

“Am I Obligated to Help?” Emotions in the Transnational Enactment of Filipino Family Obligation and *Utang Na Loób* in Remittance-Sending

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Abstract

Much of what sociologists know about family obligation is derived from literature based on Western populations and using a Western lens. Although of some relevance to non-Western families and individuals, this literature has limited utility when it comes to understanding the experiences of Filipinos and other migrants who emanate from collectivist cultures. To explore this gap in the literature, this article examines the remittance-sending practices of Filipino migrants in Aotearoa New Zealand to show how their doing of family continues to be governed by traditional norms of family obligation from the Philippines. While the transnational context within which Filipino migrants ‘do family’ affords the reworking of understandings of family and family obligation across spatial and temporal divisions (Yeoh et al., 2005), we demonstrate that such reworkings are constrained by deeply ingrained Filipino cultural and family norms and the effects of governing emotions, like love, shame and guilt.

Keywords: transnational family practices; emotions; remittances; *utang na loób*;¹ family obligation

Introduction

A primary reason people from the Global South, including the Philippines, migrate and form transnational families is the need to secure financial stability for their left-behind families through remittances (Espiritu, 2003; Massey et al., 1993; McKay, 2004). Remittance-sending is anchored in the prevailing political economies of home and receiving countries. The wider literature indicates that remittances compensate for the relative absence of social security provisions in Global South countries (e.g., Brown et al., 2014; Schrieder & Knerr, 2000). In the Philippines, the economic devastation wrought by nearly 400 years of colonisation (Asis, 2017; San Juan, 2009), neoliberal reforms, poor economic policies and governance have resulted in a society beleaguered by political strife, poverty and the absence of social welfare provisions (Aguirre, 2014; Madianou & Miller, 2012; Rodriguez, 2010). As a response, the Marcos dictatorship implemented the Labor Code of the Philippines (Presidential Decree No. 442, 1974), which details the country’s labour export policy (LEP) and sets up the political infrastructure for the institutionalisation of overseas employment.

The LEP is a sophisticated and aggressive system that manages, organises and regulates the global mobility of labour (Alcid, 2003; Friesen, 2017; Tyner, 2002). Via the LEP, migration and remittance-sending were socio-legally and morally embedded in Filipino society by mobilising dominant and normative constructions that resonate with the Filipino family culture (Aguirre, 2014; Albuero, 2005). The brokering

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¹ *Utang na loób* is a compound noun: ‘utang’ means debt and ‘loob’, inner self.

of its people as cheap global labour is the Philippine state's way of mitigating the adverse outcomes of neoliberalism (Alcid, 2003), as a solution to personal and structural poverty, and to compensate for the absence of a welfare state within (neo)colonial and neoliberal contexts (Aguirre, 2014; Rodriguez, 2010).

The LEP unleashed significant social change, with migration becoming a structural feature of Philippine society and Filipino families. This is manifested in the development of a migration industry, the emergence of the Filipino labour diaspora and the exponential growth of transnational Filipino families (Alcid, 2003). The Philippines has become an important source of migrants and there are currently more than ten million Filipinos globally, roughly 10 per cent of its population of 109,035,343 (Commission on Filipinos Overseas, 2013; Philippine Statistics Authority, 2020). Becoming categorised by Immigration New Zealand as a comparable labour market in 2007, Filipinos have become the fastest-growing Asian population in the country, and they are the third-largest Asian ethnic group, behind Chinese and Indians. Filipinos are also the sixth-largest migrant community in Aotearoa New Zealand (hereafter, Aotearoa) (108,297 as at the 2023 Census; Stats NZ 2023). Aotearoa is attracting highly skilled Filipinos, with 26.6 per cent working as professionals, 10.7 per cent as managers, 11.5 per cent as community and personal services workers, 36.7 per cent as technicians, trade workers, machine operators and labourers, and 14.5 per cent in sales and administration (Stats NZ, 2023). A large number of Filipino migrants send home remittances.

Remittance-sending is a well-established practice among migrants from the Global South. The Philippines has been the fourth top remittance receiver in the world since 2019, preceded only by India, Mexico and China (World Bank, 2024), receiving US\$40.28 billion in 2024 (8.7 per cent of GDP) (World Bank, n.d.). This practice reflects the importance attached by Filipinos to extended family connections despite their transnational nature (Asis, 1994; Espiritu, 2003). Filipino migrants use remittances to symbolise their ongoing care for and commitment to their left-behind families (e.g., Katigbak, 2015; McCallum, 2021; McKay, 2007, 2015). However, remittances also fulfil culturally informed requirements of family obligation encoded in *utang na loób*, which is the Filipino norm of intergenerational reciprocity (discussed in greater depth later).

Using a collectivist lens, this article contributes to an emerging body of literature that explores the convergence between family obligation, remittances, emotions and morality (e.g., Baldassar, 2007, 2015; Simoni & Voirol, 2021; Wilding & Baldassar, 2022). Contemporary family sociologists rely on literature based on Western populations using a Western lens to theorise about family obligation. However, while relevant, the usefulness of this literature is limited when applied to the experiences of Filipinos and other migrants hailing from the collectivist cultures of the Global South. This article explores this gap in the literature by investigating the effects of governing emotions, like love, shame and guilt, on the remittance-sending practices of Filipino migrants in Aotearoa. We show that traditional norms of family obligation from the home country continue to discipline how Filipino migrants 'do family' across geographical divides.² Transnationalism provides a context for reworking understandings of family and family obligation (Yeoh et al., 2005). However, drawing from our study around the transnational family practices of 26 Filipino migrants to Aotearoa, we illustrate how deeply ingrained collectivist Filipino cultural and family norms and the effects of governing emotions, like love, shame and guilt, constrain such reworking.

In the following section, we set the foundation for later discussions through an overview of what the literature says about how conceptions of family obligation intersect with the material and emotional dimensions of remittances, which are in turn bound up with culturally informed moral frameworks. Afterwards, we outline the methodology before discussing the participants' three orientations to remittance-sending: *remittances of love*, *obligatory remittances* and *token remittances*.

² *Doing family* is a concept developed by David Morgan (2011), who argues that family life can be thought of as a collection of activities or practices that family members do that constitute the foundations of being 'family'.

The material-emotional-moral nexus: Family obligation, remittances and the morality of money

Sociology has long regarded duty, responsibility and obligation as the cornerstones of kin relationships, invoking norms of behaviour and moral identities that inform how people do family (Finch & Mason, 1991). In Finch's (1989) influential book *Family Obligations and Social Change*, she discussed family obligation as "a moral component of relationships [that] implies that what people actually do is governed quite significantly by beliefs about 'the proper thing to do'" (p. 41). These obligations, Finch said, reflect sociocultural beliefs about the responsibilities family members owe to each other.

In the family sociology literature, family obligations are often moralised, seen as arising from feelings of love for kin and viewed as an unquestioned feature of family life (Finch, 1989). Starting from such a monolithic paradigm, Finch and Mason (1991, 1993) studied the role of duty and responsibility in family life in the mid-1980s in contemporary Britain. Contrary to the prevailing notions of the time, Finch and Mason found that, rather than absolute, their participants negotiated the extent to which they performed what they deemed collective responsibilities. According to Finch and Mason, negotiations legitimise the adoption of one practice or the rejection of another. In this sense, expectations of family obligation are transformed (e.g., Ahlin & Sen, 2020). What is deemed the appropriate course of action must be rationalised to others as the moral choice because individuals are often desirous of being viewed as moral family actors. This desire often informs whether and to what extent individuals fulfil family obligations.

Finch and Mason's (1991, 1993) participants drew from the norms and value systems of White Western families and emergent neoliberalism, similar to the Pākehā culture that dominates Aotearoa, to negotiate the proper thing to do. Such a culture is relatively individualistic, child-centric and household-focused (Superu, 2016). In contrast, *familialism/familism* is a sociological phenomenon in which "the extended family is the most central and dominant institution in the life of all individuals" (Lacar, 1995, p. 43; see also, Davey and Takagi, 2013). Differently, in collectivist and familialist cultures, family obligations and expectations of reciprocity are multi-directional, moving up, down, across and between generations. For example, Filipino society is organised around an extended family model, where kinship is deemed paramount, ideologically constructed as the central social institution that defines the identity and subjectivity of Filipinos (Miralao, 1997; Morillo et al., 2013; Wolf, 2002).

Family obligations include responsibilities to provide one another with reciprocal emotional, economic and practical support, which are often predicated on physical co-presence (Schaefer et al., 1981). Yet, migration changes the characteristics of the family into one that is transnational (e.g., Bryceson, 2019; Yeoh et al., 2005), delimiting the close physical proximity of family members. The transnationalism perspective examines the domains of interaction where migrants and those who stay behind nurture social relations to maintain the family unit (Levitt, 2001). Bryceson (2019, p. 3043) defines *transnational families* as families whose members reside some or most of the time in separation, "while nonetheless feeling a sense of collective welfare, unity and familyhood across national borders". This means that despite geographical distance, migrants' commitments and attachments remain oriented, at least in part, to those who stayed behind (Espiritu, 2003; Levitt, 2001). This is often manifested in the remittances migrants send.

Without the ability to meet one's family obligation to provide hands-on caregiving, Huennekes (2018, p. 367) said, "Remittances thus become a substitute for being present" (see also, McCallum, 2021). This means remittances are morally and emotionally inflected, both for the senders and the receivers. Furthermore, Simoni and Voirol (2021, p. 2520) said, "Remittances are essential for affirming, performing, (re)producing, and (re)shaping social relations" and they are "affected by and shape the very definition and contours of who counts as 'family'" (See also, Carling, 2014; Katigbak, 2015; and McKay, 2007). Thus, remittances play a constitutive role in transnational family life.

Remittances have been studied as social (Levitt, 2001), cultural (Burman, 2002), cultural-political

(Flores, 2005), emotional (Katigbak, 2015), intimate (Hannaford, 2016), affectionate (McCallum, 2021), and moral (Simoni & Voirol, 2021), among others. Camposano (2012) focuses on material remittances sent through *balikbayan* boxes, which are most visibly associated with and are one of the most enduring symbols of the Filipino diaspora (Shyong, 2018). This article focuses on migrant (money) remittances, referring to the transfer of earnings to support migrant families (Ratha, n.d.).

Carling (2014) provides perhaps the most systematic account of remittances, establishing remittance scripts as an analytical tool for understanding remittance relationships. Relying on a large body of ethnographic insights, Carling said remittances “are often sent across divides of global inequality, at the same time as they are part of intimate social relationships” (pp. S218–19). According to Carling, remittances are composite transactions that possess material, emotional and relational dimensions; they are an indication of migrants’ commitments and priorities, as well as the difficult decisions they have to make. He noted that remittance exchanges are elusive cultural constructs because they embody varied expectations, meanings and functions. Importantly, Carling pointed out that understanding remittances relies on understanding the economic organisation of families in different cultural groups, which also vary across time. For example, as a remittance script, the pooling of money is central to both Western, with nuclear family norms, and collectivist societies, with more extended family models; however, it is more dominant among the latter. The sociocultural characteristics dominant in collectivist cultures help explain the pervasiveness of remittance-sending in said cultures (Carling, 2014).

Singh (2016) illustrated Carling’s (2014) assertion in her study on the “morality of money” among Indian migrants to Australia. Singh explains that among Hindu Indians, the *dharma* doctrine obliges parents to be responsible for their children, while *farṣ* prescribes the children’s duty to care for their parents. The intergenerational character of sharing money, including remittances, is framed within the context of the responsibilities and obligations of being family, locating it within the realm of family morality. When used to support family, money acquires meaning beyond the instrumental. It becomes a vehicle for doing family and for constituting familial identities and boundaries. Singh said that Hindu understandings of and practices around money conform with those of migrants from “most parts of Asia, Africa, the Middle East, Latin America and the Caribbean, and the Pacific [who send] money home as a medium of caring and support for transnational families and communities” (p. 42). Thus, Singh insists that “remittances are a currency of care in the Global South” (p. 37).

In the Philippine context, McKay’s (2007, p. 192) study among migrants from Ifugao (Northern Luzon) to Hong Kong and their families showed that their family intimacy is expressed and sustained through remittances. These economic exchanges form the foundation for migrant subjectivities, which are revealed through the migrants’ emotions. The participants assess their intimacy in economic terms. When sending remittances, the migrants calculate the appropriate balance between the expression of closeness, the amount/frequency of the remittances, and the level of demands. Meanwhile, the non-migrant family members measure their relational closeness with the migrants based on the amount they receive relative to what other family members receive. In any case, the non-sending of remittances undermines intimacy and, thus, the migrants’ security and identity within the family.

Societies from the Global South often inhabit a system of interdependency and mutual responsibility that generally extends familial commitments to include extended kin and, sometimes, the broader community. In the Philippines’ highly relational context, the moralised logic of *utang na loób*, which is both a practice and ontology, is promulgated in all areas of life, especially within the family (Alampay, 2014), forming the basis of the obligations of family life (Brown et al., 2009; McKay, 2004; Miralao, 1997; Rungduin et al., 2016; Trager, 1984; Tyner, 2002). It is a powerful norm that binds the relationship between parents and children, intensifying the family’s highly obligatory character (Brown et al., 2009; Madianou & Miller, 2012). *Utang na loób* is commonly understood as ‘debt of gratitude’ or ‘debt of obligation’; it prescribes the pattern of reciprocal obligation and mutual dependency among Filipinos and within Filipino families

(Kaut, 1961; Tyner, 2002). An incurred *utang na loób* creates an obligation that one is honour-bound to repay, the breach of which can result in conflict and fragmentation, negatively impacting one's reputation and sense of self, and potentially limiting sources of future help (Kaut, 1961).

Transnational living complicates family practices arising out of family obligation because, in migration, people continue to act within the constraints of moral frameworks in the home country (Katigbak, 2015; Velayutham & Wise, 2005) and its “system of obligation and desires based on reciprocity” (Huennekes, 2018, p. 354). The geographical dispersion wrought by migration and contact with other cultures disrupt family life and normative family practices, producing new (transnational) family practices—such as sending remittances—and different understandings of intergenerational support (Baldassar, 2007). Hence, Davey and Takagi (2013) asserted that practices of family obligation are impacted by the social and cultural context in which the family is situated at any given time.

Among transnational Filipino families, migrant remittances can be deemed as reciprocation by adult children to their parents for raising them. According to McCallum (2021; also, Katigbak, 2015; and Simoni & Voirol, 2021), the moral economy that supports systems of intergenerational reciprocity, like *utang na loób*, informs migrant agency around remittances. McCallum (2021, p. 13) adds that “material goods and economic transactions often crystallise and represent a sense of reciprocity” (see also, McKay, 2007). Therefore, rather than emanating from a wellspring of love, generosity and goodwill, which they often do, remittance-sending should also be understood as a social practice influenced by culturally informed moral frameworks from the home country that often place migrants under pressure to comply.

In this article, we probe the remittance-sending practices among Filipino migrants to Aotearoa to highlight how notions of morality and deeply ingrained Filipino cultural and family norms, and socioculturally constructed emotions—like love, guilt and shame—continue to shape how migrants fulfil family obligations across geographical distance.

The study

This qualitative research used the indigenous Filipino methodological framework *Sikolohiyang Pilipino* (Filipino psychology). Under this framework, the term *indigenous* is used by *Sikolohiyang Pilipino* scholars (e.g., Enriquez, 1977; Pe-Pua & Protacio-Marcelino, 2000; San Juan, 2006) to refer to those who are native to a particular geographical locality and belong to a local culture, but who may not themselves be Indigenous.

Purposive sampling and snowballing methods were used to recruit the participants by advertising the research on Filipino Facebook pages. See Table 1 for the participants' demographic data.

Table 1: Participants' demographic summary

		Years in Aotearoa	Age group	Marital status/ ethnicity ¹	Number of children – place of birth and residence	Education	Occupation	Socioeconomic status ² (in RP) ³	Annual household income (in NZ\$) ⁴	Remittances frequency	Remittances amount per month (in NZ\$) ⁵	Supports ⁶
1	ADONIS (M)	2–7	30–39	single	0	Chemical engineering	Chemist	Lower–middle income	\$100–150k	Regular	\$1,500–1,700++	parents, aunts/uncles, grandparents
2	AGAPITO (M)	2–7	30–39	single	0	Nursing; Health care management	Health support worker	Middle income	\$40–70k	Regular	\$700	mother, brother (sometimes other relatives)
3	BAYANI (LGBTQ)	2–7	30–39	single	0	Registered nurse	Registered nurse	Low income	\$70–100k	Regular	\$1,000++	parents, brother/sisters and some of their families
4	BENIGNO (M)	8–13	40–49	partnered (Filipino)	3 –1 born in RP, ² 2 in NZ; all living in NZ	Veterinarian	Contract milking	Middle income	\$100–150k	Regular	\$600–700	wife's mother, siblings (sometimes other relatives)
5	BITUIN (F)	2–7	20–29	single	0	Linguistics; Diploma in Business Management	English language instructor	Middle income	\$20–40k	Regular	\$1,200–1,300++	parents, half-sister (sometimes other relatives); paid off parents mortgage, bought father's car
6	DAKILA (M)	8–13	50–59	partnered (Filipino)	1 – born and living in RP	Business administration	Auto mechanic	Middle income	—	Ad hoc	No info	girlfriend and son
7	DALISAY (F)	2–7	30–39	single	0	Accounting	Assistant accountant	Middle income	\$150–200k	Regular	\$2,000++	parents, two siblings (sometimes other relatives); bought father's vehicle
8	DATU (M)	2–7	30–39	partnered (Filipino)	0	MA Information Technology	Software developer	Middle income	—	Regular	\$400–700	mother (sometimes sister and other relatives)
9	DIWA (F)	2–7	40–49	single	0	Computer management	IT analyst	Lower–middle income	\$70–100k	Ad hoc	No info	mother, some siblings; built family home
10	DIWATA (F)	2–7	30–39	partnered (non-Filipino)	0	Information technology	Software developer	Low income	—	Regular	3,000	mother, siblings and their families; bought family home

		Years in Aotearoa	Age group	Marital status/ ethnicity ¹	Number of children – place of birth and residence	Education	Occupation	Socioeconomic status ² (in RP) ³	Annual household income (in NZ\$) ⁴	Remittances frequency	Remittances amount per month (in NZ\$) ⁵	Supports ⁶
11	GABRIELA (F)	14–19	40–49	partnered (Filipino)	2 – born in RP; living in NZ	MA Public Administration (Policy Analysis); MA Political Science (International Cooperation)	Quality assurance / entrepreneur	Upper–middle income	\$150–200k	Ad hoc	No info	Husband’s mother
12	IÑIGO (M)	2–7	20–29	partnered (Filipino)	1 – born and living in RP	BS Entrepreneurship (family enterprise); Business Management (PG Dip); Immigration Advice (Grad Deg)	Immigration adviser	Upper–middle income	\$100–150k	Regular	\$1,000++	parents, son, partner’s family
13	ISAGANI (M)	2–7	30–39	partnered (Filipino)	2 – born and living in NZ	Registered nurse	Loader	Middle income	—	Regular	\$500–600	parents, sister (sometimes other relatives)
14	ISLA (F)	2–7	30–39	partnered (non-Filipino)	0	Hotel, restaurant, institutional management; Diploma in Business Management	Administrative Assistant	Lower–middle income	\$100–150k	Regular	\$317	parents (life insurance)
15	LIGAYA (F)	2–7	30–39	partnered (non-Filipino)	1 – born in NZ; living in RP	Registered nurse	Caregiver	Low income	—	Regular	No info	parents, three siblings and daughter
16	LIKHA (F)	14–19	50–59	partnered (Filipino)	3 – all born in RP; 2 living in NZ, 1 living in Australia	MA Business Management	Business analyst	Middle income	\$100–150k	Regular	\$600	father, aunts
17	MAALINDOG (F)	2–7	30–39	partnered (non-Filipino)	0	Linguistics	IT service desk analyst	Low income	\$70–80k	Regular	No info	mother and aunts; bought family home
18	MAGANDA (F)	2–7	30–39	partnered (Filipino)	2 – born in RP; living in NZ	Computer science	Software developer	Lower–middle income	\$120–150k	Regular	no info	Ma’s medical bills (sometimes brother and other relatives); paid off parents’ mortgage and all their loans

		Years in Aotearoa	Age group	Marital status/ ethnicity ¹	Number of children – place of birth and residence	Education	Occupation	Socioeconomic status ² (in RP) ³	Annual household income (in NZ\$) ⁴	Remittances frequency	Remittances amount per month (in NZ\$) ⁵	Supports ⁶
19	MAHALINA (LGBTQ)	2–7	30–39	partnered (Filipino)	0	Nursing	Disability support worker	Low income	—	Regular	No info	parents, two siblings and their families; bought family home
20	MAKISIG (M)	8–13	40–49	partnered (Filipino)	0	Civil engineer	Civil engineer	Middle income	—	Regular	No info	his and his wife's families
21	MALAYA (F)	14–19	30–39	single	0	Nursing	Caregiver	Middle income	\$40–70k	Ad hoc	No info	parents, brother (sometimes other relatives)
22	MARIKIT (F)	2–7	30–39	partnered (Filipino)	1 – born and living in RP	BS in Business Management; GradDip in Applied Management	Franchise audit officer	Upper–middle income	\$90–100k	Regular	\$1,000	parents, son
23	MATAPANG (M)	2–7	30–39	single	0	Business administration	Immigration consultant	Lower–middle income	\$40–70k	Regular	\$800	parents (sometimes other relatives); bought family car
24	MAYUMI (LGBTQ)	2–7	30–39	partnered (Filipino)	0	Information technology	IT service desk analyst	Low income	—	Regular	No info	shares family support with two sisters
25	MUTYA (F)	2–7	30–39	partnered (Filipino)	2 – born in RP; living in NZ	Nursing	Caregiver	Lower–middle income	—	Regular	No info	parents, brother
26	TALA (F)	8–13	40–49	partnered (Filipino)	2 – born in RP; living in NZ	Undergraduate student	Manager	Upper–middle income	—	Regular	\$2,000	mother, brother and his family

- Notes:* ¹ ‘Ethnicity’ refers to that of the partners. Where ethnicity is not specified, it indicates that the partner is Filipino.
- ² Participants self-reported their socioeconomic status in the Philippines, referring to their families’ socioeconomic status at the time of the participants’ migration. Participants were evenly split between those coming from low/lower–middle income and middle/upper–middle income backgrounds and 25 of the 26 participants possess university degrees or higher; however, educational qualification and socioeconomic status (and gender) were not part of the recruitment criteria.
- ³ RP = Republic of the Philippines.
- ⁴ New Zealand annual income information was not collected from the first-phase participants.
- ⁵ ‘++’ indicates that the participant often sends amounts over and beyond the ‘regular’ specified amount.
- ⁶ All but three of the participants provide support to varying combinations of extended family members (e.g., brother/sister, nephews/nieces, cousins, aunts/uncles, grandparents) on an ad hoc basis, as indicated within parentheses.

The research used the *pakikipagkuwentuhan* (informal telling of stories) method among 26 Filipino migrants located throughout Aotearoa. The *kuwentuhan* (storytelling) focused on the participants’ lives growing up, the role of family obligation and *utang na loób* in their migration, and their remittance-sending practices following migration. Due to the participants being located throughout Aotearoa and the on-and-off nature of the COVID-19 lockdown restrictions, 16 *kuwentuhan* were conducted via Zoom, and 10 were conducted in person (throughout Auckland) in June to July 2020 and January to April 2021. The *kuwentuhan* lasted between 70 and 191 minutes, averaging 135 minutes.

Author 1, a Filipina researcher, conducted all the *kuwentuhan*, relying on two Filipino languages—Tagalog and Cebuano—by the participants’ choice, except for two who preferred to be interviewed in English and Taglish.⁴ Author 1 manually transcribed and translated all the *kuwentuhan* transcripts in full, focusing on being as refined and attuned to cultural nuances that often escape translation by noting down connotations and idiomatic meanings where applicable. Author 1’s positionality and the use of the indigenous *kuwentuhan* method were beneficial in establishing trusting rapport with the participants, enabling the elicitation of rich data.

The researchers differentiated between sole and primary breadwinners: the designation *sole breadwinner* indicates that the migrant was the sole source of income for their (extended) family back home at the time of the interview, while *primary breadwinner* indicates that the migrant was the main but not the only source of income for their family back home.

Braun and Clarke’s (2006, 2012) thematic analysis framework was used to analyse the data, aided by NVivo. The four-step thematic analysis involved being fully knowledgeable of the data through multiple engagements with the *kuwentuhan* transcripts; noting down comments and identifying initial themes; coding the data under the themes identified; and, finally, narrowing down the themes to ones that captured the tone and the analytical points, ensuring they stand up to the entire data (Braun & Clarke, 2012). The thematic categories included: family obligation, *utang na loób*, structural migration, culture of migration, transnational family practices, remittances, emotions, agency and identity. The following section discusses the different orientations or attitudes of the participants towards their remittances.

Orientations to remittance-sending

In the Philippines’ familialist culture, kinship is deemed paramount and “the family is, by far, the most important, the most cherished, and the most durable institution in Philippine society” (Asis, 1994, p. 16)

⁴ Tagalog and Cebuano are the most prominent of the 130 languages and approximately 300 dialects spoken in the Philippines (<https://kwf.gov.ph/introduksiyon/>). Taglish is a form of code switching in which English, Spanish and Tagalog are freely interchanged (<https://seasia.yale.edu/taglish-or-phantom-power-lingua-franca-vicente-l-rafael>).

... “to which each individual gives his loyalty, commitment, and sacrifices” (Christ, 2012, p. 680). (See also, Alampay, 2014; Albuero, 2005; Lacar, 1995; Miralao, 1997; Morillo et al., 2013; Trager, 1984; and Wolf, 2002). With the rise of the Filipino labour diaspora, remittances have become a durable means by which Filipino migrants send support to kith and kin. Yet, remittance-sending is riddled with emotions. We explore some of those emotions—including love, shame and guilt—in our exploration of the varying orientations to remittance-sending, which we frame as remittances of love, obligatory remittances and token remittances.

Remittances of love

Most (15 of the 26) of the participants characterise their remittances as expressions of love, care and concern, reflecting their desire to uplift their families. One example is Maalindog (31 years, sole breadwinner, low income). Coming from deprivation, Maalindog was keenly aware of her family’s troubles. She started supporting her family by working part-time jobs while still attending university. After graduating, pre-migration, she became the family’s sole breadwinner, taking care of “every single thing”. When asked about family obligation, she said: “I feel like they’ve shaped who I am. ... I was gonna say I was born to do these things.” Maalindog’s *kuwento* acknowledges her rootedness in the norm of family obligation. The power of family obligation to kindle desires and shape action is illustrated by Maalindog’s early desire to meet her felt sense of family obligation to financially provide for her family.

The relative absence of social security provisions in Philippine society makes the family, with its strong culture of interdependence, a collectivity vital for survival (Aguirre, 2014; Madianou & Miller, 2012; Rodriguez, 2010). Maalindog explains: “It’s just the structure of Philippine society. ... Parents use up their life savings sending their kids to school—in my case, my aunt sent me to school—hoping that their kids will soon become their retirement fund.” While Maalindog’s assertion only partially captures the interconnectedness between norms of reciprocity and structural poverty in the Philippines, she nevertheless illuminates how family obligation and intergenerational reciprocity, underpinned by *utang na loób*, are vital to hers and many of the participants’ family dynamics. Although Maalindog’s aunt was the one who sent her to school, Maalindog’s support of her immediate and extended families is an act of reciprocity for *utang na loób* means paying forward as much as paying back. Indeed, Maalindog shares: “I was never going to make drastic decisions for myself. For example, I can never be out of a job because I still pay their monthly bills. I’ve got mouths to feed; their mortgage I pay for.” Maalindog invokes a norm of reciprocity that differs from Finch and Mason’s (1993). Their notion of reciprocity suggests that when negotiating family responsibility, giving and receiving should be ‘fair’ and relatively equal. This is at odds with collectivist cultures like the Philippines. Within the moralised framework of *utang na loób*, Parreñas (2015, p. 86) said that “the gift of life is irreplaceable, children are born with an irreplaceable debt and burden of gratitude to their parents.” (See also, Reyes, 2015.) According to Rungduin et al. (2016; also, Alampay, 2014; and Lacar, 1995), *utang na loób* can never truly be repaid; it commands obedience, gratitude and respect from children to parents, and expectations of reciprocity from them as adults.

In her *kuwento*, Maalindog also reveals the sacrifices many migrants make by prioritising the needs of their families back home over their own needs. However, she does not give grudgingly: “I’m happy that I’m able to provide, and I’m proud that I’m able to fulfil that role.” Thinking beyond Maalindog’s articulation of herself as the author of her agency, we see her internalisation of the moralised norms of family obligation and *utang na loób*, and their effects on her sense of moral and cultural identity: “I just want to be a good person, and I think being a good daughter comes from that. ... Growing up, you just feel like you need to be strong for your family. I was exactly that.” Maalindog’s feelings of pride reflect that she positively evaluates her compliance, making her feel good about herself. The moral norm of reciprocity encoded in *utang na loób* operates through the desire to be good and to be seen as good. The power of *utang*

na loób, thus, works through the promise of a moral identity that allows adult children to feel good about themselves and to potentially receive accolades from others.

We characterise Maalindog's remittances as *remittances of love*. It comes from a place of altruism that looks beyond the self, seeded out of a need to uplift the condition of the family collective. Maalindog's altruism is informed by fidelity to family and the moralised norms of family obligation encoded in *utang na loób*, to which Maalindog wholeheartedly subscribes as a way to display love. Maalindog's orientation to remittances arises from her family's history of poverty; however, socioeconomic status is not a straightforward indicator of orientation to remittances. We return to this matter in the discussion section later.

Remittances of love are enactments of family obligation, of culture and culturally informed moral identity. They are numerous and informed, reflecting desires arising out of the internalisation of the powerful norm of *utang na loób*. Remittances of love gain further impetus from emotions that emerge from cultural prescriptions of being good Filipinos and good Filipino daughters and sons. Our thinking about remittances of love was inspired by Katigbak's (2015) findings that remittances are constituted by and constitute morality. Relevant to this section is her discussion of the moral category 'The orthodox: sacred love'. *Sacred love* is revered as the heart of (transnational) families, perpetuating the primacy of families among Filipinos at home and abroad (Katigbak, 2015). Migrants in this category are characterised by a strong sense of duty, a spirit of self-sacrifice and service, and for whom the fulfilment of family obligations is a categorical imperative. As such, remittances of love are altruistic and sent with abundant positive emotions (e.g., love and care). However, as we have shown, altruism is not simply a personal phenomenon reflecting the essential goodness of the participants. Rather, altruism is socially produced, informed by *utang na loób*, which underpins the Philippines' norm of intergenerational reciprocity and governs Filipino interpersonal/familial interactions.

Other participants' orientation towards their remittances, however, is less altruistic and more enforced than Maalindog's. We now turn to discuss obligatory remittances.

Obligatory remittances

While most of the participants felt their remittances were needed, those sending remittances of love do not experience them as enforced. However, six participants felt ambivalent about sending remittances, which they nevertheless felt compelled to send. Emotions surrounding *obligatory remittances* can be benign, but we chose Ligaya's example to show their contentiousness. Intra-familial tension and conflict characterise Ligaya's obligatory remittances. Like most of the participants, Ligaya was raised with a strong sense of responsibility and began supporting her family after graduating from university. Ligaya's mother, says Ligaya, acts as though she is entitled to Ligaya's income:

"They question a lot... 'So, how much do you earn?' My mom would compute it! 'Why do you compute my salary? It's mine!' ... sometimes, even if she knows I don't have money, she pushes me 'cos she needs money.'" (Ligaya; 32 years, sole breadwinner, one child, low income)

Ligaya's narrative echoes those of others who send obligatory remittances, whose parents pressure them into sending remittances, such as Bituin: "There are times when I'm in a tight spot and they push me even further" (28 years, sole breadwinner, middle class). This kind of entitlement derives from the hierarchical structure and culture of the Filipino family, and the enforced nature of obligation as experienced by some of the participants. Although not all, some of the participants who send obligatory remittances agitate against family norms, to which they feel beholden. These tensions sometimes manifest in conflictual relationships with those within their families who seek to enforce those norms. For example:

“Sometimes, [Mother] lies to me and I get upset. She had a loan that I didn’t know about. And then she’d say, ‘I need money to pay it.’ ‘But why didn’t you tell me about it?’ I feel like she betrayed me.” (Ligaya)

Ligaya’s ambivalence was exacerbated by pregnancy and childbirth:

“When I had the baby, it became... ’cos I wasn’t saving for myself, but now I have to ’cos I got a baby. It was so confusing, how to budget things. ’Cos I have to send lesser to my family ’cos I have to save for my daughter.” (Ligaya)

Despite her circumstances, Ligaya continued to feel bound to expectations of family obligation to her extended family, from which she felt powerless to break free. Ligaya’s experience of family obligation is a complex mixture of care, resentment and guilt: “I don’t go out ’cos I got priorities. [My friends] say, ‘You also have to do something for yourself. But sometimes I feel guilty.’”

Guilt is prominent in the migration literature. In Baldassar’s (2015) ethnographic study exploring the relationships between Italian immigrants in Australia and their kin back home, one of her participants said, “Guilt, guilt, guilt is what all migrants face!” (p. 81). Guilt is studied as a cultural mechanism that works to maintain the transnational family (Katigbak, 2015; Wilding & Baldassar, 2022), to reproduce tradition, and as a measure to “manufacture consent and contain dissent” (Yeoh et al., 2005, p. 309). Ligaya’s mother manipulates her into sending remittances by lying; however, guilt is a strong governing emotion that compels Ligaya’s remittances, causing her to neglect her needs and desires despite her ambivalence. Hence, her dissent is contained, ensuring her consent or conformity with the norm of remittance-sending. Guilt also motivates Ligaya’s remittance-sending to compensate for her absence, which prevents her from providing embodied, hands-on care for her child, parents and siblings: “Yeah, ’cos I feel like I couldn’t help as much ’cos I’m away. That’s [remittances] the way I can help them.” In the Filipino moral framework, failure to send remittances embodies a negative morality and Ligaya does not want to seem bad (i.e., guilty) in her or her mother’s eyes.

Ligaya’s frustration grew over time, expressing her powerlessness to resist an obligation to which she feels bound:

“It came to a point that I’m earning much here, but I still can’t go out. I still cannot do [or] buy what I want. ... I want to go to the dentist to fix my teeth, but can’t because it’s expensive. I [could] afford it, ‘just that I don’t have money ’cos I’m sending it to you,’ I told my mom. She said, ‘Then go. You don’t have to send [to] us.’” (Ligaya)

Ligaya’s mother appears to release her—but inexplicably, Ligaya was not freed from the obligation of sending money. This can be understood in two ways. First, the invisible governing power of *utang na loób* lies in its ubiquitous internalisation. As Ligaya shows, departure from this norm can cause tension and conflict among family members and threaten the (moral and cultural) identity and status of those who even partially reject it. Second, it demonstrates the governing power of guilt that derives from norms of family obligation encoded in *utang na loób*. Non-conformity has repercussions. Ligaya and her mother both knew that expectations of support remain. These expectations and the concomitant guilt would be compounded by the fact that Ligaya’s parents had been taking care of her child at the time of the interview. (Ligaya was forced to take her child to the Philippines in 2019 after the child was declined a visa. Although born in Aotearoa New Zealand, the child was not entitled to New Zealand citizenship or residence. The child has been declined a visa again since being in the Philippines.) As enactment of norms of mutual reciprocity, migrant remittances activate new obligations reciprocated by non-migrant family members by caring for migrants’ children, sick or ageing parents, etc. Hence, in *utang na loób*, (transnational) family and kin relations

are bonded in perpetual relationships of alternating states of indebtedness, creating an economy of reciprocal obligation (Reyes, 2015; Solitario, 2022).

Ligaya's contradictory emotions illuminate the complexity of family obligation. While Ligaya feels conflicted and guilty about her remittances, they are an articulation of her construction of herself as a 'good' Filipina daughter: "I think I have a mix of Filipino traits—loving, family-centred, caring, generous [with] time, finances, etc." Here, we call attention to the contrast and overlap between emotions and morality. Certain norms in doing family can be simultaneously emotional—we do things because we care and we love—and morally inflected—we do things because we must. When our emotions diverge from normative expectations, our morality comes under question, creating tension and raising questions about our moral and cultural identities. Ligaya's remittances redound to her sense of moral identity. Albeit obligatory, Ligaya's compliance enables her to evaluate her morality positively and feel confident that her kin and the wider society will, too.

Unlike those who send obligatory remittances, those who send token remittances challenge Filipino norms and traditions and mitigate their remittance-sending through various strategies.

Token remittances

Unlike obligatory remittances, *token remittances* reflect an attenuation of adherence to the moralised norms of family obligation encoded in *utang na loób*. Many of the five participants who sent token remittances demonstrate efforts at reworking notions of family and family obligation, which are derailed by deeply ingrained Filipino cultural and family norms and socioculturally constructed emotions, like guilt and shame. Their remittances work to mitigate their feelings of ambivalence while simultaneously assuaging their sense of family obligation. For instance, Isagani, an eldest son, vacillates between challenging and conforming to family obligation:

"My dad was supporting his family—parents, brothers, and sisters ... At that time, I told my mom, 'If Tatay (father) didn't send money to his parents, maybe we would be rich.' That's how I used to think in the past. But ... that's his responsibility because my dad is the eldest. ... I don't blame him because I might do the same when I grow old. So, I totally understand what my dad is doing." (Isagani; 30 years old, monthly remittances, two children, middle class)

Isagani is someone caught within shifting life trajectories and social milieus. Isagani attended international schools in the Middle East, where he was raised and acquired more Westernised views about family. Witnessing both his parents provide support to their respective families, Isagani questioned the practice from an early age. Now, as young parents to two children, Isagani and his wife (who also sends support to her family) are concerned about their nuclear family in Aotearoa:

"Finances. That's the only stress that we're dealing with. ... We can't save as much as we can because we're still sending support to the Philippines. ... [Otherwise], maybe we [would have] already purchased a house. ... So, we're sacrificing our future to support them." (Isagani)

Isagani shows how previous norms for doing family can become attenuated when moving to a different milieu that presents changing possibilities for relationality. While this experience is also true among those who send obligatory (and love) remittances, participants who send token remittances tend to challenge Filipino culture and its norms to rationalise their desire to be released from expectations to send remittances. When asked why they keep sending remittances back home, Isagani said: "*Utang na loób*", followed by the lament:

“Sometimes I wonder, am I obligated to help? [When] you have kids, it’s your obligation as a parent to send them to school, buy them stuff they need. But I don’t think it’s their [children’s] responsibility to give all those back.” (Isagani)

Isagani is drawing on White Western discursive and ideological constructions of family obligation, which are characterised by limited transfers of money across nuclear family boundaries (Fleming, 1997; Superu, 2016), shaping his ambivalent compliance with remittance-sending. Other participants were more explicit in their critique of Filipino culture and family norms, like Benigno (middle-aged, monthly remittances, three children, middle class): “I don’t know what kind of culture we Filipinos have. That notion that once you’re in another country, it’s like you’re picking up money.” Benigno pinpoints culture, not just that of family obligation, but also remittance culture—which emerged as an outcome of the Philippines’ labour diaspora and has penetrated family life—as the source of the expectation they face to send home money regularly. Meanwhile, Gabriela says:

“It’s one of the things we don’t like about the Philippines, especially parents who rely on... where you make your children your insurance. ... I say this [to my husband], ‘Doesn’t [your mother] realise that every time she asks from you, she’s taking from her grandkids?’” (Gabriela; 43 yrs old, ad hoc remittances, two children, upper–middle class)

Returning to Isagani, his remittances are driven by the governing emotion of shame, or fear of shame: “So what I’m doing now, supporting my [family], is just [because I feel], in Tagalog, *nabihya* [ashamed]. I’ll [feel] shy towards my parents if I don’t give. I just feel ashamed.” Through the emotion of shame, Isagani’s family obligation is negotiated. Isagani’s fear or anticipation of feeling shame or being shamed illustrates an internalisation of family obligation and *utang na loób*. Isagani acknowledges the expectation of obligation and reciprocity. However, while he feels he has no agency over (dis)continuing his family obligation, he has agency over the extent. At the time of the interview, for example, Isagani’s remittances was limited to sending school allowances to his two younger sisters, but this changed when his father was diagnosed with late-stage cancer in 2021. A mitigation of the amount of remittances sent often accompanies challenges to or critiques of tradition. This is not to say that token remittances are completely devoid of love or care; however, these are sent more out of begrudging compliance with moral expectations set by Filipino family norms.

Like guilt, the experience of shame is articulated across those who have different orientations to remittances, like Dalisay, who sends obligatory remittances:

“I was embarrassed/ashamed. It just became automatic. ... I understood that Ate [older sister] had already spent a lot on us. While growing up, it was already planted in my head that when I started working, that’s what’s going to happen [become the primary breadwinner].” (Dalisay; 30 years, primary breadwinner, middle class)

Dalisay invokes an amorphous, undefined sense of anticipated embarrassment, even shame, to explain why she felt taking over the breadwinning role in her family was inevitable. Isagani and Dalisay point to shame’s profoundly cultural and interpersonal nature as a governing emotion. In the Philippines, the emotion of shame, or *hiya*, is socially constructed, relationally constituted and saturated with cultural meaning. Failure to honour *utang na loób* is deemed by society as a shameful moral impropriety, as Makisig, who sends remittances of love, explained:

“A person who neglects his or her parents has no face to walk in society. ... If you can help [but don't], when you go into a church, you bow your head down because you're ashamed ... 'Way unwan' / 'walang hiya', 'way utang kabubut-on' / 'walang utang na loób'.⁵ Yes, shameless.” (Makisig; 41 years, monthly remittances, middle class)

Applied to Filipino labour migration, being labelled *walang hiya* and *walang utang na loób*—that is, being stigmatised as shameless ingrates—gains traction in a country where social security provisions are negligible, where the desire and pressure to find overseas opportunities are immense, where institutions create OFWs (Overseas Filipino Workers), and where political leaders laud OFWs as modern-day heroes for aiding in the national economy. The potential of being branded *walang hiya* exerts negative pressure on most Filipino migrants, generally ensuring compliance with remittance-sending norms linked to migration. Failing to provide support would be viewed as a transgression of family solidarity, which is marked by adherence to family obligation and *utang na loób*. Non-remittal would bring shame and condemnation on someone as *walang utang na loób*.

We characterise the remittances of Isagani and others like him as token, the motivations for which differ from the deep abiding commitment that characterises remittances of love, or the guilty compulsion borne out of high degrees of adherence to family obligation that accompany obligatory remittances. Isagani's token remittances are defined by a markedly diminished adherence to the norm of *utang na loób*. He does not believe he has a responsibility to support his parents, just as his daughters do not have a responsibility towards him. However, Isagani demonstrates the power of shame as a governing emotion in securing compliance to *utang na loób*. Hence, he sends remittances, despite his preference to prioritise his nuclear family's needs.

Deeply held and internalised cultural norms can be difficult to shake for those who migrate and form transnational families. Despite geographical dispersion and the efforts of some participants to rework understandings of family and family obligation, we have demonstrated that they were constrained from doing so by governing emotions like shame and guilt, and their effects of their emotions on their identity. The participants' experiences in the last two sections suggest that, under conditions of transnationalism, culturally informed moral identities remain highly significant, such that migrants seek to retain them. Among the participants who send token remittances, a corresponding decrease in the significance of the extended family is observed as the nuclear family gains more importance.

Discussion

This article contributes to the scholarship investigating migrants' experiences of negotiating the emotional complexities of being in destination countries while still being governed by sociocultural referents, such as moral norms and expectations from their home countries, that continue to discipline their behaviour (Yea, 2015). In this scholarship, remittances are analysed as having symbolic meanings, the understandings of which are underpinned by moral frameworks from the home country, such as the moralised norm of *utang na loób*. *Utang na loób* resonates with understandings that form the basis of the obligations of family life across other collectivist cultures, such as the notion of *vā* among various Pacific Island nations (Keil, 2019; Nishitani, 2019); *cieng* among the Jëëng (a Dinka tribe in South Sudan; Baak, 2015); *zakat* among Pakistani (Bashir, 2014) and Somali Muslims (Hammond, 2011), and the *dharma* and *farḥ* doctrines among Hindu Indians (Singh, 2016), among others. We expand this scholarship by interrogating how the interplay between emotions (e.g., love, guilt and shame) and *utang na loób* produce differential orientations to remittances among Filipino migrants in Aotearoa.

⁵ *Unwan* is the equivalent of *hiya* (shame) in the Visayan vernacular. *Way unwan/walang hiya* means shameless/impropriety. *Way utang kabubut-on* is the Visayan equivalent of *walang utang na loób*, ingrate or no debt of gratitude, in the Visayan vernacular.

The practices of the participants in this study revealed that they are highly attuned to the normative principle of *utang na loób*, which they internalised and enacted to varying degrees. The three orientations to remittances—remittances of love, obligatory remittances and token remittances—are distinguished on the basis of the participants' subscription to traditional family norms; all are imbued with a sacrificial nature, but are underpinned by different emotional foundations.

Among the participants, 16 sent remittances of love, which is characterised by effusive emotions. These participants embrace remittance-sending as their expression of love because of the nature of their emotional ties to their families, but also because they subscribe absolutely to the norms of family obligation and *utang na loób*. Their relocation to a Western context that privileges the nuclear family did not impact how they do family. Remittances of love reflect what McKay (2007) found: Ifugao migrants in Hong Kong and their families in the Philippines inhabit a field of intimacy wherein economic exchanges, mobility and intimacy are deeply intertwined. McKay (2007) concluded that among Ifugaos, “emotional nurturing and economic provision are inseparable” (p. 191). McCallum (2021) found the same, saying that among Filipino migrants in Japan and their families in the Philippines—who are grounded in a culture of relatedness—“material goods are highly valued proxies of emotional care because it is virtually impossible to separate the two in the consciousness of Filipinos” (p. 13). McCallum (2021) concluded that Filipino transnational families in Japan circulate love and care through material exchanges and economic transactions.

Love and care are not the sole drivers of remittances. Like those who send remittances of love, the five who sent obligatory remittances are beholden to the norms of family obligation and *utang na loób*. They also view their remittances as meaningful to the construction of a positive moral and cultural identity, which has implications for their subjectivity as Filipino migrants in Aotearoa. Where they diverge is in the emotions they experience in relation to remittances. Those who send obligatory remittances concede to the dictates of *utang na loób* because its invisible governing power comes concomitant with notions of guilt and shame which, according to Manalang (2013), are culturally specific behaviours associated with *utang na loób*. Non-remittal defies Filipino constructions of how family obligations should be satisfied in transnational contexts and can constitute one's identity as culturally and morally deficient.

Some, but not all, of the participants in the obligatory group seem to have ambivalent relationships with their parents, who have been shown to compel their conformity. In Katigbak's (2015) study among Pulong Anahawēños (Batangas, Philippines), she observed that coerced emotional remittances elicited through guilt (and the threat of shame it entails) can be socially acceptable, so long as it does not amount to abuse. Katigbak said that “yielding to rather than suppressing guilt ... purges one from nonconformity” (p. 532), thus, rescuing the migrants' sense of morality. Moreover, while guilt is a negative emotion, Baldassar (2015) argues that guilt associated with nostalgia and homesickness provides positive motivation for transnational family members to stay in touch. *Staying in touch* is a concept that Baldassar (2007, p. 387) developed to refer to family members' commitment to maintain communication and emotional connection to sustain and nurture transnational family relations. In this sense, guilt works to maintain the transnational family.

Finally, like those who sent obligatory remittances, the five participants who sent token remittances also experienced ambivalent, conflictual and contradictory emotions; guilt and shame also drive their remittances. In Velayutham and Wise's (2005) study around obligation and shame among South Indian migrants, they showed how the powerful moral economy from the home village is reproduced through norms of obligation, “policed translocally through affective structures of shame [and] guilt...” (p. 28). In this way, shame and guilt function as ties that bind transnational family members to the collective. Where token remittances differ from obligatory remittances is in the former participants' varying degrees of challenge or rejection of Filipino culture and family norms that are accompanied by a moderation of

remittance-sending. Token remittances simultaneously reproduce and resist expectations of family obligation. The participants used various strategies, such as lying, creating alibis, and ignoring requests or phone calls, to limit their remittances and to symbolise their rejection of remittance-sending as family obligation. These findings are consistent with other studies. For example, immigrants and (former) refugees in Hammond (2011), Baak (2015), Yea (2015) and Huennekes (2018) have shown how they ignore phone calls from and limit communications with their families back home, particularly when they have not, are unable to, or reject expectations of remitting money. Nevertheless, token remittances illustrate that *utang na loób* is deeply ingrained because, while these participants discursively rejected the norm, they could not fully extricate themselves from the practice of felt family obligation.

The increasingly competing demands on migrants' resources and changing relational contexts for doing family in transnationalism make the need for negotiation vital. Among the participants, family obligation is negotiated generally by those who send obligatory and token remittances, but only to a degree. Non-conformity risks adverse effects on morally inflected cultural identities, which guilt and shame powerfully help migrants avoid. Guilt and shame partly explain why none of the participants has wholly stopped sending support. Through these emotions, the participants' family obligation is negotiated, and their moral and cultural identities are preserved in their own and their families' eyes, and also those of their broader communities.

Conclusion

Probing the transnational family practices of Filipino migrants in Aotearoa provides interesting insights into family obligations that are not accounted for when observing the same practices through a Western lens. In the West, individuals are generally raised to be largely independent and to primarily orient themselves to their families of procreation. Although many from White Western cultures, including Pākehā New Zealanders, expend enormous amounts of time caring for their elderly parents, adult children are not legally or morally obliged to do so. Differently, within the highly relational context of the collectivist Filipino society, adherence to family norms that privilege obligations to the extended family is connected to culturally informed notions of morality encoded in *utang na loób*. This explains why Filipino children remain oriented to their extended families when they become adults. Different from the participants in Finch and Mason's (1991, 1993) study, who engaged actively with and negotiated family obligations, the Filipino participants in our study have less latitude in negotiating family obligations because the moral choice is already defined for them by the norm of *utang na loób*. The emotions of love, guilt and shame play a role in ensuring the continued compliance of transnational adult Filipino children with *utang na loób*. Constrained by guilt and shame, the participants' capacity to negotiate does not include the possibility of opting out of family obligation, as Finch and Mason's participants were able to do by breaking the rules, or by basing support on the perceived legitimacy of the need or (un)deservingness of the supplicant. Therefore, all the participants, even unwilling ones, continue to send remittances, as failing to do so would have a negative impact on their moral and cultural identity as good Filipino sons and daughters.

Given the small study sample, we are unable to identify trends or patterns regarding indicators of orientation to remittances, such as socioeconomic, marital or legal status, gender or educational attainment. For instance, 10 of the 18 married/partnered participants were already supporting their families pre-migration. Ten were married/partnered before migration, and eight of them have children. Of these eight, six were sending remittances of love and the other two were sending token remittances at the time of the interview. Of the eight who married/partnered post-migration, only three have children, but even those with children were continuing to financially support family back in the Philippines: two were sending obligatory remittances, and the other, token remittances. The advent of children may have informed some of the participants' obligatory and token remittances; however, it does not explain the six remittances of

love from those with children who had married/partnered before migration, which outnumber the other two orientations.

Furthermore, the participants' educational qualifications, their skilled/highly skilled migrant category and their annual income in Aotearoa do not necessarily reflect their (extended) family's socioeconomic status back home—and definitely not immediately. For example, one participant, Dalisay, came from a low-income background, but her family's middle-class status at the time of her migration was the result of her two older siblings' migration to the US and Aotearoa, 20 and 10 years prior, respectively. Social/class mobility associated with migration can take very long periods of time to manifest; thus, it is difficult to apply generalised socioeconomic categories that encompass migrants' income status in the home country and in migration at any point in time.

Likewise, because gender (and socioeconomic status and educational attainment) were not part of the recruitment criteria, the skewed representation in the sample (15 females, 8 males and 3 LGBTQ) means no meaningful conclusion can be derived regarding gender differences in orientation to remittances. Finally, the distribution of participants belonging to the different groups across the socioeconomic spectrum was relatively even and similarly non-indicative.

Limitations notwithstanding, this research makes valuable empirical contributions to the sociological scholarship where remittances, family obligation, emotions and morality intersect. Our findings bring to the fore Smart and Shipman's (2004) admonition against relying on a culturally monochromatic vision of family life that is not "attentive to complexity, context and culture" (p. 507). We demonstrated how moralised Filipino family norms and attendant socioculturally constructed governing emotions, like love, shame and guilt, differentially shaped the remittance-sending practices of Filipino migrants to Aotearoa. In so doing, we highlighted the importance of integrating a collectivist lens when investigating family obligation and, indeed, family life, especially when studying transnational families from Global South countries.

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