The prospect of losing their steady overseas income understandably raises concerns about their financial security.

In recognition of these challenges, many OFWs are actively seeking support and guidance in managing their finances effectively. They are eager to learn how to wisely invest their hard-

earned savings, ensuring that their financial resources not only sustain them in the short term but also contribute to their long-term well-being. This proactive approach to financial planning highlights the need for comprehensive reintegration support systems that go beyond immediate job placement or business start-up. Equipping OFWs with the skills and knowledge to navigate the complexities of financial management and investment is crucial for securing their financial future and enabling them to transition smoothly into their post-overseas work life. Several OFWs have also noted that their current jobs do not provide them with enough opportunities for reskilling and upskilling to make them more competitive.

The call for financial literacy training and future skilling among OFWs is not merely a desire for financial security and capacity development; it is a testament to their resilience, resourcefulness, and desire to take control of their future. By empowering OFWs with the knowledge and tools to manage their finances responsibly and to obtain more competencies especially in this digital age, we can help them achieve their aspirations of becoming successful entrepreneurs, financially secure and future proofed individuals. This holistic approach to reintegration support is not only an investment in their individual well-being but also a part of the country's paying back to these modern-day heroes for their contributions to the Philippines' continued economic growth and prosperity.

6.1. Welfare and legal assistance

First established through a Department Order No. 139, Series of 2014 (p.1), the DOLE implemented the AssistWELL Program, later adopted by DMW-NCRO, “to ensure the successful reintegration of OFWs returning to the country for any of the following reasons: (a) end of employment contract; (b) decision to stay for good in the country; (c) personal health-related reasons; (d) repatriation due to crisis/emergency situation in destination countries based on crisis alert level system (political/security situation, civil unrest, disease outbreak).” The 'WELL' in the AssistWELL stands for the four assistance components of the program: Welfare, Employment, Livelihood, and Legal services that cover both short and long-term support for OFWs⁸. Welfare assistance includes airport assistance, temporary shelter/ accommodation, transport assistance to residence, emergency medical assistance, and stress debriefing, especially for repatriated workers. AssistWELL program also provides legal assistance such as counselling services to inform repatriated OFWs of their rights and possible options for redress of grievances. Conciliation proceedings for amicable settlement, assistance in the preparation and filing of complaints for illegal recruitment, recruitment violation and disciplinary action cases and counseling during investigations and hearings are also other legal services that OFWs can avail.

Meanwhile, the DMW is also working on mapping of children-related development indicators to devise a tool for distance parenting of OFWs and to assess current programs for OFWs that are related to these indicators. They also unveiled plans to conduct studies to gain information on best practices on access to justice, identify legal aid and education programs to learn more about cases pertaining to overseas labor migration. Another initiative is the review of pre-departure orientation and empowerment programs to ensure potential OFWs are well-informed to make decisions to work abroad and to prepare them to adjust to the psycho-social challenges of living and working in a different country while maximizing the gains overseas toward successful reintegration.

⁸ AssistWELL program information website: <https://www.dmw.gov.ph/archives/AssistWELL/navigation/services.htm>

On the other hand, the DFA has a dedicated Assistance to Nationals (ATN) Section in Philippine embassies and consulate general offices to attend cases involving Filipinos in distress. ATN staff help in facilitating repatriation and filing for human trafficking cases.

6.2. Support for employment facilitation and enterprise development

OFW migration can lead to the development of human capital through skills acquisition and may positively impact local industries, which benefits the economy upon their return. For OFWs who wish to utilize their current skills through employment or learn new entrepreneurial and livelihood skills to establish their own businesses, AssistWELL's employment assistance component facilitates job placement and referrals for both local and overseas employment. Local employment facilitation is conducted by DOLE Regional Offices and Public Employment Service while job referrals abroad are facilitated by licenses recruitment agencies with available job vacancies that match the qualifications of repatriated workers. Meanwhile, livelihood assistance covers support for entrepreneurial and livelihood skills development training, hands-on mentoring, and access to business loans.

Similarly, DMW-OWWA implements *Balik Pinas! Balik Hanapbuhay!* Program, a set of livelihood support measures designed to offer prompt assistance to returning member-OFWs. This includes a maximum of Php 20,000.00 as initial or supplementary capital for their livelihood projects.

6.3. Enabling safe and accessible financial environment for OFWs and their families

The BSP continues to collect data on inward international remittances and household usage of those remittances on a regular basis for statistical and policymaking purposes. With these, they have implemented initiatives towards financial literacy and financial inclusion for OFWs and their families. The PiTaKa or "*Pinansyal na Talino at Kaalaman*" program promotes financial literacy and easy access to financial information among OFWs, including the conduct of info sessions on Personal Equity Retirement Account (PERA), and the proposed relaunch of the OF portal in the BSP website. The BSP also advocates for financial inclusion through access to transaction accounts, such as Basic Deposit Accounts and e-money wallets, to encourage account-based remittance transfers. It has likewise expanded access to low-cost touch points to reach the unbanked in remote areas through agent networks (*e.g.*, cash agents, e-money agents, and remittance sub-agents).

Meanwhile, Overseas Filipino Bank (OFBank), is a subsidiary of Land Bank of the Philippines (LBP) specifically designed to cater to the financial needs of Overseas Filipino Workers (OFWs). Its role is centered around providing banking services and financial products tailored to enhance the financial stability and well-being of Filipino migrants. OFBank's role in promoting the financial stability of Filipino migrants involves a comprehensive set of services and products aimed at addressing the unique financial challenges and opportunities faced by OFWs. This includes quick and reliable remittance services, financial inclusion initiatives to complement access on traditional banking, savings and deposit accounts, loan products, and investments with competitive interest rates and low fees that cater to specific needs of OFWs, financial education and literacy programs, insurance to protect OFWs and their families from unforeseen circumstances, and digital banking solutions that allow OFWs to access and manage their accounts from anywhere in the world, facilitating seamless financial transactions.

7. Summary, Policy Issues and Ways Forward

Various data compiled for this study show that remittances sent home by OFWs have become a major contributor to the Philippine economy, representing around 10% of GDP. This provides income for families and supports consumer spending. Labor migration has led to divided families and complex transnational relationships between relatives abroad and in the Philippines. This can cause emotional strain, but remittances also support loved ones. Results of primary data collected from interviews with select OFWs and their family members suggest that young OFWs dream of retiring early but may not be provided systematic support for financial literacy. OFWs and their family members make use of technology to keep in touch with each other. This has been a way of coping with the reality that OFWs are unable to physically witness important life events of their family members. Given this context, we identify some policy issues moving forward.

7.1. Strengthening reinforcement of labor migration policies while enhancing local labor market

While the Philippines has established policies to safeguard the rights and well-being of OFWs, it is crucial to pinpoint specific issues that require immediate attention to benefit OFWs and their families. Recent legislation has led to the establishment of the Department of Migrant Workers, but continuous reinforcement of legal frameworks is essential. This reinforcement should focus on addressing concerns like wage theft, contract breaches, and workplace exploitation. Statistics on incidence of inhumane employment practices underscore the need for more robust measures to safeguard OFWs and address abuse cases effectively. Simultaneously, fostering economic growth and expanding job opportunities within the Philippines is vital in reducing the reliance on labor migration.

7.2 Improving social protection programs and other forms of support for OFWs and their families

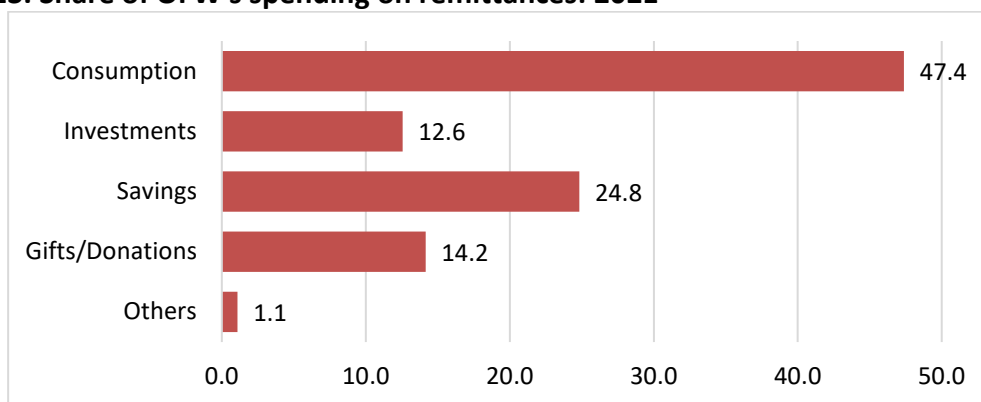
Advocating for family reunification and extending access to social protection programs for OFW families is paramount. This includes health insurance, pension schemes, and unemployment benefits. Furthermore, addressing mental health and providing essential social support to both OFWs and their families is equally vital. OFWs are at a higher risk of developing mental health problems due to the stress of working abroad and separation from their families.

7.3. Promoting financial literacy programs for OFWs and their dependents for futureproofing

Remittances stimulate consumption and investment activities, contributing to economic growth. Based on the latest results of the SOF (**Figure 13**), OFW remittances were mainly allocated for consumption at 47.4%, followed by savings at 24.8%. Investments on properties, business ventures, and financial instruments were pursued by OFWs at 12.6%. Financial literacy programs can educate OFWs on managing their earnings, savings, and investments, encouraging them to invest in sustainable projects that contribute to the economic development of the Philippines. The government has been providing some financial literacy programs and tried to provide better financial instruments for OFWs through the OFW Bank. The BSP has even established a unit that targets financial literacy for OFWs. The communication of

government initiatives to improve the financial literacy and stability of OFWs has, however, not been systematic enough to make a solid impact.

Figure 13. Share of OFW's spending on remittances: 2021



Source: SOF, PSA

7.4. Equipping OFWs through skills development

Additionally, developing comprehensive skills development and training programs, especially focusing on digital and soft skills, will prepare OFWs with future skills to provide them with more competencies. These programs should also help facilitate their integration into the host country's society as well as assist them to preserve their cultural identity.

7.5. Regular monitoring of OFW migration and its impacts for informed policymaking

Lastly, enhancing data collection efforts to address gaps in tracking various migration types and conducting regular policy research on the impacts of labor migration on OFWs and their families is essential to inform policy decisions and program development. It is surprising why up to now, the government still has varying estimates of the number of OFWs. It will be important for the PSA, COF and the DMW to work on developing a common estimate, and regularly profile OFWs to provide accurate statistics that are vital inputs to emerging labor migration policy.

The DMW has been proactive in its pursuit to gain more information and understand the plight of OFWs and their families to provide services that cater to their needs. They unveiled plans towards a data-driven migration management by aligning definitions, developing data sharing protocols, and mapping of Filipino migrants-related data being collected by both the government and the private sector. In addition, there have also been plans by the Department to formulate an evidence-based mathematical model that can serve as a guide for calculating the reasonable returns on investment that migrant workers can expect from seeking overseas employment.

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