

A Study on  
What Factors Influence the Remittance Behaviors of  
First-Generation Filipinos Living Permanently in the US

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## **Abstract**

The purpose of this study was to determine what factors influence the remittance behaviors of first-generation Filipinos living permanently in the US. This was a convergent mixed-methods study, collecting data using online surveys and phone interviews of Filipino migrants living in the US. Remittance behavior was measured in three ways: whether or not one remits, the frequency one remits, and the amount one remits. Age, total household income, and the frequency of communication with family and friends in the Philippines were significantly correlated with remitting. Having helped or planning to help a relative immigrate from the Philippines to the US was significantly correlated with the frequency one remits. No variables were significantly correlated with the amount one remits. Interviews provided additional insight on how remittance-related expectations placed on a migrant, either by themselves or by their family, impacts their remittance behavior. The findings of this study can be used to inform policy discussions in both the US and the Philippines, specifically potential remittance-tax policy, immigration policy, and attempts to encourage, discourage, or direct the flow of remittances.

## Chapter 1: Introduction

### Background

The Commission on Filipinos Overseas (CFO) is a government agency of the Philippines that, according to their vision statement (2020), “envisions a community of well-respected and proudly competitive Filipinos overseas who contribute significantly to the productivity and well-being of the countries where they reside or work while maintaining strong political, economic and cultural ties with the Philippines.” Since establishing the CFO, the Philippines has been intentional in including permanent migrants, not just overseas workers, in this vision. In Section 2 of “An Act Creating the Commission on Filipinos Overseas and for Other Purposes” (1980), the CFO defined “Filipinos Overseas” as “... Filipinos who are permanent residents abroad, including Filipino emigrants who are either already citizens of foreign countries or are still Filipino citizens awaiting naturalization, recognition, or admission, and their descendants.” It is necessary for the Philippines government to consider overseas Filipinos (OFs) in policy because of how big this group is and their economic contribution to the country.

The Philippines is the third largest source of international migrants, behind China and India (Nicolas, 2011). According to the CFO Primer (2015), a comprehensive document on overseas Filipinos published by the CFO, an estimated 10.24 million Filipinos live abroad, 48% of which are permanent migrants, 41% temporary migrants, and 11% irregular migrants (undocumented or invalid permits or visas). That is nearly 5 million Filipinos living permanently abroad as opposed to temporarily or irregularly. The 2014 CFO Compendium of Statistics (2016) estimated that of all Filipino permanent migrants, half make their home in the United States. In

the same document, the CFO also made a point of clarifying that there is a “common misconception that all overseas Filipinos are overseas Filipino workers or OFWs, which is not the case . . .” The reality that nearly half of overseas Filipinos have immigrated permanently to another country, as opposed to temporarily or for work, is important to note because it allows us to better understand the makeup of the Filipino diaspora.

Overseas Filipinos send remittances or “remit” back to their home country. The Migration Data Portal (2020) described remittances as “financial or in-kind transfers made by migrants to friends and relatives back in communities of origin.” This is an integral part of the Philippines economy. The World Bank (2020) shows that remittances have consistently accounted for at least 9.3% of the country’s GDP every year since 2001, with a peak of nearly 12.8% in 2005. According to the Migration Data Portal, the Philippines was the fourth largest remittance receiver in the world in 2019, receiving a total of \$35.2 billion USD from overseas Filipinos. With such a large number of OFs, most of whom are permanent immigrants and many of whom reside in the US, the impact on the Philippines economy and on families and individuals receiving the remittances is clear. In a speech titled “Heroes and Heroines from the Homeland: Migration from a Philippine Perspective” (2011), Secretary Imelda M. Nicolas, the Chairperson of the CFO at the time, stated that remittances are “sent primarily by permanent Filipino emigrants who have settled in the Americas” and that “our media tend to call these OFW remittances but the more precise terms would be remittances from Overseas Filipinos or OFs. These OFs have become our lifeline.” Here we see that the discussion surrounding remittances is commonly perceived as an act carried out primarily by temporary immigrants or OFWs. However, the Chairperson of the CFO has emphasized the significant contribution that

permanent overseas Filipinos make in remitting to the Philippines and how it is often overlooked.

### **Purpose of the Study**

In the existing literature related to remittances, there are not many studies or articles focused specifically on the remittance behaviors of Filipino permanent immigrants. This is perhaps due to the misconception discussed previously that temporary migrants or OFWs are the primary source of remittances, encouraging researchers to focus on those populations. This study and paper are intended to contribute to the understanding of remittance behaviors of overseas Filipinos by focusing specifically on permanent migrants. The objective of this study is to answer the question “what factors influence the remittance behaviors of first-generation Filipinos living permanently in the US?”

Knowing there are a large number of permanent migrants in the US from the Philippines, knowing this population is the primary source of the country’s remittances, and knowing that the Philippines relies greatly on remittances to bolster its economy, there is a clear benefit in studying the remittance behaviors of this group to better understand what correlations exist and why individuals make the choices they do. After answering this research question, recommendations will be made that the US and Philippines governments could consider should they seek to implement or change remittance-related policies.

The purpose of this study is to answer the question “what factors influence the remittance behaviors of first-generation Filipinos living permanently in the US?” The scope of this study is limited to first-generation Filipinos.<sup>1</sup> This distinction is important because it limits the collection

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<sup>1</sup> The term “first-generation” is commonly defined in two ways. It is sometimes used to describe the first generation to immigrate, meaning the immigrants themselves are “first-generation immigrants.” It is also sometimes used to

of data to include only the behavior of those who themselves immigrated, rather than any following generations which may also be considered overseas Filipinos. Data was collected using online surveys and telephone interviews. The online survey was voluntary and any Filipino living in the US over the age of 18 who could answer “yes” to the question “did you grow up or were you raised primarily in the Philippines before living in the US” was eligible. Questions were related to the participants’ immigration, relationships with friends and family in the US and the Philippines, their remittance behaviors, and their demographic information, such as age and household income. Using these responses, statistical tests were run to determine if any correlations exist between variables. The telephone interviews were also voluntary: after completing the survey, participants were asked to leave their contact information if they were open to a 10-20 minute follow-up phone interview on the same topics as the survey. The interviews were then coded to determine common themes and provide depth and explanations to the participants’ survey responses.

From the qualitative data analysis, four significant relationships were found. Age, household income, and the frequency of communicating with family and friends in the Philippines all had significant relationships with whether or not one remits. Additionally, whether or not one has helped or plans to help a relative immigrate from the Philippines to the US was found to have a significant relationship with the frequency of remitting. No variables were found to have a significant relationship with the amount remitted. The interviews provided context and explanation for why these variables correlate. The interviews also provided insight into the importance and role of expectations as they relate to remitting. With this study and

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describe the children of immigrants: the first generation to be born in the destination country. For the purposes of this study, I use “first-generation” to refer exclusively to the first generation to immigrate, regardless of their age at the time of immigration.

research design collecting both quantitative and qualitative data, I was able to develop an understanding of what factors influence the remittance behavior of first-generation Filipinos living in the US and provide preliminary possible explanations for why that is. This data can be valuable when considering US policies, specifically related to the relationship between taxes and remittances as well as immigration and remittances. In the Philippines, the data can be used to increase the success of government initiatives related to encouraging and directing the flow of remittances from overseas Filipinos to their families in the Philippines. Overall, the benefit of understanding how certain factors influence the remittance behaviors of first-generation permanent Filipinos in the US allows both countries' governments to use this information to draft policies that encourage or direct remittances in line with the economic and social goals of each country.

## **Chapter 2: Literature Review**

As explained in the introduction, the population of first-generation Filipinos living permanently in the US should not be overlooked in the discussion of remitting. However, there are few, if any, journal articles or studies which focus on the remittance behavior of this population specifically. This review of the literature pulls from journal articles and studies related to one or more of the following broad categories: remittance behavior generally, the remittance behavior of Filipino immigrants in countries other than the US, or the remittance behavior of temporary Filipino migrants or OFWs to shape the hypotheses for this study. This literature review explores the existing research and understandings of why individuals remit and what factors have been found to influence remittance behaviors in comparable contexts. Using that, I explain how this study contributes to filling the gap in the literature.

### **Reasons for Remitting**

The reasons one chooses to remit can vary greatly from person to person. In one of the most widely cited articles on remittances (Lucas & Stark, 1985), the authors lay out a range of motivation for remitting, from altruism on one end to self-interest on the other. Altruism as a motivation suggests that immigrants in the new country remit purely out of care for those remaining in the home country. Motivation driven by self-interest suggests that immigrants in the new country remit in order to receive benefits for themselves, for example to obtain or invest in assets in the home country. Between altruism and self-interest, there are mutually beneficial reasons, each carrying their own risks and rewards. In one article titled “Scripting Remittances: Making Sense of Money Transfers in Transnational Relationships” (Carling, 2014), the author

describes twelve contexts that remittances often fall into: compensation, repayment, authorization, pooling, gifting, allowance, obligation and entitlement, sacrifice, blackmail, help, investment, or donation.

This study looks specifically at money sent to family and/or friends remaining in the Philippines, with most reasons falling into the categories of authorization, gifting, allowance, obligation and entitlement, help, and investment. Remitting in the context of authorization is to send money to the home country with the understanding that it is not *given* to the recipient, but to be used according to the sender's direction: for example, to pay for a child's tuition or renovate a home (Carling, 2014). Remitting in the context of gifting is often "irregular, non-obligatory, and, in principle, dissociated from the recipients' needs" (Carling, 2014). This can take the form of contributing financially to host any celebration such as birthdays, weddings, funerals, baptisms, and graduations, or sending money as a gift to those being celebrated or to their families. The author goes on to explain that for remittances in this context, "[the gift's] social value overshadows the financial contribution they make" (Carling, 2014). This introduces the important social role of remittances which will be discussed further in this chapter. Sending remittances in the context of allowance "reflects the giver's responsibility to provide for the recipient, implies regularity, and typically suggests a bounded freedom for recipients to make spending decisions" (Carling, 2014). Examples of what might be covered by remittances sent in this context are food, rent or utilities, and school supplies. When remitting falls into the context of obligation and entitlement, the act is driven by the sender's sense of obligation to those remaining in the home country or an established expectation for them to send money. These expectations can be in place due to the recipients' genuine need for financial assistance or due to social expectations in place as a result of the immigrant's position in the family (e.g. an oldest

child expected to provide financial support for younger siblings or aging parents, a father expected to provide financial support for his children). To remit in the context of help indicates that the sender has the means to help and believes the recipient has needs “worthy” of alleviating, such as tuition, health care, or housing (Carling, 2014). Finally, remitting in the context of investment can be seen as sending money with the intention of benefiting the sender, the recipient, or often both. The author elaborates that the investment can be financial, such as sending money to start a business to generate future income, but the sending of remittances itself can be a social investment, illustrating again the social value of remittances (Carling, 2014). It is important to note that these categories are not mutually exclusive. For example, if an immigrant sends money regularly to family in their home country to be used for “education,” that can fall into multiple contexts: authorization, allowance, obligation and entitlement, help, and investment. Similarly, if an immigrant sends a one-time payment to family to cover renovations to their home, that remittance can fall into the categories of authorization, gift, obligation and entitlement, help, and investment.

The social value of remitting was introduced above and several researchers have written on this topic. For immigrants, many of whom have left friends and family in their home country, remitting can be an indication of intent to maintain social relationships and connections with those left behind (Carling, 2014). Remittances can serve as proof that the immigrant is still a part of, or “linked” to, the household in the home country, regardless of the lack of their physical presence (Caces et al., 1985). This is especially true in the contexts of gifting, allowance, obligation and entitlement, and help explained previously. For remittances sent as gifts, arguably more important than the money itself, is the social meaning ascribed to the sending of it. The sender, though not physically present, remains connected to the family, shares their joy, and

participates in their rituals and celebrations. The social value of remittances is also often seen in the context of remitting as an allowance as well. This is true particularly for immigrants who have left their immediate family in the home country. Remittances can be a means of showing commitment and care across distance and borders. In one article on long-distance intimacy of transnational families, the researcher explains how assisting with or sending money “[plays] a central role in transnational family maintenance,” by serving as a way to “maintain intimate relations across borders,” “stay closely involved with the day-to-day challenges of family life in the Philippines,” or even “to make [their] presence constantly felt by family in the Philippines” (Parrenas, 2005). By sending money, especially regularly, immigrants show their relatives remaining in the home country that they are still a part of the family and dedicated to contributing. The social value of remittances sent in the contexts of obligation and entitlement and of help serve many of the same roles as those sent as gifts or allowances. These types of remittances can show the immigrant is still connected to the family and shares in their joys and hardships. Additionally, remittances sent primarily due to obligation and entitlement or help can indicate that the immigrant is committed to the recipient’s well-being and can be depended on.

There is no single reason *why* immigrants remit. The decision and ability to do so varies depending on the person and the specific situation they find themselves in. However, some of the dominant motivations for remitting have already been explored by other researchers. In the context of remitting to family and friends in the Philippines, these dominant reasons are to provide gifts, an allowance, because they are obligated or expected to do so, to provide help, to invest, or to maintain social or familial connections.

## **Factors Influencing Remittance Behavior**

Previous studies have looked at remittance behaviors of overseas Filipinos, although not specifically Filipinos living permanently in the US. For example, some studied remittance behaviors of Filipino migrants in countries outside of the US and some looked at remittance behaviors of OFWs specifically. Some compared remittance behaviors of overseas Filipino men to overseas Filipina women and some compared the remittance behaviors of Filipino migrants to that of migrants from different countries. Some tested if specific factors, such as socio-economic status or age, affected remittance behaviors. Although none of these studies focused specifically on Filipino permanent immigrants in the US, their findings still provide valuable information. These studies on similar populations or on remittances generally help develop a baseline understanding of what factors typically influence remittance behaviors, which were used to draft the survey instrument used for this study and population.

Several studies have already provided evidence that certain factors are correlated with the remittance behaviors of Filipino migrants. Some of these factors are gender, age, income, immigration status, and a sender's ability to label what the money will be used for. In one study looking specifically at OFWs rather than permanent migrants, the researchers compared the remittance behavior of Filipino men to Filipino women. It found that the male OFWs remit a greater percent of their income, over 65%, compared to female OFWs who typically remit about 45% (Semyonov & Gorodzeisky, 2005). One study compared the remittance behaviors of Filipino and Salvadoran immigrants in Los Angeles. For Filipino immigrants, it found that several factors had a significant correlation with the likelihood of remitting and the amount remitted, such as age, income, and "improvement" in immigration status (changing to a more permanent status) (Menjivar et al., 1998). This study found that both income and an

improvement in immigration status have a positive relationship with remittances: the likelihood of remitting and amount remitted increase as income increases and with more permanent immigration statuses (Menjivar et al., 1998). Additionally, the same study found that age is positively correlated with the amount remitted until about age 40, at which point remittances decrease with age (Menjivar et al., 1998). One experimental study was done to test whether “labeling” remittances (specifying to the recipients what the money is intended for) affected likelihood of remitting and amount remitted. These researchers found that labeling remittances for education significantly increased both the likelihood of sending as well as the amount sent by Filipino migrants in Rome, totaling a 15% increase in remittances (Arcangelis et al., 2015). These are just a few examples of specific studies that have been done on what factors affect the remittance behaviors of overseas Filipinos, illustrating that the decision to send at all as well as the amount can be influenced by different variables.

However, as the researchers of one of the studies discussed above explained in prefacing their study, the decision to remit and determining the amount “do not take place in a social vacuum, as social ties bind immigrants with relatives back home into relations of trust and mutual obligation” (Menjivar et al., 1998). The role of social ties and obligation have already been discussed in the context of *why* migrants remit, but it is worth exploring how these expectations and obligations might impact the actual remittance behaviors of migrants. Whether a migrant has family in the Philippines that expects or requests for the migrant to remit can depend on a number of factors, such as the migrant’s family’s income in their home country, the family’s relationship to the migrant, and the migrant’s income in their new country. I did not find articles that discussed the relationship between expectations on a migrant and their remittance behaviors as a primary focus, but several studies looked at trans-national relationships more

generally and discussed remittances as an important aspect of these relationships. For example, one article explained that remittances are “linked to gender roles and cultural values” and that migrant’s families “expect daughters to be obedient, less likely to spend money on themselves and more likely to remit to the family unit” (Boyd, 1989). Like Carling discussed at length in their article “Scripting Remittances,” there is a connection between the migrant-family relationship and sending remittances. In the same way that the relationship between the migrant and their family in the home country shapes *why* one remits, it also shapes whether or not they decide to send at all and, if so, how much. The expectations migrants face regarding their remittance behavior varies depending on how their family views their familial obligations and how they ought to fulfil them. Another study looked at how migrant Filipina women of different social backgrounds in France navigated and thought about their trans-national families. In this analysis, the role of remittances in maintaining their relationships came up in explaining why six women of middle and upper class families did not remit: they did not have children in the Philippines and their “well-off natal families did not need their financial support” (Fresnoza-Flot, 2016). Several women in the same study did have children living in the Philippines and it found that this was a strong motivation for the women to remit. The author concluded that “The gendered expectation on Filipino migrant mothers to fulfil their reproductive role by sending remittance exerts pressure on them to be ‘good mothers’” (Fresnoza-Flot, 2016). In the cases of these women, the decision to remit or not was driven primarily by expectations held either by themselves or their relatives remaining in the Philippines. It is evident that these kinds of factors (less concrete and arguably harder to measure), such as the relationship a migrant has to their remaining relatives and the expectations placed on the migrant, also affect remittance behavior.

## **Summary**

The topic of remittances has been widely studied by many researchers to better understand why migrants remit and what remittances reveal about trans-national relationships. Some researchers have studied the remittance behaviors of overseas Filipinos and the topic will likely remain relevant as long as remittances remain an integral part of the Philippines economy. These researchers have found that the remittance behaviors of overseas Filipinos are correlated with some factors such as age and income. Other researchers have focused on how remittances both affect and are affected by the relationships between the migrants and their families.

Unfortunately, there are few, if any, studies that look specifically at the remittance behaviors of permanent Filipino immigrants living in the US. This is the case even though it has been acknowledged by the Philippines government that this population is the primary source of remittances sent to the Philippines. This study uses what has already been researched (remittances generally and what factors influence the remittance behaviors of some overseas Filipinos) to better understand what is still unknown: the remittance behaviors of first-generation Filipinos living permanently in the US and what factors appear to influence these behaviors.

## **Chapter 3: Methodology**

### **Study Design**

This study uses a mixed-methods design; specifically, it is a cross-sectional convergent mixed-methods study using surveys to collect quantitative data and phone interviews to collect qualitative data. This research design was chosen due to the gap in the literature regarding the remittance behaviors of permanent Filipino immigrants living in the US. Collecting both quantitative and qualitative data allowed me to mix insight from both to provide a stronger understanding of what patterns exist in the remittance behaviors of first-generation Filipino permanent immigrants and why that may be. By collecting quantitative data, I hoped to determine what patterns, if any, exist in the remittance behavior of permanent Filipino immigrants in the US. By simultaneously collecting qualitative data, I was able to explore why permanent Filipino immigrants in the US remit as they do in more depth than the surveys alone provided. The limitations of this study design are discussed in the Discussion section (Chapter 5).

### **Recruitment**

The surveys were distributed using two non-probability sampling methods: voluntary response snowball sampling and voluntary response purposive sampling. The snowball sampling method was chosen for convenience. The purposive sampling method was chosen to supplement my limited access to the target population (first-generation Filipino permanent immigrants living in the US) and to solicit responses outside of the Washington state area. For the snowball sampling, I contacted individuals that I knew prior to the start of the study (acquaintances, peers,

friends, etc.) that were eligible or that would likely know individuals who were eligible. I requested that they take the survey and/or pass that request to anyone else they know who might be eligible. For the purposive sampling, the survey was posted in and sent to groups/organizations with a strong Filipino or Filipino-American presence. These posts or messages included a description of the study's purpose and a request to complete the survey and/or send it to any other eligible individuals. The groups and organizations which responded to this request and likely generated participants include: a community-oriented Facebook group made up primarily of Filipinos living abroad ("Subtle Filipino Traits"), the Filipino American Student Association of UW Seattle (FASA sa UW), and a subgroup on the website, Reddit ("r/FilipinoAmericans"). The limitations of these sampling methods are discussed in the Discussion section.

A non-probability voluntary response sampling method was also used to collect the study's qualitative data through follow-up 10-20 minute phone interviews. After completing the survey, participants had the option to volunteer their contact information to be contacted to set up an interview. To incentivize participants to volunteer for this portion of the study, participants were offered a chance to win one of four \$25 Amazon gift cards for completing the interview. This sampling method was chosen for convenience. All fifteen individuals who left their contact information were contacted in an attempt to set up the interviews and eight interviews were conducted.

## **Data Collection**

The data collection occurred in two parts: the quantitative data was collected via online surveys (Appendix 1) and the qualitative data through telephone interviews (Appendix 2). The

survey allowed respondents to remain anonymous unless they volunteered their contact information if they were interested in being interviewed. I drafted the survey which took an estimated 5-10 minutes to complete and included between 16-20 questions depending on the respondent's remittance history. Answering "yes" to the question "Did you grow up or were you raised primarily in the Philippines before living in the US" determined eligibility for this survey. Questions were related to the respondent's immigration, their relationships with family and friends in both the Philippines and the US, their remittance history and typical behaviors, and basic demographic information (age, gender, immigration status, etc.).

Eight phone interviews were conducted. The interviews were semi-structured and lasted between 10-20 minutes. The questions were also related to the respondent's immigration, their relationships with friends and family in the US and the Philippines, and their remittance behaviors. The interview guide contained nine questions to potentially ask the respondent. Both the questions and the order which they were asked varied from interview to interview depending on the respondent's answers and remittance behaviors.

### **Analysis Strategy**

The overarching question guiding this study was "what factors influence the remittance behaviors of first generation Filipino permanent immigrants living in the US?" This question was broken into three parts:

1. Is there a relationship between certain variables and whether or not one remits?
2. Is there a relationship between certain variables and the frequency of remitting?
3. Is there a relationship between certain variables and the amount remitted?

To answer question 1, I inputted survey data into SPSS and ran cross-tabulations with Pearson's chi-square test to determine whether there is a relationship between any of the

variables and whether or not one remits. The variables tested were gender, age, household income, immigration status, length of time in the US, the primary reason for immigrating, how often one visits the Philippines, how often one communicates with friends and family in the Philippines, whether one feels closer to friends and family in the US or Philippines, whether they plan to retire in or move back to the Philippines, and whether they've helped or planned to help with any relative's immigration to the US from the Philippines. This statistical test was chosen for question 1 because the response categories for the independent variables are all either nominal or ordinal and the dependent variable (whether one remits) is nominal. The hypothesis was that there are statistically significant relationships between these variables and whether one remits. If the chi-square tests determined that there was a significant difference in responses ( $p < .05$ ), then we rejected the null hypothesis (that there is no relationship) and accepted that there is a relationship between the independent variables and remitting.

To answer question 2, I used either cross-tabs with Pearson's chi-square test or Spearman's correlation coefficient to determine if there is a relationship between the variables and the frequency of remitting. The chi-square test was run where the independent variables had response categories with a nominal level of measurement (gender, immigration status, reason for immigrating, whether one is closer to family and friends in the US or Philippines, whether one has plans to move back to or retire in the Philippines, whether one has helped or plans to help with any relative's immigration from the Philippines to the US, and the what the remittances are used for). The Spearman's correlation coefficient was run where the independent variables had response categories with an ordinal level of measurement (age, income, length of time living in the US, how often one visits the Philippines, and how often one communicates with family and friends living in the Philippines). If the statistical tests determined that there is a significant

relationship between the independent variables and the frequency of remitting ( $p < .05$ ), then we rejected the null hypothesis (that there is no relationship) and accepted that there is a relationship between the independent variables and the frequency of remitting.

The analysis strategy for question 2 was also used to answer question 3. All of the same independent variables were run and the dependent variable, the amount remitted, had response categories with an ordinal level of measurement. As such, the appropriate tests were again cross-tabs with chi-square and Spearman's correlation coefficient depending on the independent variable's level of measurement. If the statistical tests determined that there is a significant relationship between the independent variables and the amount remitted ( $p < .05$ ), then we rejected the null hypothesis (that there is no relationship) and accepted that there is a relationship between the independent variables and the amount remitted.

To analyze the qualitative data, each interview was transcribed, then each transcription coded (see Appendix 3 for codebook). This process was done to determine common themes in the interviews, provide context and explanations for some of the information found in the statistical analysis, and even provide insight that might not have been collected or measured through the quantitative data analysis. This study used an inductive coding method (the codebook was created post-interviews) as opposed to deductive coding (the codebook is created pre-interviews). This method was chosen because it is better suited for exploratory research as it allows for codes to develop in response to the interview content rather than predicting the direction and general findings that one expects to see. To code these interviews, any length of text with a similar theme was given a broad code, such as "length of time in US" or "remittances." Codes that were broad and captured large amounts of text, such as "remittances," were broken down to further specify the context, such as "remittances: expectations" and

“remittances: recipients”. Texts that were given the same codes were compared to determine common themes. Additionally, texts that were coded as one of the significant relationships found in the quantitative data analysis (age, income, etc.) were reviewed to determine if any explanation or additional insight could be gathered to support theories for why these relationships were significant.

## Chapter 4: Results

### Sample Information

See Appendix 4 for data tables and additional graphs.

*Demographics:* There were 84 valid responses to the survey. 78.3% of respondents were female and 21.7% male. The majority were between 18-29 years old with 63.1% of responses. 9.5% were between 30-39, 8.3% between 40-49, 13.1% between 50-59, 4.8% between 60-69, and 1.2% between 70-79 years old.

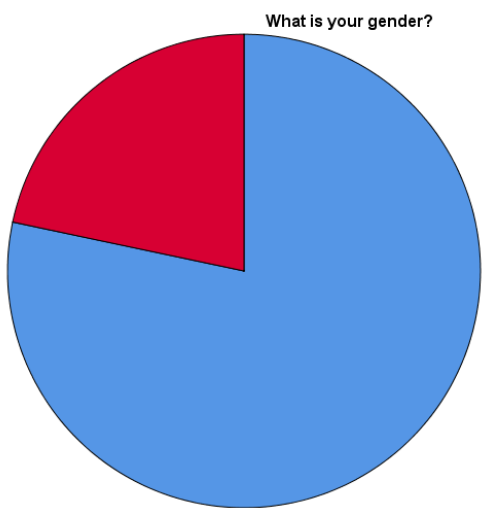


Figure 1: Survey participants by gender.

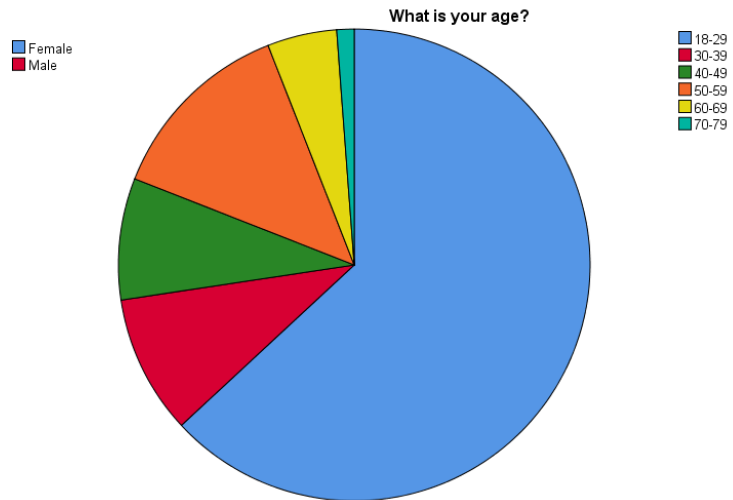


Figure 2: Survey participants by age.

The distribution of respondents' yearly household income is as follows: 4.8% under \$25,000, 20.5% between \$25,001-\$50,000, 18.1% between \$50,001-\$75,000, 18.1% between \$75,001-\$100,000, 16.9% between \$100,001-\$125,000, 8.4% between \$125,001-\$150,000, and 13.3% earned more than \$150,000 in a typical year. 67.5% were US citizens, 24.1% were permanent residents/green card holders, and 1 respondent (1.2%) was undocumented. Two respondents wrote in options which did not fit into any of the above categories: one whose citizenship is in

progress and another who has DACA (1.2% for each category). 3.6% preferred not to disclose their immigration status.

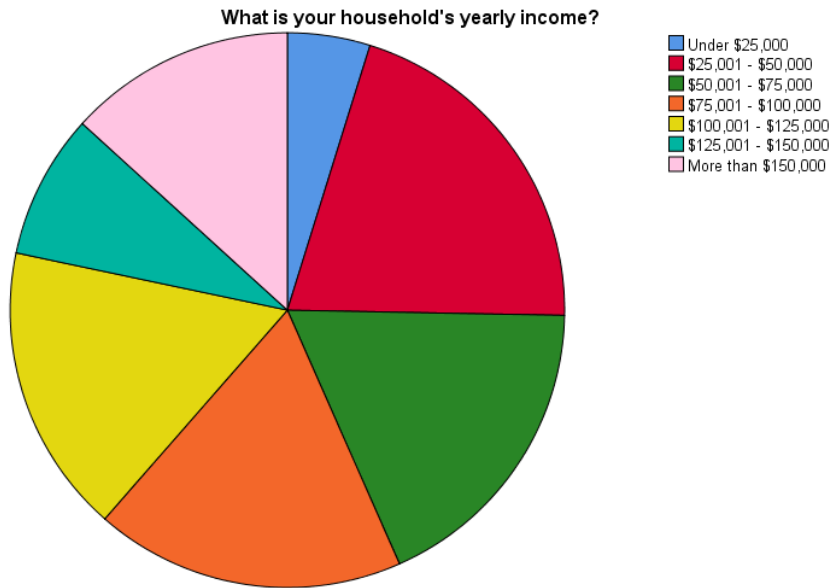


Figure 3: Survey participants by yearly household income.

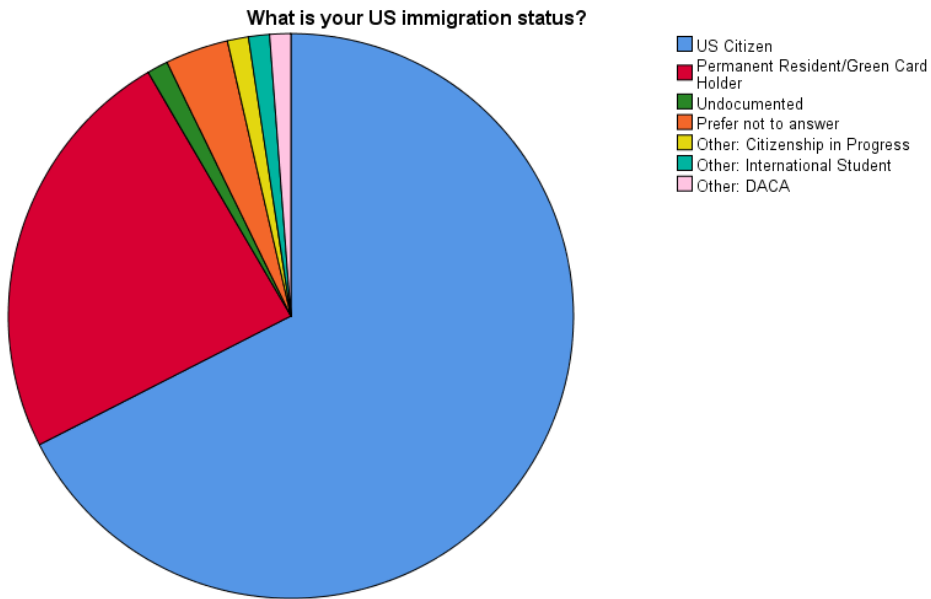


Figure 4: Survey participants by US immigration status.

*Immigration:* The survey also collected data on information related to the respondents' immigration. 16.7% of respondents have lived in the US between 1-5 years, 21.4% have lived in the US between 6-10 years, 27.4% between 11-15 years (the median and most frequent response), 8.3% between 16-20 years, and 26.2% for more than 20 years. 47.6% of respondents selected that the primary reason for immigrating to the US was to be closer to family already living here. This was the most common response. Following that, the breakdown of primary reasons for moving to the US was as follows: 25% to access more or better job opportunities, 9.5% immigrated with their family as a dependent, 6% for school, 4.8% because they were offered a job in the US, 3.6% because they married an American citizen, and 3.6% wrote in other reasons which did not fit into the above categories.

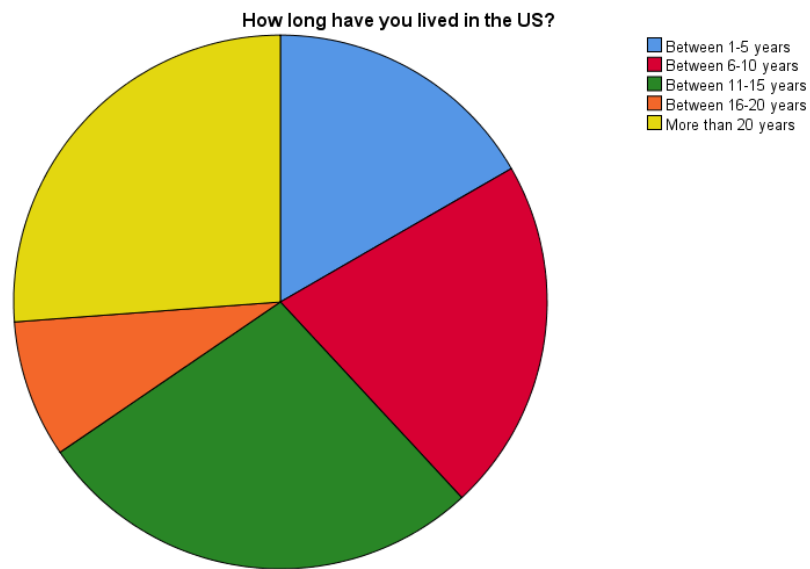


Figure 5: Survey participants by length of time living in the US.

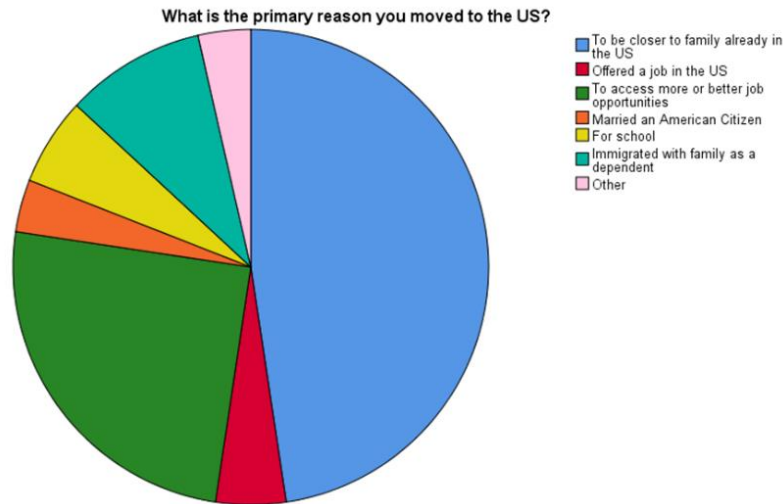


Figure 6: Survey participants by reason for moving to the US.

*Connections/Relationships:* The survey also collected data related to the respondents' connections to the Philippines, their friends and family remaining in the Philippines, and their friends and family in the US. The survey asked how often respondents visit or plan to visit the Philippines. Of valid responses, 13.1% visit or plan to visit the Philippines at least once per year. At least once every 2-5 years was the most frequent and median response with 58.3%. 8.3% visit or plan to visit every 6-10 years, 8.3% every 11 or more years, and 11.9% have not visited and/or do not plan to visit the Philippines. Participants were asked how often they communicate with family and/or friends living in the Philippines via text messages, email, phone, or video chat. 15.5% indicated they communicate every day, 27.4% several times per week, 39.3% several times per month (the most frequent and median response), 13.1% several times per year, and 4.8% do not communicate at all with family/friends in the Philippines.

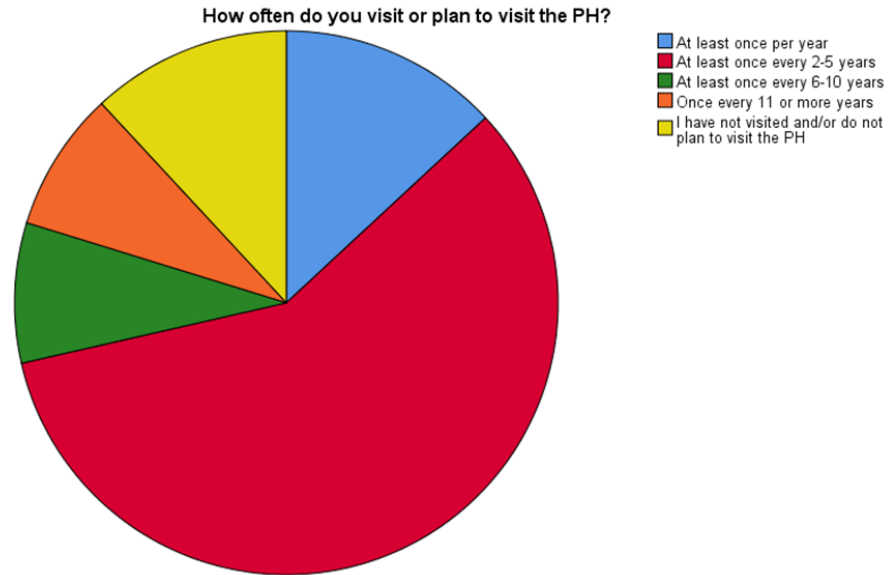


Figure 7: Survey participants by frequency or planned frequency of visits to the Philippines.

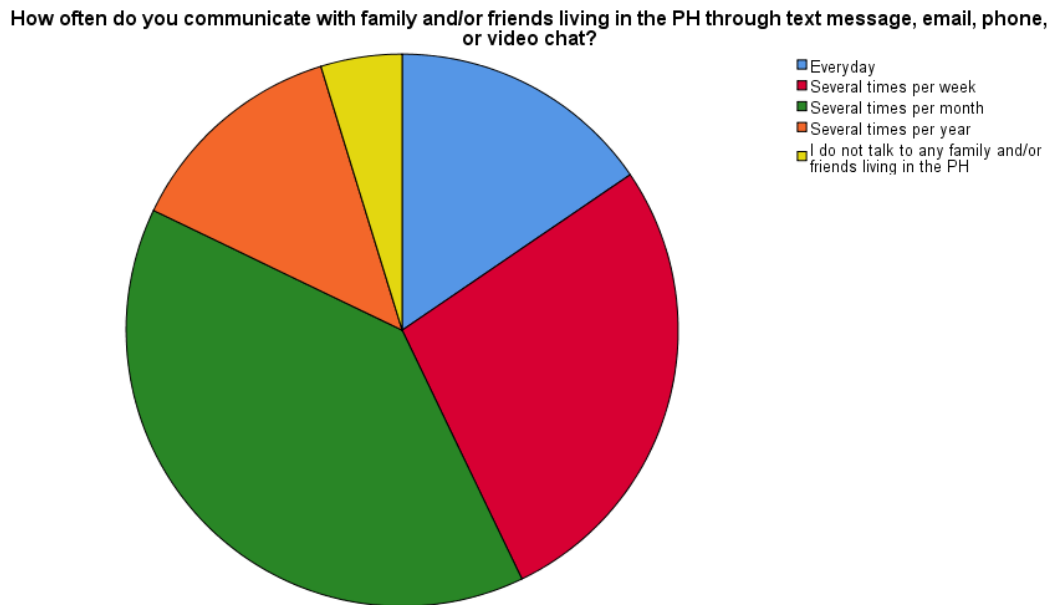


Figure 8: Survey participants by frequency of communication with family and/or friends living in the Philippines.

When asked whether they feel closer to family and friends living in the US or the Philippines, 50% said they feel closer to those in the US, 16.7% said they feel closer to those in the

Philippines, 29.8% said they feel equally close to those in the US and the Philippines, and 3.6% provided a written response that didn't fit into the above categories.

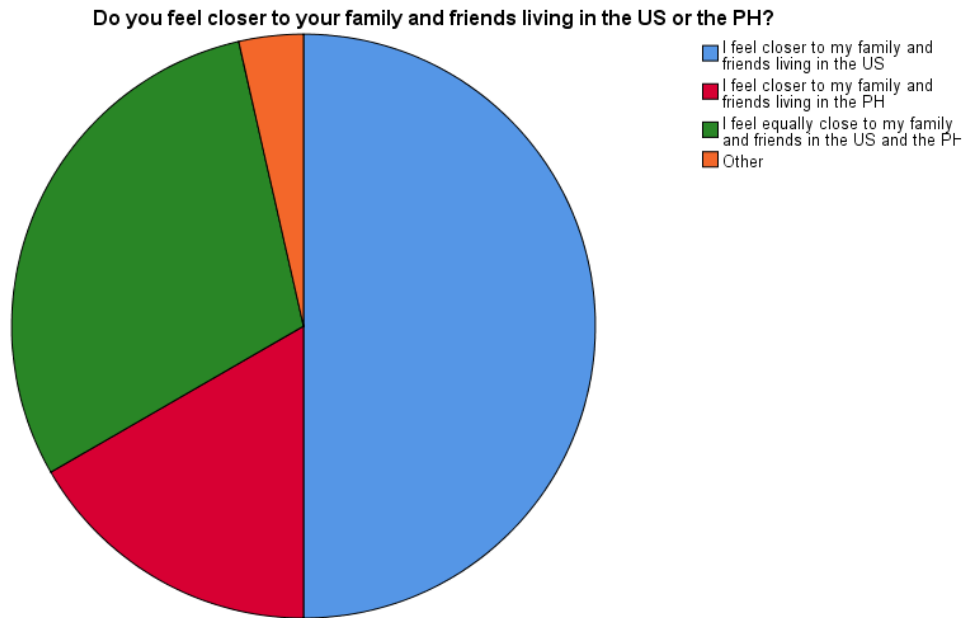


Figure 9: Survey participants by “feeling closer” to family/friends in the US or Philippines.

When asked if they planned to retire in or move back to the Philippines at any point in the future, only 19% said yes, 42.9% said no, and 38.1% said maybe. When asked if they've sponsored or helped with any relative's immigration to the US from the Philippines or if they planned to, 36.9% said yes, 56% said no, and 7.1% said maybe.

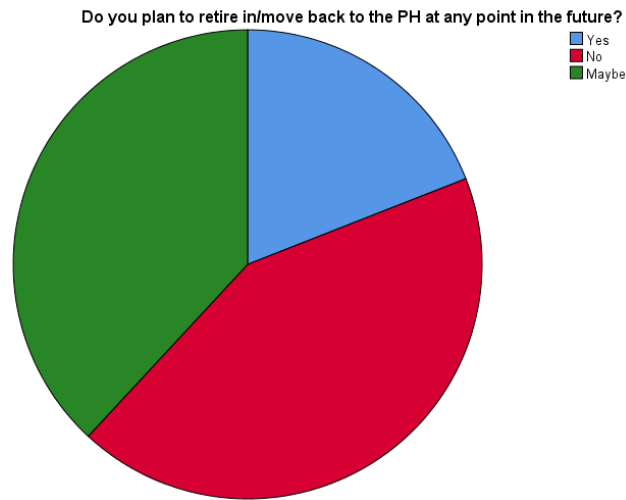


Figure 10: Survey participants by plans to retire in or move back to the Philippines.

Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?

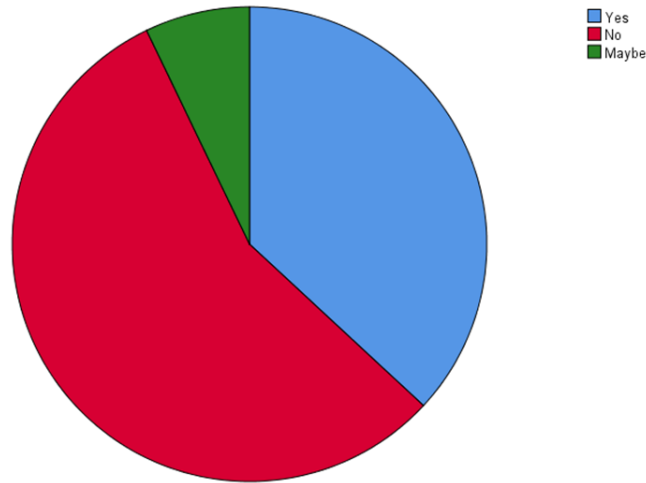


Figure 11: Survey participants by having helped or plan to help a relative immigrate from the Philippines to the US.

*Remittances:* When asked whether they have sent money to family and/or friends in the Philippines in the past year, 58.3% said yes and 41.7% said no. Of those who do remit, 69.4% send money to their immediate family (parents, children, or siblings) in the Philippines, 65.3% send money to their extended family (aunts, uncles, cousins, nieces, nephews, grandparents, grandchildren, etc.), and 30.6% send money to friends.

In the last year, have you sent money to family and/or friends in the PH?

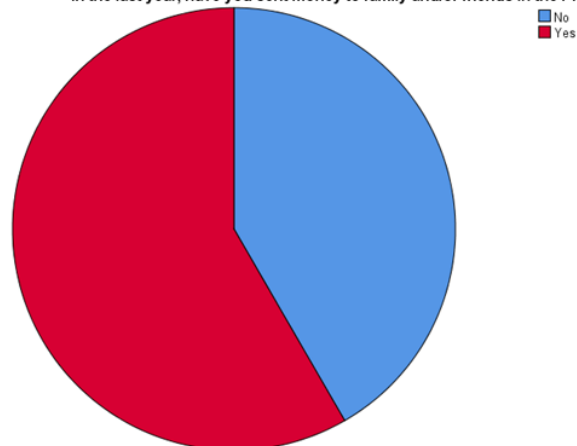


Figure 12: Survey participants by remitting or not remitting to family and/or friends in the Philippines.

Those who have remitted in the past year were asked how much money they send to the Philippines in a typical year. 20.4% said less than \$500 per year. The most frequent and the median response was \$500-\$1,000 per year with 34.7% of responses. 32.7% said they send \$1,001-\$5,000 per year, 10.2% said between \$5,001-\$10,000 and 2% said between \$10,001-\$20,000. Those who remitted in the past year were also asked the frequency that they typically remit. 16.3% said several times per month and 24.5% said once per month. The most frequent and median response was several times per year with 36.7% of valid responses. 4.1% said once per year and 18.4% said every few years.

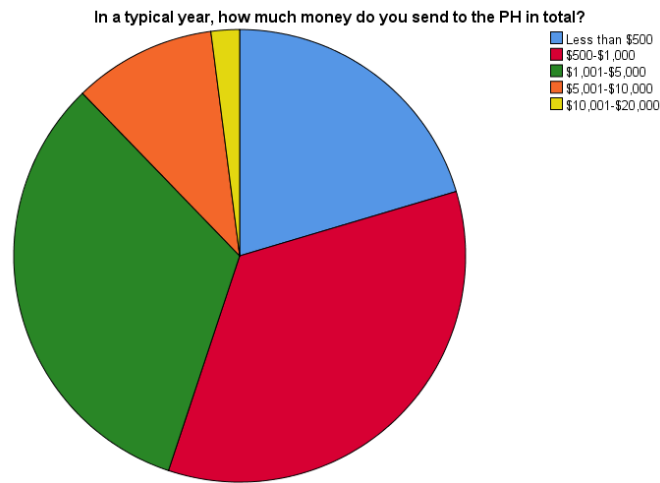


Figure 13: Survey participants by how much money is sent to Philippines in a typical year.

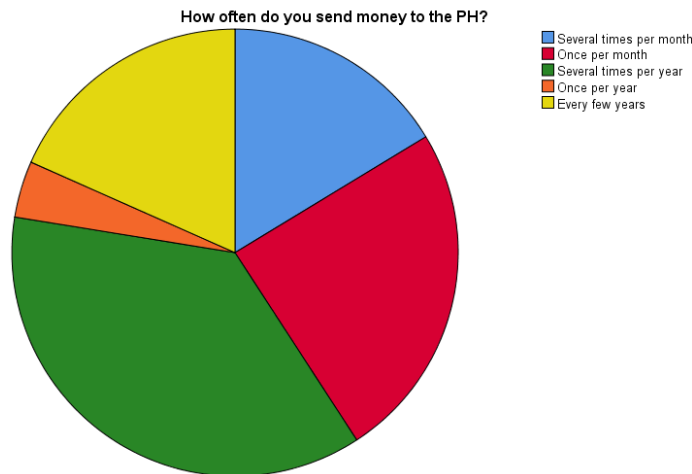


Figure 14: Survey participants by how often money is sent to the Philippines.

Those who have remitted in the past year were asked what their remittances were used for with the ability to select multiple options. 63.3% of respondents indicated that their remittances were used for food, 61.2% for health (hospital visits, drugs, etc.), 57.1% for housing (bills, rent, renovations, etc.), 53.1% for celebrations (weddings, graduations, birthdays, etc.), 51% for education (tuition, school supplies, etc.), 20.4% in response to natural disasters, 16.3% for business investments, and 2% for purposes which did not fall into any of the above categories.

Those who remitted in the past year were then asked if they were comfortable with the amount of money they send to the Philippines. 73.5% answered yes, 16.3% indicated they were not comfortable and wanted to send more money, and 10.2% indicated they were not comfortable and wanted to send less money.

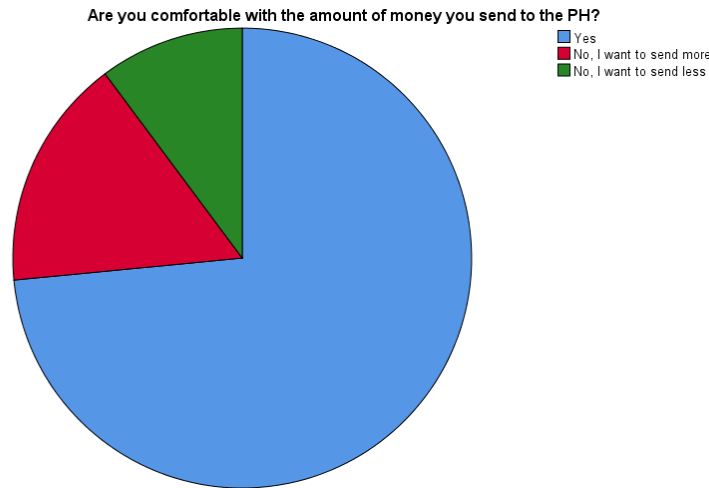


Figure 15: Survey participants by comfort in amount remitted.

*No Remittances:* Those who have not remitted in the past year were asked to select the applicable reasons why that is. 60% of respondents indicated that they don't send money to the Philippines because they don't earn enough money to send any, 48.6% because their family and/or friends in the Philippines don't need it, 17.1% because they are not close to family/friends in the Philippines, 14.3% because they need it more in the US than their family/friends in the

Philippines do, 11.4% because their family/friends in the Philippines were asking for too much so they declined or stopped, 8.6% wrote in an “other” response which could all be categorized as “others in my family send money,” and 2.9% because they didn’t want to send money.

### **Statistical Tests**

See Appendix 4 for data tables and statistical analysis.

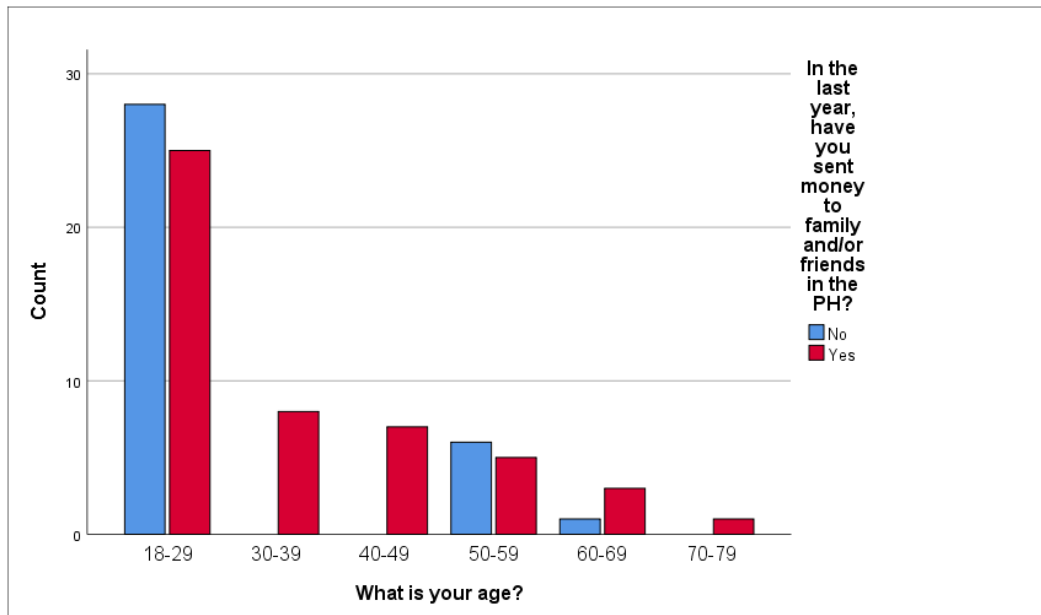
**Question 1:** Is there a relationship between certain variables and whether or not one remits?

The following are the results from the cross-tabs and chi-square tests to determine whether there is a statistically significant relationship between the independent variables and whether or not one remits. A relationship was found between three variables and whether or not one remits: age, income, and frequency of communication with family and friends remaining in the Philippines.

*Age:* There is a significant difference in whether or not the respondent remits based on their age. We can reject the null hypothesis; a relationship does exist between the two variables:  $\chi^2(5, N=84)=15.354, p=.009$ . The 18-29 year age range had a nearly even split of those who remit and those who do not: 52.8% no and 47.2% yes. Both age ranges of 30-39 and 40-49 had 0% answer no and 100% yes (8 and 7 responses in each range, respectively). The 50-59 age group had a nearly even split as well with 54.5% no and 45.5% yes. The 60-69 age group was made up of 25% no and 75% yes and the 70-79 age group also had 0% no and 100% yes, although this group only had one respondent. This data shows a significant relationship between age and remitting: the two groups with the largest percentages of the sample (18-29, 50-59) had close to a 50/50 split between those who do and do not remit. However, every respondent in the

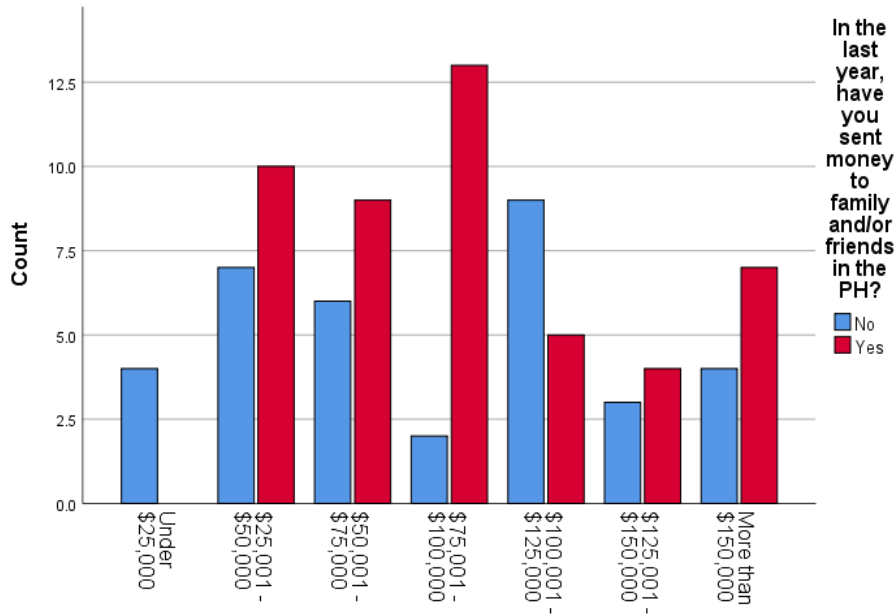
30-39 and 40-49 ranges reported remitting, indicating that those falling in these age ranges are more likely to remit than average.

**Whether or Not One Remits by Age**



*Income:* There is a significant difference in whether or not the respondent remits based on their household’s yearly total income. We can reject the null hypothesis; a relationship does exist between the two variables:  $\chi^2(6, N=83)=13.597, p=.034$ . The data showed that as income increases, the percentage of those who remit increases until the income group of \$75,001-\$100,000. Of those with a household income of \$25,000 or less, 0% remit. Of those in the \$25,001-\$50,000, 58.8% remit. In the \$50,001-\$75,000 range, 60% remit. This pattern peaks at the \$75,001-\$100,000 range with 86.7% remitting. After that, the percentage that remits drops to 35.7% for the \$100,001-\$125,000 range. This climbs to 57.1% for those in the \$125,001-\$150,000 range and again to 63.6% for those making more than \$150,000.

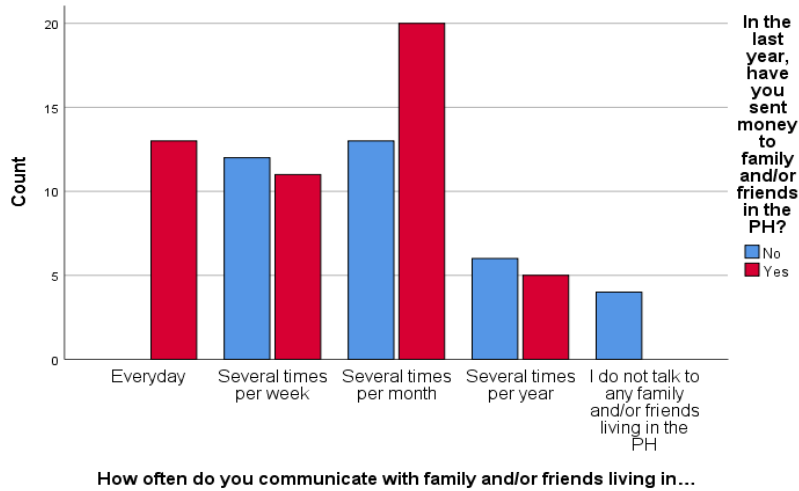
**Whether or Not One Remits by Yearly Household Income**



*Frequency of communication with family and friends in the Philippines:* There is a significant difference in whether or not the respondent remits based on the frequency that they communicate with family and friends remaining in the Philippines. We can reject the null hypothesis; a relationship does exist between the two variables:  $c^2(4, N=84)=16.751, p=.002$ . The percent of respondents who remit within the response categories of speaking with family and friends several times per week, per month, and per year had a relatively even distribution. Of those who communicate several times per week, 47.8% remit. Of those who communicate several times per month, 60.6% remit. Of those who communicate of those who remit several times per year, 45.5% remit. Of those who communicate every day with family and/or friends in the Philippines, 100% (13 responses) were found to remit. Of those who do not communicate at all with family and/or friends in the Philippines, 0% reported remitting, although this category only contained 4 responses. This data shows that those who communicate every day with family

and friends in the Philippines are more likely to remit than average and those who do not communicate to family or friends in the Philippines are less likely to remit than average.

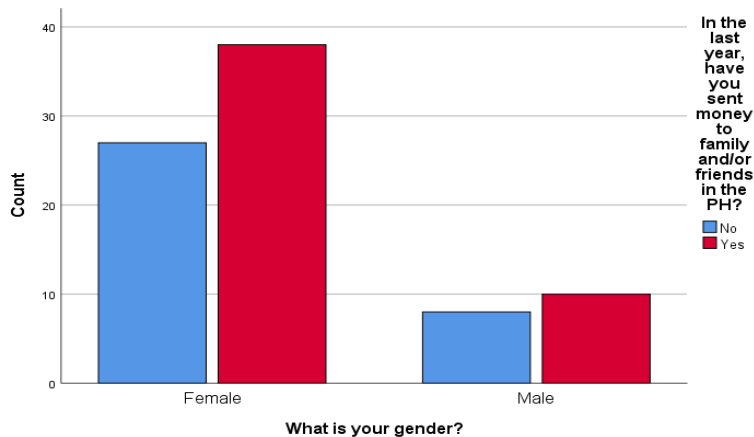
**Whether or Not One Remits by Frequency of Communication with Philippines**



For all other tests that were run to determine if there is a significant relationship between the variables and whether or not one remits, none were found to be statistically significant. The following depicts the breakdown of those who remit and those who don't by variable, although none are statistically significant.

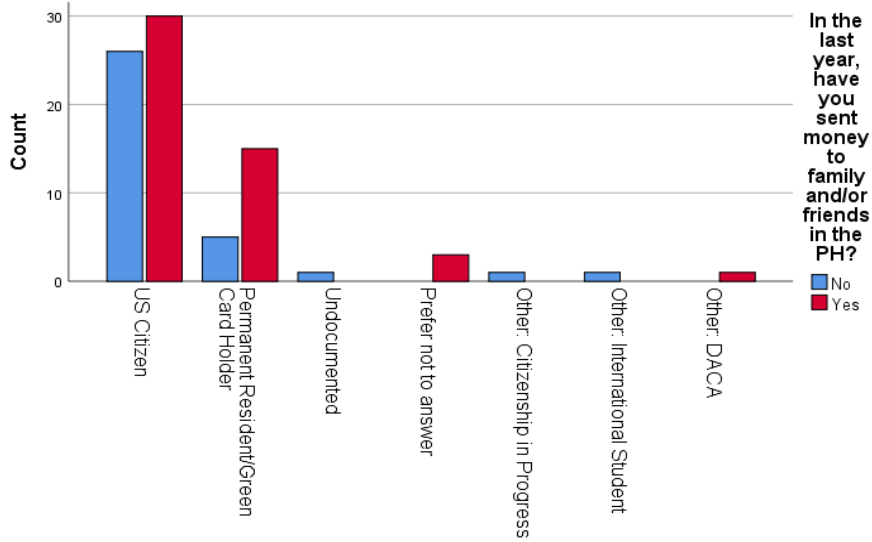
*Gender:  $c^2(1, N=83)=.049, p=.825.$*

**Whether or Not One Remits by Gender**



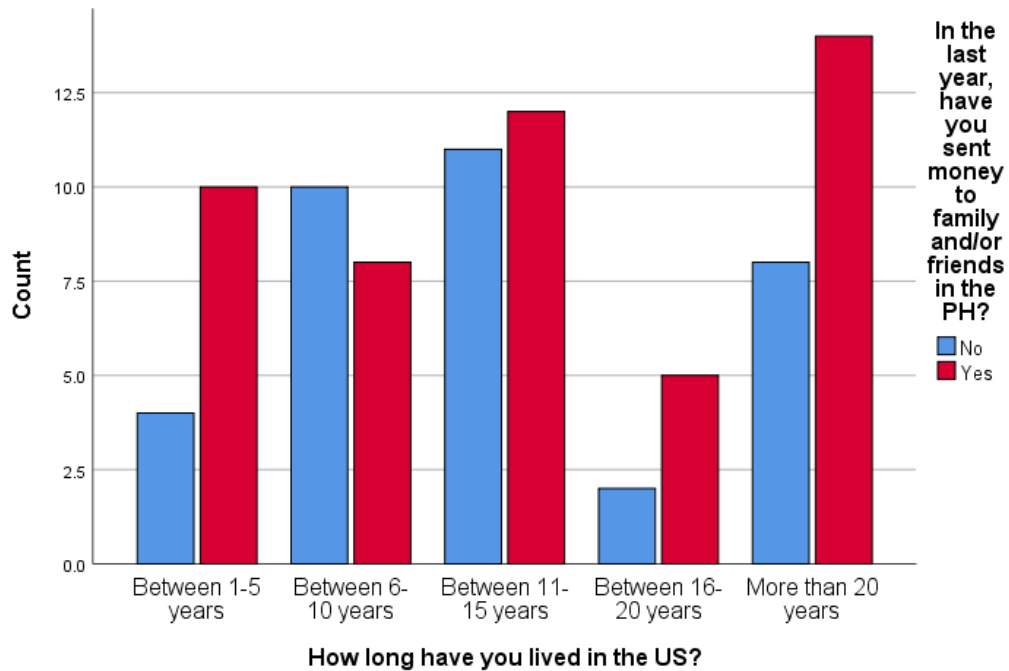
Immigration status:  $\chi^2(6, N=83)=9.898, p=.129$ .

Whether or Not One Remits by Immigration Status

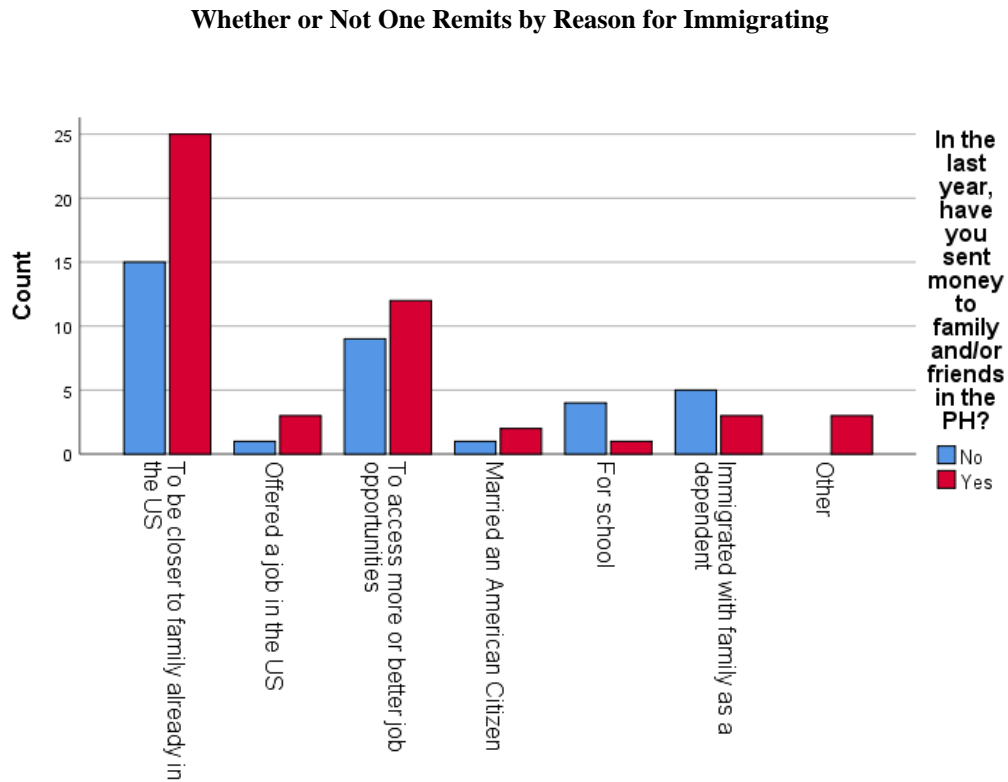


Length of time in US:  $\chi^2(4, N=84)=3.524, p=.474$ .

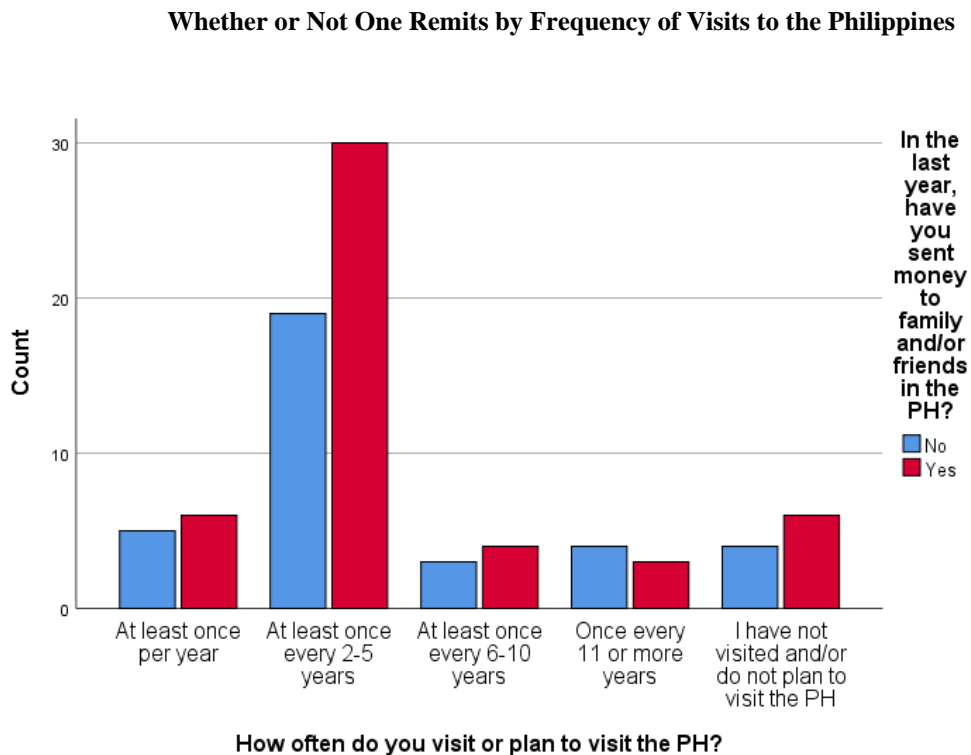
Whether or Not One Remits by Length of Time in US



Reason for immigrating:  $\chi^2 (6, N=84)=7.435, p=.282$ .

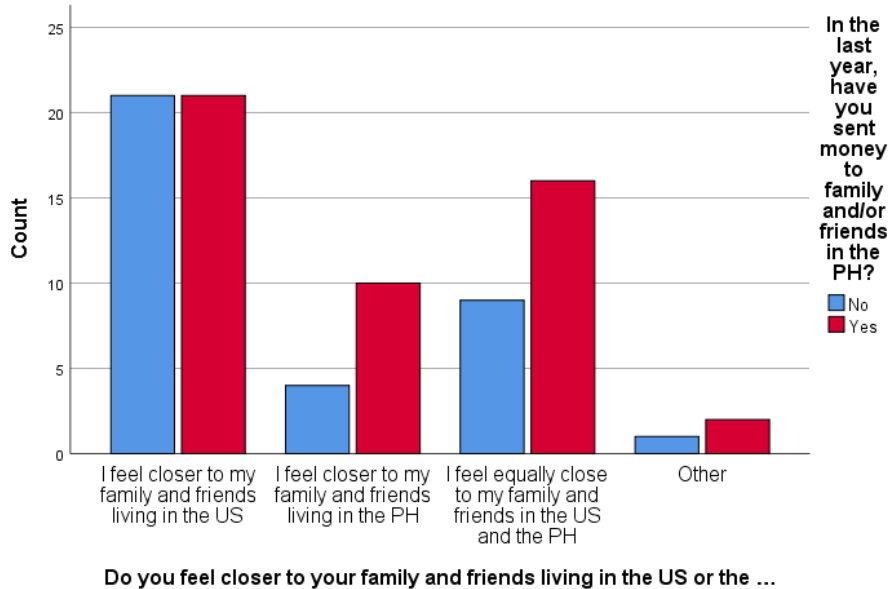


Frequency of visits to the Philippines:  $\chi^2 (4, N=84)=.939, p=.919$ .



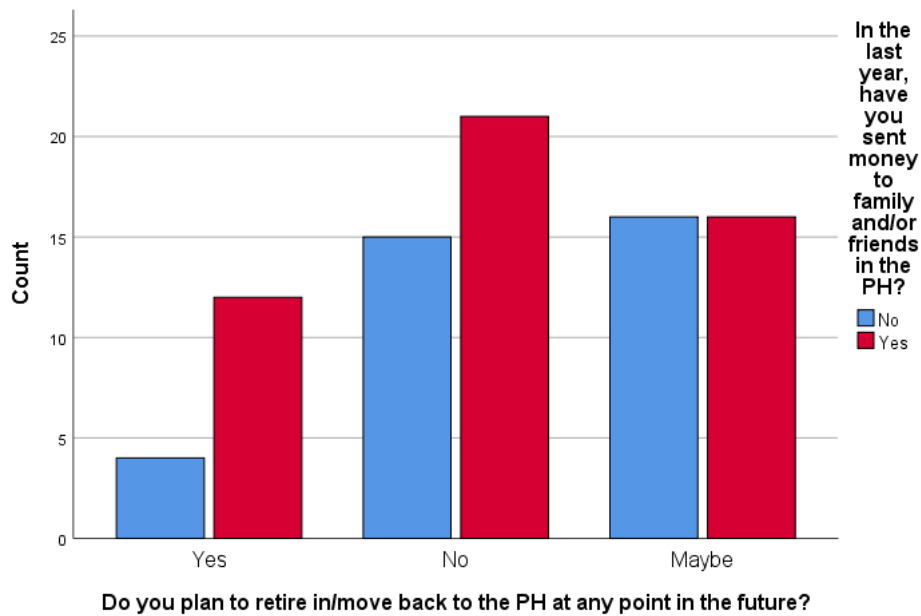
Feelings of closeness to family and friends in the Philippines and US:  $\chi^2(3, N=84)=2.604, p=.457$ .

**Whether or Not One Remits by Feeling Closer to Family/Friends in Philippines or US**



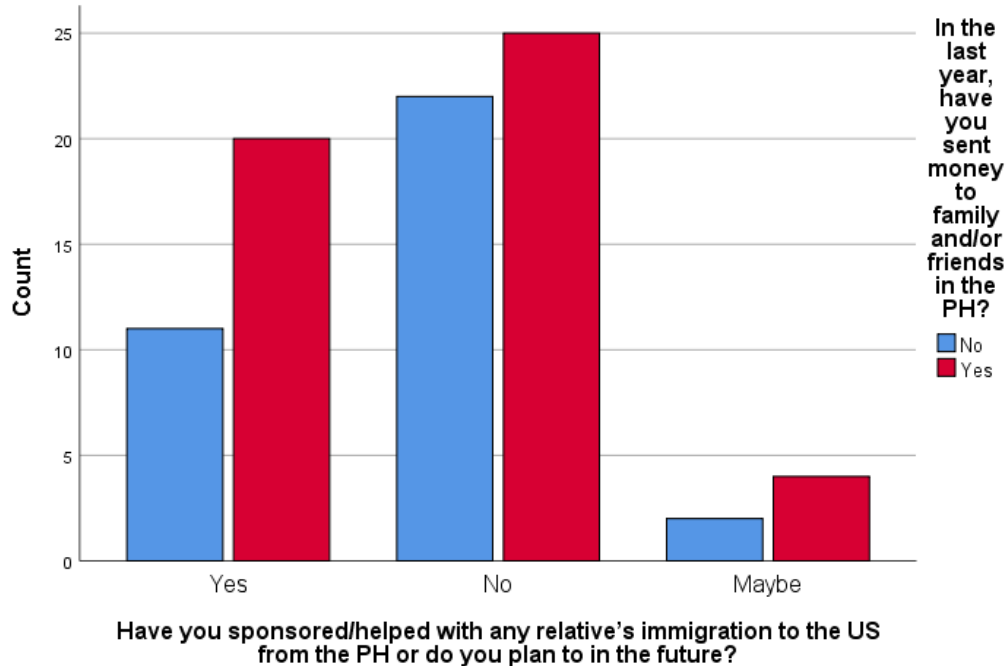
Plans to move back to or retire in the Philippines:  $\chi^2(2, N=84)=2.743, p=.254$ .

**Whether or Not One Remits by Plans to Return to Philippines**



*Helped with a relative's immigration to the US:  $\chi^2 (2, N=84)=1.170, p=.557.$*

**Whether or Not One Remits by Helping with a Relative's Immigration**



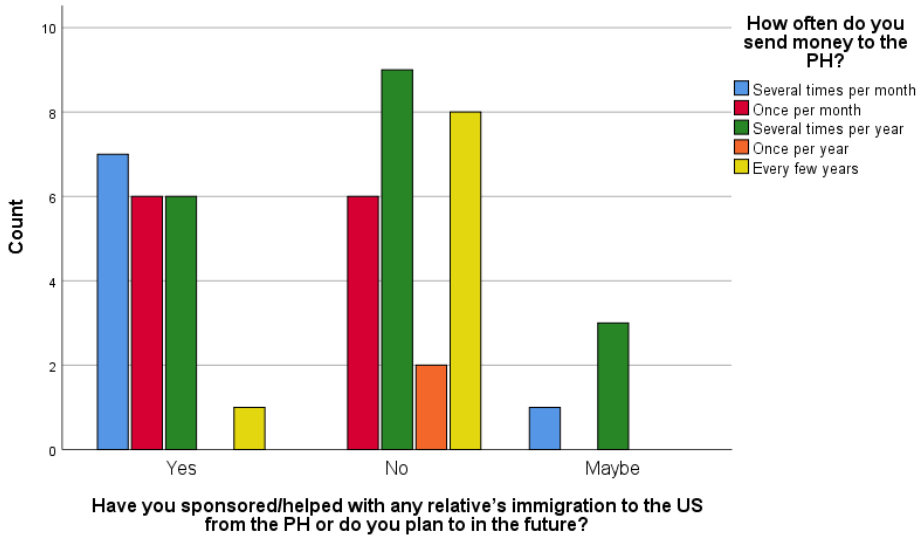
**Question 2:** Is there a relationship between certain variables and the frequency of remitting?

Only one relationship was found to be statistically significant: whether or not one has helped or plans to help with a relative's immigration to the US.

*Helped with a relative's immigration to the US:* The null hypothesis for this test can be rejected; the relationship between whether or not one has helped or plans to help with a relative's immigration is statistically significant:  $\chi^2 (8, N=49)=18.742, p=.016.$  Those who have helped or plan to help a relative immigrate remit more frequently than those who do not. Of those who remit several times per month, 7 have helped or plan to help, 0 have not, and 1 answered maybe (87.5% yes, 0% no, 12.5% maybe). Of those who remit every few years, 1 has helped or plans to help and 8 have not (11.1% yes, 88.9% no). The middle categories of remitting once per month (50% yes, 50% no) and several times per year (33.3% yes, 50% no, 16.7% maybe) were more

evenly distributed. The once per year response category had only two responses which both fell into the no category.

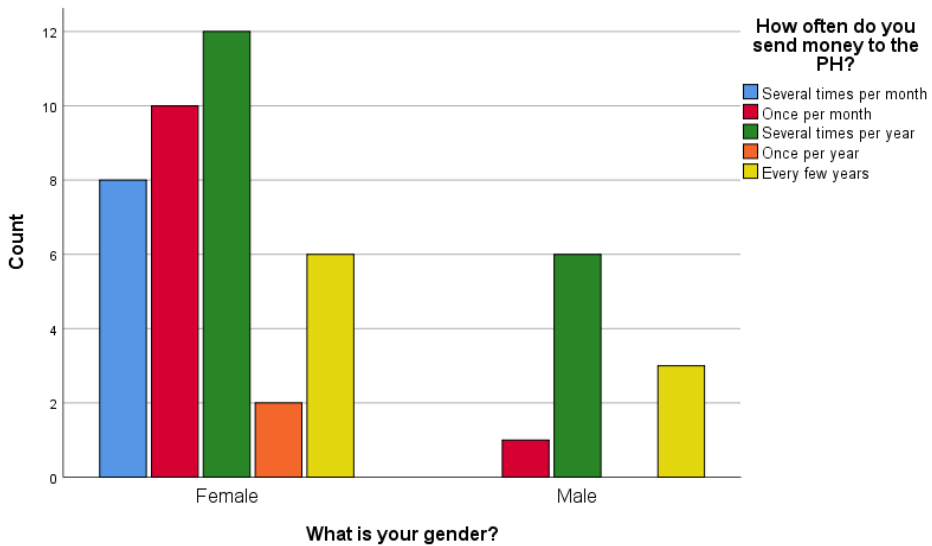
**Frequency of Remitting by Helping with a Relative's Immigration**



All of the following variables were also tested but were found to not have statistically significant relationships with the frequency of remitting.

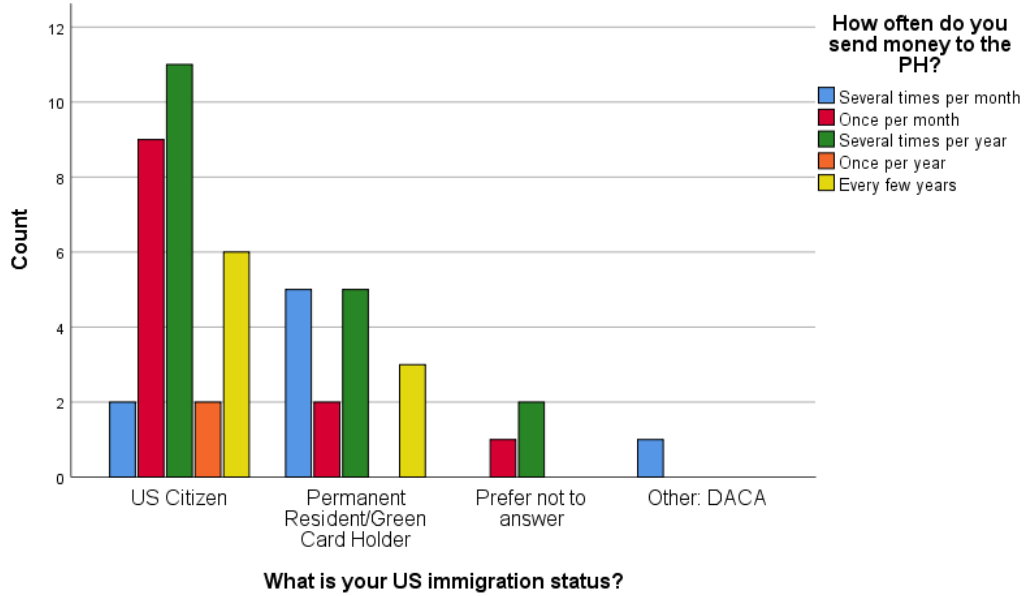
*Gender:  $c^2(4, N=48)=6.109, p=.191$ .*

**Frequency of Remitting by Gender**



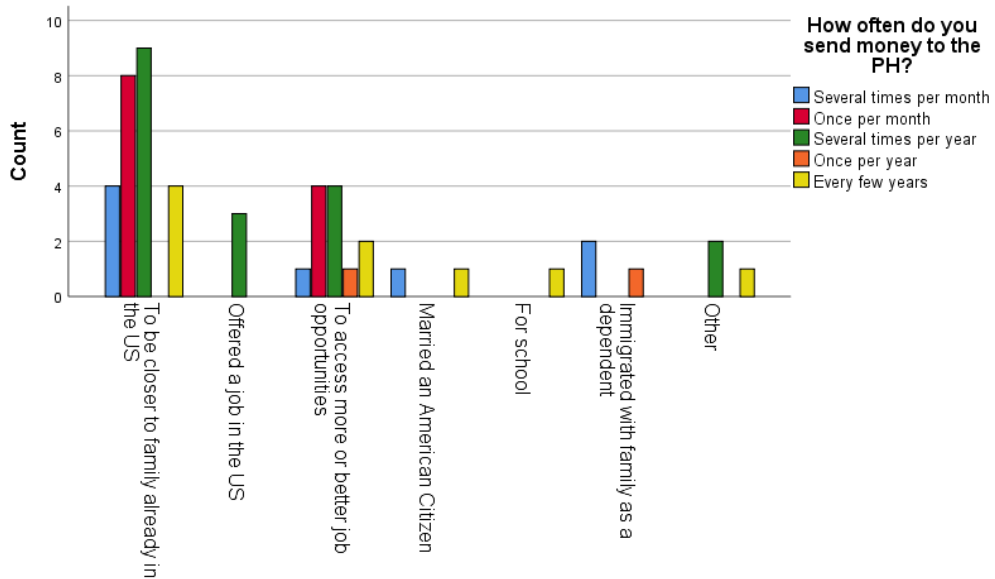
Immigration status:  $\chi^2 (12, N=49)=13.838, p=.311$ .

**Frequency of Remitting by Immigration Status**



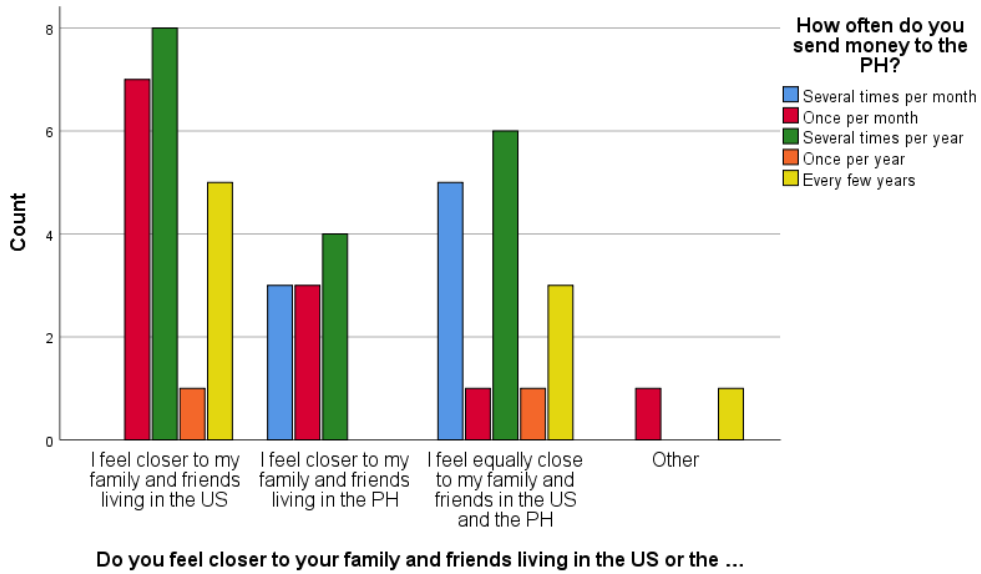
Reason for immigrating:  $\chi^2 (24, N=49)=32.292, p=.120$ .

**Frequency of Remitting by Reason for Immigrating**



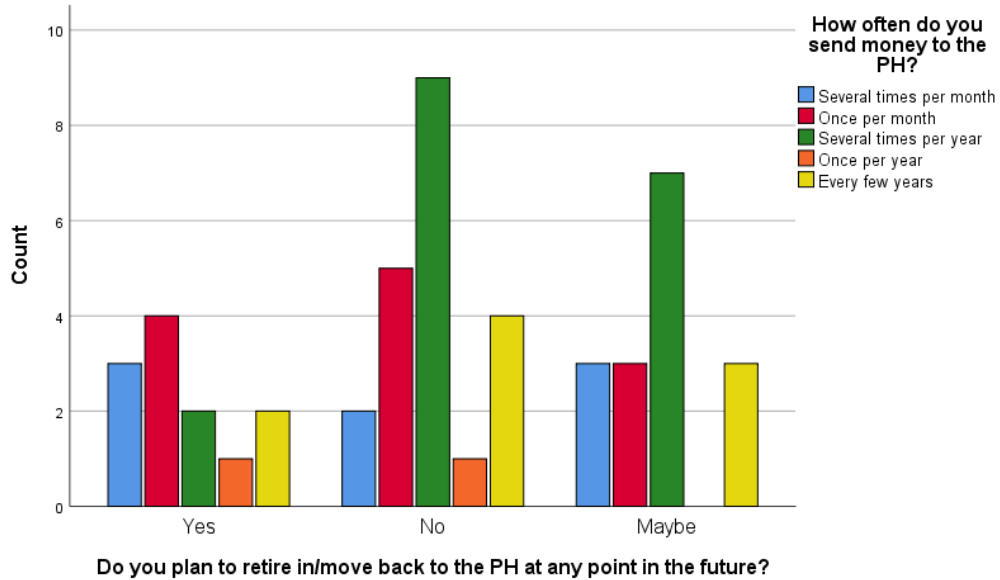
Feelings of closeness to family and friends in the Philippines:  $\chi^2 (12, N=49)=15.323$ ,  $p=.224$ .

**Frequency of Remitting by Feeling Closer to Family/Friends in Philippines or US**



Plans to move back to or retire in the Philippines:  $\chi^2 (8, N=49)=4.786$ ,  $p=.780$ .

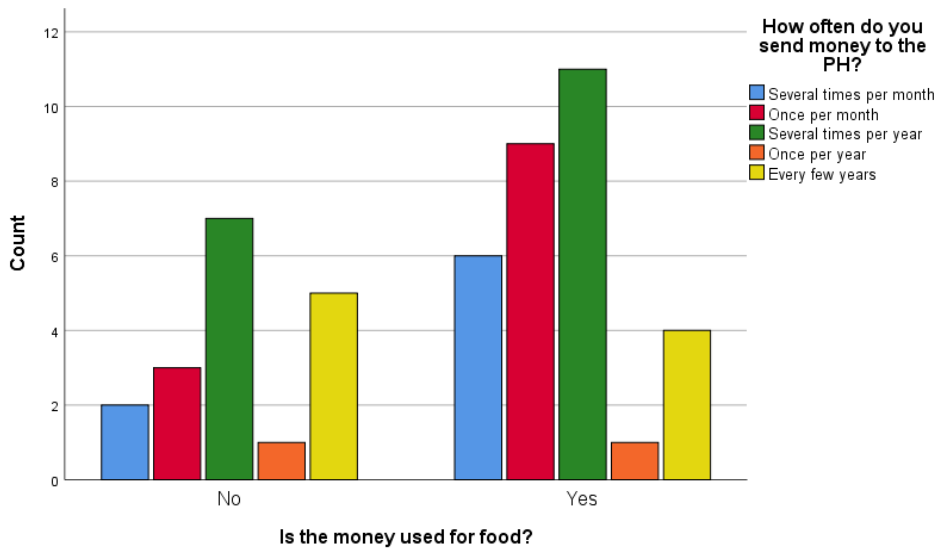
**Frequency of Remitting by Plans to Return to Philippines**



Of all possible categories of what remittances are used for, none had a statistically significant relationship with the frequency of remittances.

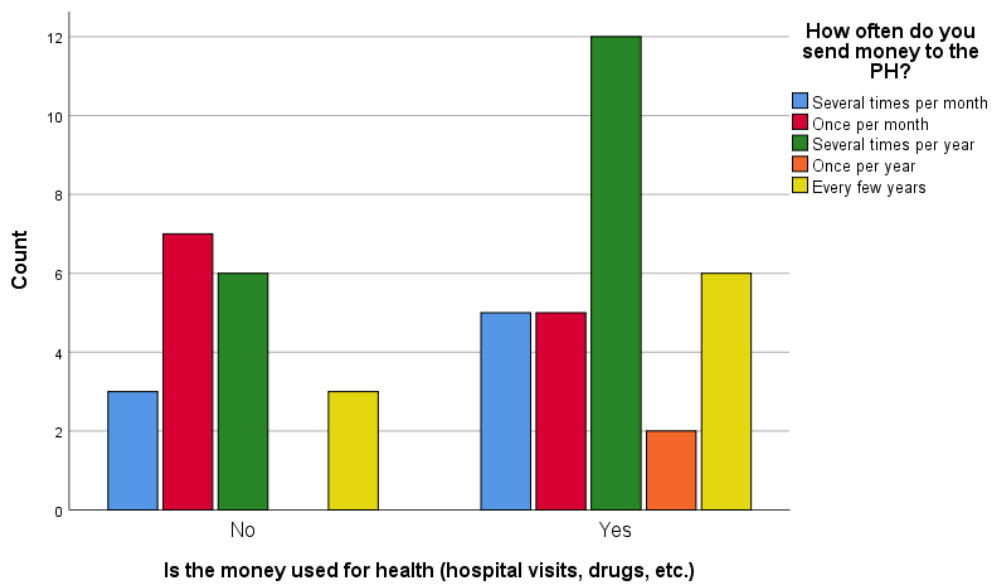
*Remittances for food:*  $c^2(4, N=49)=2.744, p=.602$ .

**Frequency of Remitting by Whether Money is Used for Food**



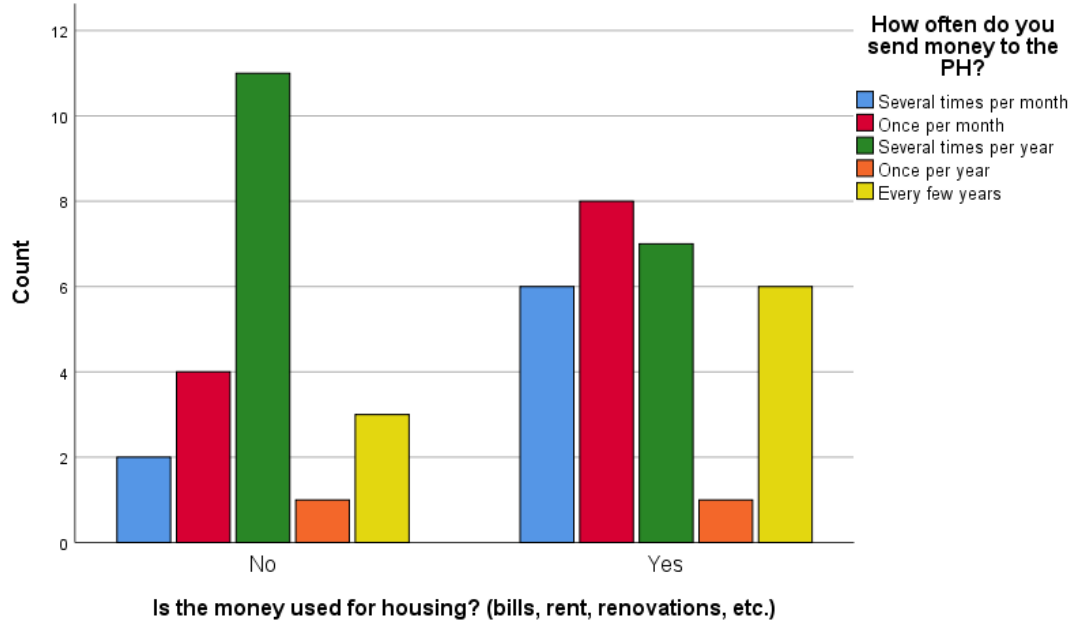
*Remittances for health:*  $c^2(4, N=49)=3.542, p=.471$ .

**Frequency of Remitting by Whether Money is Used for Health**



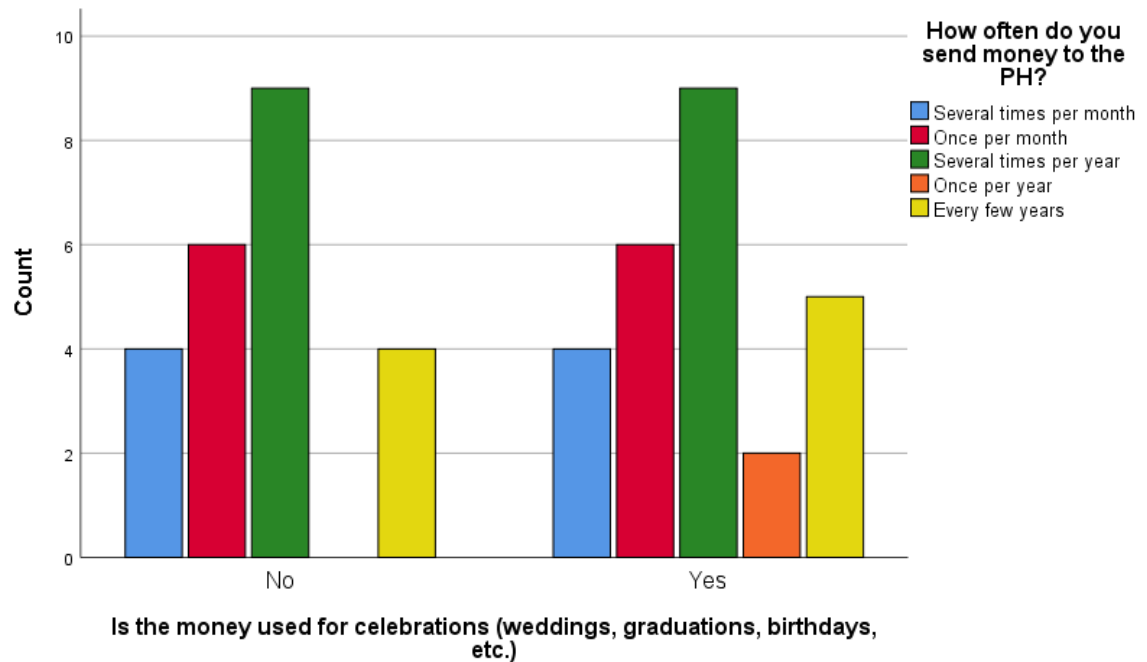
Remittances for housing:  $\chi^2(4, N=49)=4.310, p=.366$ .

**Frequency of Remitting by Whether Money is Used for Housing**



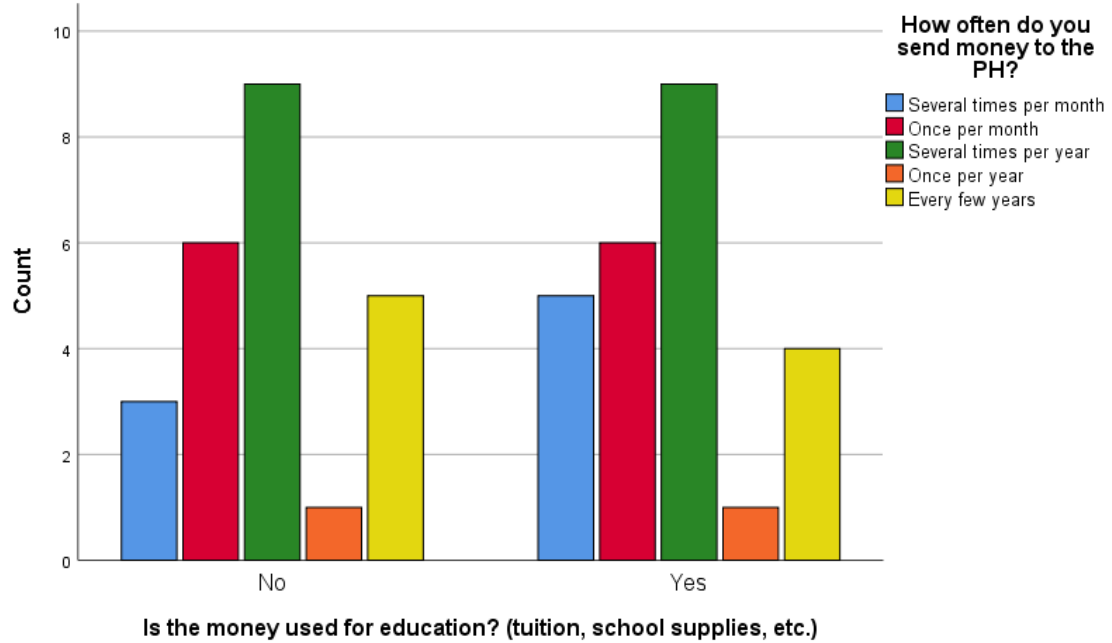
Remittances for celebrations:  $\chi^2(4, N=49)=1.935, p=.748$ .

**Frequency of Remitting by Whether Money is Used for Celebrations**



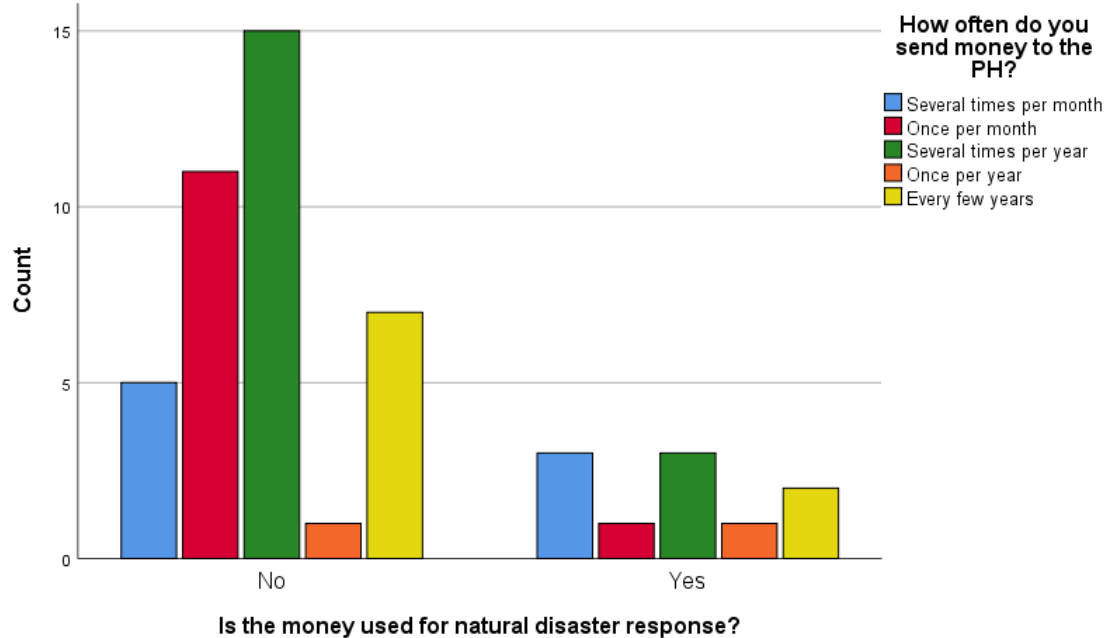
Remittances for education:  $\chi^2(4, N=49)=.591, p=.964$ .

**Frequency of Remitting by Whether Money is Used for Education**



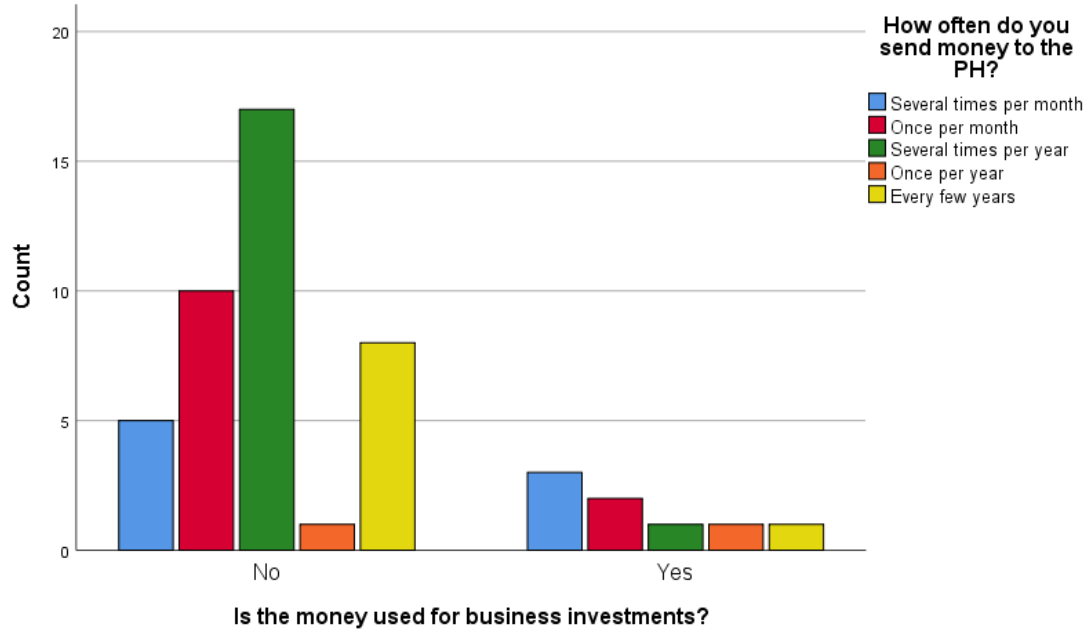
Remittances for natural disasters:  $\chi^2(4, N=49)=3.767, p=.438$ .

**Frequency of Remitting by Whether Money is Used for Natural Disasters**



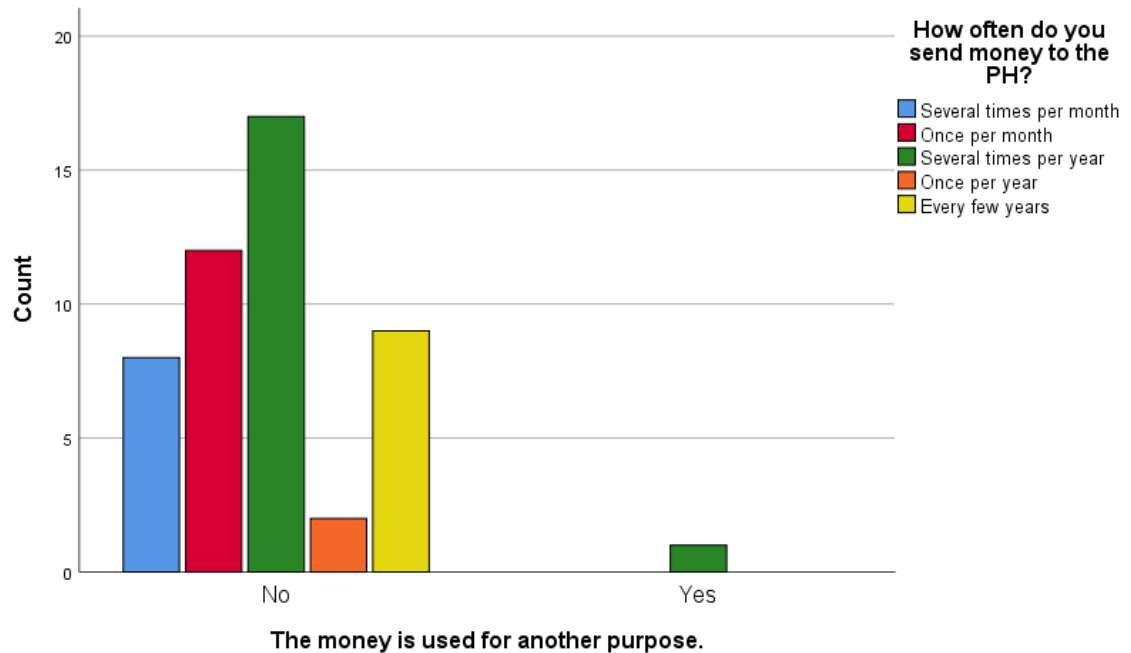
Remittances for business investments:  $\chi^2(4, N=49)=5.994, p=.200$ .

**Frequency of Remitting by Whether Money is Used for Business Investments**



Remittances for other purposes:  $\chi^2(4, N=49)=1.758, p=.780$ .

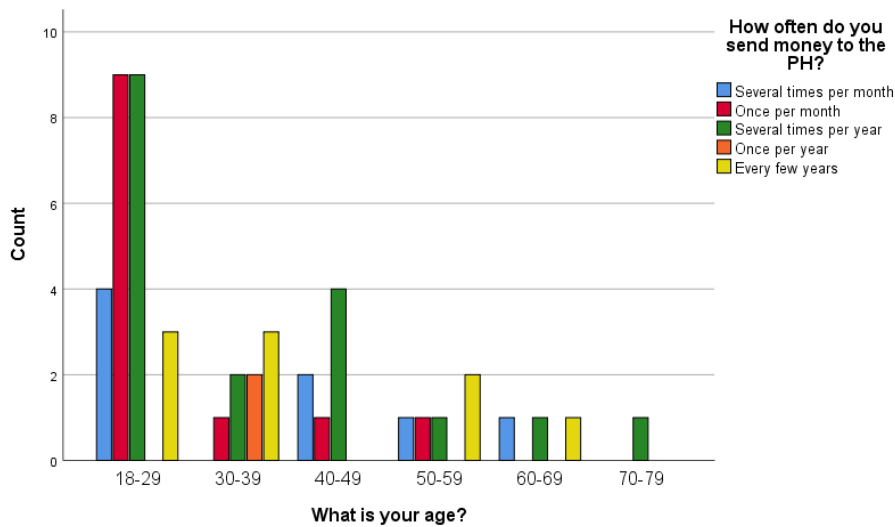
**Frequency of Remitting by Whether Money is Used for Other Purposes**



The following also the results of testing the relationship between the independent variable and the frequency of remitting but are used Spearman's correlation coefficient rather than chi-square. Again, none were found to be statistically significant.

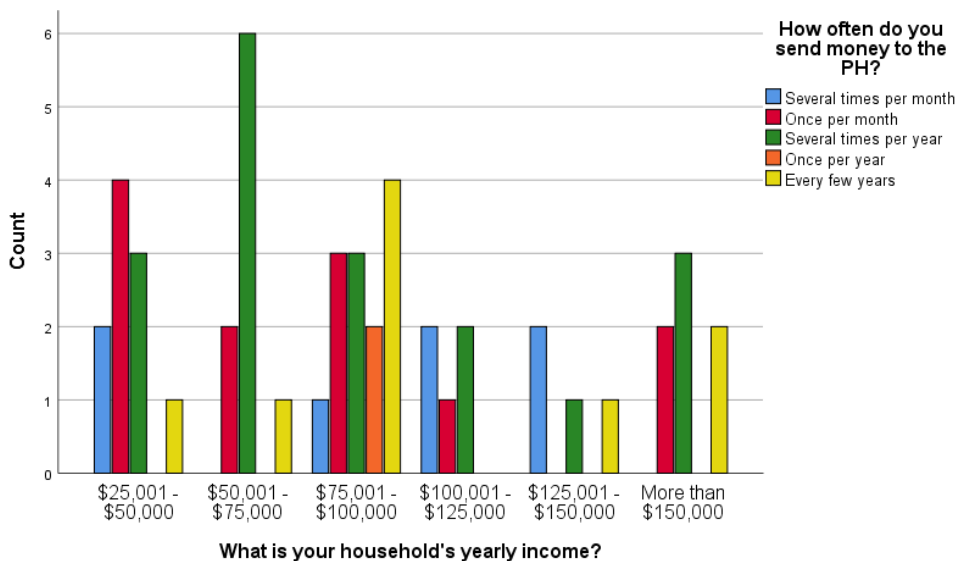
Age:  $r(48)=.154$ ,  $p=.292$ .

**Frequency of Remitting by Age**



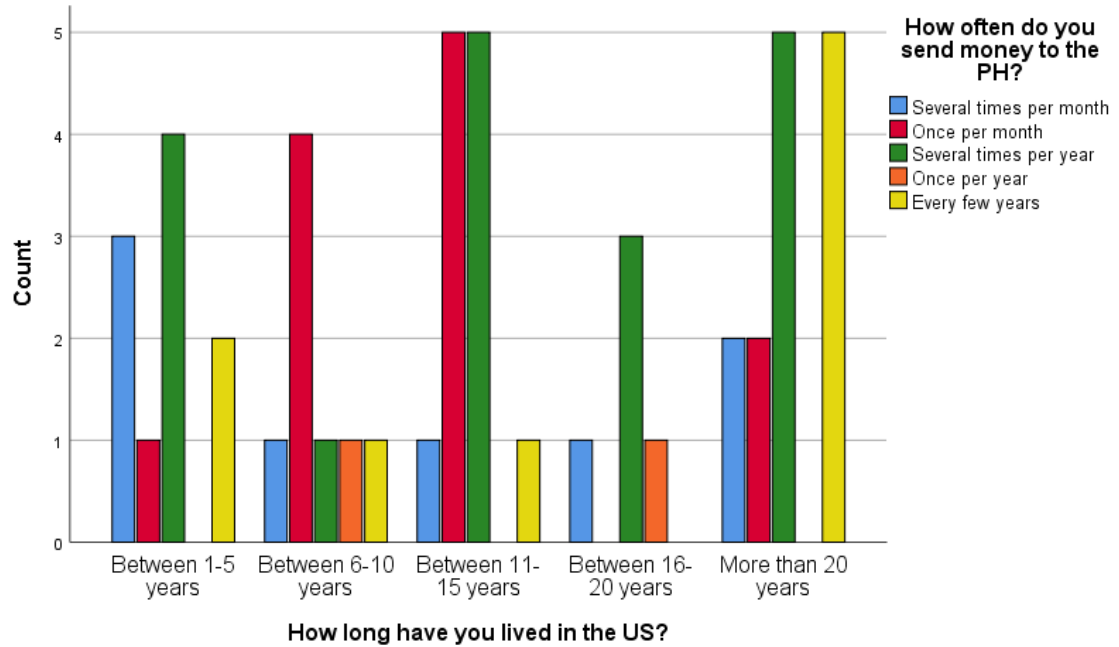
Income:  $r(47)=.090$ ,  $p=.544$ .

**Frequency of Remitting by Income**



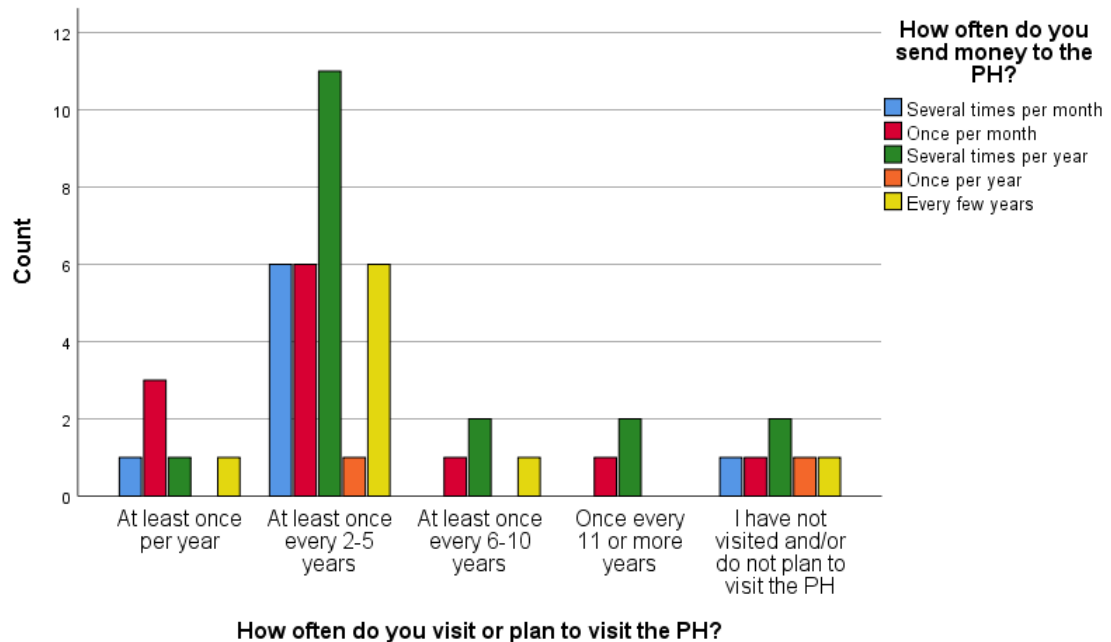
Length of time in US:  $r(48)=.180, p=.216$ .

**Frequency of Remitting by Length of Time in US**



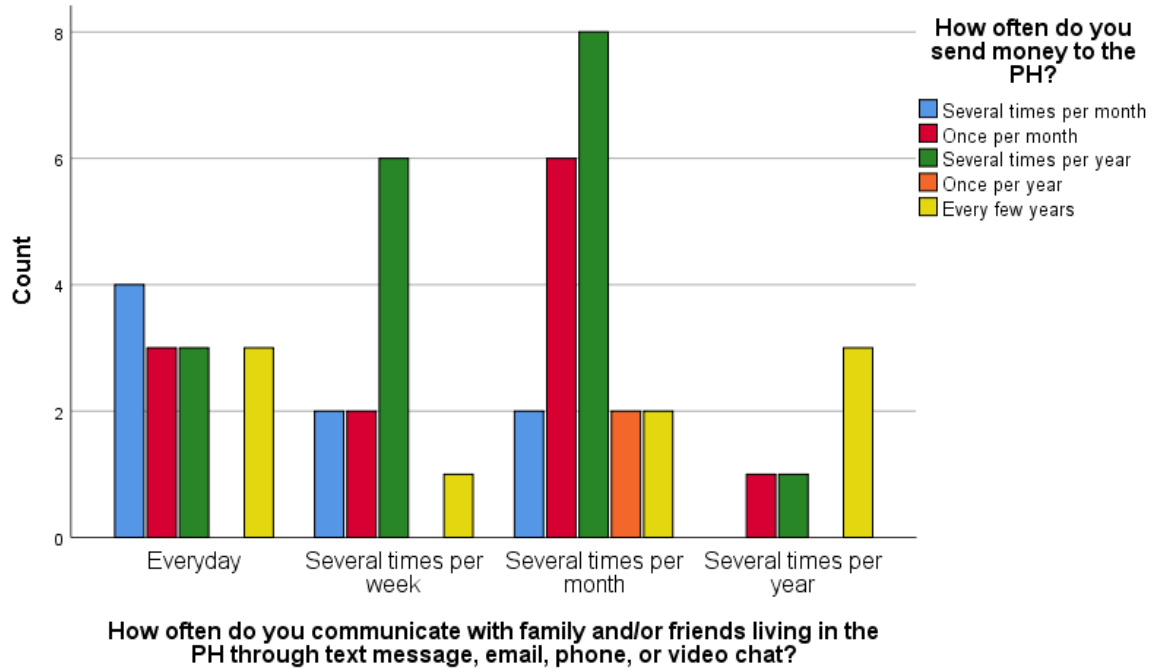
Frequency of visits to the Philippines:  $r(48)=.132, p=.365$ .

**Frequency of Remitting by Frequency of Visits to Philippines**



*Frequency of communication with family and friends in the Philippines:  $r(48) = .224$ ,  $p = .121$ .*

**Frequency of Remitting by Frequency of Communication with Philippines**

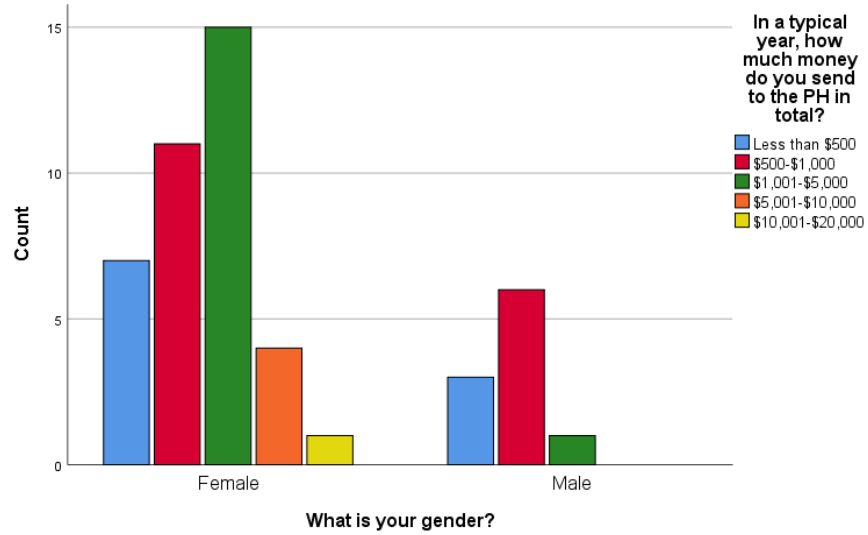


**Question 3:** Is there a relationship between certain variables and the amount remitted?

Question 3 asked whether there is a significant relationship between the independent variables and the amount typically remitted to the Philippines. The null hypothesis could not be rejected for any of the relationships tested. There are no statistically significant relationships between any of the variables and the amount remitted in a typical year.

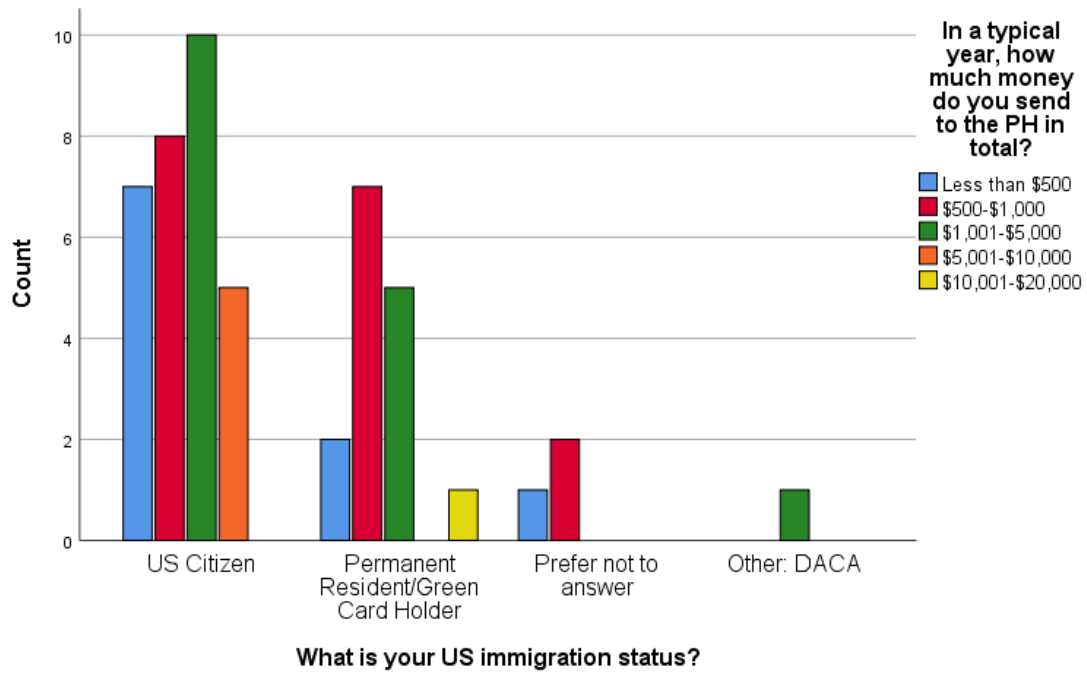
Gender:  $\chi^2(4, N=48)=6.044, p=.196$ .

**Amount Remitted by Gender**



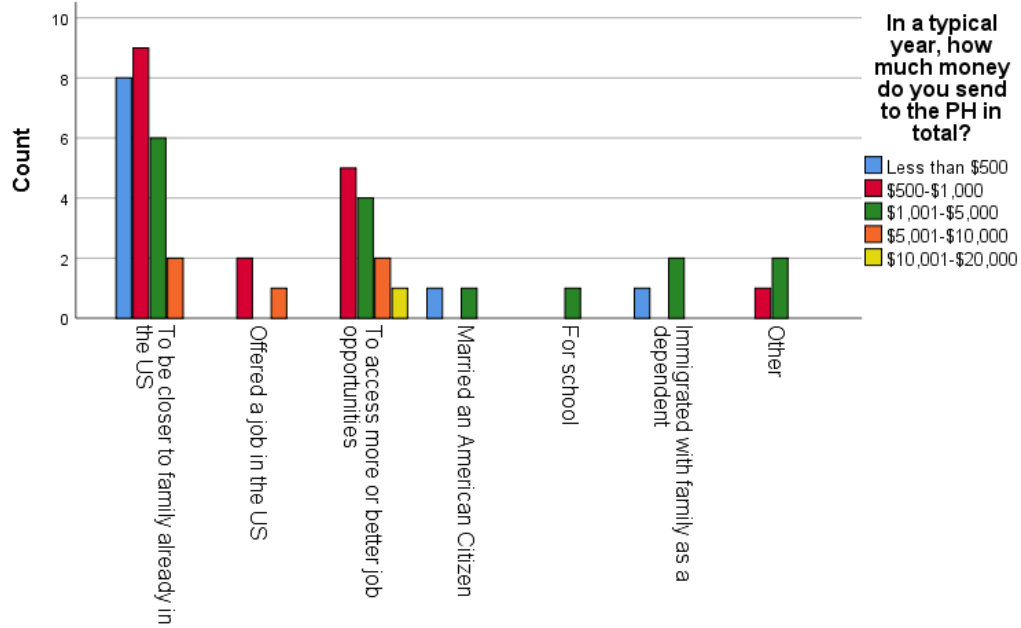
Immigration status:  $\chi^2(12, N=49)=11.160, p=.515$ .

**Amount Remitted by Immigration Status**



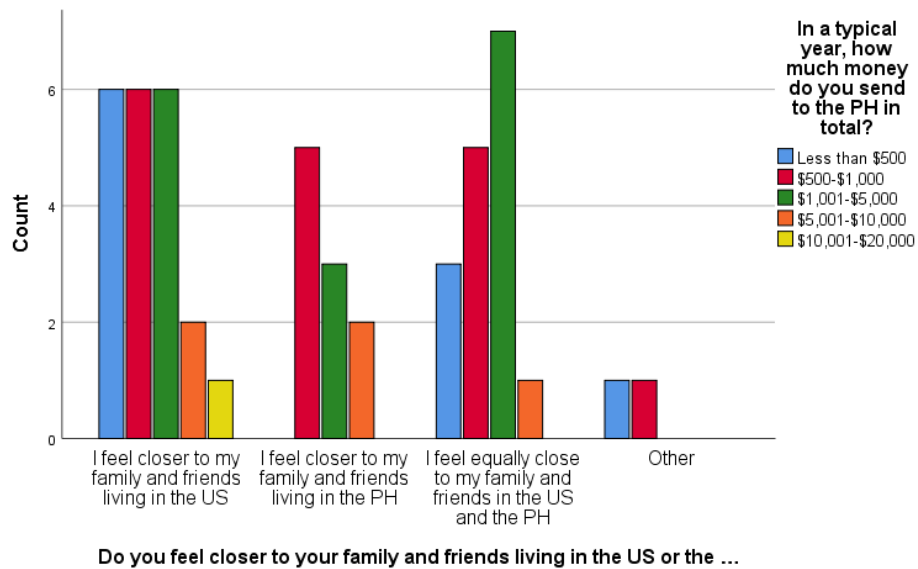
Reason for immigrating:  $c^2 (24, N=49)=21.213, p=.626$ .

**Amount Remitted by Reason for Immigrating**



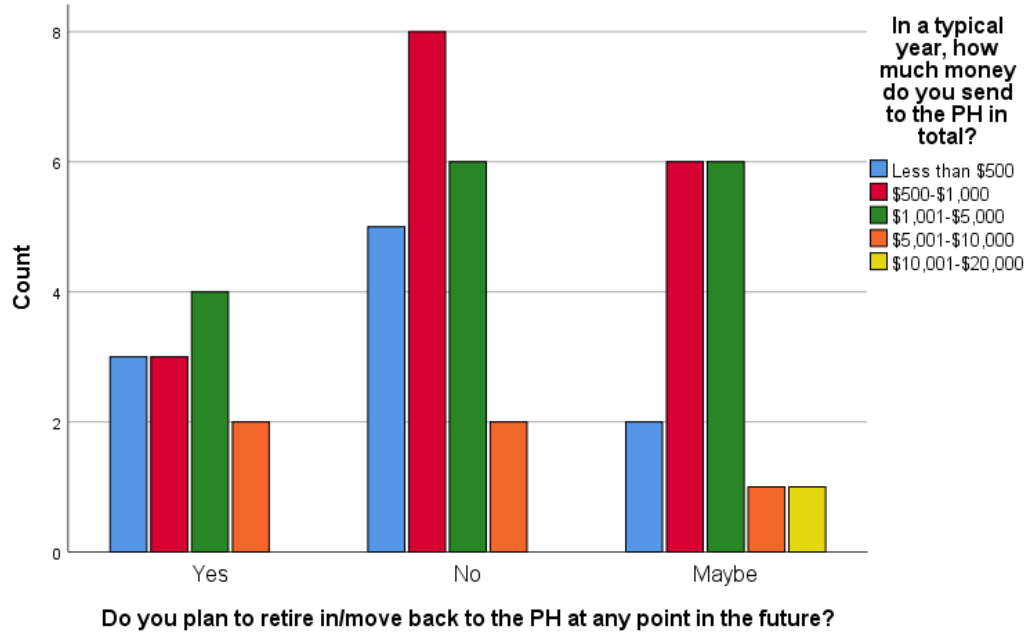
Feelings of closeness to family and friends in the Philippines:  $c^2 (12, N=49)=8.816, p=.719$ .

**Amount Remitted by Feeling Closer to Family/Friends in Philippines or US**



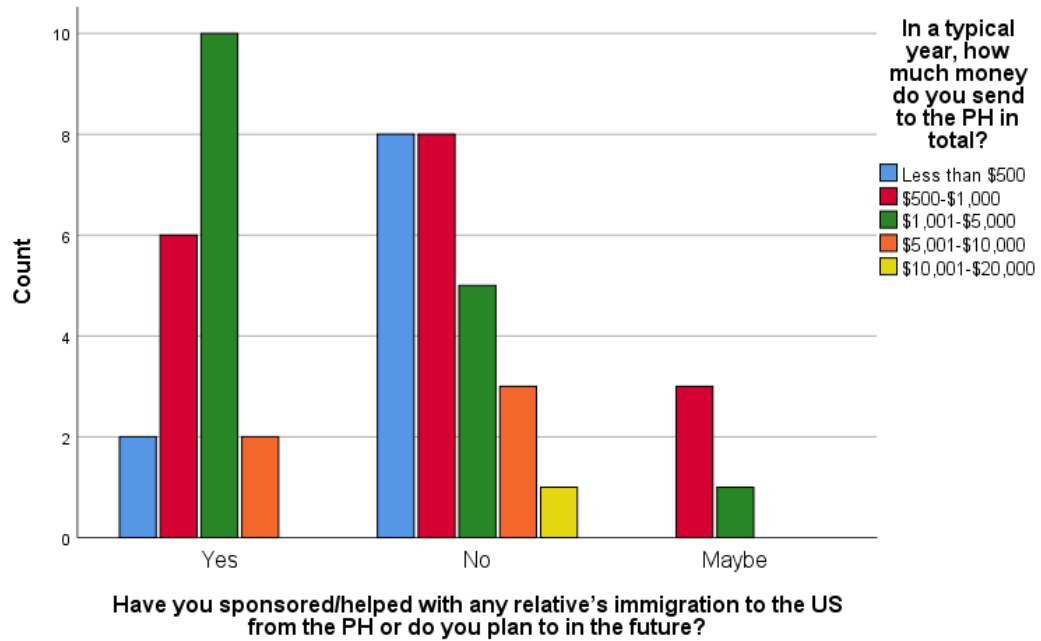
Plans to move back to or retire in the Philippines:  $c^2(8, N=49)=4.197, p=.839$ .

**Amount Remitted by Plans to Return to Philippines**



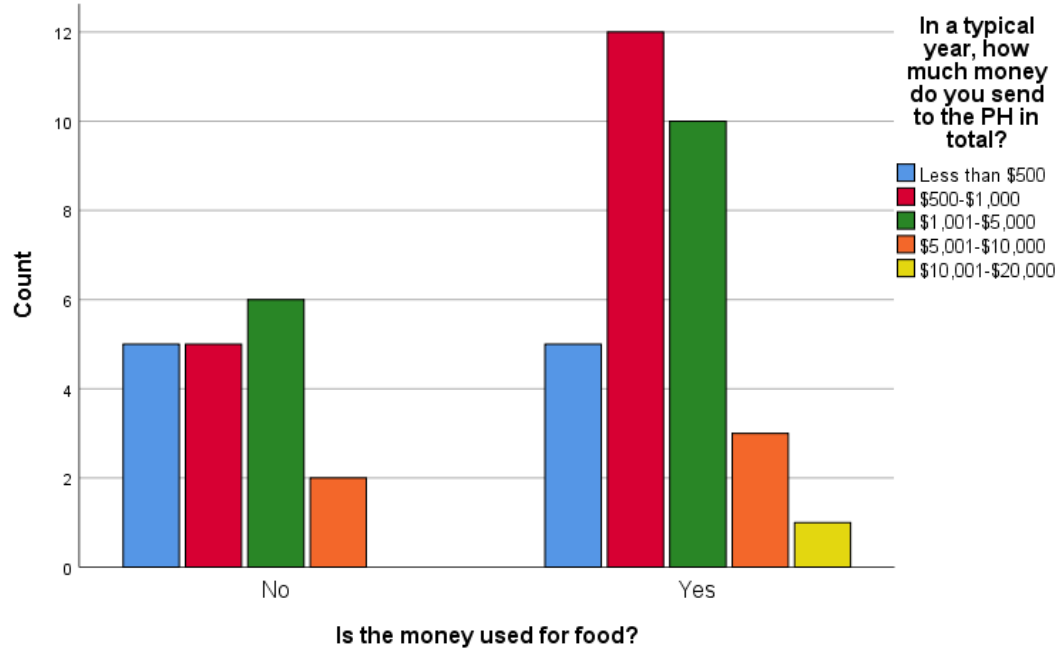
Helped with a relative's immigration to the US:  $c^2(8, N=49)=10.165, p=.254$ .

**Amount Remitted by Helping with a Relative's Immigration**



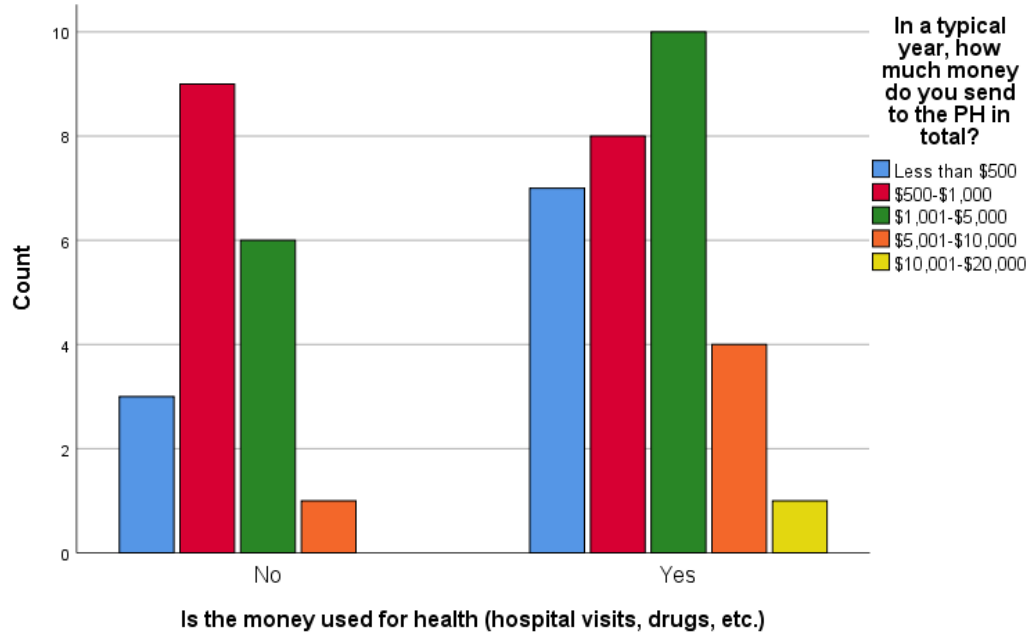
Remittances for food:  $\chi^2(4, N=49)=1.757, p=.780$ .

**Amount Remitted by Whether Money is Used for Food**



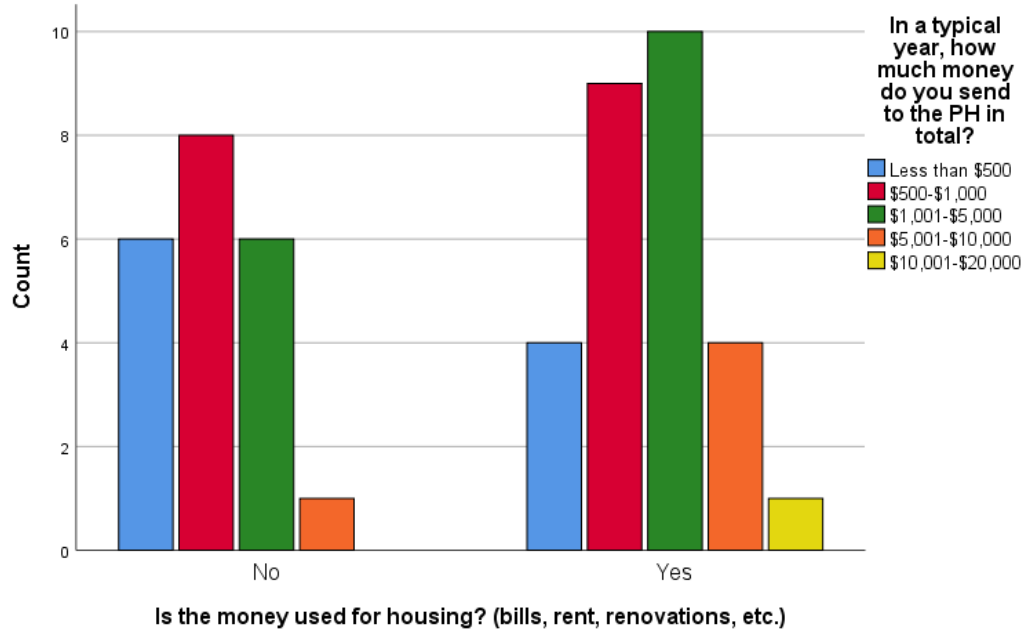
Remittances for health:  $\chi^2(4, N=49)=3.148, p=.533$ .

**Amount Remitted by Whether Money is Used for Health**



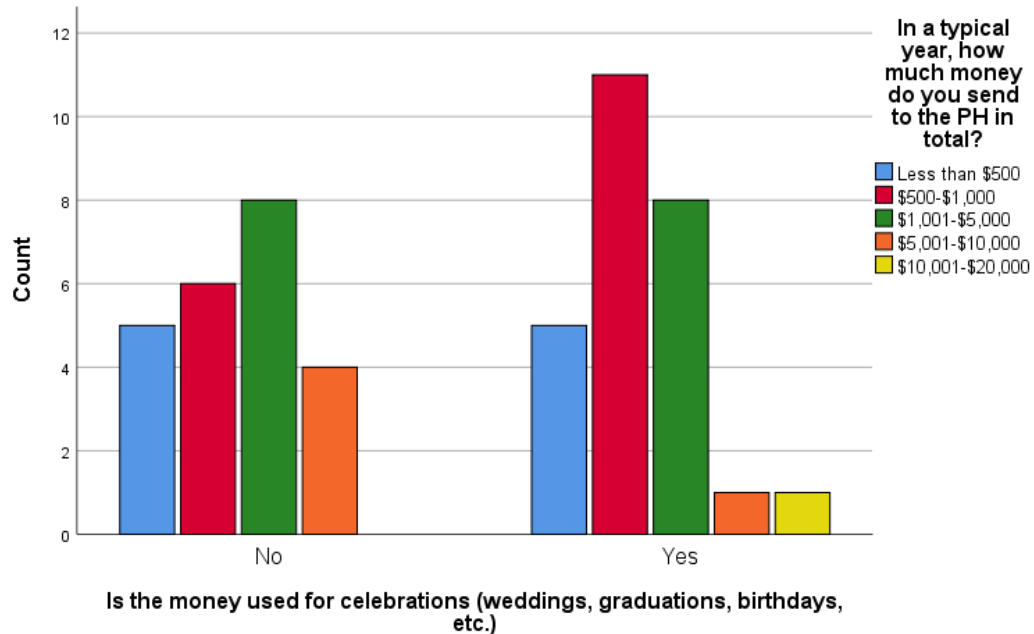
Remittances for housing:  $\chi^2(4, N=49)=3.327, p=.505$ .

**Amount Remitted by Whether Money is Used for Housing**



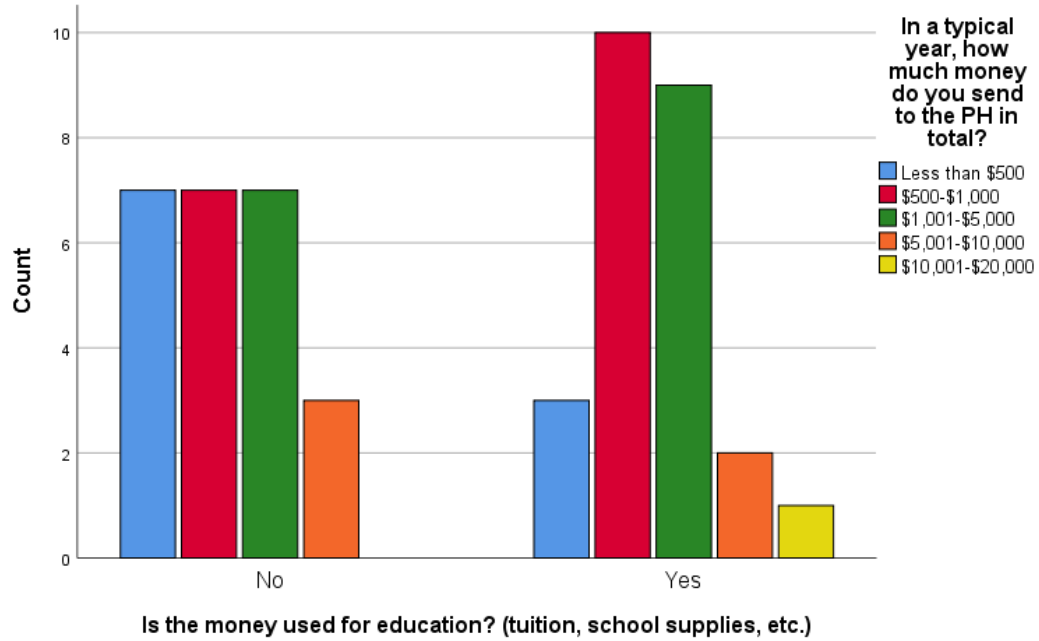
Remittances for celebrations:  $\chi^2(4, N=49)=4.102, p=.392$ .

**Amount Remitted by Whether Money is Used for Celebrations**



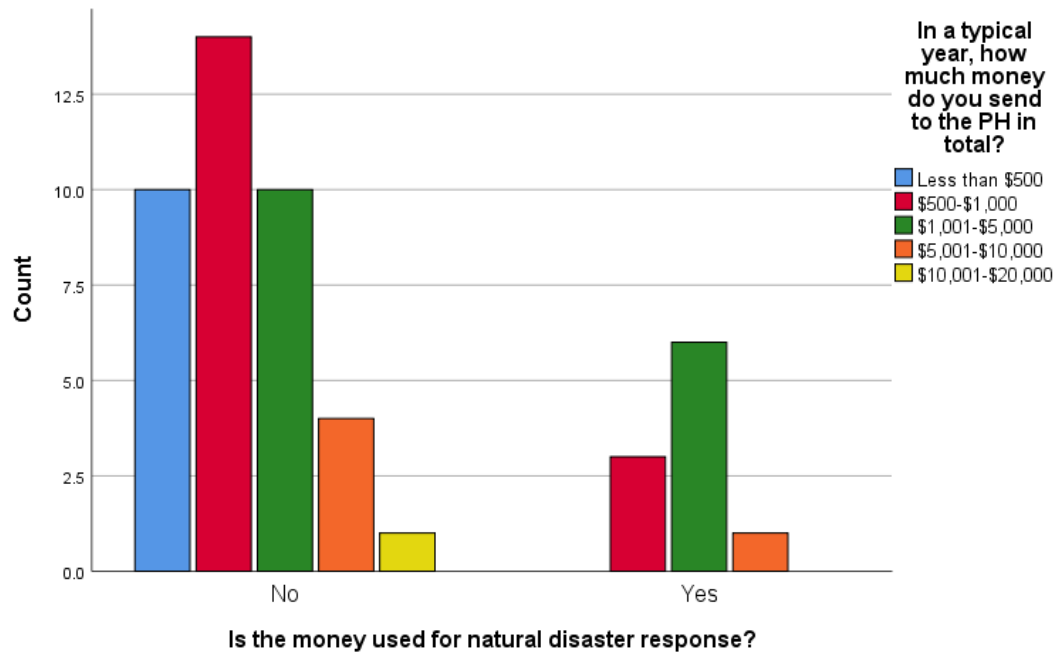
Remittances for education:  $\chi^2(4, N=49)=3.560, p=.469$ .

**Amount Remitted by Whether Money is Used for Education**



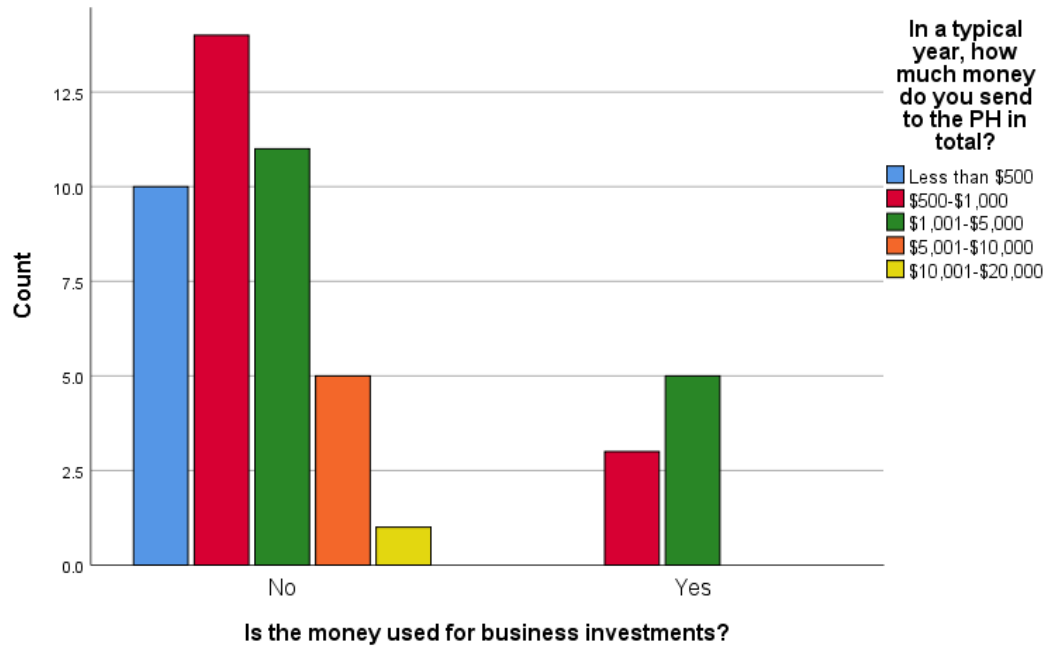
Remittances for natural disasters:  $\chi^2(4, N=49)=5.778, p=.216$ .

**Amount Remitted by Whether Money is Used for Natural Disasters**



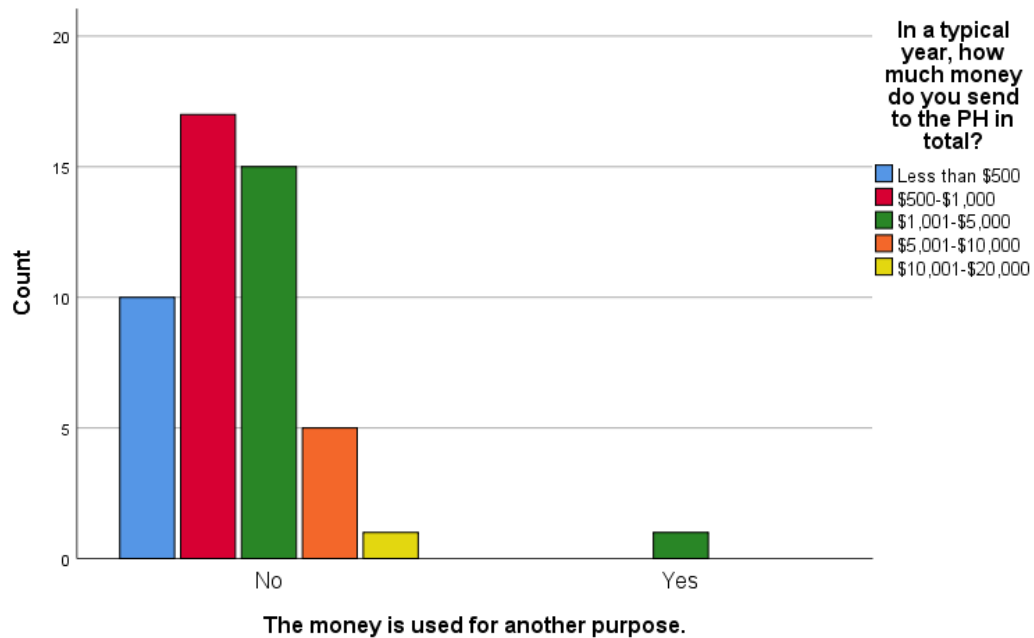
Remittances for business investments:  $\chi^2(4, N=49)=5.752, p=.218$ .

**Amount Remitted by Whether Money is Used for Business Investments**



Remittances for other purposes:  $\chi^2(4, N=49)=2.105, p=.716$ .

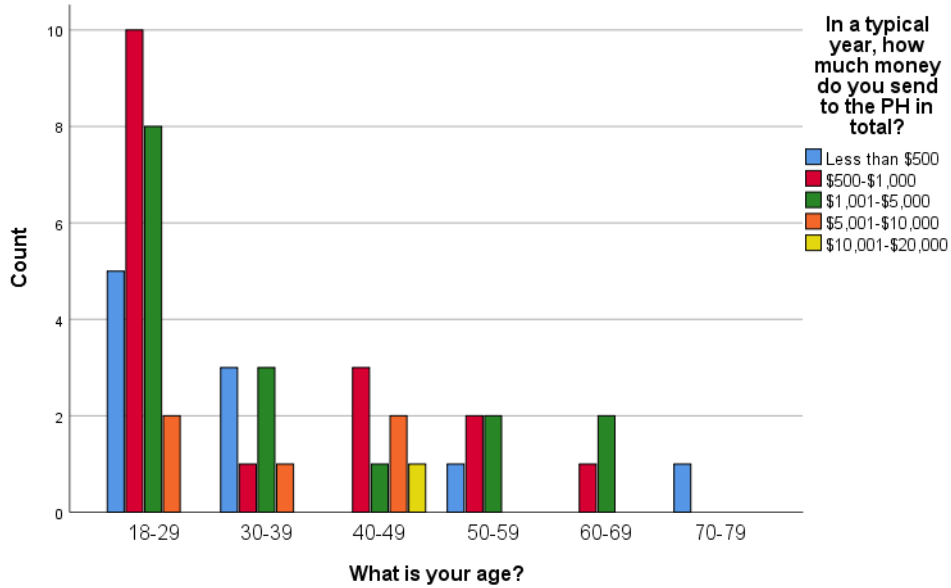
**Amount Remitted by Whether Money is Used for Other Purposes**



The following relationships were tested using Spearman's correlation coefficient and none were found to be statistically significant.

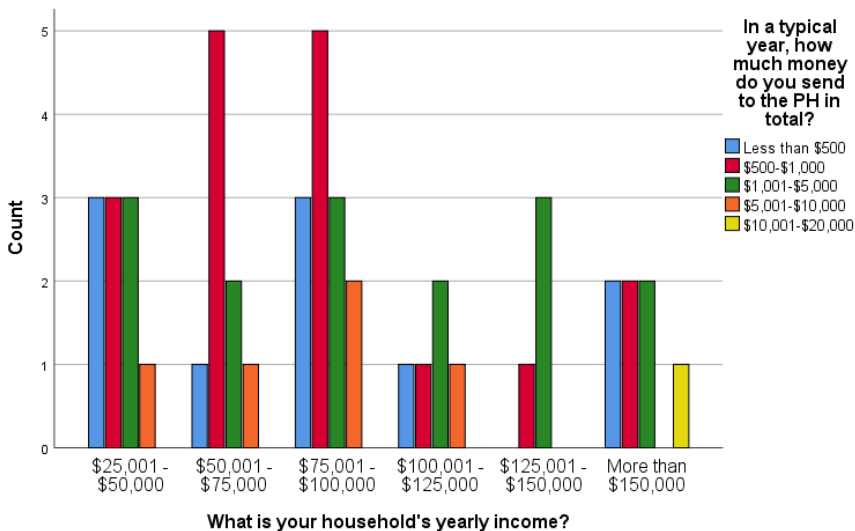
Age:  $r(48)=.080$ ,  $p=.582$ .

**Amount Remitted by Age**



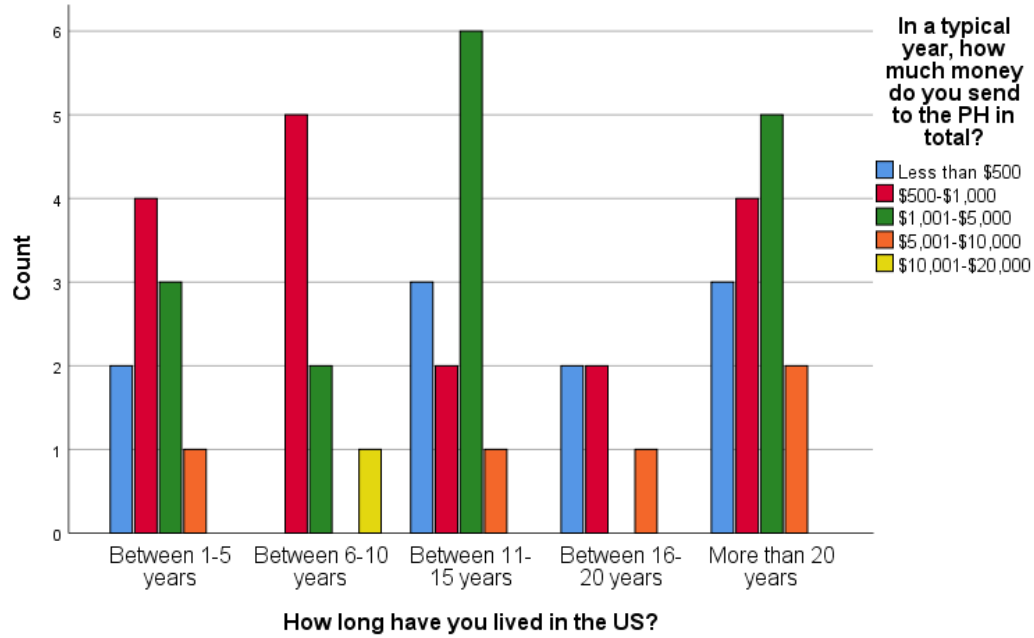
Income:  $r(47)=.106$ ,  $p=.474$ .

**Amount Remitted by Yearly Household Income**



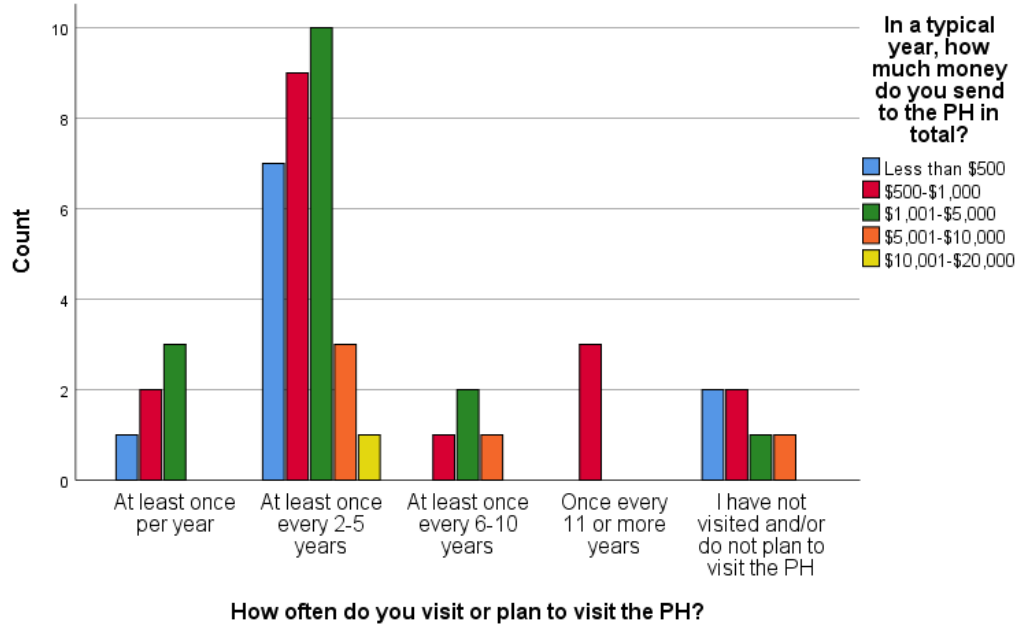
Length of time in US:  $r(48) = .001, p = .994$ .

**Amount Remitted by Length of Time in US**



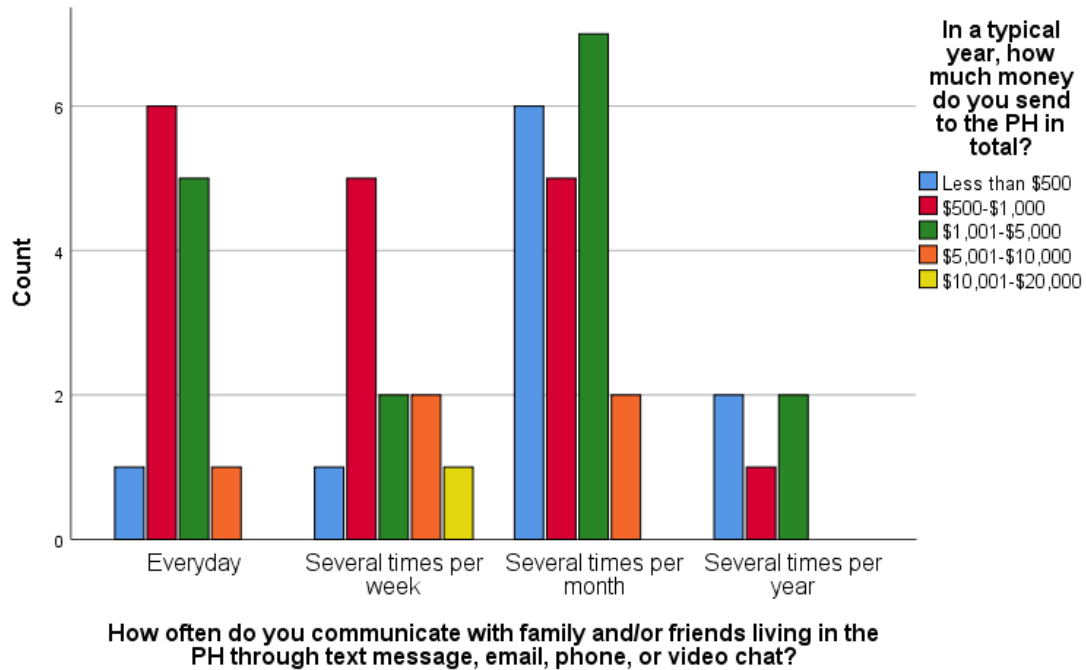
Frequency of visits to the Philippines:  $r(48) = -.030, p = .839$ .

**Amount Remitted by Frequency of Visits to Philippines**



*Frequency of communication with family and friends in the Philippines:  $r(48)=-.155$ ,  $p=.289$ .*

**Amount Remitted by Frequency of Communication with Philippines**



## Interview Results

Of the eight participants who completed a telephone interview, four reported remitting to friends and family in the Philippines and four reported not remitting. This section will contain a brief description of the overall findings from the interviews and the following chapter will discuss the findings in more detail and as they relate to the quantitative results.

Of the four who remitted, three were male and one was female. Three were between the ages of 20-30 and one was between the ages of 40-50 (male). The ages that these four immigrated were 9, 17, 20 (female), and 25. Three were US citizens and one was a legal permanent resident (female). Two of the four remit monthly to support daily expenses such as housing, food, and education and the other two remit irregularly for special occasions and

celebrations, such as birthdays. One remits to immediate and extended family, another to immediate family and friends, and two to extended family only. Three of the four reported being comfortable with the amount they sent, including both of those sending irregularly, and one reported wishing they could send more. During these interviews, the following were mentioned as influencing the act of remitting, the frequency of remitting, and/or the amount remitted: a change in circumstances such as the death of a loved one or a relative immigrating, what the money is being used for, who the money is being sent to, the sender's age, and the sender's financial situation.

All four of the participants who did not remit were female and between the ages of 20-30. The ages that these four immigrated were 5, 9, 13, and 16. Three were US citizens and one had a student visa. All four indicated that there is either no need or no expectation for them to remit to their family or friends in the Philippines. Three of the four explained this primarily as a lack of financial need: their family and friends in the Philippines are well-off enough that there is no need for them to send remittances. One of the four explained this primarily as a lack of social expectation: they personally are not expected to remit and have never been asked to do so. Although all four of these participants do not remit, one of the four indicated that their mother currently remits monthly and two of the four indicated that their parents remitted regularly in the past.

## Chapter 6: Discussion

### Discussion of the Findings

Based on the statistical tests run for this study, only four significant relationships in total were found. Age, household income, and the frequency of communicating with family and friends in the Philippines all had a significant relationship with whether or not one remits. Only one variable, whether or not one has helped or plans to help any relative immigrate from the Philippines to the US, was found to have a significant relationship with the frequency of remitting. No variables were found to have a significant relationship with the amount remitted.

The interviews provided insight and context on these variables which allowed me to develop theories as to why these relationships are significant. Additionally, the interviews revealed another factor, expectations related to remittances, that appears to have an impact on one's remittance behaviors.

*Age:* The results of the age analysis showed that age was significantly correlated with the act of remitting. Respondents between the ages of 18-29 and 50-59 were split roughly down the middle: about half in each remit and about half do not remit. Of those between 30-49 years old, however, every respondent reported remitting in the past year. One is significantly more likely to remit if they fall between the ages of 30-49 years old than those below and above those age ranges.

One theory as to why this is relates to at what age individuals work and earn the most, allowing for increased ability to send money to the Philippines. This is supported by how one

interviewee between the ages of 20-25 explained why she does not remit by comparing her situation to that of her mom who does remit:

“My mom is privileged enough in her position given her career to be able to remit the amount that she does ... I’m planning on going to law school. I’m a professional in the industry but I have a lot of priorities of my own and maybe when I can afford it, yes I would be as generous as my mom. But at the moment, given my age and given that I started my career like a year ago, [I] probably won’t remit as much as my mom does.”<sup>2</sup>

One is more likely to be looking for work or to be in the early stages of entering their field in their 20s compared to in their 30s-40s, so it is possible that the correlation between age and remitting has to do with job stability and income.

Another theory is that from the ages of 30-39 and 40-49, there may be an increased expectation, by oneself or others, to remit whereas the age ranges below and above 30-49 may be less expected or able to do so. This theory is supported by one woman in her late 20s who does remit when she described the impact of her age on her remittance behavior:

“I’m turning 29 this year and I think I’m still in that stage where material things- I’m not yet at that stage of being a woman where, you know, just traveling or simple things make you happy... Simple things make me happy too, you know, but like shopping- shopping makes me happy.”

Although this participant does send money to the Philippines, she explained that the amount she sends is impacted by material wants. In including her age in this explanation, she implies that her expectations for herself will change as she gets older and perhaps impact her remittance behaviors. It is important to note that in this case, however, the participant’s age is not impacting whether or not she remits, which is the relationship that was found to be statistically significant

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<sup>2</sup> Most quotations have been edited to remove filler words such as “like” and “um” without replacing them with ellipses. This is done to make the text easier to read and the statements easier to follow. The contexts of the quotes are never altered.

in the quantitative data analysis. Rather, her age is related to the amount remitted, a relationship that was not found to be statistically significant.

*Income:* The analysis of yearly total household income data shows that as income rises, so too does the percentage of those that remit. 0% of participants with a household income of less than \$25,000 remit. This percentage increases with every income increase until the response category of \$75,001-\$100,000, in which 86.7% remit. It is also true from response categories \$100,001-\$125,000 (35.7% remit) up to a yearly household income of more than \$150,000 (63.6% remit).

The correlation between income and remitting was well explained in several of the interviews, both by those who remit and those who do not. However, like the second example of the relationship between age and the act of remitting, neither of the following examples point to income influencing the act of remitting, which is the relationship that was found to be statistically significant. Rather, they illustrate how income influences the amount remitted, which was not found to be statistically significant in the quantitative data analysis. That being said, the examples are still worthwhile in illustrating the relationship between income and remittances.

One of the participants who does not remit explained how her mother's remittance behaviors changed as a result of her income increasing:

“I think her financial situation changed so much from when we first immigrated in to where she is now, especially in her career that she definitely does send money more now than she did back then, like in 2002. My mom, she didn't change professions or anything, but I remember her telling me that she didn't think that she could continue being an accountant. So she's a CPA here [but] she didn't think she could when she first immigrated here. She thought she would end up working in retail and then eventually she became a CPA ... everything literally changed for us after she became certified and after she started working at an accounting firm ... Even our financial situation changed so much that we used to live in one room in my grandparents' house, like all four of us would sleep in one

room. And then eventually we moved out. And then eventually my parents bought a house in San Diego so I think as time went on- as my parents were both able to save more money and make more money, I would say... in my mom's context, she was able to remit more."

This illustrates how even as their family's standard of living increased in the US, the participant's mother was able to increase her remittances to the Philippines as a result of her income increasing. Another participant who remits monthly explained how her family's household income has increased since she first immigrated and how that impacts the remittances she is able to send:

"The first time that I have been sending money, it was really little- like only 100 to 200 per month. But right now, thankfully, I'm able to send every month a minimum maybe of 200, sometimes just the 100, but at least now I can send monthly. Not like before. It was really hard before."

When asked what the cause of this change was, the participant said "I would say it's his [her husband's] job because right now he's been working in the same job for almost 2 years so, yeah, I guess we're a little bit stable than we are before." Again, this does not illustrate the relationship between income and the decision to remit, but it does show how her remittance behavior was impacted by the change in household income.

It is important to note that although the positive relationship between income and percent of respondents who remit holds true for the response categories leading up to and after the \$100,000 point, there is a significant drop in percent of participants who remit between the categories \$75,001-\$100,000 (86.7% remit) and \$100,001-\$125,000 (35.7% remit). One theory for why the percentage of respondents who remit drops around a yearly income of \$100,000 is that location and cost of living may factor in. For example, if the majority of those earning less than \$100,000 live in areas with a significantly lower cost of living, they may be more able and willing to remit than those making more than \$100,000 in a high cost of living area, despite

having a lower income. This is only one theory to explain the percentage drop, but future studies would need to be done to confirm this theory or test alternatives.

*Frequency of communication with family and friends in the Philippines:* The quantitative data analysis showed that those who communicate every day with family and friends in the Philippines are significantly more likely to remit than those who communicate several times per week, month, or year. Similarly, those who do not communicate at all to family or friends in the Philippines are significantly less likely to remit than those who communicate several times per week, month, or year. The latter is expected as it would be difficult to remit to family/friends in the Philippines without communicating. The lack of significant difference in the rates of remitting between those who communicate with family and friends in the Philippines several times per week, month, or year indicate that something about communicating daily correlates with remitting.

The frequency of communication with family and friends in the Philippines was not clarified or discussed at length for every interview participant. As such, there are gaps in analyzing what the significance of daily communication is on the act of remitting compared to communicating several times per week, month, or year. One theory was developed, however, as only two interview participants indicated that they communicate daily: one who does remit and another who does not. The participant who does not remit indicated that their family in the Philippines was limited to extended family who are financially well-off and do not need additional money. The remitting participant that communicates daily with family or friends in the Philippines currently has a child there. From this, one could posit that the significant relationship between daily communication and remittances is due to a financial care-giving type of

relationship that requires or encourages daily check-ins: for example, that of a migrant and their child or a migrant and their aging parents.

*Helped with a relative's immigration to the US:* The final significant relationship this study found was that of helping or planning to help any relative's immigration to the US from the Philippines and the frequency that one remits. Those who have helped or plan to help a relative immigrate were found to remit more frequently than those who do not.

One theory that explains the relationship between these two variables is that those who are helping or plan to help with a relative's immigration remit more frequently because of the costs associated with immigrating: if the migrant in the US is either sponsoring or otherwise helping with a family member's immigration, it would make sense that this would include financial assistance as the relative in the Philippines prepares for this move. This is supported by one remitting interview participant who assisted with a relative's immigration to the US. He stated that:

“... after she [his grandmother] passed it just kind of made sense to help out my mother more so I started contributing on a much more regular basis than before. And on top of that, helping my aunt and uncle immigrate to America- to help expedite the whole process.”

This interview participant describes how his remittance frequency increased in order to help his aunt and uncle immigrate to the US.

Another theory invites us to consider the financial care-giving aspect discussed previously. 70% of family-based immigration is sponsored by immediate family (spouses, unmarried adult children, and parents of the sponsor) (Kandel, 2018). It is possible that the correlation between helping a relative immigrate and higher remittance frequency is due to a third variable: the financial care-giving aspect that one might expect to see in these close

overseas familial relationships. This theory is supported by the interview participant who, of the four who did remit, reported remitting the most frequently. When asked if she had plans for her oldest daughter or her mother (both in the Philippines) to immigrate, she responded affirmatively that they were planning to have their daughter come to the US. This illustrates how relationships that include financial care-giving are perhaps more likely to also assist with a relative's immigration, which is correlated with a higher remittance frequency.

*Expectations:* The topic of expectations came up in every interview. This occurred in several different contexts: whether or not one is expected to remit, intentionally avoiding setting expectations that they will remit, expectations that are already in place, and expectations due to certain factors such as one's role or position in the family or a change in circumstances.

All four interview participants who do not remit explained how not being expected to do so factors into their decision. In these interviews, participants revealed they were not expected to remit for one of two primary reasons: either the family and friends that the participant might have remitted to do not require financial assistance, or the family and friends in the Philippines did not expect to receive remittances from the participant in particular.

One participant explained their family in the Philippines' financial situation as such:

“To be honest, the ones in the Philippines are more well off than we are. Like they got lucky. Of the ones in the Philippines, one of them is well off. The other two are more okay because they have the family business because they're the older ones. And then the other one is married to someone with their own family, so they don't really depend on us.”

The same participant goes on to explain how her parents had remitted regularly in the past but what they were expected to remit changed due to a death in the family: “Since he [her grandpa] passed, there's not really much over there because there are other family members who are more

well off so they don't really need it." Another participant explained a similar financial situation for their relatives in the Philippines:

"Yes, I would say I'm kind of fortunate that my family has their own thing . . . my aunt and uncles, they have their way of like making their own money. They don't really like to ask for money so- they don't need to ask for money because they have their own. But they are able to find a good job, they were able to build a house on their own, so they don't really ask- they never ask for money."

Another participant again described their family in the Philippines' financial state in explaining why they don't remit:

"my family in the Philippines, they have their own family business and a major reason why my family left is just because they wanted to pursue careers that were outside of the family business. . . . They [her family in the Philippines] absolutely would never have asked for financial support just because they're well maintained themselves."

In these interviews, the driving factor in the participants' decisions to not remit was simply that there was no need for them to.

Similarly, one of the participants who does not remit explained how their family in the Philippines might need, expect, or receive remittances but how they personally are not expected to fulfill that role. This participant described how she does not remit, in part because her mother does: "I've never had to remit money before. I feel like I kind of get represented in that way through my mom. And I think that there's no expectation for me to send money." Reiterating this, she also said, "my relatives have never told me that I should [remit] and there was never any expectation of that from me." The same participant goes on to explain that her sister also does not and is not expected to remit:

"I think it's because she's in med school so she's definitely trying to save money any way she can and there's no expectations for her either. My relatives all know that she's in school, so it's never been an expectation for her or for me."

These statements illustrate how one's relatives or friends in the Philippines might expect or depend on remittances, but this expectation might pass over certain individuals for different reasons.

The topic of expectations also came up in every interview with participants who do remit. However, the topic came up less uniformly than in the interviews with the participants who do not. One discussed not wanting to set the expectation that he would remit more regularly. One discussed her "duty as a parent" and how she wishes she could send more. Finally, two discussed how certain expectations were placed upon them.

One participant indicated that they considered how their remittance behaviors might impact their family's expectations in the future. When discussing the amount he remits and what factors influence it, he stated that while his financial situation does impact the amount sent, so too does the prospect of setting a precedent:

"I'd like to say I live very comfortably but at the same time I don't think I would send them a lot more than I could. . . . Like I wouldn't want to set up that kind of expectancy that it's going to be something recurring."

In the case of this participant, the expectation to remit more regularly is something he wishes to avoid.

Another interview participant who remits explained how she wishes she could send more to her family: "I wish I was working . . . Even though they're living a good, a comfortable life in the Philippines, of course it's my duty as a parent, you know, to at least provide for my daughter there." In this participant's situation, the expectation to remit is already present and she wishes she could send more in order to fulfill what she sees as her responsibility.

The final two remitting participants discussed expectations in the context of what factors influence how others might expect them to remit. One explained the impact of being the eldest of

his siblings, saying that “maybe more to do with that [factors which influence remittance behavior], in the Philippines especially, is that I’m the eldest of two brothers so I have a little bit more responsibility to help with them [parents and family].” This was supported by another participant, one who did not remit, but who explained they would be open to doing so if the expectation or need came up. When asked if she could think of other factors which might impact her remittance behaviors, she responded by saying:

“I think one thing that we haven’t touched on that I think would impact me and my remittance habits is the order of when I was born. So, I’m the eldest of my family and I think that there is a bigger expectation on me as an eldest to support my parents in that way versus my younger sibling.”

From these two participants, it appears that the role of the eldest child or older sibling carries additional responsibilities that place a higher expectation to remit than their younger siblings.

Another participant who remits (irregularly) explained how his income and gender impact the expectation placed upon him to remit more. At one point in the interview, he explained how his mother had shown an expectation that he ought to remit to a specific relative: “Like she told me ‘oh, she [his aunt] really needs money and you make a little- you know you make at least more than enough for yourself, why won’t you send money too?’” He later elaborated that this expectation came as a response to his rise in income:

“So when I got into my field, that was the time when my mom asked me if I could send money to my aunts because she knew that I was earning enough for myself and I have a little bit extra.”

Additionally, when asked whether gender has impacted his remittance behavior, he responded:

“Well, it kind of was a factor. Like during the conflict between me and my mom when she wants me to send money to the Philippines, she told me that ‘ ... you’re a guy, you’re a nephew, you should be sending money to your aunt.’”

When asked then if the expectation to remit was greater because of his gender, he confirmed.

The concept that one's gender impacts how others expect them to remit was also supported by another participant, a female who does not remit. When asked if gender impacts her behavior, she answered:

“The thing is like all of my mom's family- they're all women. Like they're all daughters, we have no sons. I have no boy cousins on that side. ... I don't know, I feel like my mom's side is a little more old-fashioned so maybe there would be an expectation that- if I were to be a man- that I would be expected to remit.”

She further explained the gendered expectation by saying, “I feel like when it comes to guys in our culture, it's like ‘oh I have to take care of everyone, so I have to send.’” The experiences of these two participants support the idea that one's gender might influence what others expect of their remittance behavior.

Finally, there was one discussion with a participant who doesn't remit on the topic of how the expectations placed on her and her remittance behavior might change in the future if/when her mother is no longer able to remit for any reason:

“... there was never any expectation of that [remitting] from me. I don't know if that would change once my mom gets older or passes away. I don't know if that's going to be transferred onto me or my sister. It's never been talked about.”

In explaining why she has never been asked by her relatives to remit, she said,

“I think it's because my mom is available. And I think- I don't know if things will change when I'm older. It's never been talked about and I don't know if it's just because my mom is alive, and healthy, and able. So, I don't know if I would ever cross that bridge.”

Here, the participant makes clear how she is not expected to remit but that this could change should her mother be unable to continue doing so.

Every participant discussed expectations related to remittances at one point in their interviews. All interview participants who do not remit included the lack of expectation in their explanation as to why they do not. For some, their family in the Philippines were financially

secure enough that they did not request or expect remittances to be sent to them. For others, their family did need remittances, but they did not expect the participant specifically to send them. All participants who did remit also discussed remittances. For some, this presented as explaining how they didn't want to set the expectation that they would remit more regularly. For others, it was a discussion of the expectations already in place for them. Finally, some participants discussed how others might expect their remittance behavior to look or change depending on certain factors such as their gender, income, role/position in the family, or change in circumstances.

## **Limitations**

The limitations of these results are primarily borne out of the study design. Because this was a cross-sectional study, data was collected from participants at a single point in time as opposed to over a length of time. As such, the data reveals only correlations between the variables tested and the remittance behaviors of participants, but not necessarily a causal relationship (Barratt et al., 2018). In other words, we cannot be certain that the variables of age, income, etc. cause the significant changes in remittance behaviors. One alternative explanation is that a third variable affects both the independent variables and remittance behaviors. For example, rather than a Filipino migrant helping another relative immigrate to the US being the cause of remitting more frequently, it is possible that both the likelihood of helping a relative immigrate and the frequency of sending remittances are instead affected by the migrant's relationship to their family remaining in the Philippines. While the conclusions of this cross-sectional data are still valuable, the collection of longitudinal data would be beneficial to test whether the relationships between the independent variables and remittance behaviors are causal.

This was also a convergent mixed-methods study, meaning both quantitative and qualitative data were collected simultaneously. While this study design was chosen to limit the weaknesses of both qualitative and quantitative data collection alone, collecting the data simultaneously had the weakness of not allowing the results of the qualitative data to shape how I conducted the quantitative data collection/analysis or vice versa. Instead, the collection and analysis strategies for both data types were prepared in advance. If the study had been designed using a sequential explanatory method (analysis of the quantitative data first which then informs the qualitative data collection), or a sequential exploratory method (the inverse: analysis of qualitative data which informs the quantitative data collection), the focus, findings, and conclusions might have been different (Cresswell & Cresswell, 2018). For example, had this been a sequential explanatory mixed-methods study, the findings from the survey would have shaped the interview guide to contain more pointed questions regarding age, income, and the roles of communication and immigration in the decision to remit and how much. Alternatively, if this study had used a sequential exploratory design, the survey instrument would have included questions related to their own and their family's expectations of their remittance behavior. While the convergent design was best suited to the timeframe available to complete this study, alternative mixed-methods designs would have mitigated the weaknesses of choosing between a quantitative or qualitative design while providing additional benefits.

Another limitation of this study lies in the recruitment methods chosen. Due to COVID-19 related shutdowns, I was unable to effectively recruit participants in person and was limited mostly to distributing requests for eligible participants to take the survey online. This resulted in the sample being heavily skewed toward a younger demographic who were more likely to use the primary websites chosen for recruitment compared to the population being studied.

Additionally, the sampling method was not random. This study used a mix of voluntary-response snowball and purposive sampling to recruit participants. As such, there is a possibility that those who this request reached and those who decided to opt into taking the survey and completing an interview might not be representative of the population as a whole. Additionally, the requests for participants, surveys, and interviews, were all available/conducted in English only. It is possible that this discouraged some members of the population who are less comfortable speaking English from participating. This is likely particularly true of older immigrants who moved to the US more recently, which again has the potential to make the results less representative of the population.

## **Chapter 7: Recommendations and Conclusion**

### **Suggestions for Future Research**

This was a preliminary study into the remittance behaviors of first-generation permanent Filipino immigrants living in the US with the goal of better understanding what factors influence the behaviors and why. This study showed significant relationships between four variables and either the likelihood one will remit or the frequency of remitting. Additionally, the qualitative data gathered in this study points to the possibility that remittance-related expectations placed on a migrant by themselves and/or their family in both the US and the Philippines might affect their remittance behaviors. Future studies ought to be conducted to confirm or challenge the findings of this study.

Due to the method of recruiting participants, this study was disproportionately made up of Filipinos between 18-29 years old (63.1%). However, the median age of Filipino migrants living in the US is 51 and nearly 25% of all Filipino migrants in the US are above the age of 65 (Gallardo et al., 2020). It is likely that this affected the applicability of this study's findings to the actual population of first-generation permanent Filipino immigrants in the US. Future studies should recruit participants with a deliberate attempt to match the age distribution of Filipino immigrants living in the US.

Future studies would also benefit from focusing on particular aspects which affect the remittance behaviors of this population rather than looking at the topic broadly. For example, future studies could look specifically at the impact of age, income, frequency of communication with family remaining in the Philippines, or the act/intention of helping a relative immigrate to the US on remittance behaviors to better understand why these variables are significantly

correlated in this study. Additionally, future studies could focus specifically on variables which were not found to be statistically correlated here, such as gender, the intended uses of money remitted, or the intention to move back to/retire in the Philippines. By doing this, future researchers can collect more, and more specific, data in order to confirm or challenge the lack of correlation found in this study.

### **Policy Recommendations**

Throughout this study, I have not taken a position on whether the US and the Philippines ought to encourage or discourage remittances. This study sought only to better understand the remittance behaviors of first-generation Filipinos living permanently in the US. As such, the policy recommendations that follow will be presented as a way to either increase or decrease remittances, depending on the goals of the US and Philippines governments.

The US government can use the findings of this study to inform potential tax policy. In the US, there are no taxes on remittances at the federal level although, in 2009, Oklahoma became the first state to pass a tax on remittances. This tax, which can be claimed on the following year's income tax return, "imposes a five-dollar minimum fee on a consumer making a wire transfer from a nondepository financial institution" as well as an additional 1% charged for transactions of \$500 or more (Weiss, 2019). Similar taxes have been proposed and considered by other states. Some groups advocate for taxing remittances because they view remittances as a "direct loss to our economy, siphoning off valuable capital and reducing government revenues" (Tragesser, 2019). If the US begins taxing remittances at the federal level, or additional individual states wish to collect tax revenue on remittances, it would benefit from considering who is most and least likely to remit, both in regard to age and income. Additionally, further

studying the significant relationship between remitting and the likelihood of assisting with a relative's immigration would likely be valuable as there is a chance that a tax on remittances could impact immigration from the Philippines. By considering the potential impact on immigration and the difference in likelihood of remitting based on certain demographic factors, the US or individual states could create and adjust tax policy to best serve the migrants sending remittances while also considering the economic impact on the states or country as a whole.

The Philippines government can also use the findings of this study to continue encouraging remittances. The Philippines has already implemented several programs in an effort to increase and direct remittances. The UN highlighted one of these programs in its most recent Voluntary National Review of the Philippines (2019), where it described the “collective fund for investment in select local development projects,” known as The Overseas Filipinos Remittances for Development (OF-ReD). Remittances put into this fund are matched by the international partners and local governments in the Philippines. The CFO Primer (2015) describes the goal of this program as “harnessing the potential of overseas remittances for poverty reduction and, consequently, local economic development (LED). It aims to support policies that transform overseas remittances for development, savings and investments, and build up a viable collective remittance fund.” It is clear that the Philippines government has begun to look at remittances beyond simply private money transfers between migrants and their families. Instead, they are a cultural norm that has the potential to transform local economies if encouraged, collected, and utilized appropriately. The Philippines government can use the findings of this study to begin to tailor their efforts of increasing support of and participation in programs such as OF-ReD. It can direct differing advertising and marketing efforts to groups based on which are more or less likely to remit and how frequently. For example, it can use different methods and messaging for

those between 30-49 years old compared to those younger and older due to their different remittance behaviors. Additionally, further research to better understand the root cause of discrepancies in remittance behaviors between groups would allow the Philippines government to consider this when attempting to encourage remittances or when considering policy that might affect the flow of remittances between migrants and their families.

## **Conclusion**

This study sought to determine what factors influence the remittance behaviors of first-generation permanent Filipinos living in the US. It found a significant correlation between a migrant's age, income, and frequency of communication with family and friends in the Philippines and the act of remitting. It also found a significant correlation between whether or not the migrant has helped or plans to help a relative immigrate from the Philippines to the US and the frequency of remitting. The interviews conducted for this study helped provide explanation and context for why these correlations exist. Additionally, they illustrated how the expectation to remit often plays a role in whether or not a migrant does send money and, if so, how much and how often.

The findings of this study can be used to shape future research. They also can begin to inform policy discussions in both the US and the Philippines. In the US, the flow of remittances from the US to the Philippines would likely be affected by tax policy and it would be beneficial to consider how remittance behaviors differ between groups depending on certain factors before implementing any policy. Additionally, the relationship between immigration and remittances found in this study suggest considering the impact of one on the other when enacting either new immigration or new remittance tax policies. In the Philippines, understanding the remittance

behaviors of overseas Filipinos and how they differ between groups better equips the government to effectively encourage migrants to send remittances, as well as predict and direct the flow of remittances. Overall, having a greater understanding of what factors influence the remittance behaviors of first-generation Filipinos living permanently in the US allows the governments of both the US and the Philippines to consider these factors when implementing policy that has the potential to impact the flow of remittances, and subsequently the economies, of both countries.

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## Appendix

### 1. Survey Instrument:

#### Survey on Remittance Behavior of Filipino Permanent Immigrants in the US

This survey is completely voluntary. You can stop at any time, for any reason. Answers will be completely anonymous unless you choose to leave your email/phone number for a voluntary follow-up phone interview. If you give your contact information, it will only be used by the Principle Investigator to contact you and it will not be published anywhere.

\* Required

1. Did you grow up or were you raised primarily in the Philippines before living in the US? \*

Mark only one oval.

- Yes Skip to question 2  
 No

2. How long have you lived in the US?

Mark only one oval.

- Less than 1 year  
 Between 1-5 years  
 Between 6-10 years  
 Between 11-15 years  
 Between 16-20 years  
 More than 20 years

3. What is the primary reason you moved to the US? If other, please explain.

Mark only one oval.

- To be closer to family already in the US  
 I was offered a job in the US  
 To access more or better job opportunities  
 Married an American citizen  
 For school  
 Other: \_\_\_\_\_

4. How often do you visit or plan to visit the Philippines?

Mark only one oval.

- At least once per year
- At least once every 2-5 years
- At least once every 6-10 years
- Once every 11 or more years
- I have not visited the Philippines since moving to the US and/or do not plan to visit

5. How often do you communicate to family and/or friends living in the Philippines through text message, email, phone, or video chat?

Mark only one oval.

- Everyday
- Several times per week
- Several times per month
- Several times per year
- I do not talk to any family and/or friends living in the Philippines

7/22/2020

Survey on Remittance Behavior of Filipino Permanent Immigrants in the US

6. Do you feel closer to your family and friends living in the US or the Philippines? If other, please explain.

Mark only one oval.

- I feel closer to my family and friends in the US
- I feel closer to my family and friends in the Philippines
- I feel equally close to family and friends in the US and the Philippines
- Other: \_\_\_\_\_

7. Do you plan to retire in/move back to the Philippines at any time in the future? If other, please explain.

Mark only one oval.

- Yes
- No
- Maybe
- Other: \_\_\_\_\_

8. Have you sponsored/helped with any relative's immigration to the US from the Philippines or do you plan to in the future? If other, please explain.

*Mark only one oval.*

- Yes  
 No  
 Maybe  
 Other: \_\_\_\_\_

7/22/2020

Survey on Remittance Behavior of Filipino Permanent Immigrants in the US

9. In the last year, have you sent money to family and/or friends in the Philippines? \*

*Mark only one oval.*

- Yes *Skip to question 10*  
 No *Skip to question 15*

10. Who in the Philippines do you send money to? If other, please explain. (Select all that apply.)

*Check all that apply.*

- Immediate family (parents, children, or siblings)  
 Extended family (aunts/uncles, cousins, nieces/nephews, grandparents, grandchildren, etc)  
 Friends  
Other:  \_\_\_\_\_

11. How often do you send money to the Philippines?

*Mark only one oval.*

- Several times per month  
 Once per month  
 Several times per year  
 Once per year  
 Every few years

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12. In a typical year, how much money do you send to the Philippines in total?

*Mark only one oval.*

- Less than \$500
- \$500-\$1,000
- \$1,001-\$5,000
- \$5,001-\$10,000
- \$10,001-\$20,000
- More than \$20,000

13. What is the money you send to the Philippines used for? If other, please explain.  
(Select all that apply.)

*Check all that apply.*

- Housing (bills, rent, renovations, etc.)
- Food
- Education (tuition, school supplies, etc.)
- Health (hospital visits, drugs, etc.)
- Celebrations (weddings, graduations, birthdays, etc.)
- Business Investment
- Natural disaster response

Other:  \_\_\_\_\_

14. Are you comfortable with the amount of money you send to the Philippines?

*Mark only one oval.*

- Yes
- No, I want to send more.
- No, I want to send less.

*Skip to question 16*

7/22/2020

Survey on Remittance Behavior of Filipino Permanent Immigrants in the US

15. Why do you not send money to the Philippines? If other, please explain. (Select all that apply.)

*Check all that apply.*

- I am not close with family or friends in the Philippines
- I do not earn enough money to send any
- My family/friends in the Philippines do not need it
- I need it more in the US than my family/friends do in the Philippines
- The process of sending money is too complicated
- My family/friends in the Philippines asked me not to send money
- My family/friends in the Philippines were asking for too much, so I declined/stopped
- I do not want to

Other:  \_\_\_\_\_

16. Where in the US do you live? (City, State)

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17. What is your household's yearly income?

*Mark only one oval.*

- Under \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$75,000
- \$75,001 - \$100,000
- \$100,001 - \$125,000
- \$125,001 - \$150,000
- More than \$150,000

18. What is your age?

*Mark only one oval.*

- 18-29
- 30-39
- 40-49
- 50-59
- 60-69
- 70-79
- 80 or older

19. What is your gender?

*Mark only one oval.*

- Female
- Male
- Other
- Prefer not to say

20. Optional: What is your US Immigration status? If other, please explain.

Mark only one oval.

- US Citizen
- Permanent Resident/Green Card Holder
- Undocumented
- Prefer not to answer
- Other: \_\_\_\_\_

21. How has your remittance behavior changed due to COVID-19? If other, please explain. (Select all that apply.)

Check all that apply.

- There has been no change in my remittance behavior due to COVID-19
- I am sending MORE money to the Philippines due to COVID-19
- I am sending LESS money to the Philippines due to COVID-19
- I am sending money to the Philippines MORE OFTEN due to COVID-19
- I am sending money to the Philippines LESS OFTEN due to COVID-19
- I am sending money TO MORE PEOPLE in the Philippines due to COVID-19
- I am sending money TO LESS PEOPLE in the Philippines due to COVID-19
- The money I am sending to the Philippines is being used for different purposes due to COVID-19

Other:  \_\_\_\_\_

22. Are you interested in completing a 10-20 minute follow-up phone interview to elaborate on your answers to this survey? If selected and the interview is completed, you will be entered for a chance to win one of four \$25 Amazon gift cards. If yes, please type your phone number and email and click submit. If no, please leave the space blank and click submit. If selected, you will be contacted on or before July 15th via email by [alyannam@uw.edu](mailto:alyannam@uw.edu).

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## 2. Interview Schedule

“I’m interested in understanding what factors influence the remittance behaviors of first-generation Filipinos living permanently in the US so I’m going to ask questions related to your immigration, your relationships with friends and family in the US and the Philippines, and your remittance behavior.”

### Immigration:

- Tell me about your experience immigrating to the US from the Philippines. I’m interested in things like how old you were, the reason you immigrated, who you came to the US with, who you left in the Philippines, and your feelings around that time.
  - Age:
  - Reason:
  - US:
  - PH:
  - Feelings:

### Relationships:

- What are your relationships like with your family and friends living in:
  - The US:
  - The Philippines:
- How do you feel about how often you get to communicate with and see your family in the Philippines?

### Remitting:

- Recap survey results:
  - To whom:
  - How often:
  - How much:
  - Reasons:
  - Or has not remitted in past year: \_\_\_\_\_
- Corrections/Clarifications:
- Please elaborate on your experience remitting/not remitting:
- How do you feel about your remittance behaviors/not remitting?
- What do you think most affects your remittance behaviors?
  - Change since first coming to US:
  - Relationships with those in PH:
  - Age:
  - Gender:
  - Income:
- Is there anything you wanted to elaborate on or if there’s anything we haven’t talked about that you think is important?

### 3. Codebook

#### AGE

BALIKBAYAN BOXES (any reference to balikbayan boxes sent in place of or in addition to remitting money)

#### COMMUNICATION W/ PHILIPPINES

- Feelings (how one feels or perceives their communication with anyone remaining in the Philippines)
- Frequency
- Means (the means/method of communication such as phone calls, Facebook Messenger, group chats, etc.)
- Topic (what is discussed)
- With whom

CULTURE SHOCK (any reference to change or surprise when coming to the US or returning to the Philippines)

#### DEATH

#### FAMILY

- Family-based immigration
- Family reunification
- Family separated
- Family structure/order

#### FRIENDS

#### IMMIGRATION

- Age
- Family joined (who lived in the same area or home that the participant moved to)
- Family left (who the participant described as being left in the Philippines or moving away from)
- Feelings (any reference to how the participant felt or perceived their immigration)
- Reason for moving
- With whom

#### INCOME

#### LENGTH OF TIME IN US

#### LIVING ARRANGEMENTS

- PH (structure of house, family, or living situations of family in the Philippines both pre- and post-immigration)

- US (structure of house, family, or living situations of family in the US both pre- and post-immigration)

MATERNAL SIDE (any reference to relatives on the participant's mother's side of the family)

PATERNAL SIDE (any reference to relatives on the participant's father's side of the family)

REMITTANCES:

- Amount
- Change in behavior
- Conflict (any reference to conflict related to remittances)
- Expectations (any reference to expectations related to remittances)
- Factors influencing behavior
- Factors not influencing behavior
- Feelings (any reference to how the participant feels about or perceives remittances/expectations)
- Financial Responsibilities
- Immigration (any reference to another person immigrating if somehow related to remittances)
- Information not shared (not knowing the behaviors/expectations of another; not knowing something in relation to remittances)
- Others (any reference to the behaviors/expectations of another person)
- Point person (any reference to someone who takes on the role of remitting or communicating between US/Philippines)
- Purpose/Reason (any description of why the participant remits)
- Recipients (who receives the remittances in the Philippines)
- Regularity/frequency
- Request (any reference to someone in the Philippines requesting remittances)
- Response to request (how the participant described their response to a request related to remittances)
- Ways of describing remitting (how one describes the act of remitting. *e.g.* "a burden," a "responsibility," a "duty")

SHADOW HOUSEHOLD (any description of ties or responsibilities to a household or family in the Philippines)

STANDARD OF LIVING (any description of standard of living or lifestyles in the US or the Philippines)

VISITS TO PHILIPPINES

## 4. Quantitative Results: Graphs, Tables, and Statistical Analysis

### Gender

**What is your gender?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	65	61.3	78.3	78.3
	Male	18	17.0	21.7	100.0
	Total	83	78.3	100.0	
Missing	99.00	23	21.7		
Total		106	100.0		

### Age

**What is your age?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-29	53	50.0	63.1	63.1
	30-39	8	7.5	9.5	72.6
	40-49	7	6.6	8.3	81.0
	50-59	11	10.4	13.1	94.0
	60-69	4	3.8	4.8	98.8
	70-79	1	.9	1.2	100.0
	Total	84	79.2	100.0	
	Missing	99.00	22	20.8	
Total		106	100.0		

### Income

**What is your household's yearly income?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under \$25,000	4	3.8	4.8	4.8
	\$25,001 - \$50,000	17	16.0	20.5	25.3
	\$50,001 - \$75,000	15	14.2	18.1	43.4
	\$75,001 - \$100,000	15	14.2	18.1	61.4
	\$100,001 - \$125,000	14	13.2	16.9	78.3
	\$125,001 - \$150,000	7	6.6	8.4	86.7
	More than \$150,000	11	10.4	13.3	100.0
	Total	83	78.3	100.0	
Missing	99.00	23	21.7		
Total		106	100.0		

## Immigration

### What is your US immigration status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	US Citizen	56	52.8	67.5	67.5
	Permanent Resident/Green Card Holder	20	18.9	24.1	91.6
	Undocumented	1	.9	1.2	92.8
	Prefer not to answer	3	2.8	3.6	96.4
	Other: Citizenship in Progress	1	.9	1.2	97.6
	Other: International Student	1	.9	1.2	98.8
	Other: DACA	1	.9	1.2	100.0
	Total	83	78.3	100.0	
Missing	99.00	23	21.7		
Total		106	100.0		

## Length of time in US

### How long have you lived in the US?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Between 1-5 years	14	13.2	16.7	16.7
	Between 6-10 years	18	17.0	21.4	38.1
	Between 11-15 years	23	21.7	27.4	65.5
	Between 16-20 years	7	6.6	8.3	73.8
	More than 20 years	22	20.8	26.2	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Reason for moving to US

### What is the primary reason you moved to the US?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To be closer to family already in the US	40	37.7	47.6	47.6
	Offered a job in the US	4	3.8	4.8	52.4
	To access more or better job opportunities	21	19.8	25.0	77.4
	Married an American Citizen	3	2.8	3.6	81.0
	For school	5	4.7	6.0	86.9
	Immigrated with family as a dependent	8	7.5	9.5	96.4
	Other	3	2.8	3.6	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Visits to Philippines

### How often do you visit or plan to visit the PH?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	At least once per year	11	10.4	13.1	13.1
	At least once every 2-5 years	49	46.2	58.3	71.4
	At least once every 6-10 years	7	6.6	8.3	79.8
	Once every 11 or more years	7	6.6	8.3	88.1
	I have not visited and/or do not plan to visit the PH	10	9.4	11.9	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Communication with Philippines

### How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Everyday	13	12.3	15.5	15.5
	Several times per week	23	21.7	27.4	42.9
	Several times per month	33	31.1	39.3	82.1
	Several times per year	11	10.4	13.1	95.2
	I do not talk to any family and/or friends living in the PH	4	3.8	4.8	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Closeness to family/friends in Philippines/US

### Do you feel closer to your family and friends living in the US or the PH?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I feel closer to my family and friends living in the US	42	39.6	50.0	50.0
	I feel closer to my family and friends living in the PH	14	13.2	16.7	66.7
	I feel equally close to my family and friends in the US and the PH	25	23.6	29.8	96.4
	Other	3	2.8	3.6	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Moving back or retiring in Philippines

**Do you plan to retire in/move back to the PH at any point in the future?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	16	15.1	19.0	19.0
	No	36	34.0	42.9	61.9
	Maybe	32	30.2	38.1	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Help/plan to help with a relative's immigration

**Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	31	29.2	36.9	36.9
	No	47	44.3	56.0	92.9
	Maybe	6	5.7	7.1	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

## Remit

**In the last year, have you sent money to family and/or friends in the PH?**

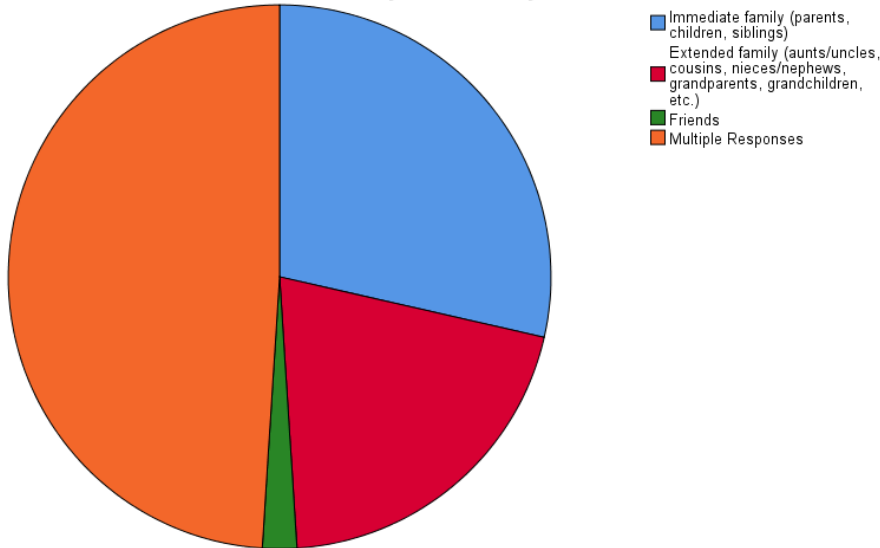
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	35	33.0	41.7	41.7
	Yes	49	46.2	58.3	100.0
	Total	84	79.2	100.0	
Missing	99.00	22	20.8		
Total		106	100.0		

Remit: to whom

**Who in the PH do you send money to?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Immediate family (parents, children, siblings)	14	13.2	28.6	28.6
	Extended family (aunts/uncles, cousins, nieces/nephews, grandparents, grandchildren, etc.)	10	9.4	20.4	49.0
	Friends	1	.9	2.0	51.0
	Multiple Responses	24	22.6	49.0	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

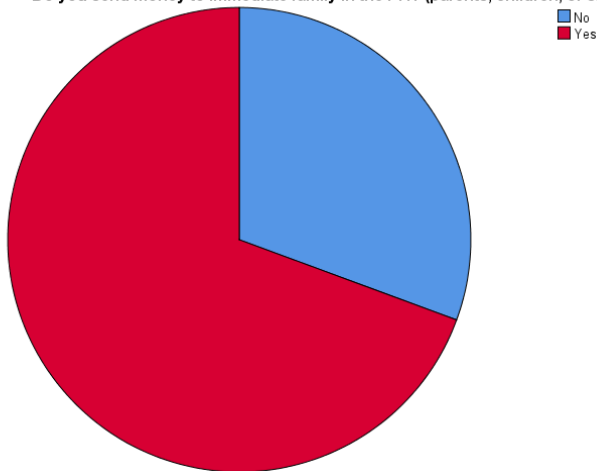
**Who in the PH do you send money to?**



**Do you send money to immediate family in the PH? (parents, children, or siblings)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	15	14.2	30.6	30.6
	Yes	34	32.1	69.4	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

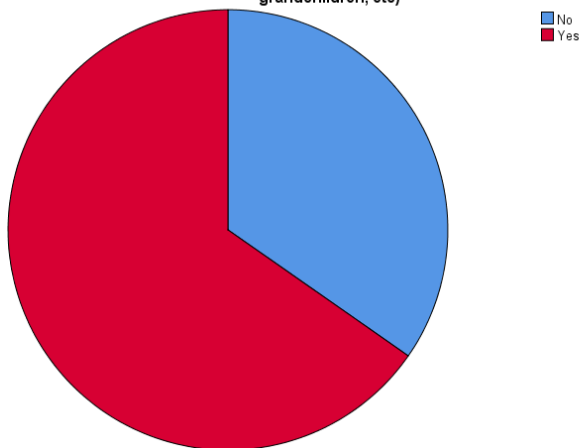
Do you send money to immediate family in the PH? (parents, children, or siblings)



Do you send money to extended family in the PH? (aunts/uncles, cousins, nieces/nephews, grandparents, grandchildren, etc)

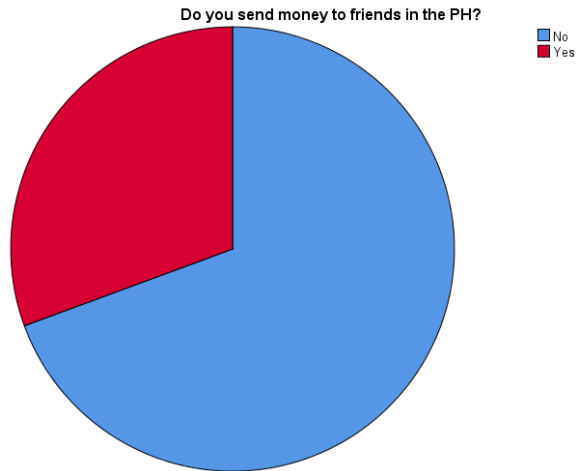
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	17	16.0	34.7	34.7
	Yes	32	30.2	65.3	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

Do you send money to extended family in the PH? (aunts/uncles, cousins, nieces/nephews, grandparents, grandchildren, etc)



Do you send money to friends in the PH?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	34	32.1	69.4	69.4
	Yes	15	14.2	30.6	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		



Remit: amount

**In a typical year, how much money do you send to the PH in total?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$500	10	9.4	20.4	20.4
	\$500-\$1,000	17	16.0	34.7	55.1
	\$1,001-\$5,000	16	15.1	32.7	87.8
	\$5,001-\$10,000	5	4.7	10.2	98.0
	\$10,001-\$20,000	1	.9	2.0	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

Remit: frequency

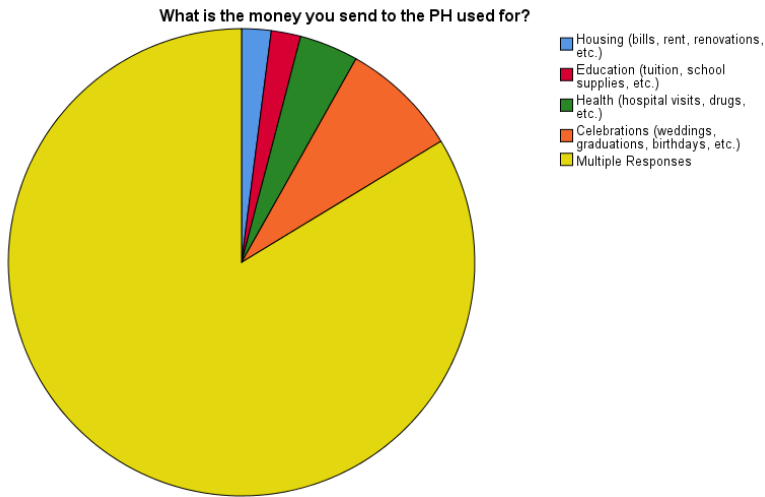
**How often do you send money to the PH?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Several times per month	8	7.5	16.3	16.3
	Once per month	12	11.3	24.5	40.8
	Several times per year	18	17.0	36.7	77.6
	Once per year	2	1.9	4.1	81.6
	Every few years	9	8.5	18.4	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

Remit: purposes

**What is the money you send to the PH used for?**

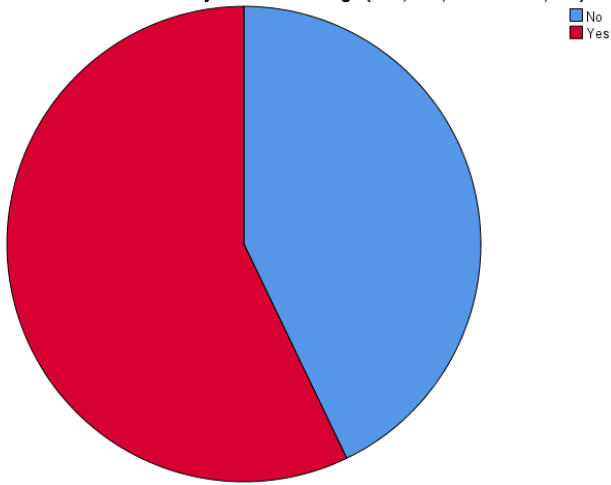
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Housing (bills, rent, renovations, etc.)	1	.9	2.0	2.0
	Education (tuition, school supplies, etc.)	1	.9	2.0	4.1
	Health (hospital visits, drugs, etc.)	2	1.9	4.1	8.2
	Celebrations (weddings, graduations, birthdays, etc.)	4	3.8	8.2	16.3
	Multiple Responses	41	38.7	83.7	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		



**Is the money used for housing? (bills, rent, renovations, etc.)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	21	19.8	42.9	42.9
	Yes	28	26.4	57.1	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

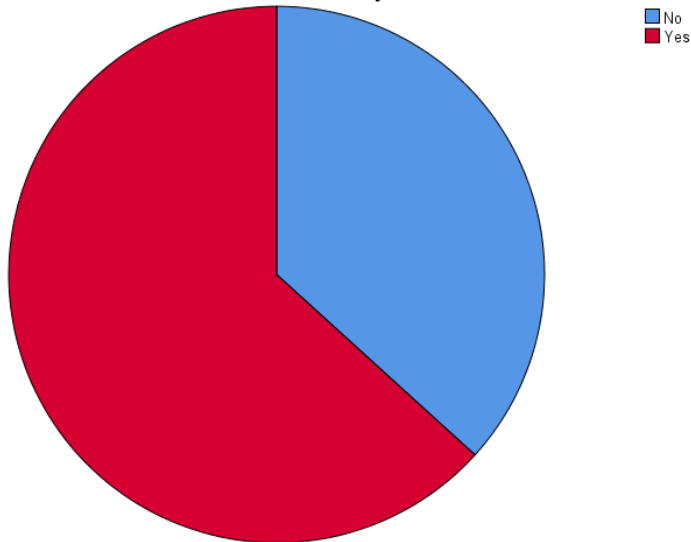
Is the money used for housing? (bills, rent, renovations, etc.)



Is the money used for food?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	18	17.0	36.7	36.7
	Yes	31	29.2	63.3	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

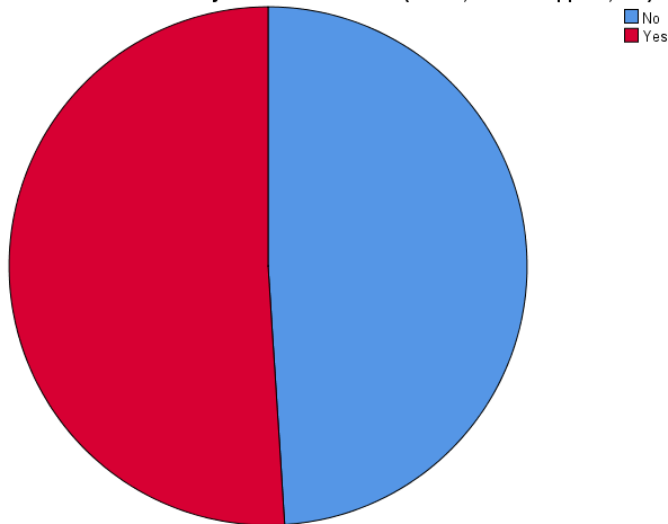
Is the money used for food?



**Is the money used for education? (tuition, school supplies, etc.)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	24	22.6	49.0	49.0
	Yes	25	23.6	51.0	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

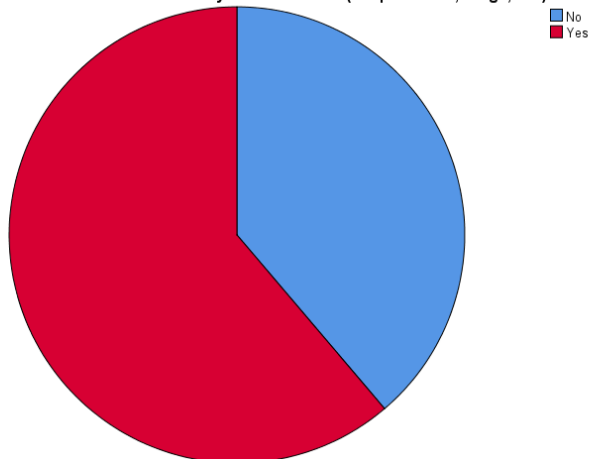
Is the money used for education? (tuition, school supplies, etc.)



**Is the money used for health (hospital visits, drugs, etc.)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	19	17.9	38.8	38.8
	Yes	30	28.3	61.2	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

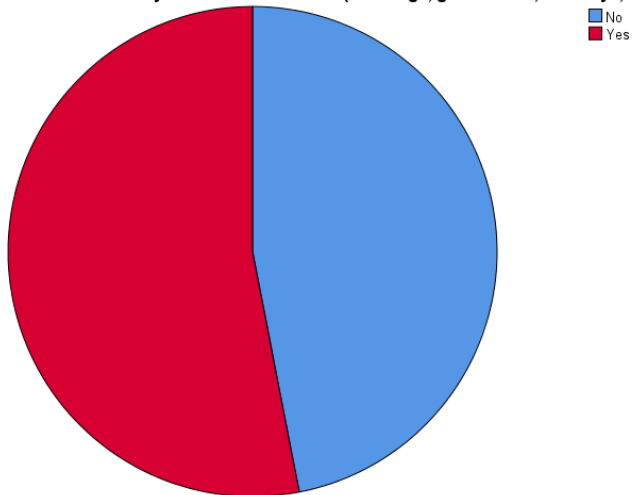
Is the money used for health (hospital visits, drugs, etc.)



**Is the money used for celebrations (weddings, graduations, birthdays, etc.)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	23	21.7	46.9	46.9
	Yes	26	24.5	53.1	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

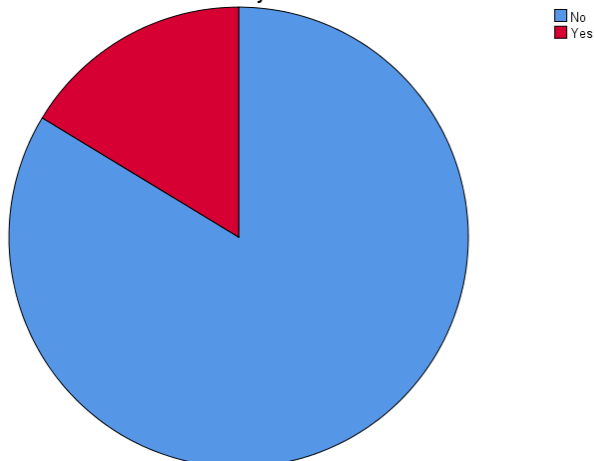
Is the money used for celebrations (weddings, graduations, birthdays, etc.)



**Is the money used for business investments?**

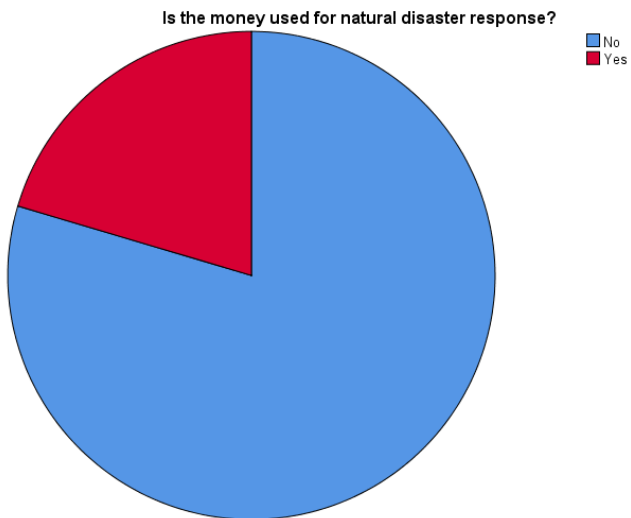
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	41	38.7	83.7	83.7
	Yes	8	7.5	16.3	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

Is the money used for business investments?



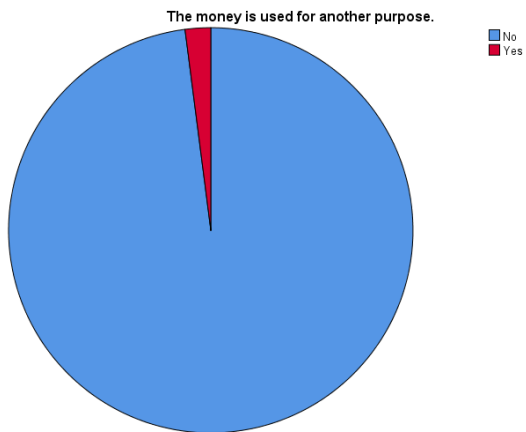
**Is the money used for natural disaster response?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	39	36.8	79.6	79.6
	Yes	10	9.4	20.4	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		



**The money is used for another purpose.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	48	45.3	98.0	98.0
	Yes	1	.9	2.0	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		



Remit: comfort

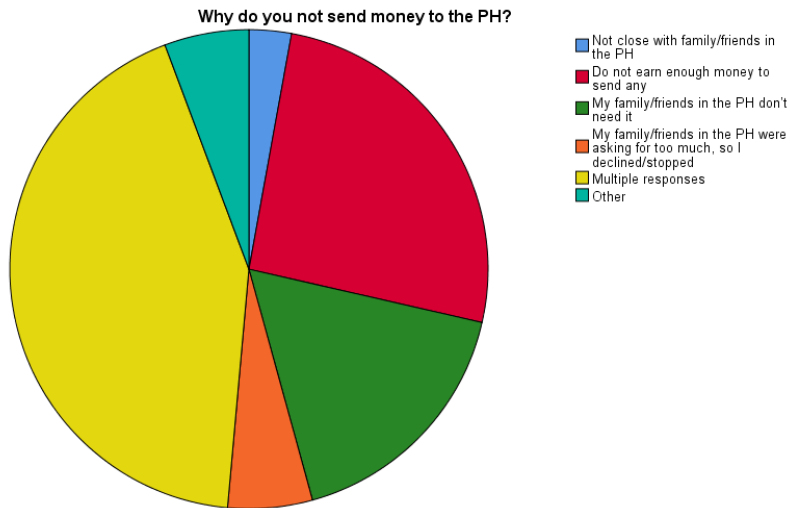
**Are you comfortable with the amount of money you send to the PH?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	36	34.0	73.5	73.5
	No, I want to send more	8	7.5	16.3	89.8
	No, I want to send less	5	4.7	10.2	100.0
	Total	49	46.2	100.0	
Missing	99.00	57	53.8		
Total		106	100.0		

Remit: why not

**Why do you not send money to the PH?**

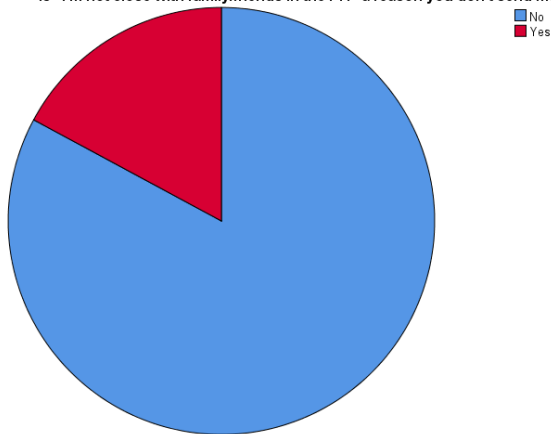
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not close with family/friends in the PH	1	.9	2.9	2.9
	Do not earn enough money to send any	9	8.5	25.7	28.6
	My family/friends in the PH don't need it	6	5.7	17.1	45.7
	My family/friends in the PH were asking for too much, so I declined/stopped	2	1.9	5.7	51.4
	Multiple responses	15	14.2	42.9	94.3
	Other	2	1.9	5.7	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		



**Is "I'm not close with family/friends in the PH" a reason you don't send money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	29	27.4	82.9	82.9
	Yes	6	5.7	17.1	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

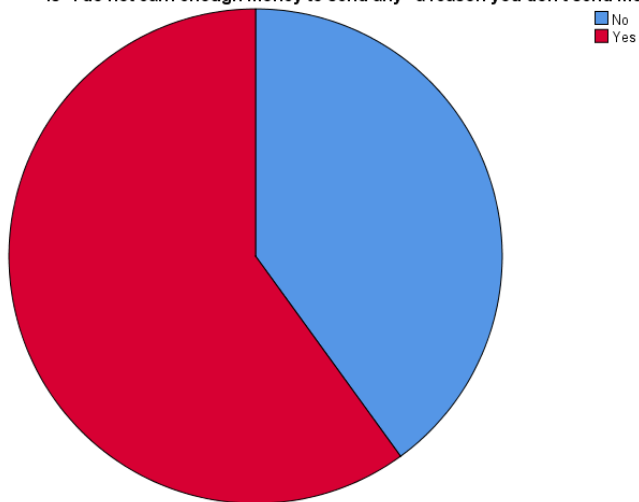
Is "I'm not close with family/friends in the PH" a reason you don't send money?



**Is "I do not earn enough money to send any" a reason you don't send money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	14	13.2	40.0	40.0
	Yes	21	19.8	60.0	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

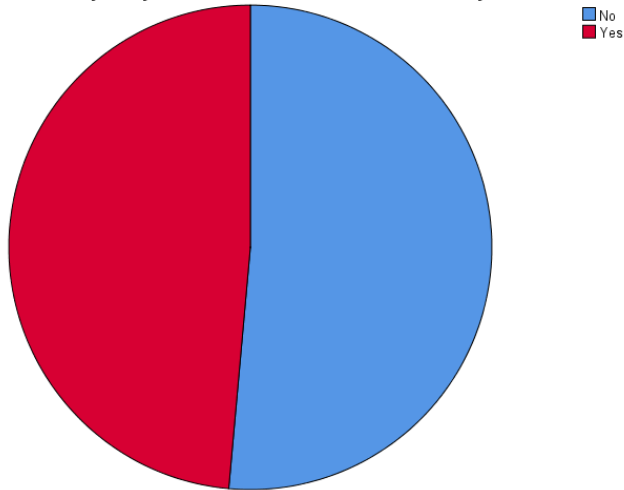
Is "I do not earn enough money to send any" a reason you don't send money?



**Is “my family/friends in the PH don’t need it” a reason you don’t send money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	18	17.0	51.4	51.4
	Yes	17	16.0	48.6	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

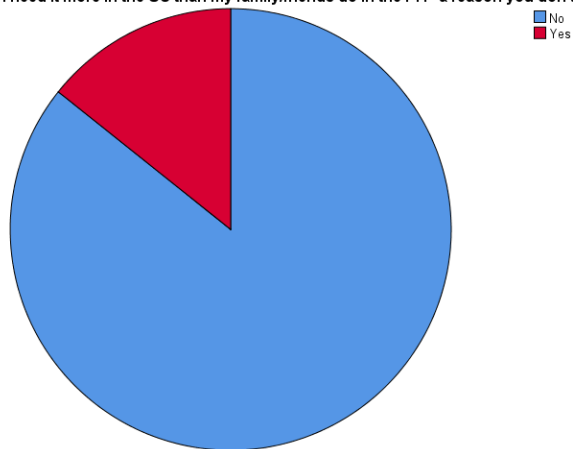
Is “my family/friends in the PH don’t need it” a reason you don’t send money?



**Is “I need it more in the US than my family/friends do in the PH” a reason you don’t send money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	30	28.3	85.7	85.7
	Yes	5	4.7	14.3	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

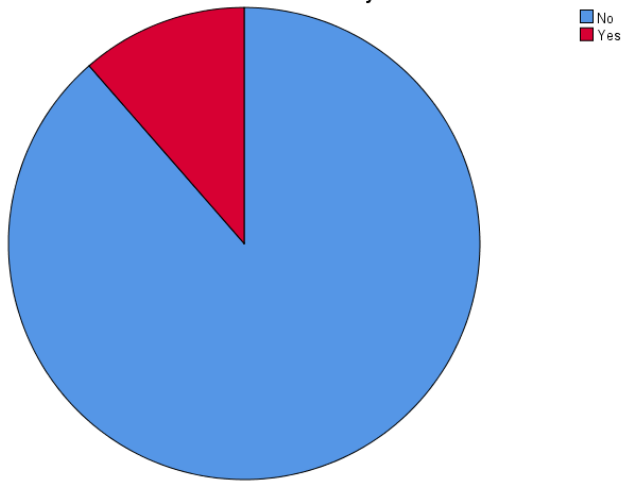
Is “I need it more in the US than my family/friends do in the PH” a reason you don’t send money?



**Is "my family/friends in the PH were asking for too much, so I declined/stopped" a reason you don't send money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	31	29.2	88.6	88.6
	Yes	4	3.8	11.4	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

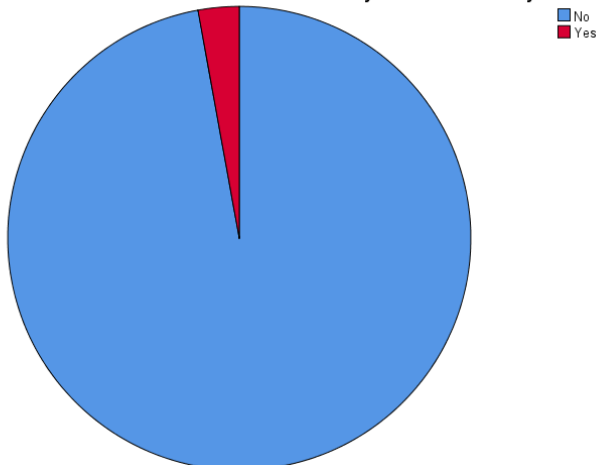
Is "my family/friends in the PH were asking for too much, so I declined/stopped" a reason you don't send money?



**Is "I do not want to" a reason you don't send money?**

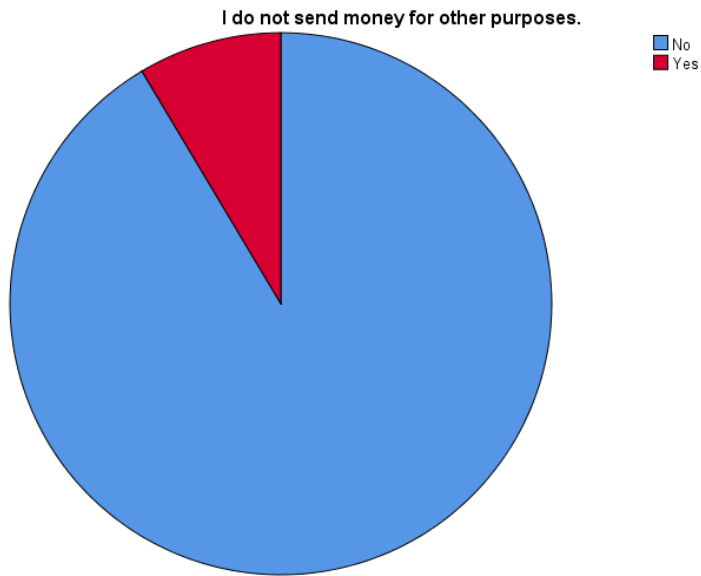
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	34	32.1	97.1	97.1
	Yes	1	.9	2.9	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		

Is "I do not want to" a reason you don't send money?



**I do not send money for other purposes.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	32	30.2	91.4	91.4
	Yes	3	2.8	8.6	100.0
	Total	35	33.0	100.0	
Missing	99.00	71	67.0		
Total		106	100.0		



## Gender and remitting

### What is your gender? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
What is your gender?	Female	Count	27	38	65
		% within What is your gender?	41.5%	58.5%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	77.1%	79.2%	78.3%
		% of Total	32.5%	45.8%	78.3%
	Male	Count	8	10	18
		% within What is your gender?	44.4%	55.6%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	22.9%	20.8%	21.7%
		% of Total	9.6%	12.0%	21.7%
Total	Count	35	48	83	
	% within What is your gender?	42.2%	57.8%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	42.2%	57.8%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.049 <sup>a</sup>	1	.825		
Continuity Correction <sup>b</sup>	.000	1	1.000		
Likelihood Ratio	.049	1	.825		
Fisher's Exact Test				1.000	.516
Linear-by-Linear Association	.048	1	.826		
N of Valid Cases	83				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.59.

b. Computed only for a 2x2 table

## Age and remitting

### What is your age? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
What is your age?	18-29	Count	28	25	53
		% within What is your age?	52.8%	47.2%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	80.0%	51.0%	63.1%
		% of Total	33.3%	29.8%	63.1%
30-39	30-39	Count	0	8	8
		% within What is your age?	0.0%	100.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	16.3%	9.5%
		% of Total	0.0%	9.5%	9.5%
40-49	40-49	Count	0	7	7
		% within What is your age?	0.0%	100.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	14.3%	8.3%
		% of Total	0.0%	8.3%	8.3%
50-59	50-59	Count	6	5	11
		% within What is your age?	54.5%	45.5%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	17.1%	10.2%	13.1%
		% of Total	7.1%	6.0%	13.1%
60-69	60-69	Count	1	3	4
		% within What is your age?	25.0%	75.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	6.1%	4.8%
		% of Total	1.2%	3.6%	4.8%
70-79	70-79	Count	0	1	1
		% within What is your age?	0.0%	100.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	2.0%	1.2%
		% of Total	0.0%	1.2%	1.2%
Total	Total	Count	35	49	84
		% within What is your age?	41.7%	58.3%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%
		% of Total	41.7%	58.3%	100.0%

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.354 <sup>a</sup>	5	.009
Likelihood Ratio	21.144	5	.001
Linear-by-Linear Association	2.447	1	.118
N of Valid Cases	84		

a. 9 cells (75.0%) have expected count less than 5. The minimum expected count is .42.

## Income and remitting

**What is your household's yearly income? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
What is your household's yearly income?	Under \$25,000	Count	4	0	4
		% within What is your household's yearly income?	100.0%	0.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	0.0%	4.8%
		% of Total	4.8%	0.0%	4.8%
	\$25,001 - \$50,000	Count	7	10	17
		% within What is your household's yearly income?	41.2%	58.8%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	20.0%	20.8%	20.5%
		% of Total	8.4%	12.0%	20.5%
	\$50,001 - \$75,000	Count	6	9	15
		% within What is your household's yearly income?	40.0%	60.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	17.1%	18.8%	18.1%
		% of Total	7.2%	10.8%	18.1%
	\$75,001 - \$100,000	Count	2	13	15
		% within What is your household's yearly income?	13.3%	86.7%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	5.7%	27.1%	18.1%
		% of Total	2.4%	15.7%	18.1%
	\$100,001 - \$125,000	Count	9	5	14
		% within What is your household's yearly income?	64.3%	35.7%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	25.7%	10.4%	16.9%
		% of Total	10.8%	6.0%	16.9%
	\$125,001 - \$150,000	Count	3	4	7
		% within What is your household's yearly income?	42.9%	57.1%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	8.6%	8.3%	8.4%
		% of Total	3.6%	4.8%	8.4%
More than \$150,000	Count	4	7	11	
	% within What is your household's yearly income?	36.4%	63.6%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	14.6%	13.3%	
	% of Total	4.8%	8.4%	13.3%	
Total	Count	35	48	83	
	% within What is your household's yearly income?	42.2%	57.8%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	42.2%	57.8%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.597 <sup>a</sup>	6	.034
Likelihood Ratio	15.782	6	.015
Linear-by-Linear Association	.390	1	.533
N of Valid Cases	83		

a. 5 cells (35.7%) have expected count less than 5. The minimum expected count is 1.69.

A. Mattson

## Immigration status and remitting

**What is your US immigration status? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
What is your US immigration status?	US Citizen	Count	26	30	56
		% within What is your US immigration status?	46.4%	53.6%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	76.5%	61.2%	67.5%
		% of Total	31.3%	36.1%	67.5%
	Permanent Resident/Green Card Holder	Count	5	15	20
		% within What is your US immigration status?	25.0%	75.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	14.7%	30.6%	24.1%
		% of Total	6.0%	18.1%	24.1%
	Undocumented	Count	1	0	1
		% within What is your US immigration status?	100.0%	0.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	0.0%	1.2%
		% of Total	1.2%	0.0%	1.2%
	Prefer not to answer	Count	0	3	3
		% within What is your US immigration status?	0.0%	100.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	6.1%	3.6%
		% of Total	0.0%	3.6%	3.6%
	Other: Citizenship in Progress	Count	1	0	1
		% within What is your US immigration status?	100.0%	0.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	0.0%	1.2%
		% of Total	1.2%	0.0%	1.2%
Other: International Student	Count	1	0	1	
	% within What is your US immigration status?	100.0%	0.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	0.0%	1.2%	
	% of Total	1.2%	0.0%	1.2%	
Other: DACA	Count	0	1	1	
	% within What is your US immigration status?	0.0%	100.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	2.0%	1.2%	
	% of Total	0.0%	1.2%	1.2%	
Total	Count	34	49	83	
	% within What is your US immigration status?	41.0%	59.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.0%	59.0%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.898 <sup>a</sup>	6	.129
Likelihood Ratio	12.497	6	.052
Linear-by-Linear Association	.322	1	.570
N of Valid Cases	83		

a. 10 cells (71.4%) have expected count less than 5. The minimum expected count is .41.

## Length of time in US and remitting

**How long have you lived in the US? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

		In the last year, have you sent money to family and/or friends in the PH?		Total	
		No	Yes		
How long have you lived in the US?	Between 1-5 years	Count	4	10	14
		% within How long have you lived in the US?	28.6%	71.4%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	20.4%	16.7%
		% of Total	4.8%	11.9%	16.7%
	Between 6-10 years	Count	10	8	18
		% within How long have you lived in the US?	55.6%	44.4%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	28.6%	16.3%	21.4%
		% of Total	11.9%	9.5%	21.4%
	Between 11-15 years	Count	11	12	23
		% within How long have you lived in the US?	47.8%	52.2%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	31.4%	24.5%	27.4%
		% of Total	13.1%	14.3%	27.4%
	Between 16-20 years	Count	2	5	7
		% within How long have you lived in the US?	28.6%	71.4%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	5.7%	10.2%	8.3%
% of Total		2.4%	6.0%	8.3%	
More than 20 years	Count	8	14	22	
	% within How long have you lived in the US?	36.4%	63.6%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	22.9%	28.6%	26.2%	
	% of Total	9.5%	16.7%	26.2%	
Total	Count	35	49	84	
	% within How long have you lived in the US?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.524 <sup>a</sup>	4	.474
Likelihood Ratio	3.564	4	.468
Linear-by-Linear Association	.105	1	.746
N of Valid Cases	84		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.92.

## Reason for moving and remitting

**What is the primary reason you moved to the US? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

What is the primary reason you moved to the US?		Count	In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
To be closer to family already in the US	Count	15	25	40	
	% within What is the primary reason you moved to the US?	37.5%	62.5%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	42.9%	51.0%	47.6%	
	% of Total	17.9%	29.8%	47.6%	
	Offered a job in the US	Count	1	3	4
		% within What is the primary reason you moved to the US?	25.0%	75.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	6.1%	4.8%
	% of Total	1.2%	3.6%	4.8%	
	To access more or better job opportunities	Count	9	12	21
% within What is the primary reason you moved to the US?		42.9%	57.1%	100.0%	
% within In the last year, have you sent money to family and/or friends in the PH?		25.7%	24.5%	25.0%	
% of Total	10.7%	14.3%	25.0%		
Married an American Citizen	Count	1	2	3	
	% within What is the primary reason you moved to the US?	33.3%	66.7%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	4.1%	3.6%	
% of Total	1.2%	2.4%	3.6%		
For school	Count	4	1	5	
	% within What is the primary reason you moved to the US?	80.0%	20.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	2.0%	6.0%	
% of Total	4.8%	1.2%	6.0%		
Immigrated with family as a dependent	Count	5	3	8	
	% within What is the primary reason you moved to the US?	62.5%	37.5%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	14.3%	6.1%	9.5%	
% of Total	6.0%	3.6%	9.5%		
Other	Count	0	3	3	
	% within What is the primary reason you moved to the US?	0.0%	100.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	6.1%	3.6%	
% of Total	0.0%	3.6%	3.6%		
Total	Count	35	49	84	
	% within What is the primary reason you moved to the US?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.435 <sup>a</sup>	6	.282
Likelihood Ratio	8.590	6	.198
Linear-by-Linear Association	.799	1	.371
N of Valid Cases	84		

a. 10 cells (71.4%) have expected count less than 5. The minimum expected count is 1.25.

## Visit PH and remitting

**How often do you visit or plan to visit the PH? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
How often do you visit or plan to visit the PH?	At least once per year	Count	5	6	11
		% within How often do you visit or plan to visit the PH?	45.5%	54.5%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	14.3%	12.2%	13.1%
		% of Total	6.0%	7.1%	13.1%
	At least once every 2-5 years	Count	19	30	49
		% within How often do you visit or plan to visit the PH?	38.8%	61.2%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	54.3%	61.2%	58.3%
		% of Total	22.6%	35.7%	58.3%
	At least once every 6-10 years	Count	3	4	7
		% within How often do you visit or plan to visit the PH?	42.9%	57.1%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	8.6%	8.2%	8.3%
		% of Total	3.6%	4.8%	8.3%
	Once every 11 or more years	Count	4	3	7
		% within How often do you visit or plan to visit the PH?	57.1%	42.9%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	6.1%	8.3%
		% of Total	4.8%	3.6%	8.3%
I have not visited and/or do not plan to visit the PH	Count	4	6	10	
	% within How often do you visit or plan to visit the PH?	40.0%	60.0%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	12.2%	11.9%	
	% of Total	4.8%	7.1%	11.9%	
Total	Count	35	49	84	
	% within How often do you visit or plan to visit the PH?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.939 <sup>a</sup>	4	.919
Likelihood Ratio	.927	4	.921
Linear-by-Linear Association	.062	1	.804
N of Valid Cases	84		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is 2.92.

## Communication and remitting

**How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat? \* In the last year, have you sent money to family and/or friends in the PH?**  
**Crosstabulation**

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	Everyday	Count	0	13	13
		% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	0.0%	100.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	0.0%	26.5%	15.5%
		% of Total	0.0%	15.5%	15.5%
	Several times per week	Count	12	11	23
		% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	52.2%	47.8%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	34.3%	22.4%	27.4%
		% of Total	14.3%	13.1%	27.4%
	Several times per month	Count	13	20	33
		% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	39.4%	60.6%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	37.1%	40.8%	39.3%
		% of Total	15.5%	23.8%	39.3%
	Several times per year	Count	6	5	11
		% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	54.5%	45.5%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	17.1%	10.2%	13.1%
		% of Total	7.1%	6.0%	13.1%
	I do not talk to any family and/or friends living in the PH	Count	4	0	4
		% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	100.0%	0.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	0.0%	4.8%
		% of Total	4.8%	0.0%	4.8%
Total	Count	35	49	84	
	% within How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.751 <sup>a</sup>	4	.002
Likelihood Ratio	22.853	4	.000
Linear-by-Linear Association	9.363	1	.002
N of Valid Cases	84		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.67.

## Closeness and remitting

**Do you feel closer to your family and friends living in the US or the PH? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

		In the last year, have you sent money to family and/or friends in the PH?		Total	
		No	Yes		
Do you feel closer to your family and friends living in the US or the PH?	I feel closer to my family and friends living in the US	Count	21	21	42
		% within Do you feel closer to your family and friends living in the US or the PH?	50.0%	50.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	60.0%	42.9%	50.0%
	% of Total		25.0%	25.0%	50.0%
	I feel closer to my family and friends living in the PH	Count	4	10	14
		% within Do you feel closer to your family and friends living in the US or the PH?	28.6%	71.4%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	20.4%	16.7%
	% of Total		4.8%	11.9%	16.7%
	I feel equally close to my family and friends in the US and the PH	Count	9	16	25
		% within Do you feel closer to your family and friends living in the US or the PH?	36.0%	64.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	25.7%	32.7%	29.8%
	% of Total		10.7%	19.0%	29.8%
Other	Count	1	2	3	
	% within Do you feel closer to your family and friends living in the US or the PH?	33.3%	66.7%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	2.9%	4.1%	3.6%	
% of Total		1.2%	2.4%	3.6%	
Total	Count	35	49	84	
	% within Do you feel closer to your family and friends living in the US or the PH?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.604 <sup>a</sup>	3	.457
Likelihood Ratio	2.639	3	.451
Linear-by-Linear Association	1.538	1	.215
N of Valid Cases	84		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.25.

## Move back and remitting

### Do you plan to retire in/move back to the PH at any point in the future? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
Do you plan to retire in/move back to the PH at any point in the future?	Yes	Count	4	12	16
		% within Do you plan to retire in/move back to the PH at any point in the future?	25.0%	75.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	11.4%	24.5%	19.0%
		% of Total	4.8%	14.3%	19.0%
	No	Count	15	21	36
		% within Do you plan to retire in/move back to the PH at any point in the future?	41.7%	58.3%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	42.9%	42.9%	42.9%
		% of Total	17.9%	25.0%	42.9%
	Maybe	Count	16	16	32
		% within Do you plan to retire in/move back to the PH at any point in the future?	50.0%	50.0%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	45.7%	32.7%	38.1%
		% of Total	19.0%	19.0%	38.1%
Total	Count	35	49	84	
	% within Do you plan to retire in/move back to the PH at any point in the future?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.743 <sup>a</sup>	2	.254
Likelihood Ratio	2.846	2	.241
Linear-by-Linear Association	2.572	1	.109
N of Valid Cases	84		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.67.

## Help with immigration and remitting

**Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future? \* In the last year, have you sent money to family and/or friends in the PH? Crosstabulation**

			In the last year, have you sent money to family and/or friends in the PH?		Total
			No	Yes	
Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	Yes	Count	11	20	31
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	35.5%	64.5%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	31.4%	40.8%	36.9%
		% of Total	13.1%	23.8%	36.9%
	No	Count	22	25	47
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	46.8%	53.2%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	62.9%	51.0%	56.0%
		% of Total	26.2%	29.8%	56.0%
	Maybe	Count	2	4	6
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	33.3%	66.7%	100.0%
		% within In the last year, have you sent money to family and/or friends in the PH?	5.7%	8.2%	7.1%
		% of Total	2.4%	4.8%	7.1%
Total	Count	35	49	84	
	% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	41.7%	58.3%	100.0%	
	% within In the last year, have you sent money to family and/or friends in the PH?	100.0%	100.0%	100.0%	
	% of Total	41.7%	58.3%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.170 <sup>a</sup>	2	.557
Likelihood Ratio	1.178	2	.555
Linear-by-Linear Association	.276	1	.599
N of Valid Cases	84		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.50.

## Age and frequency

### Correlations

			What is your age?	How often do you send money to the PH?
Spearman's rho	What is your age?	Correlation Coefficient	1.000	.154
		Sig. (2-tailed)	.	.292
		N	84	49
	How often do you send money to the PH?	Correlation Coefficient	.154	1.000
		Sig. (2-tailed)	.292	.
		N	49	49

## Income and frequency

### Correlations

			What is your household's yearly income?	How often do you send money to the PH?
Spearman's rho	What is your household's yearly income?	Correlation Coefficient	1.000	.090
		Sig. (2-tailed)	.	.544
		N	83	48
	How often do you send money to the PH?	Correlation Coefficient	.090	1.000
		Sig. (2-tailed)	.544	.
		N	48	49

## Length in US and frequency

### Correlations

			How long have you lived in the US?	How often do you send money to the PH?
Spearman's rho	How long have you lived in the US?	Correlation Coefficient	1.000	.180
		Sig. (2-tailed)	.	.216
		N	84	49
	How often do you send money to the PH?	Correlation Coefficient	.180	1.000
		Sig. (2-tailed)	.216	.
		N	49	49

## Visit PH and frequency

### Correlations

				How often do you visit or plan to visit the PH?	How often do you send money to the PH?
Spearman's rho	How often do you visit or plan to visit the PH?	Correlation Coefficient		1.000	.132
		Sig. (2-tailed)		.	.365
		N		84	49
	How often do you send money to the PH?	Correlation Coefficient		.132	1.000
		Sig. (2-tailed)		.365	.
		N		49	49

## Communicate and frequency

### Correlations

				How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	How often do you send money to the PH?
Spearman's rho	How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	Correlation Coefficient		1.000	.224
		Sig. (2-tailed)		.	.121
		N		84	49
	How often do you send money to the PH?	Correlation Coefficient		.224	1.000
		Sig. (2-tailed)		.121	.
		N		49	49

## Age and amount

### Correlations

				What is your age?	In a typical year, how much money do you send to the PH in total?
Spearman's rho	What is your age?	Correlation Coefficient		1.000	.080
		Sig. (2-tailed)		.	.582
		N		84	49
	In a typical year, how much money do you send to the PH in total?	Correlation Coefficient		.080	1.000
		Sig. (2-tailed)		.582	.
		N		49	49

## Income and amount

### Correlations

			What is your household's yearly income?	In a typical year, how much money do you send to the PH in total?
Spearman's rho	What is your household's yearly income?	Correlation Coefficient	1.000	.106
		Sig. (2-tailed)	.	.474
		N	83	48
	In a typical year, how much money do you send to the PH in total?	Correlation Coefficient	.106	1.000
		Sig. (2-tailed)	.474	.
		N	48	49

## Length in US and amount

### Correlations

			How long have you lived in the US?	In a typical year, how much money do you send to the PH in total?
Spearman's rho	How long have you lived in the US?	Correlation Coefficient	1.000	.001
		Sig. (2-tailed)	.	.994
		N	84	49
	In a typical year, how much money do you send to the PH in total?	Correlation Coefficient	.001	1.000
		Sig. (2-tailed)	.994	.
		N	49	49

## Visit PH and amount

### Correlations

			How often do you visit or plan to visit the PH?	In a typical year, how much money do you send to the PH in total?
Spearman's rho	How often do you visit or plan to visit the PH?	Correlation Coefficient	1.000	-.030
		Sig. (2-tailed)	.	.839
		N	84	49
	In a typical year, how much money do you send to the PH in total?	Correlation Coefficient	-.030	1.000
		Sig. (2-tailed)	.839	.
		N	49	49

## Communicate and amount

### Correlations

		How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?		In a typical year, how much money do you send to the PH in total?	
Spearman's rho	How often do you communicate with family and/or friends living in the PH through text message, email, phone, or video chat?	Correlation Coefficient	1.000		-.155
		Sig. (2-tailed)		.	.289
		N	84		49
	In a typical year, how much money do you send to the PH in total?	Correlation Coefficient	-.155		1.000
		Sig. (2-tailed)		.289	.
		N		49	49

## Gender and frequency

### What is your gender? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?					Total
			Several times per month	Once per month	Several times per year	Once per year	Every few years	
What is your gender?	Female	Count	8	10	12	2	6	38
		% within What is your gender?	21.1%	26.3%	31.6%	5.3%	15.8%	100.0%
		% within How often do you send money to the PH?	100.0%	90.9%	66.7%	100.0%	66.7%	79.2%
		% of Total	16.7%	20.8%	25.0%	4.2%	12.5%	79.2%
	Male	Count	0	1	6	0	3	10
		% within What is your gender?	0.0%	10.0%	60.0%	0.0%	30.0%	100.0%
		% within How often do you send money to the PH?	0.0%	9.1%	33.3%	0.0%	33.3%	20.8%
Total	Count	8	11	18	2	9	48	
	% within What is your gender?	16.7%	22.9%	37.5%	4.2%	18.8%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.7%	22.9%	37.5%	4.2%	18.8%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.109 <sup>a</sup>	4	.191
Likelihood Ratio	8.053	4	.090
Linear-by-Linear Association	3.096	1	.078
N of Valid Cases	48		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .42.

## Immigration status and frequency

What is your US immigration status? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?					
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total
What is your US immigration status?	US Citizen	Count	2	9	11	2	6	30
		% within What is your US immigration status?	6.7%	30.0%	36.7%	6.7%	20.0%	100.0%
		% within How often do you send money to the PH?	25.0%	75.0%	61.1%	100.0%	66.7%	61.2%
		% of Total	4.1%	18.4%	22.4%	4.1%	12.2%	61.2%
	Permanent Resident/Green Card Holder	Count	5	2	5	0	3	15
		% within What is your US immigration status?	33.3%	13.3%	33.3%	0.0%	20.0%	100.0%
		% within How often do you send money to the PH?	62.5%	16.7%	27.8%	0.0%	33.3%	30.6%
		% of Total	10.2%	4.1%	10.2%	0.0%	6.1%	30.6%
	Prefer not to answer	Count	0	1	2	0	0	3
		% within What is your US immigration status?	0.0%	33.3%	66.7%	0.0%	0.0%	100.0%
		% within How often do you send money to the PH?	0.0%	8.3%	11.1%	0.0%	0.0%	6.1%
		% of Total	0.0%	2.0%	4.1%	0.0%	0.0%	6.1%
Other: DACA	Count	1	0	0	0	0	1	
	% within What is your US immigration status?	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
	% within How often do you send money to the PH?	12.5%	0.0%	0.0%	0.0%	0.0%	2.0%	
	% of Total	2.0%	0.0%	0.0%	0.0%	0.0%	2.0%	
Total	Count	8	12	18	2	9	49	
	% within What is your US immigration status?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.838 <sup>a</sup>	12	.311
Likelihood Ratio	13.884	12	.308
Linear-by-Linear Association	2.586	1	.108
N of Valid Cases	49		

a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .04.

# Reason for immigrating and frequency

What is the primary reason you moved to the US? \* How often do you send money to the PH? Crosstabulation

What is the primary reason you moved to the US?		How often do you send money to the PH?					Total	
		Several times per month	Once per month	Several times per year	Once per year	Every few years		
To be closer to family already in the US	Count	4	8	9	0	4	25	
	% within What is the primary reason you moved to the US?	16.0%	32.0%	36.0%	0.0%	16.0%	100.0%	
	% within How often do you send money to the PH?	50.0%	66.7%	50.0%	0.0%	44.4%	51.0%	
	% of Total	8.2%	16.3%	18.4%	0.0%	8.2%	51.0%	
	Offered a job in the US	Count	0	0	3	0	0	3
		% within What is the primary reason you moved to the US?	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
		% within How often do you send money to the PH?	0.0%	0.0%	16.7%	0.0%	0.0%	6.1%
		% of Total	0.0%	0.0%	6.1%	0.0%	0.0%	6.1%
	To access more or better job opportunities	Count	1	4	4	1	2	12
		% within What is the primary reason you moved to the US?	8.3%	33.3%	33.3%	8.3%	16.7%	100.0%
		% within How often do you send money to the PH?	12.5%	33.3%	22.2%	50.0%	22.2%	24.5%
		% of Total	2.0%	8.2%	8.2%	2.0%	4.1%	24.5%
Married an American Citizen	Count	1	0	0	0	1	2	
	% within What is the primary reason you moved to the US?	50.0%	0.0%	0.0%	0.0%	50.0%	100.0%	
	% within How often do you send money to the PH?	12.5%	0.0%	0.0%	0.0%	11.1%	4.1%	
	% of Total	2.0%	0.0%	0.0%	0.0%	2.0%	4.1%	
For school	Count	0	0	0	0	1	1	
	% within What is the primary reason you moved to the US?	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	
	% within How often do you send money to the PH?	0.0%	0.0%	0.0%	0.0%	11.1%	2.0%	
	% of Total	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	
Immigrated with family as a dependent	Count	2	0	0	1	0	3	
	% within What is the primary reason you moved to the US?	66.7%	0.0%	0.0%	33.3%	0.0%	100.0%	
	% within How often do you send money to the PH?	25.0%	0.0%	0.0%	50.0%	0.0%	6.1%	
	% of Total	4.1%	0.0%	0.0%	2.0%	0.0%	6.1%	
Other	Count	0	0	2	0	1	3	
	% within What is the primary reason you moved to the US?	0.0%	0.0%	66.7%	0.0%	33.3%	100.0%	
	% within How often do you send money to the PH?	0.0%	0.0%	11.1%	0.0%	11.1%	6.1%	
	% of Total	0.0%	0.0%	4.1%	0.0%	2.0%	6.1%	
Total	Count	8	12	18	2	9	49	
	% within What is the primary reason you moved to the US?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.292 <sup>a</sup>	24	.120
Likelihood Ratio	31.076	24	.152
Linear-by-Linear Association	.737	1	.391
N of Valid Cases	49		

a. 33 cells (94.3%) have expected count less than 5. The minimum expected count is .04.

## Closeness and frequency

Do you feel closer to your family and friends living in the US or the PH? \* How often do you send money to the PH? Crosstabulation

		How often do you send money to the PH?					Total	
		Several times per month	Once per month	Several times per year	Once per year	Every few years		
Do you feel closer to your family and friends living in the US or the PH?	I feel closer to my family and friends living in the US	Count	0	7	8	1	5	21
		% within Do you feel closer to your family and friends living in the US or the PH?	0.0%	33.3%	38.1%	4.8%	23.8%	100.0%
		% within How often do you send money to the PH?	0.0%	58.3%	44.4%	50.0%	55.6%	42.9%
		% of Total	0.0%	14.3%	16.3%	2.0%	10.2%	42.9%
	I feel closer to my family and friends living in the PH	Count	3	3	4	0	0	10
		% within Do you feel closer to your family and friends living in the US or the PH?	30.0%	30.0%	40.0%	0.0%	0.0%	100.0%
		% within How often do you send money to the PH?	37.5%	25.0%	22.2%	0.0%	0.0%	20.4%
		% of Total	6.1%	6.1%	8.2%	0.0%	0.0%	20.4%
	I feel equally close to my family and friends in the US and the PH	Count	5	1	6	1	3	16
		% within Do you feel closer to your family and friends living in the US or the PH?	31.3%	6.3%	37.5%	6.3%	18.8%	100.0%
		% within How often do you send money to the PH?	62.5%	8.3%	33.3%	50.0%	33.3%	32.7%
		% of Total	10.2%	2.0%	12.2%	2.0%	6.1%	32.7%
Other	Count	0	1	0	0	1	2	
	% within Do you feel closer to your family and friends living in the US or the PH?	0.0%	50.0%	0.0%	0.0%	50.0%	100.0%	
	% within How often do you send money to the PH?	0.0%	8.3%	0.0%	0.0%	11.1%	4.1%	
	% of Total	0.0%	2.0%	0.0%	0.0%	2.0%	4.1%	
Total	Count	8	12	18	2	9	49	
	% within Do you feel closer to your family and friends living in the US or the PH?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.323 <sup>a</sup>	12	.224
Likelihood Ratio	21.766	12	.040
Linear-by-Linear Association	.502	1	.478
N of Valid Cases	49		

a. 17 cells (85.0%) have expected count less than 5. The minimum expected count is .08.

## Moving back PH and frequency

Do you plan to retire in/move back to the PH at any point in the future? \* How often do you send money to the PH?  
Crosstabulation

			How often do you send money to the PH?					Total
			Several times per month	Once per month	Several times per year	Once per year	Every few years	
Do you plan to retire in/move back to the PH at any point in the future?	Yes	Count	3	4	2	1	2	12
		% within Do you plan to retire in/move back to the PH at any point in the future?	25.0%	33.3%	16.7%	8.3%	16.7%	100.0%
		% within How often do you send money to the PH?	37.5%	33.3%	11.1%	50.0%	22.2%	24.5%
		% of Total	6.1%	8.2%	4.1%	2.0%	4.1%	24.5%
	No	Count	2	5	9	1	4	21
		% within Do you plan to retire in/move back to the PH at any point in the future?	9.5%	23.8%	42.9%	4.8%	19.0%	100.0%
		% within How often do you send money to the PH?	25.0%	41.7%	50.0%	50.0%	44.4%	42.9%
		% of Total	4.1%	10.2%	18.4%	2.0%	8.2%	42.9%
	Maybe	Count	3	3	7	0	3	16
		% within Do you plan to retire in/move back to the PH at any point in the future?	18.8%	18.8%	43.8%	0.0%	18.8%	100.0%
		% within How often do you send money to the PH?	37.5%	25.0%	38.9%	0.0%	33.3%	32.7%
		% of Total	6.1%	6.1%	14.3%	0.0%	6.1%	32.7%
Total	Count	8	12	18	2	9	49	
	% within Do you plan to retire in/move back to the PH at any point in the future?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.786 <sup>a</sup>	8	.780
Likelihood Ratio	5.635	8	.688
Linear-by-Linear Association	.151	1	.697
N of Valid Cases	49		

a. 12 cells (80.0%) have expected count less than 5. The minimum expected count is .49.

## Help with immigration and frequency

Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?					Total
			Several times per month	Once per month	Several times per year	Once per year	Every few years	
Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	Yes	Count	7	6	6	0	1	20
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	35.0%	30.0%	30.0%	0.0%	5.0%	100.0%
		% within How often do you send money to the PH?	87.5%	50.0%	33.3%	0.0%	11.1%	40.8%
		% of Total	14.3%	12.2%	12.2%	0.0%	2.0%	40.8%
	No	Count	0	6	9	2	8	25
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	0.0%	24.0%	36.0%	8.0%	32.0%	100.0%
		% within How often do you send money to the PH?	0.0%	50.0%	50.0%	100.0%	88.9%	51.0%
		% of Total	0.0%	12.2%	18.4%	4.1%	16.3%	51.0%
	Maybe	Count	1	0	3	0	0	4
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	25.0%	0.0%	75.0%	0.0%	0.0%	100.0%
		% within How often do you send money to the PH?	12.5%	0.0%	16.7%	0.0%	0.0%	8.2%
		% of Total	2.0%	0.0%	6.1%	0.0%	0.0%	8.2%
Total	Count	8	12	18	2	9	49	
	% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.742 <sup>a</sup>	8	.016
Likelihood Ratio	24.182	8	.002
Linear-by-Linear Association	5.678	1	.017
N of Valid Cases	49		

a. 12 cells (80.0%) have expected count less than 5. The minimum expected count is .16.

## Gender and amount

### What is your gender? \* In a typical year, how much money do you send to the PH in total? Crosstabulation

		In a typical year, how much money do you send to the PH in total?						
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
What is your gender?	Female	Count	7	11	15	4	1	38
		% within What is your gender?	18.4%	28.9%	39.5%	10.5%	2.6%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	70.0%	64.7%	93.8%	100.0%	100.0%	79.2%
		% of Total	14.6%	22.9%	31.3%	8.3%	2.1%	79.2%
Male	Count	3	6	1	0	0	10	
	% within What is your gender?	30.0%	60.0%	10.0%	0.0%	0.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	30.0%	35.3%	6.3%	0.0%	0.0%	20.8%	
	% of Total	6.3%	12.5%	2.1%	0.0%	0.0%	20.8%	
Total	Count	10	17	16	4	1	48	
	% within What is your gender?	20.8%	35.4%	33.3%	8.3%	2.1%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.8%	35.4%	33.3%	8.3%	2.1%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.044 <sup>a</sup>	4	.196
Likelihood Ratio	7.354	4	.118
Linear-by-Linear Association	4.053	1	.044
N of Valid Cases	48		

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .21.

## Immigration status and amount

What is your US immigration status? \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
What is your US immigration status?	US Citizen	Count	7	8	10	5	0	30
		% within What is your US immigration status?	23.3%	26.7%	33.3%	16.7%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	70.0%	47.1%	62.5%	100.0%	0.0%	61.2%
		% of Total	14.3%	16.3%	20.4%	10.2%	0.0%	61.2%
	Permanent Resident/Green Card Holder	Count	2	7	5	0	1	15
		% within What is your US immigration status?	13.3%	46.7%	33.3%	0.0%	6.7%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	20.0%	41.2%	31.3%	0.0%	100.0%	30.6%
		% of Total	4.1%	14.3%	10.2%	0.0%	2.0%	30.6%
	Prefer not to answer	Count	1	2	0	0	0	3
		% within What is your US immigration status?	33.3%	66.7%	0.0%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	10.0%	11.8%	0.0%	0.0%	0.0%	6.1%
		% of Total	2.0%	4.1%	0.0%	0.0%	0.0%	6.1%
Other: DACA	Count	0	0	1	0	0	1	
	% within What is your US immigration status?	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	0.0%	0.0%	6.3%	0.0%	0.0%	2.0%	
	% of Total	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	
Total	Count	10	17	16	5	1	49	
	% within What is your US immigration status?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.160 <sup>a</sup>	12	.515
Likelihood Ratio	13.837	12	.311
Linear-by-Linear Association	.117	1	.732
N of Valid Cases	49		

a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .02.

# Reason for immigrating and amount

**What is the primary reason you moved to the US? \* In a typical year, how much money do you send to the PH in total? Crosstabulation**

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
What is the primary reason you moved to the US?	To be closer to family already in the US	Count	8	9	6	2	0	25
		% within What is the primary reason you moved to the US?	32.0%	36.0%	24.0%	8.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	80.0%	52.9%	37.5%	40.0%	0.0%	51.0%
		% of Total	16.3%	18.4%	12.2%	4.1%	0.0%	51.0%
	Offered a job in the US	Count	0	2	0	1	0	3
		% within What is the primary reason you moved to the US?	0.0%	66.7%	0.0%	33.3%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	11.8%	0.0%	20.0%	0.0%	6.1%
		% of Total	0.0%	4.1%	0.0%	2.0%	0.0%	6.1%
	To access more or better job opportunities	Count	0	5	4	2	1	12
		% within What is the primary reason you moved to the US?	0.0%	41.7%	33.3%	16.7%	8.3%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	29.4%	25.0%	40.0%	100.0%	24.5%
		% of Total	0.0%	10.2%	8.2%	4.1%	2.0%	24.5%
	Married an American Citizen	Count	1	0	1	0	0	2
		% within What is the primary reason you moved to the US?	50.0%	0.0%	50.0%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	10.0%	0.0%	6.3%	0.0%	0.0%	4.1%
		% of Total	2.0%	0.0%	2.0%	0.0%	0.0%	4.1%
	For school	Count	0	0	1	0	0	1
		% within What is the primary reason you moved to the US?	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	0.0%	6.3%	0.0%	0.0%	2.0%
		% of Total	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%
	Immigrated with family as a dependent	Count	1	0	2	0	0	3
		% within What is the primary reason you moved to the US?	33.3%	0.0%	66.7%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	10.0%	0.0%	12.5%	0.0%	0.0%	6.1%
		% of Total	2.0%	0.0%	4.1%	0.0%	0.0%	6.1%
Other	Count	0	1	2	0	0	3	
	% within What is the primary reason you moved to the US?	0.0%	33.3%	66.7%	0.0%	0.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	0.0%	5.9%	12.5%	0.0%	0.0%	6.1%	
	% of Total	0.0%	2.0%	4.1%	0.0%	0.0%	6.1%	
Total	Count	10	17	16	5	1	49	
	% within What is the primary reason you moved to the US?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21.213 <sup>a</sup>	24	.626
Likelihood Ratio	26.441	24	.331
Linear-by-Linear Association	1.913	1	.167
N of Valid Cases	49		

a. 32 cells (91.4%) have expected count less than 5. The minimum expected count is .02.

## Closeness and amount

**Do you feel closer to your family and friends living in the US or the PH? \* In a typical year, how much money do you send to the PH in total?**  
**Crosstabulation**

		In a typical year, how much money do you send to the PH in total?						
		Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total	
Do you feel closer to your family and friends living in the US or the PH?	I feel closer to my family and friends living in the US	Count	6	6	6	2	1	21
		% within Do you feel closer to your family and friends living in the US or the PH?	28.6%	28.6%	28.6%	9.5%	4.8%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	60.0%	35.3%	37.5%	40.0%	100.0%	42.9%
		% of Total	12.2%	12.2%	12.2%	4.1%	2.0%	42.9%
	I feel closer to my family and friends living in the PH	Count	0	5	3	2	0	10
		% within Do you feel closer to your family and friends living in the US or the PH?	0.0%	50.0%	30.0%	20.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	29.4%	18.8%	40.0%	0.0%	20.4%
		% of Total	0.0%	10.2%	6.1%	4.1%	0.0%	20.4%
	I feel equally close to my family and friends in the US and the PH	Count	3	5	7	1	0	16
		% within Do you feel closer to your family and friends living in the US or the PH?	18.8%	31.3%	43.8%	6.3%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	30.0%	29.4%	43.8%	20.0%	0.0%	32.7%
		% of Total	6.1%	10.2%	14.3%	2.0%	0.0%	32.7%
	Other	Count	1	1	0	0	0	2
		% within Do you feel closer to your family and friends living in the US or the PH?	50.0%	50.0%	0.0%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	10.0%	5.9%	0.0%	0.0%	0.0%	4.1%
		% of Total	2.0%	2.0%	0.0%	0.0%	0.0%	4.1%
Total	Count	10	17	16	5	1	49	
	% within Do you feel closer to your family and friends living in the US or the PH?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.816 <sup>a</sup>	12	.719
Likelihood Ratio	11.447	12	.491
Linear-by-Linear Association	.153	1	.696
N of Valid Cases	49		

a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .04.

## Moving back and amount

**Do you plan to retire in/move back to the PH at any point in the future? \* In a typical year, how much money do you send to the PH in total? Crosstabulation**

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
Do you plan to retire in/move back to the PH at any point in the future?	Yes	Count	3	3	4	2	0	12
		% within Do you plan to retire in/move back to the PH at any point in the future?	25.0%	25.0%	33.3%	16.7%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	30.0%	17.6%	25.0%	40.0%	0.0%	24.5%
		% of Total	6.1%	6.1%	8.2%	4.1%	0.0%	24.5%
	No	Count	5	8	6	2	0	21
		% within Do you plan to retire in/move back to the PH at any point in the future?	23.8%	38.1%	28.6%	9.5%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	50.0%	47.1%	37.5%	40.0%	0.0%	42.9%
		% of Total	10.2%	16.3%	12.2%	4.1%	0.0%	42.9%
	Maybe	Count	2	6	6	1	1	16
		% within Do you plan to retire in/move back to the PH at any point in the future?	12.5%	37.5%	37.5%	6.3%	6.3%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	20.0%	35.3%	37.5%	20.0%	100.0%	32.7%
		% of Total	4.1%	12.2%	12.2%	2.0%	2.0%	32.7%
Total	Count	10	17	16	5	1	49	
	% within Do you plan to retire in/move back to the PH at any point in the future?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.197 <sup>a</sup>	8	.839
Likelihood Ratio	4.430	8	.816
Linear-by-Linear Association	.218	1	.640
N of Valid Cases	49		

a. 11 cells (73.3%) have expected count less than 5. The minimum expected count is .24.

## Help with immigration and amount

Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future? \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	Yes	Count	2	6	10	2	0	20
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	10.0%	30.0%	50.0%	10.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	20.0%	35.3%	62.5%	40.0%	0.0%	40.8%
		% of Total	4.1%	12.2%	20.4%	4.1%	0.0%	40.8%
	No	Count	8	8	5	3	1	25
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	32.0%	32.0%	20.0%	12.0%	4.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	80.0%	47.1%	31.3%	60.0%	100.0%	51.0%
		% of Total	16.3%	16.3%	10.2%	6.1%	2.0%	51.0%
	Maybe	Count	0	3	1	0	0	4
		% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	0.0%	75.0%	25.0%	0.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	17.6%	6.3%	0.0%	0.0%	8.2%
		% of Total	0.0%	6.1%	2.0%	0.0%	0.0%	8.2%
Total	Count	10	17	16	5	1	49	
	% within Have you sponsored/helped with any relative's immigration to the US from the PH or do you plan to in the future?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.165 <sup>a</sup>	8	.254
Likelihood Ratio	11.255	8	.188
Linear-by-Linear Association	1.234	1	.267
N of Valid Cases	49		

a. 10 cells (66.7%) have expected count less than 5. The minimum expected count is .08.

## Food and frequency

### Is the money used for food? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?					
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total
Is the money used for food?	No	Count	2	3	7	1	5	18
		% within Is the money used for food?	11.1%	16.7%	38.9%	5.6%	27.8%	100.0%
		% within How often do you send money to the PH?	25.0%	25.0%	38.9%	50.0%	55.6%	36.7%
		% of Total	4.1%	6.1%	14.3%	2.0%	10.2%	36.7%
	Yes	Count	6	9	11	1	4	31
		% within Is the money used for food?	19.4%	29.0%	35.5%	3.2%	12.9%	100.0%
		% within How often do you send money to the PH?	75.0%	75.0%	61.1%	50.0%	44.4%	63.3%
		% of Total	12.2%	18.4%	22.4%	2.0%	8.2%	63.3%
	Total	Count	8	12	18	2	9	49
		% within Is the money used for food?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%
		% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.744 <sup>a</sup>	4	.602
Likelihood Ratio	2.750	4	.601
Linear-by-Linear Association	2.515	1	.113
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .73.

## Health and frequency

### Is the money used for health (hospital visits, drugs, etc.) \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?						
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total	
Is the money used for health (hospital visits, drugs, etc.)	No	Count	3	7	6	0	3	19	
		% within Is the money used for health (hospital visits, drugs, etc.)	15.8%	36.8%	31.6%	0.0%	15.8%	100.0%	
		% within How often do you send money to the PH?	37.5%	58.3%	33.3%	0.0%	33.3%	38.8%	
		% of Total	6.1%	14.3%	12.2%	0.0%	6.1%	38.8%	
	Yes	Count	5	5	12	2	6	30	
		% within Is the money used for health (hospital visits, drugs, etc.)	16.7%	16.7%	40.0%	6.7%	20.0%	100.0%	
		% within How often do you send money to the PH?	62.5%	41.7%	66.7%	100.0%	66.7%	61.2%	
		% of Total	10.2%	10.2%	24.5%	4.1%	12.2%	61.2%	
		Total	Count	8	12	18	2	9	49
		% within Is the money used for health (hospital visits, drugs, etc.)	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.542 <sup>a</sup>	4	.471
Likelihood Ratio	4.180	4	.382
Linear-by-Linear Association	.777	1	.378
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .78.

## Housing and frequency

Is the money used for housing? (bills, rent, renovations, etc.) \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?						
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total	
Is the money used for housing? (bills, rent, renovations, etc.)	No	Count	2	4	11	1	3	21	
		% within Is the money used for housing? (bills, rent, renovations, etc.)	9.5%	19.0%	52.4%	4.8%	14.3%	100.0%	
		% within How often do you send money to the PH?	25.0%	33.3%	61.1%	50.0%	33.3%	42.9%	
		% of Total	4.1%	8.2%	22.4%	2.0%	6.1%	42.9%	
	Yes	Count	6	8	7	1	6	28	
		% within Is the money used for housing? (bills, rent, renovations, etc.)	21.4%	28.6%	25.0%	3.6%	21.4%	100.0%	
		% within How often do you send money to the PH?	75.0%	66.7%	38.9%	50.0%	66.7%	57.1%	
		% of Total	12.2%	16.3%	14.3%	2.0%	12.2%	57.1%	
		Total	Count	8	12	18	2	9	49
		% within Is the money used for housing? (bills, rent, renovations, etc.)	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%		

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.310 <sup>a</sup>	4	.366
Likelihood Ratio	4.365	4	.359
Linear-by-Linear Association	.292	1	.589
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .86.

## Celebrations and frequency

Is the money used for celebrations (weddings, graduations, birthdays, etc.) \* How often do you send money to the PH?  
Crosstabulation

			How often do you send money to the PH?					Total
			Several times per month	Once per month	Several times per year	Once per year	Every few years	
Is the money used for celebrations (weddings, graduations, birthdays, etc.)	No	Count	4	6	9	0	4	23
		% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	17.4%	26.1%	39.1%	0.0%	17.4%	100.0%
		% within How often do you send money to the PH?	50.0%	50.0%	50.0%	0.0%	44.4%	46.9%
		% of Total	8.2%	12.2%	18.4%	0.0%	8.2%	46.9%
	Yes	Count	4	6	9	2	5	26
		% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	15.4%	23.1%	34.6%	7.7%	19.2%	100.0%
		% within How often do you send money to the PH?	50.0%	50.0%	50.0%	100.0%	55.6%	53.1%
		% of Total	8.2%	12.2%	18.4%	4.1%	10.2%	53.1%
Total	Count	8	12	18	2	9	49	
	% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.935 <sup>a</sup>	4	.748
Likelihood Ratio	2.700	4	.609
Linear-by-Linear Association	.246	1	.620
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .94.

## Education and frequency

Is the money used for education? (tuition, school supplies, etc.) \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?						
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total	
Is the money used for education? (tuition, school supplies, etc.)	No	Count	3	6	9	1	5	24	
		% within Is the money used for education? (tuition, school supplies, etc.)	12.5%	25.0%	37.5%	4.2%	20.8%	100.0%	
		% within How often do you send money to the PH?	37.5%	50.0%	50.0%	50.0%	55.6%	49.0%	
		% of Total	6.1%	12.2%	18.4%	2.0%	10.2%	49.0%	
	Yes	Count	5	6	9	1	4	25	
		% within Is the money used for education? (tuition, school supplies, etc.)	20.0%	24.0%	36.0%	4.0%	16.0%	100.0%	
		% within How often do you send money to the PH?	62.5%	50.0%	50.0%	50.0%	44.4%	51.0%	
		% of Total	10.2%	12.2%	18.4%	2.0%	8.2%	51.0%	
		Total	Count	8	12	18	2	9	49
		% within Is the money used for education? (tuition, school supplies, etc.)	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.591 <sup>a</sup>	4	.964
Likelihood Ratio	.596	4	.963
Linear-by-Linear Association	.414	1	.520
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .98.

## Disaster and frequency

### Is the money used for natural disaster response? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?						
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total	
Is the money used for natural disaster response?	No	Count	5	11	15	1	7	39	
		% within Is the money used for natural disaster response?	12.8%	28.2%	38.5%	2.6%	17.9%	100.0%	
		% within How often do you send money to the PH?	62.5%	91.7%	83.3%	50.0%	77.8%	79.6%	
		% of Total	10.2%	22.4%	30.6%	2.0%	14.3%	79.6%	
	Yes	Count	3	1	3	1	2	10	
		% within Is the money used for natural disaster response?	30.0%	10.0%	30.0%	10.0%	20.0%	100.0%	
		% within How often do you send money to the PH?	37.5%	8.3%	16.7%	50.0%	22.2%	20.4%	
		% of Total	6.1%	2.0%	6.1%	2.0%	4.1%	20.4%	
		Total	Count	8	12	18	2	9	49
		% within Is the money used for natural disaster response?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%		

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.767 <sup>a</sup>	4	.438
Likelihood Ratio	3.592	4	.464
Linear-by-Linear Association	.010	1	.920
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .41.

## Business and frequency

### Is the money used for business investments? \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?						
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total	
Is the money used for business investments?	No	Count	5	10	17	1	8	41	
		% within Is the money used for business investments?	12.2%	24.4%	41.5%	2.4%	19.5%	100.0%	
		% within How often do you send money to the PH?	62.5%	83.3%	94.4%	50.0%	88.9%	83.7%	
		% of Total	10.2%	20.4%	34.7%	2.0%	16.3%	83.7%	
	Yes	Count	3	2	1	1	1	8	
		% within Is the money used for business investments?	37.5%	25.0%	12.5%	12.5%	12.5%	100.0%	
		% within How often do you send money to the PH?	37.5%	16.7%	5.6%	50.0%	11.1%	16.3%	
		% of Total	6.1%	4.1%	2.0%	2.0%	2.0%	16.3%	
		Total	Count	8	12	18	2	9	49
		% within Is the money used for business investments?	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%	
	% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
	% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%		

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.994 <sup>a</sup>	4	.200
Likelihood Ratio	5.440	4	.245
Linear-by-Linear Association	1.213	1	.271
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .33.

## Other and frequency

### The money is used for another purpose. \* How often do you send money to the PH? Crosstabulation

			How often do you send money to the PH?							
			Several times per month	Once per month	Several times per year	Once per year	Every few years	Total		
The money is used for another purpose.	No	Count	8	12	17	2	9	48		
		% within The money is used for another purpose.	16.7%	25.0%	35.4%	4.2%	18.8%	100.0%		
		% within How often do you send money to the PH?	100.0%	100.0%	94.4%	100.0%	100.0%	98.0%		
		% of Total	16.3%	24.5%	34.7%	4.1%	18.4%	98.0%		
	Yes	Count	0	0	1	0	0	1		
		% within The money is used for another purpose.	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%		
		% within How often do you send money to the PH?	0.0%	0.0%	5.6%	0.0%	0.0%	2.0%		
		% of Total	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%		
		Total		Count	8	12	18	2	9	49
				% within The money is used for another purpose.	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%
		% within How often do you send money to the PH?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		% of Total	16.3%	24.5%	36.7%	4.1%	18.4%	100.0%		

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.758 <sup>a</sup>	4	.780
Likelihood Ratio	2.039	4	.729
Linear-by-Linear Association	.016	1	.899
N of Valid Cases	49		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .04.

## Food and amount

### Is the money used for food? \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
Is the money used for food?	No	Count	5	5	6	2	0	18
		% within Is the money used for food?	27.8%	27.8%	33.3%	11.1%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	50.0%	29.4%	37.5%	40.0%	0.0%	36.7%
		% of Total	10.2%	10.2%	12.2%	4.1%	0.0%	36.7%
	Yes	Count	5	12	10	3	1	31
		% within Is the money used for food?	16.1%	38.7%	32.3%	9.7%	3.2%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	50.0%	70.6%	62.5%	60.0%	100.0%	63.3%
		% of Total	10.2%	24.5%	20.4%	6.1%	2.0%	63.3%
Total	Count	10	17	16	5	1	49	
	% within Is the money used for food?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.757 <sup>a</sup>	4	.780
Likelihood Ratio	2.078	4	.721
Linear-by-Linear Association	.347	1	.556
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .37.

## Health and amount

Is the money used for health (hospital visits, drugs, etc.) \* In a typical year, how much money do you send to the PH in total?  
Crosstabulation

			In a typical year, how much money do you send to the PH in total?						
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total	
Is the money used for health (hospital visits, drugs, etc.)	No	Count	3	9	6	1	0	19	
		% within Is the money used for health (hospital visits, drugs, etc.)	15.8%	47.4%	31.6%	5.3%	0.0%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	30.0%	52.9%	37.5%	20.0%	0.0%	38.8%	
		% of Total	6.1%	18.4%	12.2%	2.0%	0.0%	38.8%	
	Yes	Count	7	8	10	4	1	30	
		% within Is the money used for health (hospital visits, drugs, etc.)	23.3%	26.7%	33.3%	13.3%	3.3%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	70.0%	47.1%	62.5%	80.0%	100.0%	61.2%	
		% of Total	14.3%	16.3%	20.4%	8.2%	2.0%	61.2%	
		Total	Count	10	17	16	5	1	49
		% within Is the money used for health (hospital visits, drugs, etc.)	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.148 <sup>a</sup>	4	.533
Likelihood Ratio	3.538	4	.472
Linear-by-Linear Association	.485	1	.486
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .39.

## Housing and amount

Is the money used for housing? (bills, rent, renovations, etc.) \* In a typical year, how much money do you send to the PH in total? Crosstabulation

		In a typical year, how much money do you send to the PH in total?							
		Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total		
Is the money used for housing? (bills, rent, renovations, etc.)	No	Count	6	8	6	1	0	21	
		% within Is the money used for housing? (bills, rent, renovations, etc.)	28.6%	38.1%	28.6%	4.8%	0.0%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	60.0%	47.1%	37.5%	20.0%	0.0%	42.9%	
		% of Total	12.2%	16.3%	12.2%	2.0%	0.0%	42.9%	
	Yes	Count	4	9	10	4	1	28	
		% within Is the money used for housing? (bills, rent, renovations, etc.)	14.3%	32.1%	35.7%	14.3%	3.6%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	40.0%	52.9%	62.5%	80.0%	100.0%	57.1%	
		% of Total	8.2%	18.4%	20.4%	8.2%	2.0%	57.1%	
		Total	Count	10	17	16	5	1	49
		% within Is the money used for housing? (bills, rent, renovations, etc.)	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.327 <sup>a</sup>	4	.505
Likelihood Ratio	3.783	4	.436
Linear-by-Linear Association	3.169	1	.075
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .43.

## Celebrations and amount

Is the money used for celebrations (weddings, graduations, birthdays, etc.) \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?					
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total
Is the money used for celebrations (weddings, graduations, birthdays, etc.)	No	Count	5	6	8	4	0	23
		% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	21.7%	26.1%	34.8%	17.4%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	50.0%	35.3%	50.0%	80.0%	0.0%	46.9%
		% of Total	10.2%	12.2%	16.3%	8.2%	0.0%	46.9%
	Yes	Count	5	11	8	1	1	26
		% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	19.2%	42.3%	30.8%	3.8%	3.8%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	50.0%	64.7%	50.0%	20.0%	100.0%	53.1%
		% of Total	10.2%	22.4%	16.3%	2.0%	2.0%	53.1%
Total	Count	10	17	16	5	1	49	
	% within Is the money used for celebrations (weddings, graduations, birthdays, etc.)	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
	% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.102 <sup>a</sup>	4	.392
Likelihood Ratio	4.623	4	.328
Linear-by-Linear Association	.358	1	.550
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .47.

## Education and amount

Is the money used for education? (tuition, school supplies, etc.) \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?					Total	
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000		
Is the money used for education? (tuition, school supplies, etc.)	No	Count	7	7	7	3	0	24	
		% within Is the money used for education? (tuition, school supplies, etc.)	29.2%	29.2%	29.2%	12.5%	0.0%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	70.0%	41.2%	43.8%	60.0%	0.0%	49.0%	
		% of Total	14.3%	14.3%	14.3%	6.1%	0.0%	49.0%	
	Yes	Count	3	10	9	2	1	25	
		% within Is the money used for education? (tuition, school supplies, etc.)	12.0%	40.0%	36.0%	8.0%	4.0%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	30.0%	58.8%	56.3%	40.0%	100.0%	51.0%	
		% of Total	6.1%	20.4%	18.4%	4.1%	2.0%	51.0%	
		Total	Count	10	17	16	5	1	49
		% within Is the money used for education? (tuition, school supplies, etc.)	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.560 <sup>a</sup>	4	.469
Likelihood Ratio	3.996	4	.407
Linear-by-Linear Association	.900	1	.343
N of Valid Cases	49		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .49.

## Disaster and amount

Is the money used for natural disaster response? \* In a typical year, how much money do you send to the PH in total?  
Crosstabulation

			In a typical year, how much money do you send to the PH in total?					Total
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	
Is the money used for natural disaster response?	No	Count	10	14	10	4	1	39
		% within Is the money used for natural disaster response?	25.6%	35.9%	25.6%	10.3%	2.6%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	100.0%	82.4%	62.5%	80.0%	100.0%	79.6%
		% of Total	20.4%	28.6%	20.4%	8.2%	2.0%	79.6%
	Yes	Count	0	3	6	1	0	10
		% within Is the money used for natural disaster response?	0.0%	30.0%	60.0%	10.0%	0.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	0.0%	17.6%	37.5%	20.0%	0.0%	20.4%
		% of Total	0.0%	6.1%	12.2%	2.0%	0.0%	20.4%
	Total	Count	10	17	16	5	1	49
		% within Is the money used for natural disaster response?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.778 <sup>a</sup>	4	.216
Likelihood Ratio	7.571	4	.109
Linear-by-Linear Association	2.152	1	.142
N of Valid Cases	49		

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .20.

## Business and amount

Is the money used for business investments? \* In a typical year, how much money do you send to the PH in total?  
Crosstabulation

			In a typical year, how much money do you send to the PH in total?						
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total	
Is the money used for business investments?	No	Count	10	14	11	5	1	41	
		% within Is the money used for business investments?	24.4%	34.1%	26.8%	12.2%	2.4%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	100.0%	82.4%	68.8%	100.0%	100.0%	83.7%	
		% of Total	20.4%	28.6%	22.4%	10.2%	2.0%	83.7%	
	Yes	Count	0	3	5	0	0	8	
		% within Is the money used for business investments?	0.0%	37.5%	62.5%	0.0%	0.0%	100.0%	
		% within In a typical year, how much money do you send to the PH in total?	0.0%	17.6%	31.3%	0.0%	0.0%	16.3%	
		% of Total	0.0%	6.1%	10.2%	0.0%	0.0%	16.3%	
		Total	Count	10	17	16	5	1	49
		% within Is the money used for business investments?	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%	
% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%			

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.752 <sup>a</sup>	4	.218
Likelihood Ratio	7.896	4	.095
Linear-by-Linear Association	.542	1	.461
N of Valid Cases	49		

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .16.

## Other and amount

The money is used for another purpose. \* In a typical year, how much money do you send to the PH in total? Crosstabulation

			In a typical year, how much money do you send to the PH in total?							
			Less than \$500	\$500-\$1,000	\$1,001-\$5,000	\$5,001-\$10,000	\$10,001-\$20,000	Total		
The money is used for another purpose.	No	Count	10	17	15	5	1	48		
		% within The money is used for another purpose.	20.8%	35.4%	31.3%	10.4%	2.1%	100.0%		
		% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	93.8%	100.0%	100.0%	98.0%		
		% of Total	20.4%	34.7%	30.6%	10.2%	2.0%	98.0%		
	Yes	Count	0	0	1	0	0	1		
		% within The money is used for another purpose.	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%		
		% within In a typical year, how much money do you send to the PH in total?	0.0%	0.0%	6.3%	0.0%	0.0%	2.0%		
		% of Total	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%		
		Total		Count	10	17	16	5	1	49
				% within The money is used for another purpose.	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%
		% within In a typical year, how much money do you send to the PH in total?	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
		% of Total	20.4%	34.7%	32.7%	10.2%	2.0%	100.0%		

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.105 <sup>a</sup>	4	.716
Likelihood Ratio	2.282	4	.684
Linear-by-Linear Association	.386	1	.535
N of Valid Cases	49		

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .02.