

# The Filipino Abroad

June 2026

By Julian Cua, Anthony Oundjian, Lance Katigbak, Jamie Bawalan-Lim, Aditi Bathia, Jaymes Shrimski



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## Preface

At any given moment, more than two million Filipinos are working abroad. They pack a bag, say goodbye at an airport, and cross into a life that is, by design, organized around the people they left behind. However, they are not gone. They are working — in hospitals and hotels, on ships and construction sites, in offices and restaurants in cities their families will never see — so that the family at home can eat well, study, stay healthy, and face the next emergency from a position of something other than fear.

We call them OFWs. An overseas Filipino worker is a Filipino employed outside the Philippines, most often on a contract, most often sending money home.

In this report, we surveyed 1,337 OFWs across four corridors — the USA, the Middle East, Asia, and the UK — to understand who they are, why they left, whether they are coming back, and what it means for Philippine businesses and institutions to serve them well. We found many stories inside those questions: the young worker in Dubai sleeping in a partitioned room, sending nearly everything home; the professional who built a life abroad, invested in property so she would never return empty-handed, and one day simply felt ready to come back; the

father who flies home every year for his daughter's birthday because even expensive tickets are not too expensive for that.

What connects them across corridors, income levels, and reasons for leaving, is the same thing that connects most Filipino families: the belief that the sacrifice is temporary, and the life being built toward is real.

The Filipino Abroad is our attempt to take that belief seriously, as a human story, a commercial one, and a policy one. The Filipino diaspora is already embedded in the Philippine economy through remittances, property, and the households that OFW income supports. But the OFW is more than the person sending the money. They are the parent who joins the school meeting by video call, the spouse who approves the hospital bill through a mobile wallet, the child who wires money home before spending anything on themselves. They fund the household and they long to be part of it.

This report tries to understand why they left, what keeps them away, what would bring them home, and what it means to serve them well while they are still out there.

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1 in every 14 Filipino families have an OFW.  
Why aren't we talking more about them?

Generated by AI

## Relevance of The Filipino Abroad

In *The Filipino Family*, we found that the Filipino consumer is rarely an isolated individual. Major household decisions such as groceries, family priorities, travel, large expenses, are made collectively, often involving multiple members across generations. Among the families we surveyed, 84% of grocery decisions, 72% of overall family priorities, 64% of travel decisions, and 60% of large financing decisions involved more than one decision-maker. The household, not the individual, is the relevant unit of analysis.

That finding becomes more consequential when at least one member of the household lives abroad. The OFW does not exit the family system when they leave, especially in a world where digital tools have changed what distance means. A parent in Dubai can join a school meeting by video call, approve a hospital bill through a mobile wallet, and weigh in on a property decision over a family group chat, all in the same afternoon.

The patterns of collective decision-making that define Filipino family life extend beyond departure gate and across borders.

### Filipino families are constantly managing risk

The priorities of Filipino families are revealing because they are so practical. When we asked families what mattered most to them, the top answers were the things that keep a household steady: being financially secure enough to absorb health scares, building a large savings fund, and improving the quality of daily meals. [Exhibit 2.]

## EXHIBIT 2

# These are the top 3 priorities for the Filipino Family

Be financially secure enough to absorb health scares

70%

Have a large savings fund

68%

Improve daily nutrition and food quality

64%

**Question:** Below is a list of common priorities in a household. Please rank the Top 5 that are most important to your household - those which you would be willing to make financial or personal sacrifices for.

**Source:** BCG Survey on the Filipino Family, June 2025 (n=1,515)

In The Filipino Family, we noted that 70% of households prioritized being financially prepared for health emergencies while 68% wanted to build a strong savings buffer. 64% prioritized improving daily nutrition and food

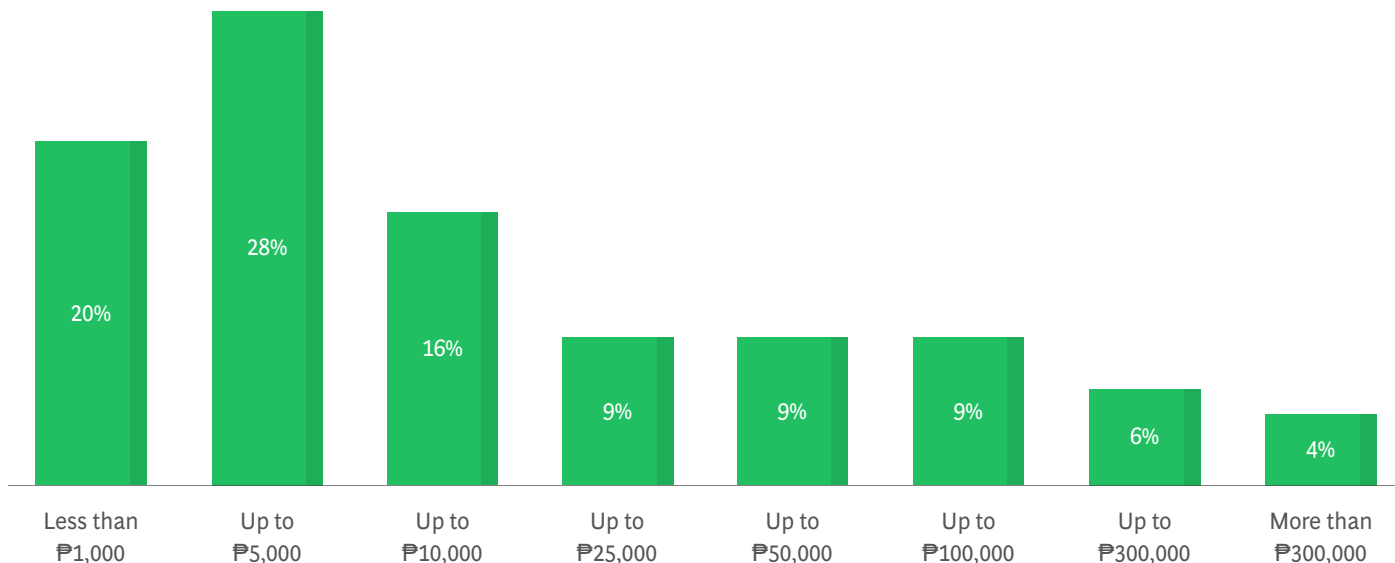
quality. These answers speak to a kind of quiet vigilance that sits inside many Filipino homes. Families are constantly calculating what they can afford, what can wait, and what would happen if something went wrong.



### EXHIBIT 3

## 64% of families could not cover a ₱10,000 hospital bill

% of households who could cover a healthcare expense without borrowing or using an HMO



**Question:** What is the maximum amount your household could afford to pay for a healthcare emergency without borrowing or using your HMO?

**Source:** BCG Survey on the Filipino Family, June 2025 (n=1,515)

Health is where that fragility becomes clearest. In the same report, we discovered that 64% of Filipino families could not cover a PHP 10,000 hospital bill without borrowing or using an HMO. [Exhibit 3.] For many households, getting sick is a major financial event just as much as it is a medical event— which can mean debt, delayed tuition, or rapidly eroded savings.

This helps explain why the OFW exists so centrally in Filipino family life. For many families, working abroad is not a story of chasing luxury, but a way of building a buffer that

cannot be built quickly enough at home. The overseas job becomes a shield against the things Filipino families fear most: hospital bills, school expenses, unstable income, rising prices, and the possibility that one emergency could pull the household backward.

The OFW, then, is one of the family's most important forms of insurance, strengthening the family against fragility by leaving it.



# The OFW is now a national economic pillar

Although built on millions of individual stories, the story of the OFW has become a national economic story. The Philippines has become increasingly dependent on the

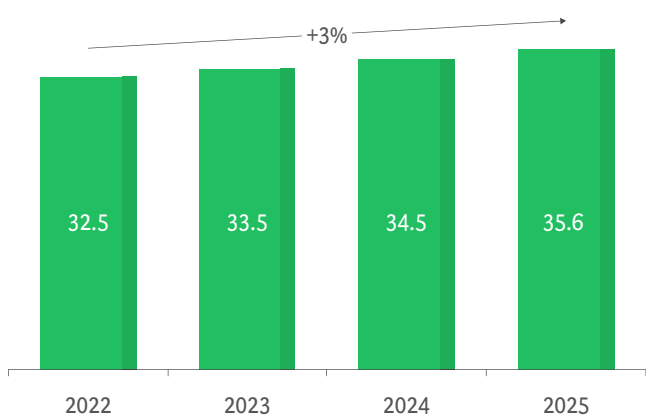
support that overseas Filipinos send home. One in every 14 Filipino families has an OFW member, and OFW families represent around 7% of Filipino households. [Exhibit 4]. What begins as a family decision, one person leaving to support parents, children, siblings, or a spouse, has become a key national flow of capital.

## EXHIBIT 4

### Our modern-day heroes have become a pillar of the Philippine economy

**Cash remittances grow ~3% annually, supporting OFW families — 7% of all Filipino households**

Overseas Filipino Cash Remittances (in USD billions)



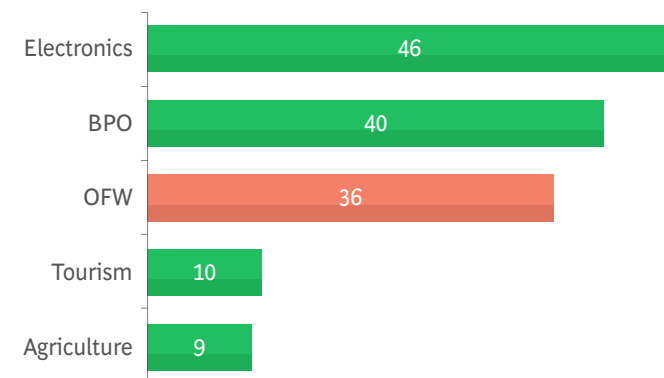
Source: Bangko Sentral ng Pilipinas, Philippine Statistics Authority, SWS Survey

Overseas Filipino cash remittances reached USD 35.6 billion in 2025, up from USD 32.5 billion in 2022, growing at around 3% annually. At 7% of GDP, remittances rank among the Philippines’ largest sources of foreign currency inflows, behind electronics at around USD 46 billion and BPO at around USD 40 billion, but ahead of tourism and agriculture.

These remittances do not sit in an abstract account called “the economy”, but land in households. They pay for groceries, tuition, medicines, appliances, housing, small businesses, and emergency needs, supporting not just consumption within the economy as a whole but the resilience of individual families.

**OFW remittances rank among the Philippines' top sources of foreign currency inflows at 7% of GDP**

2025 foreign currency inflows of certain categories (in USD billions)



### We talk about remittances, but not enough about the person sending them

Behind the numbers—remittance flows and GDP contributions—is a person. Someone who earns abroad and sends money home, who worries about whether it is enough and whether it is being used well, who wonders whether coming home is still possible. The data in this report shows the capability of Filipinos globally, but also the limits of an economy that too often asks its people to leave to secure stability for those they love. The work still needed to change that is where this report ends.



# Key Takeaways

## Chapter 1: Relevance of The Filipino Abroad

- Filipino households operate as shared economic units, with major decisions often made collectively across groceries, family priorities, travel, and large financing.
- Top priorities of Filipino families are practical: being financially secure enough to absorb health scares, building savings, and improving daily food quality.
- Health remains one of the clearest household vulnerabilities: 64% of Filipino families cannot cover a PHP 10,000 hospital bill without borrowing or using an HMO.
- This risk-management reality helps explain why the OFW is central to Filipino family life. For many households, working abroad is not about chasing luxury; it is a way to build a financial buffer that local income cannot provide fast enough.
- One in every 14 Filipino families has an OFW, with overseas Filipino cash remittances reaching USD 35.6 billion in 2025, equivalent to roughly 7% of GDP.
- OFW remittances are among the Philippines' largest sources of foreign currency inflows, sitting behind electronics and BPO sectors but ahead of tourism and agriculture.



## Who is the OFW?

To better understand the Filipinos working abroad, we surveyed 1,337 OFWs across four major corridors: the USA at 35%, the Middle East at 22%, Asia at 22%, and the UK at 21%. [Exhibit 5.] In this study, Asia refers specifically to Hong Kong and Singapore, while the Middle East refers to the United Arab Emirates and Saudi Arabia.

This respondent base gives us a broad view of how OFWs think, work, remit, decide, and stay connected to home. With it being a non-probability sample, the findings should be read as directional and relational rather than nationally representative, providing a strong view of the patterns

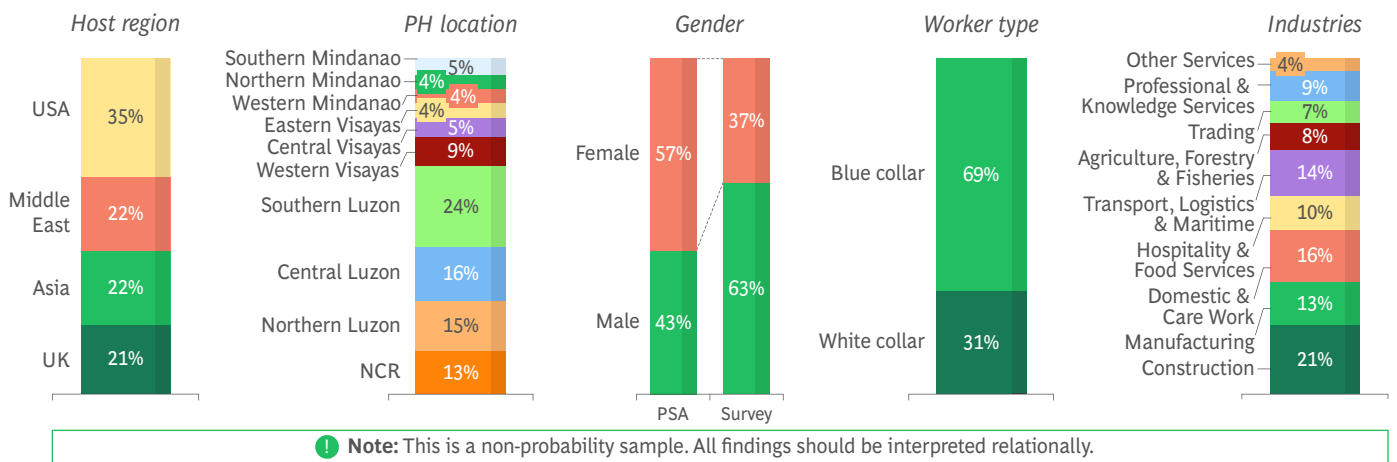
shaping major OFW corridors today, not claiming to capture every Filipino abroad.

The sample is 63% male and 37% female, with 69% blue-collar workers and 31% white-collar workers. Represented industries include construction at 21%, domestic and care work at 16%, transport, logistics, and maritime at 14%, manufacturing at 13%, hospitality and food services at 10%, and professional and knowledge services at 9%—reflecting a broad base that attempts to cut across the many different lives that make up the overseas Filipino.

**EXHIBIT 5**

# The OFW workforce spans blue-collar and white-collar roles across four major corridors

Quotas were set for geography and worker type, with natural fallout for other variables



Asia refers to Hong Kong and Singapore only, while Middle East refers to United Arab Emirates and Saudi Arabia. Domestic & care work includes domestic/care services and healthcare services. Professional & knowledge services include IT & telecommunications, financial services & insurance, professional services, and education. Other services include energy & utilities, real estate, government/public sector, NGO and social services, and media, arts, and entertainment  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Filipinos abroad help keep global systems running

Filipinos have become indispensable to the systems that keep the world running. They work in hospitals, ships, homes, hotels, construction sites, and logistics networks — roles so familiar they are easily overlooked, yet each one demanding trust, discipline, and endurance.

**EXHIBIT 6**

# Filipinos don't just participate globally; they hold critical roles

Our OFWs are...



**25%**

**Global maritime workforce**

Moving 80% of global trade by volume



**55%**

**Domestic workers in Hong Kong**

Powering Asia's financial capital



**60%**

**Nurses in United Arab Emirates**

Driving the healthcare of a global economic powerhouse

*Our Filipinos have been at the forefront of innovation and service*



**May Parsons**

First to administer a COVID-19 vaccine outside clinical trials



**Josephine Santiago-Bond**

NASA Commercial Crew Office Chief for Safety and Mission Assurance



**Diosdado Banatao**

Silicon Valley Engineer who invented the PC chipset and graphics accelerator in virtually every PC

**Sources:** European Commission; Hong Kong Immigration Department, Filipino Nurses' Association in the Emirates, NASA, Banatao, May Parsons Foundation

Filipinos represent around 25% of the global maritime workforce, helping move the goods that keep global trade alive. They account for around 55% of domestic workers in Hong Kong, supporting households in one of Asia’s financial centers. They also represent around 60% of nurses in the UAE, helping staff the healthcare system of a major global economy. [Exhibit 6.]

May Parsons, a Filipina nurse in the UK, administered the world’s first COVID-19 vaccine outside clinical trials at University Hospital Coventry. Josephine Santiago-Bond, who grew up in the Philippines, now serves as NASA’s Commercial Crew Office Chief for Safety and Mission Assurance at the Kennedy Space Center. Diosdado “Dado” Banatao, born in Cagayan, became one of Silicon Valley’s most important Filipino engineers, credited with foundational work on PC chipsets and early graphics accelerator technology.

Filipino talent travels well. Given the right market, institution, platform, or audience, Filipinos do not merely

participate globally; they *lead, build, care, invent, and perform* at the highest level. The harder question is why so many Filipinos need to leave home to have that capability fully rewarded.

## Filipinos become OFWs because of both opportunity and constraints at home

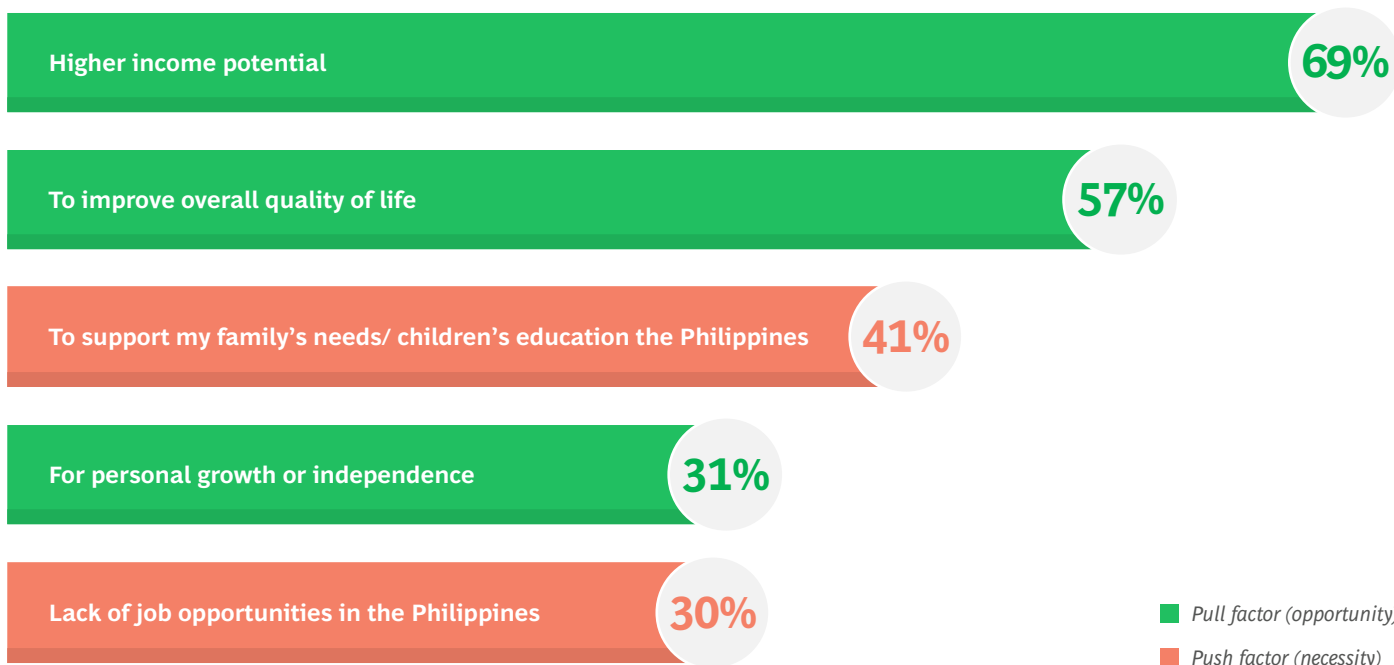
Among surveyed OFWs, 69% cited higher income potential as a top reason for working abroad and 57% cited improved quality of life. [Exhibit 7.] For many, the pull is straightforward: a better salary, broader prospects, and the sense that effort abroad leads somewhere. As one OFW put it: “Better life, high salary, better opportunities.” Another cited the chance “to explore and have different perspectives or goals or opinions.”

### EXHIBIT 7

## Beyond income potential, reasons for leaving vary – ambition for some, obligation for others

**Higher income potential dominates as the main driver, but 1 in 3 OFWs are forced to migrate due to lack of opportunities in the Philippines**

*Top reasons for working abroad (% cited in Top 3)*



**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3.  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



**“Possible higher income and standard of living”**

- maroonmartian9 (Reddit)



**“...To explore and have different perspectives or goals or opinions”**

- Greeeeeyyss (Reddit)



**“Job opportunities.** I'm currently taking CompSci but would've took Game Dev because it's what I really wanted to take at first but ang **hina nang game dev scene sa Pinas”**

- SteelFlux (Reddit)



**“Pursue further studies** abroad... and to continue my professional teacher practice that I couldn't do in the Philippines at this point”

- Joseph20102011 (Reddit)

But push factors are equally present. Forty-one percent cited the need to support family needs or children's education, and 30% cited lack of job opportunities at home. One OFW described passing up a degree in game development because “ang hina ng game dev scene sa Pinas.” Another left to “continue my professional teacher practice that I couldn't do in the Philippines at this point.” For these OFWs, leaving was less a choice than a conclusion, the path that remained when the options at home ran out.

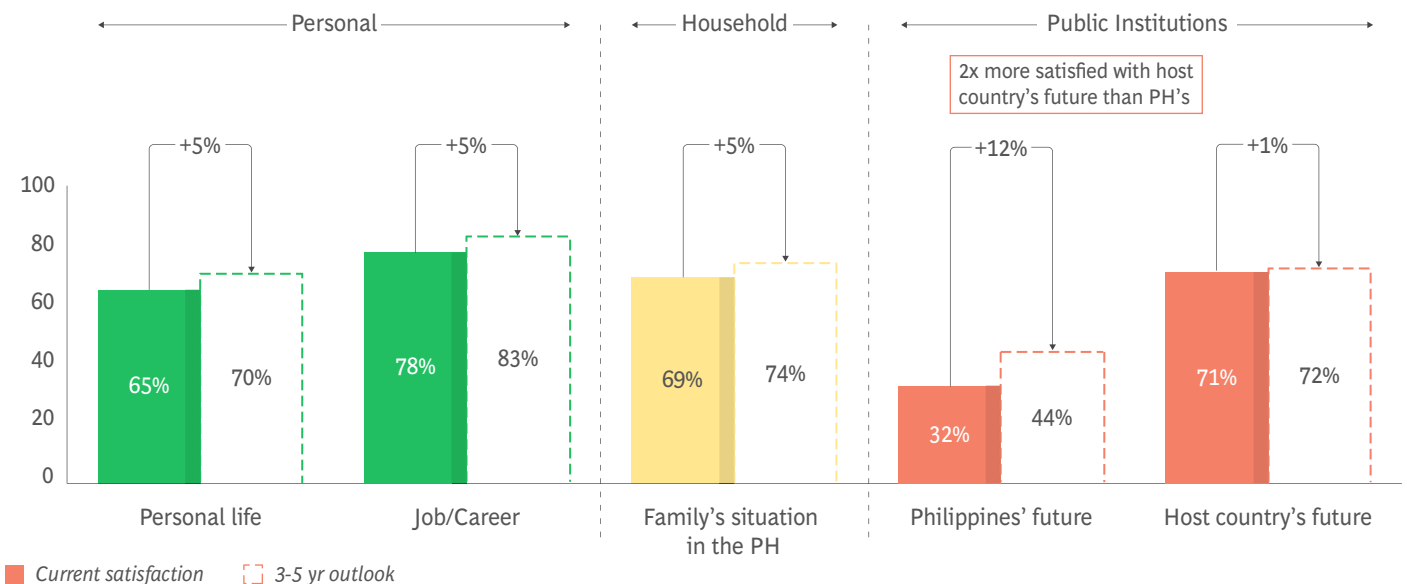
OFWs are also far more optimistic about their host country's future than the Philippines'. [Exhibit 8.] Satisfaction with the Philippines' future stands at 32% today and 44% looking three to five years ahead, against 71% and 72% for the host country. Consequently, migration rarely functions as a one-time decision. OFWs continue to weigh whether staying abroad, returning home, or moving elsewhere gives the family the best chance at stability, and as long as the host country feels more predictable, staying tends to win.

### EXHIBIT 8

## OFWs are twice as confident in their host country's future as in the Philippines'

**OFWs are settled abroad with high satisfaction today and expect the next 3-5 years to be better**

*Net Sentiment on the following categories (current vs future)*



**Question:** Looking at your current situation, how do you feel about the following? | Looking ahead 3-5 years, how do you feel about the following?

**Note:** Net score is calculated by getting the difference of those who are satisfied and dissatisfied

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Going abroad is often not the first choice

Before deciding to work abroad, many OFWs seriously considered local alternatives. [Exhibit 9.] Thirty-two percent considered continuing in the same job, 27% considered starting a small business, 19% considered finding a different job in a different province/city, 18% considered finding a different job in the same province/city, and only 17% were certain about moving abroad from the start. Migration

becomes the path often only when the options at home feel too slow, too limited, or too uncertain.

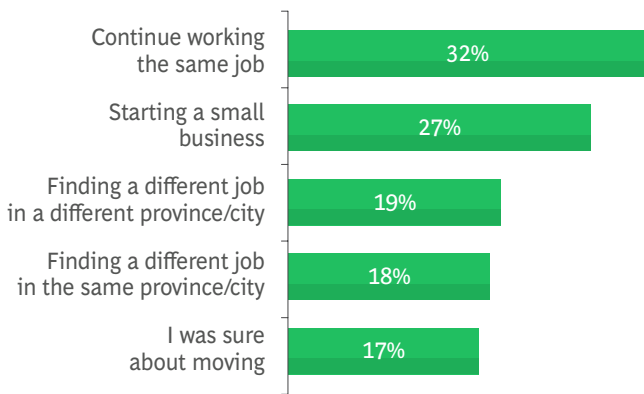
Once the decision is made, OFWs choose destinations through a practical lens. Expected salary leads at 76%, followed by cost of living at 63% and ease of getting a job at 57%. They are choosing where the sacrifice of leaving is most likely to pay off for the family.

### EXHIBIT 9

## For most OFWs, migration is the last resort, not the first choice

Most OFWs considered local alternatives before deciding to work abroad...

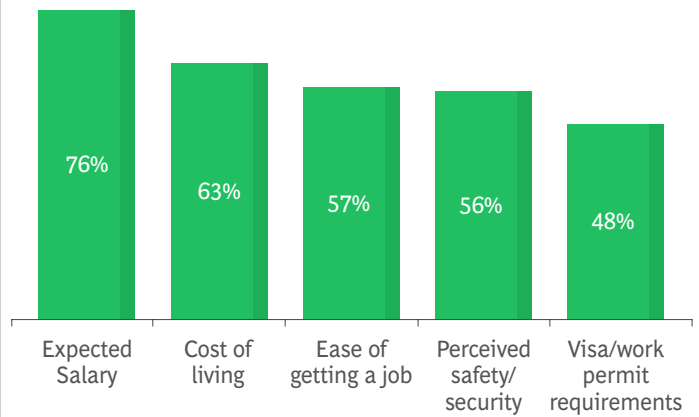
Options considered before working abroad (%)



Only 1 in 6 OFWs are certain about leaving

...and when they leave, 3 in 4 OFWs cite expected salary as a top consideration

Top considerations in choosing which country to go to (% cited in Top 5)



**Question:** Before deciding to work abroad, which of the following options did you seriously consider? | How important were the following factors in choosing which country to go to? Please rank the 3-5 most important considerations in your decision.

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



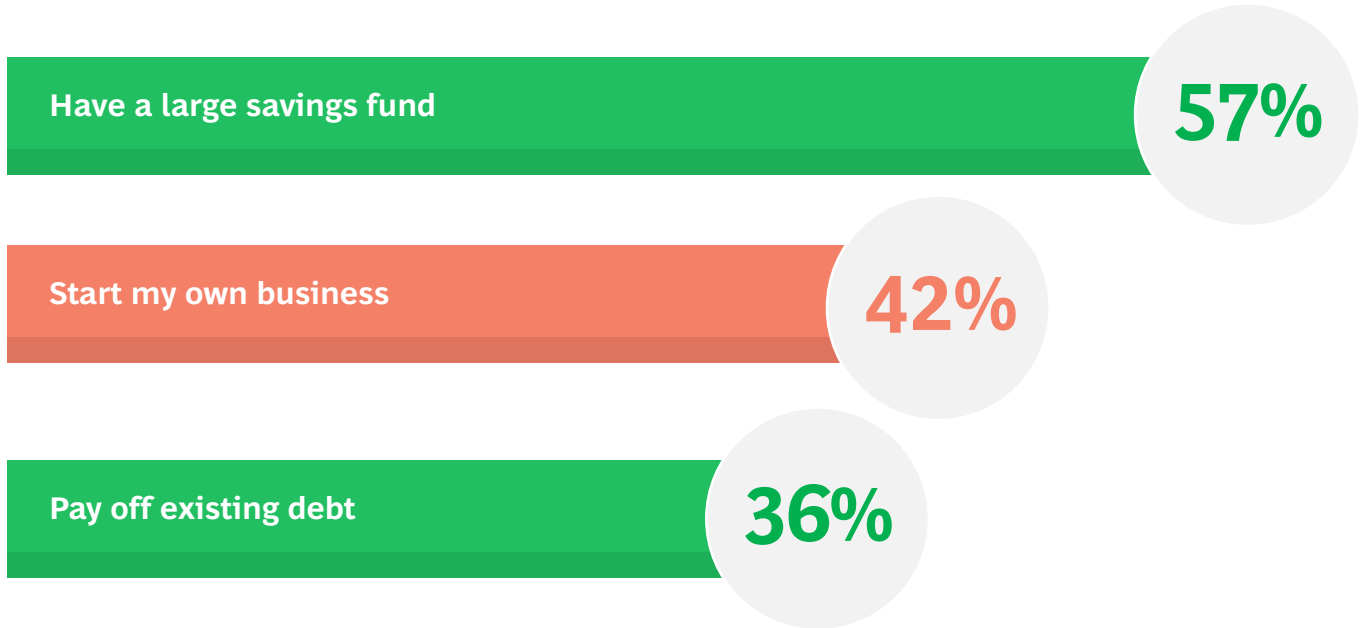
## The OFW dream is practical, not extravagant

Among surveyed OFWs, the top three aspirations are a large savings fund at 57%, starting a business at 42%, and paying off existing debt at 36%. [Exhibit 10.] A savings fund

creates the buffer their families often lack. A business offers income after the contract ends. Debt paid down means the household stops carrying a crisis that happened years ago. Progress, for most OFWs, is measured in obligations reduced and emergencies absorbed; a family that can face what comes next from a position of something more than zero.

### EXHIBIT 10

These are the top 3 priorities for the OFW



**Question:** Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



# The OFW is a path to middle-class stability

Working abroad is among the most reliable routes out of income fragility available to Filipino families. Among surveyed OFWs, 49% are their household's primary breadwinner, contributing 66% or more of household income, while another 40% are co-providers contributing between a third and two-thirds. [Exhibit 11.] The income

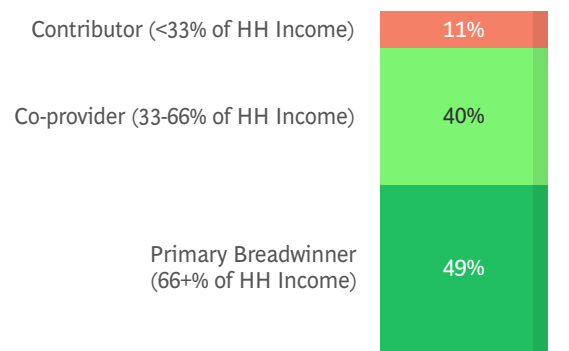
consequence is stark: 83% of OFW families fall within AB to C3 income classes, meaning household incomes of at least PHP 23,001 a month, compared with 45% of the broader Philippine population. Virtually no OFW family remains in Classes D and E, against 55% of the population overall. For many households, the overseas salary is what moves them from the side of the ledger where one emergency undoes everything, to the side where it does not.

## EXHIBIT 11

### OFW remittances push their family to at least middle class

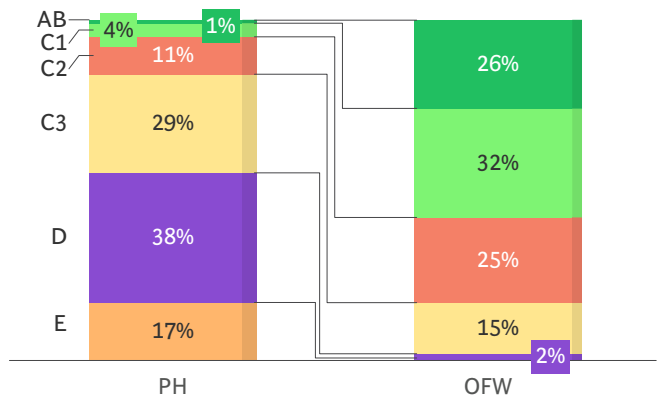
**Almost 9 in 10 OFW families depend on remittances for at least a third of the household income**

Share of OFW remittances on HH Income (%)



**Remittances place families in C1 above with virtually none in Class D and E**

SEC Classification (PH population vs OFW sample)



**Income brackets approximately correspond as:** AB = More than PHP 150,001 a month; C1 = PHP 85,001 - PHP 150,000; C2 = PHP 50,001 - PHP 85,000; C3 = PHP 23,001 - PHP 50,000; D = PHP 12,000 - PHP 23,000; E = Less than PHP 12,000






**Question:** What is the current average monthly household income of your family in the Philippines (before tax), excluding your income and any money you send over? | In the last 12 months, what percentage of your income went to your family in the PH? | What is your personal average monthly income in your current country's local currency (before tax)?

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337), Philippine Statistics Authority



## EXHIBIT 12

# Across regions and income classes, OFWs share the same basic rhythm

	<b>Reason for going abroad</b>	Income potential drives migration for 69% of OFWs, regardless of destination or socioeconomic background
	<b>Remittance behavior</b>	Nine in ten remit at least monthly, reinforcing that sending money home is a baseline expectation, not a choice
	<b>Channels used</b>	Facebook/Messenger is the dominant family connection channel at 80%
	<b>Mobile wallet used</b>	GCash leads as primary mobile wallet at 56%, with Maya lagging behind
	<b>Dream of financial stability</b>	Savings fund is the top aspiration at 57%, reinforcing that financial security remains the end goal

**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3. | How often do you typically send cash to family members in the Philippines? | CO\_01 What platforms/channels do you use to stay in touch with your family in the Philippines? | Which is your primary mobile wallet in the Philippines? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Despite different lives abroad, a common OFW profile emerges

Across corridors, income classes, and occupations, the same behavioral pattern holds among surveyed OFWs. [Exhibit 12.] 69% percent cite higher income potential as their primary reason for leaving, regardless of where they went or what they earn. Nine in ten remit at least monthly, making the transfer home a baseline expectation rather than an occasional act. Facebook and Messenger are the dominant channel for staying connected to family at 80%, while GCash leads mobile wallet usage at 56%. The top aspiration remains a large savings fund at 57%.

Across corridors, income classes, and occupations, the behavior converges: earn more than home allows, send money back regularly, stay close through digital channels, and build toward financial security. The countries differ. The rhythm does not.



“What made me go? To secure my future and yung future ng magiging family ko. Scared ako at first pero ayoko yung aasa nalang ako lagi or stuck ako sa sahod ng Pinas. Pero ngayon, I can't believe na mas mataas na sahod ko sa mga naging boss ko sa Pinas.”

- Gweeyomi (Reddit)



“I'm earning peanuts in the Philippines relative to what I can I can potentially earn abroad. Every single person I know who migrated and lived there (yes, a lot, and every single one of them) lived better lives than before they went.”

- camille7688 (Reddit)



“A big thing for me is money. Mas marami akong opportunities for upward mobility in my field here.”

- EmberKasai (Reddit)

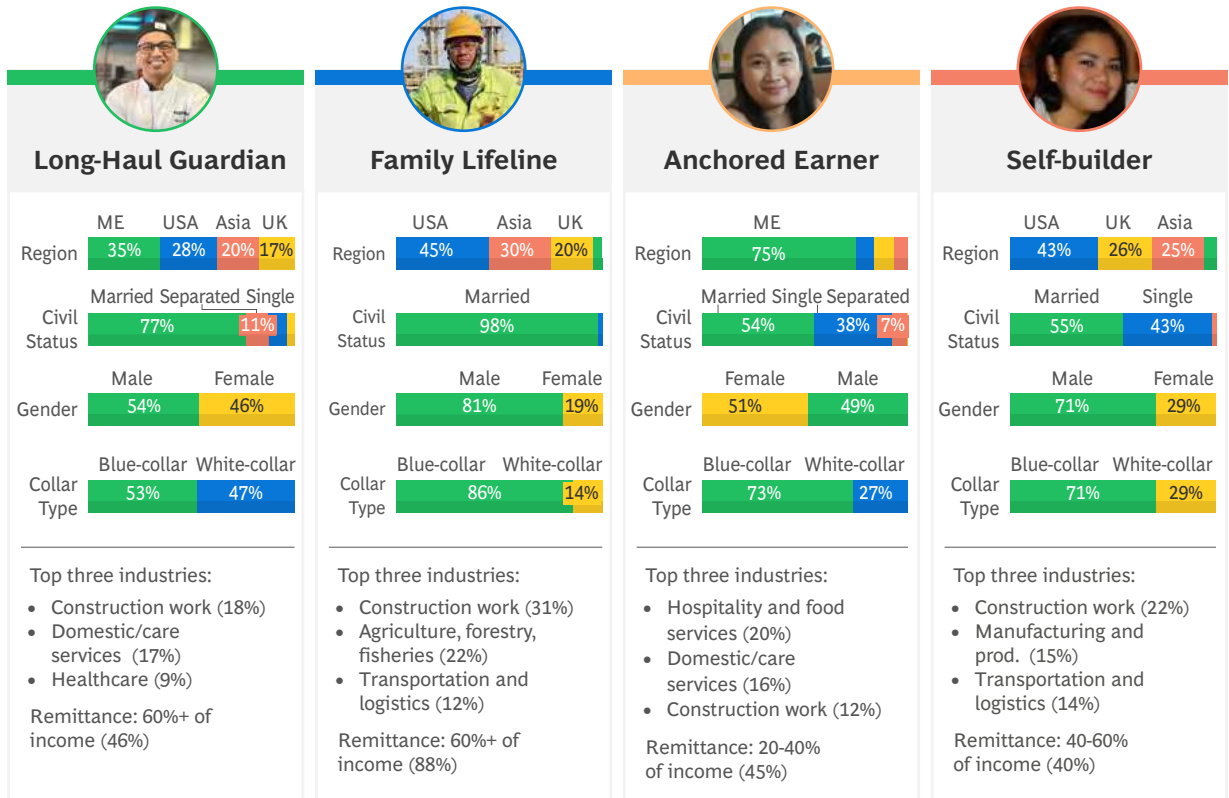
# But OFWs are not one segment

The survey identifies four clusters beneath the common profile. [Exhibit 13.] They share the same basic rhythm—

leave, earn, remit, stay connected—but differ in what drove them to leave, how much of their income goes home, and how clearly they can see a way back.

## EXHIBIT 13

### From the 1,337 OFWs, four unique clusters emerged



Who are they?	Emotionally depleted duty-driven Gen X OFW who stays abroad to prevent disrupting lives in the Philippines	Self-sacrificing millennial breadwinner whose life abroad exists to keep the family back home afloat	Pragmatic older Gen Z to millennials emotionally anchored in the PH, treating abroad as temporary for now	Autonomy-seeking younger millennials who prioritizes building their own life abroad
Core driver	Legacy building	Sacrifice for family	Obligation and stability	Self-discovery and independence
What are their concerns?	Health of family members in the Philippines	Being far away if something serious happens to their family	Losing their job or not having their contract renewed	Losing their job or not having their contract renewed
What are they feeling?	Happy (54%), grateful (47%), homesick (42%)	Homesick (56%), tired (55%), happy (44%)	Homesick (37%), grateful (35%), lonely (31%)	Happy (50%), grateful (46%), homesick (43%)
Inner voice	"Many years out here. I'm grateful – my kids are in good schools, and my parents have a home. I'm happy with what I've built, but I miss home."	"I'm tired. I miss everything. But when my daughter sends me her report card, I remember why I'm here."	"Salary comes in, remittance goes out. Same day, every month. I'm grateful for the work, but when I eat alone, I miss the noise of home."	"I'm happy – I just wanted to see what's out there. I'm grateful I can send some home too. But some nights get too quiet and I don't know what I miss exactly."

Source: BCG survey on the Filipino Abroad, February 2026 (n=1,337)

For **Long-Haul Guardians**, migration has become a life structure rather than a phase. They are older, more settled, and shaped far more by duty than by any lingering curiosity about what the world might offer. Many have already spent years doing the hard work of providing. The question they sit with is no longer simply “how do I send enough home?” It is beginning to shift into something harder: what does all of this add up to, and what comes after?

**Family Lifelines** sit closest to the emotional center of what the OFW story is actually about. Their migration is about provision and not just exploration. Nearly all are married with children, and life abroad is organized entirely around the family in the Philippines. The cost of that arrangement, measured in missed moments, in tiredness, in a kind of permanent low-frequency worry, is the highest of any group.

**Anchored Earners** are younger and more likely than others to have moved abroad because of a relationship rather than purely for income. Many migrated at an earlier life stage, before becoming household heads themselves. What defines this group is what keeps them going: a commitment to stability, a remittance sent on schedule, a family back home that remains part of the monthly rhythm.

**Self-builders** are the youngest cluster in orientation, pulled abroad more by possibility than pressure.

International work experience, personal independence, a life that feels larger than what was available at home— these are the gravitational forces shaping their migration. Family still matters, but it is not the only reason they left, and it does not carry the same urgency as it does for other groups. The tension for this group is optionality: if life abroad begins to work, return becomes easier to postpone. [Exhibit 13.]

### Key difference 1: Why they leave

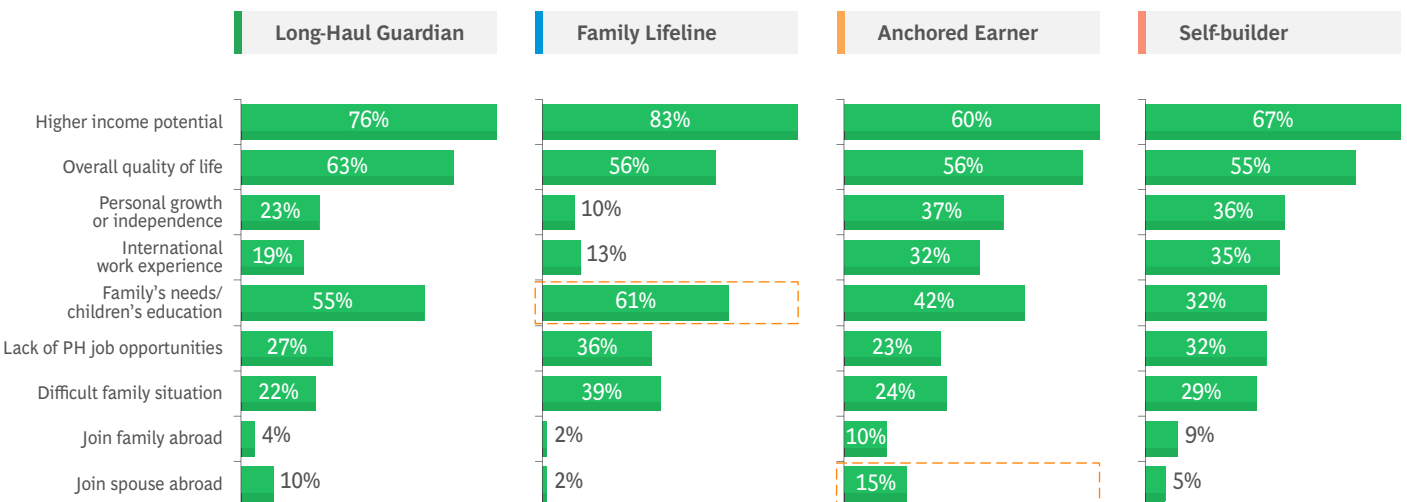
Higher income potential drives migration across all four clusters — cited by 67% of Self-builders, 60% of Anchored Earners, 76% of Long-Haul Guardians, and 83% of Family Lifelines. [Exhibit 14.] What separates the clusters is what sits alongside that shared motivation. For Family Lifelines, 61% cite family needs and children’s education — the highest of any group, and nearly double the rate of Self-builders at 32%. For Anchored Earners, joining a spouse abroad at 15% is the single most distinctive driver, one that barely registers among the other three clusters. Self-builders over-index on personal growth and independence at 36%, a motivation that falls to just 10% among Family Lifelines. The act of leaving looks the same from the outside. The logic behind it runs in four different directions.

### EXHIBIT 14

## Family obligation sets Family Lifelines apart, while joining a spouse sets Anchored Earners apart

### Higher income potential and quality of life are universal drivers across all four clusters

Reasons to work abroad, by cluster (%)



**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Key difference 2: Choice and duty create different emotional lives abroad

The emotional experience of life abroad follows the same fault line as the motivation to leave. [Exhibit 15.] Self-builders and Long-Haul Guardians lead with happiness at

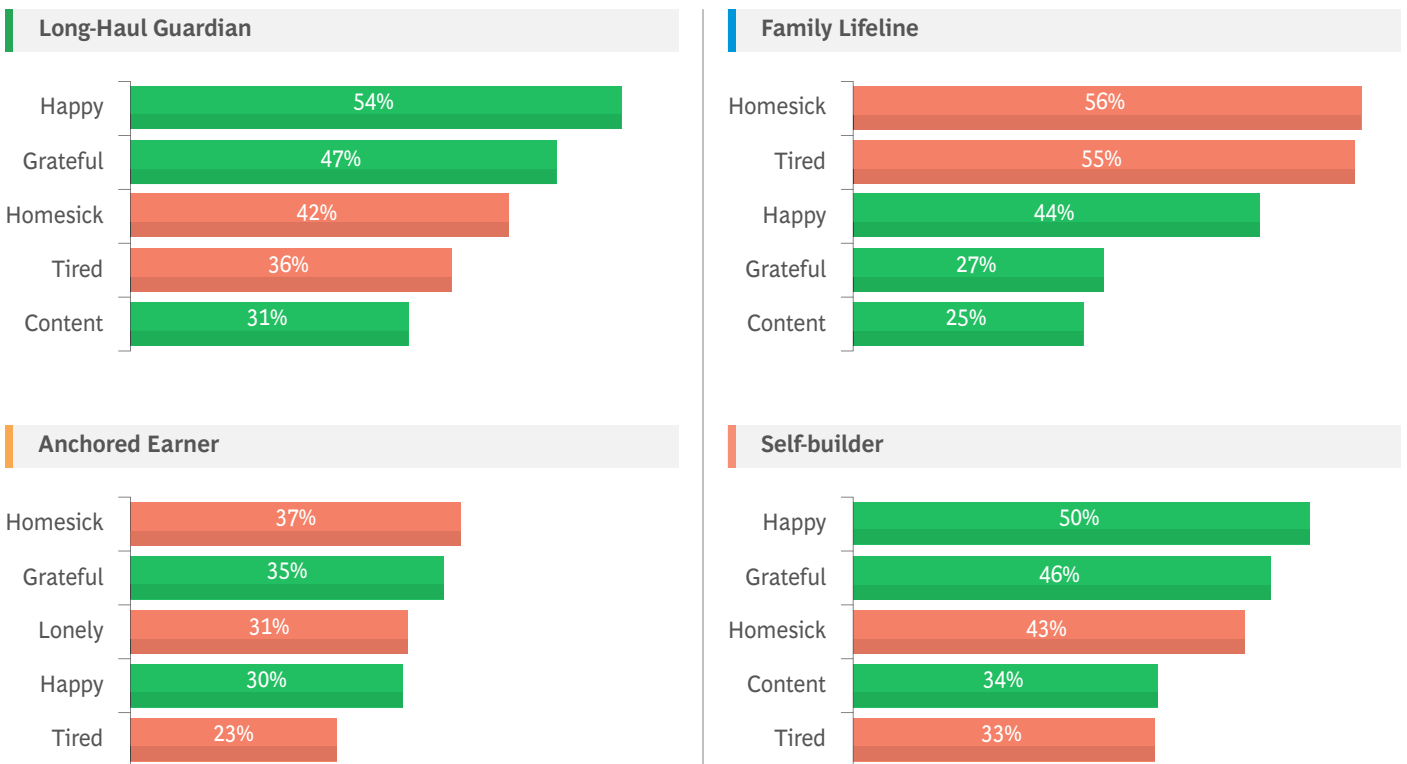
50% and 54% respectively, and gratitude runs close behind. Anchored Earners tell a different story — homesickness leads at 37%, with loneliness at 31% and happy trailing at just 30%, the lowest of any cluster. Family Lifelines carry the heaviest emotional load: 56% feel homesick and 55% feel tired, while happy and grateful both fall well below the rates recorded by other clusters.

### EXHIBIT 15

## Emotional experience tracks closely to migration motivation

### Family Lifelines feel the emotional burden the most, leading all segments in homesickness and tiredness

Emotions felt by OFWs, by clusters (%)



**Question:** Which emotions do you feel most often about your life abroad?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



### Key difference 3: Return intent also differs sharply by segment

Return intent follows the same pattern as motivation and emotion — the more obligation-driven the cluster, the more certain they are about going home. [Exhibit 16.] Among Family Lifelines, 46% are certain about moving

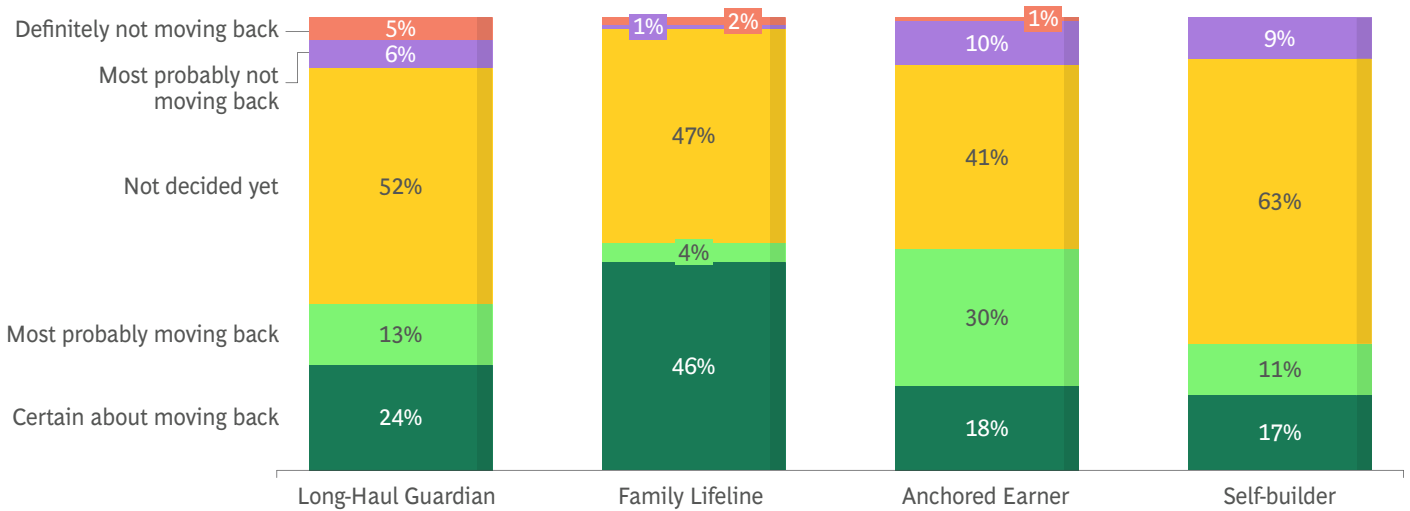
back, the highest of any cluster. Among Self-builders, 63% have not decided — the highest undecided share in the survey. Long-Haul Guardians sit between these poles: 24% are certain about returning, but 52% remain undecided, a reminder that years of providing does not automatically resolve the question of what comes next. Anchored Earners show the most even spread, with 18% certain, 30% most probably returning, and 41% still undecided.

#### EXHIBIT 16

### Return intent tracks motivation; the more obligation-driven, the more certain about going home

Over 60% of single supporters have not yet decided, suggesting less urgency to return due to weaker PH anchor

Return intent, by cluster (%)



Question: Which best describes your plans to move back to the Philippines?

Source: BCG survey on the Filipino Abroad, February 2026 (n=1,337)



# Cluster deep dives

## Long-Haul Guardians have already carried the family for years

For Long-Haul Guardians, migration has become a life structure rather than a phase. They are older, more settled, and shaped far more by duty than by any lingering curiosity about what the world might offer. [Exhibit 17.] The data

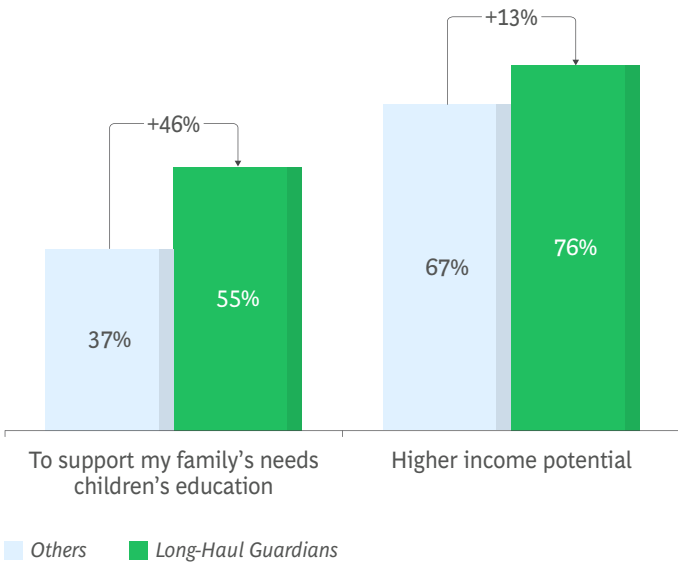
reflects how thoroughly the original motivation has calcified: they are 46% more likely than other OFWs to cite supporting family needs and children’s education as a top reason for staying abroad, and 13% more likely to cite higher income potential. The motivations that animate other clusters, personal growth, international experience, escaping a difficult situation, all under-index significantly. They know exactly why they are there.

### EXHIBIT 17

## For Long-Haul Guardians curiosity has long since settled into duty

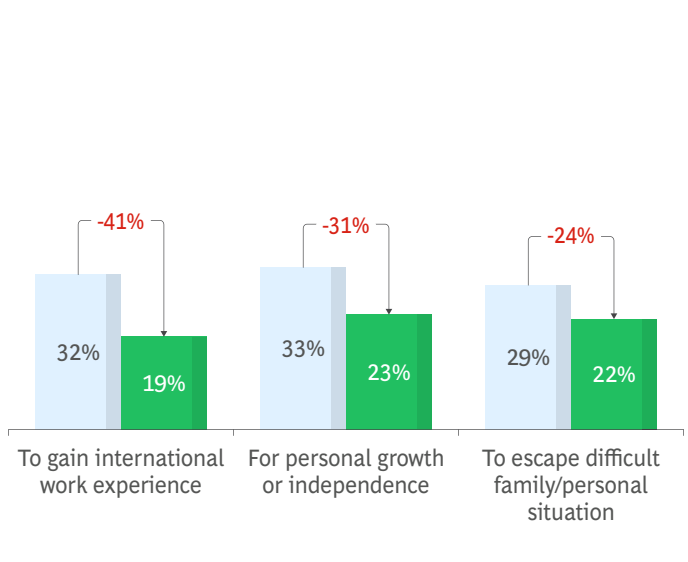
#### Family support and income are the primary drivers, over-indexing others by up to 46pp

Top reasons why Long-Haul Guardians work abroad that over-indexed vs. others



#### Personal growth and exploration rank far below peers, confirming their motivations have matured past discovery

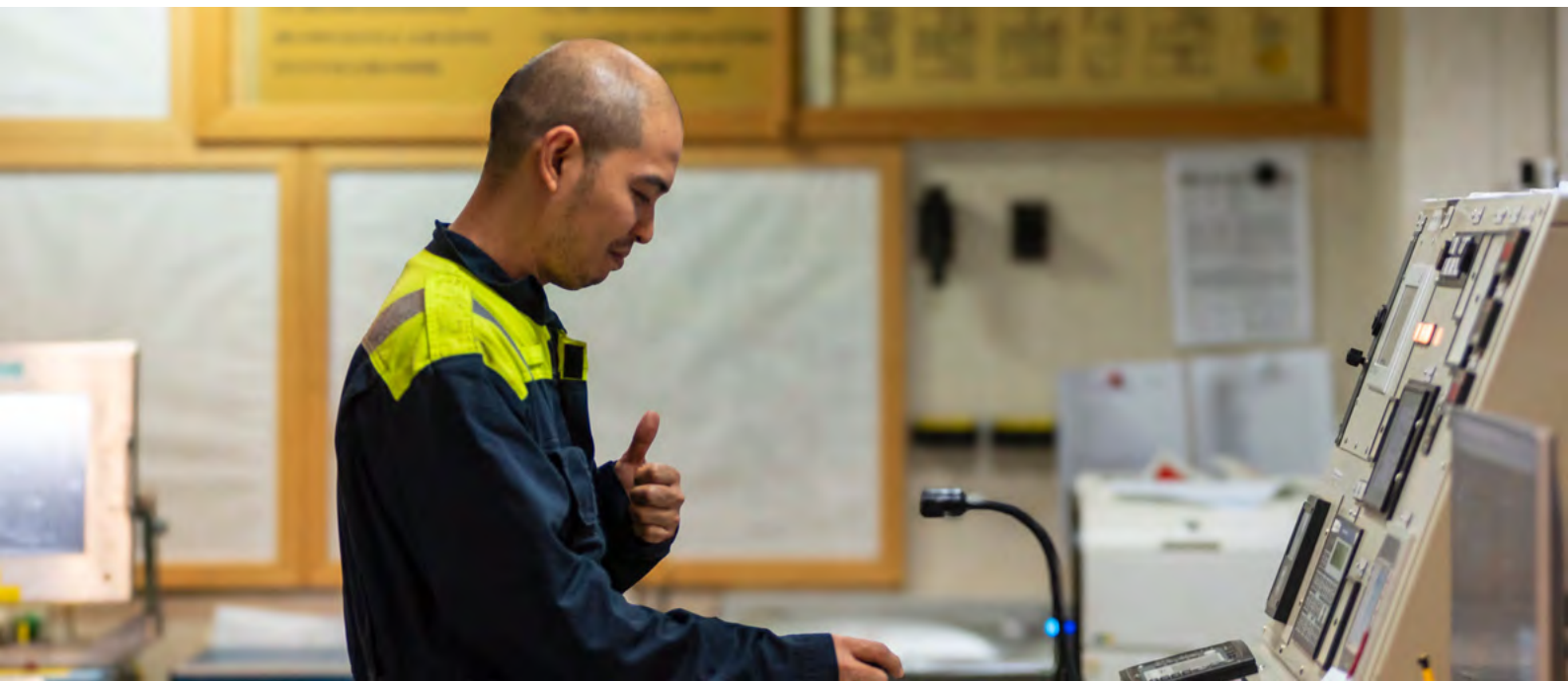
Top reasons why Long-Haul Guardians work abroad that under-indexed vs. others



**Note:** Over(under)-indexed reasons are defined by a high positive (negative) difference between the total percentage of Long-Haul Guardians who ranked each reason as part of their top 3 choices and the total percentage of other respondents who ranked the same

**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)





Alex / 43

Head Chef, Dubai

17 years abroad

“I want to be with [my family], spend Christmas with them. New Year’s. Special occasions. That’s the bad thing about being an OFW. You’re earning a lot; with my salary now, I can say that I am stable. I can provide whatever my kids, my mother, my family needs. But the thing is, every special occasion I’m not with them.”

“Try. Try lang. At the end of the day, hindi lahat puro sablay. The time will come that we will be on top.”

Alex has been in Dubai for seventeen years. He left at twenty-four when his father suffered a stroke and could no longer work. He put his brothers through college, supported his parents, and sent nearly everything home in the early years — living in a partitioned room, working graveyard shifts, earning the equivalent of PHP 22,000 a month. He is

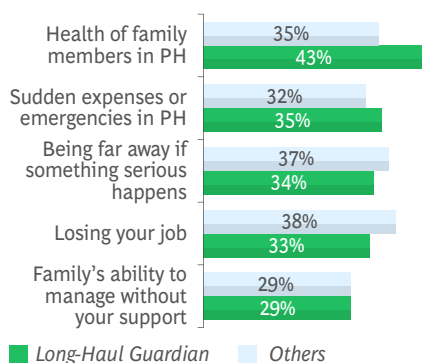
now a head chef at a restaurant in the city, finishing a degree through a work-experience accreditation program, and planning to go home in 2027. He flies back for his daughter’s birthday every year. “Even though the tickets are too expensive, I don’t mind,” he says. “I want to be with my daughter on her special day every year.”

EXHIBIT 18

After years of providing, the question becomes: "what now?"

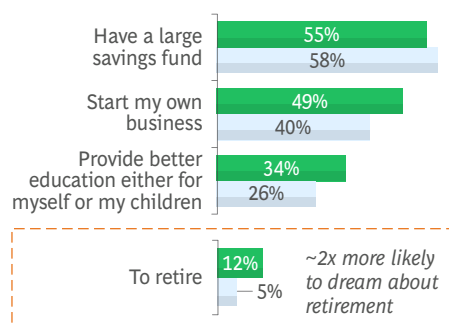
Concerns shift from job security to family health and distance, reflecting the stability tenure provides

Top concerns of Long-Haul Guardians vs others



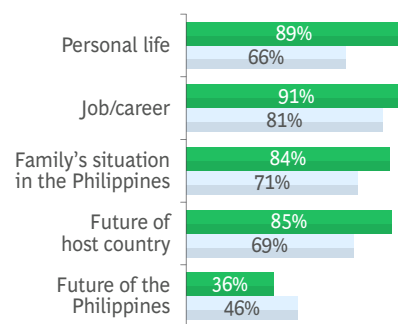
Their dreams signal exit-planning, with business, education, and retirement all overindexing others

Top dreams of Long-Haul Guardians vs others



They lead all clusters on optimism but trail on confidence in the Philippines’ future

Net Sentiment on the following categories, 3-5 year outlook vs others



**Question:** Below is a list of common concerns experienced by OFWs living abroad. Please select and rank the Top 3 that resonate most with you | Looking ahead 3-5 years, how do you feel about the following? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you’d like to achieve in the next 5 years from the list below, with 1 being your top dream

**Note:** Net sentiment is calculated by getting the difference of those who believe it will improve and those who believe it will not improve

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

The concerns of Long-Haul Guardians have moved away from job security— still present, but no longer dominant— toward family health back home at 43%, sudden emergencies in the Philippines at 35%, and the worry of being far away if something serious happens at 34%. [Exhibit 18.] “The sad thing,” Alex says, “is you never see them growing. You’re not with them every time there’s an occasion — birthdays, New Year, Christmas.” Their dreams have shifted accordingly: savings, business ownership, and education all over-index against other clusters, and they are twice as likely to dream about retiring.

When Alex imagines going home, he does not picture a grander version of the life he built abroad. He wants to drive for a ride-hailing service, work where no one dictates his schedule and he can be home when his daughter needs him. “If something happens,” he says, “at least we would all be together.” Long-Haul Guardians lead all clusters on personal life optimism at 89% and job and career outlook

at 91%. The one area where confidence falters is the Philippines itself, where sentiment on the country’s future sits at just 36%. They have built enough abroad to feel secure. They are less certain that home has kept pace.

## Family Lifelines carry the heaviest burden, but the clearest purpose

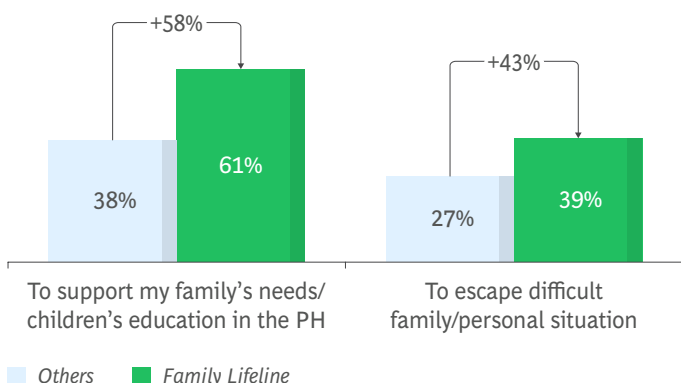
Family Lifelines carry the version of the OFW obligation that most people recognize when they hear the word. [Exhibit 19.] Among surveyed OFWs in this cluster, 61% cite supporting family needs and children’s education as their top reason for leaving, 58% more than other clusters. Thirty-nine percent cite escaping a difficult family situation. Every reason to leave is rooted in the same obligation: family, above all else.

### EXHIBIT 19

## Family Lifelines go abroad for their families, not themselves

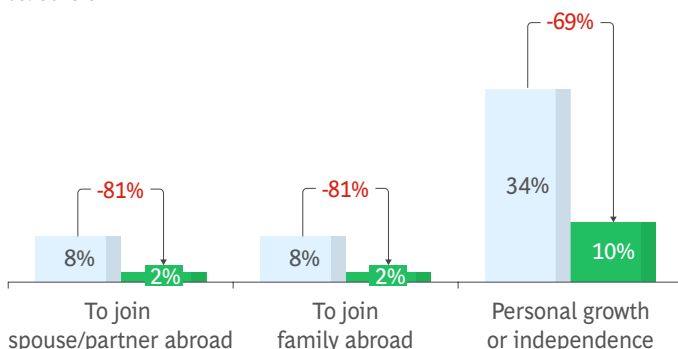
### Providing for family back home is the defining pull factor, over-indexing by up to 58pp

Top reasons why Family Lifelines work abroad that over-indexed vs. others



### Reuniting with family and personal growth are deprioritized, confirming duty-driven migration

Top reasons why Family Lifelines work abroad that under-indexed vs. others



**Note:** Over(under)-indexed reasons are defined by a high positive (negative) difference between the total percentage of Family Lifeline who ranked each reason as part of their top 3 choices and the total percentage of other respondents who ranked the same

**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)





## Jaime

Electrician, Poland

*18 years abroad*

“Kung sakaling uuwi man ako ng Pilipinas, na totally mag for good na ako, ang isipin ko ay magkaroon ako ng konting puhunan para sa onting business. Di naman malaki yan, sakto lang. Uwi ka nang malakas, malusog, yun ang importante sa lahat.”

Jaime has been abroad for eighteen years, spending fifteen years in Saudi Arabia, before moving to Poland, where he now works as an electrician at a power plant. He left the Philippines soon after his wedding and found out his wife was pregnant when he was already in Saudi Arabia. When Jaime finally came home almost two years later, his child did not even know him. “Nakita ko yung bata, di nga ako kilala eh — Ang dami kong pasalubong na laruan sa kanya pero wala, dedma lang,” he says. He has been catching up to get to know his family ever since, watching his three children grow up from a distance and carrying the weight of missed milestones. “Kaya nga nag abroad para sa pamilya, para sa pag-aaral ng mga bata,” he says. “Pero at the same time malungkot din.”

The emotional cost of that clarity is the highest of any group. [Exhibit 20.] Their top three concerns are being far away if something serious happens at 59%, the family’s ability to manage without them at 52%, and losing out on important moments at 47%, all running well above the rates recorded by other clusters. Jaime knows those numbers from the inside. In the early years in Saudi, communication meant letters that took two weeks to arrive. When emergencies happened at home, there was nothing to do but carry on. “Pag may problema ka naman sa pamilya, mga malulungkot na pangyayari, talagang iindain mo yun — siyempre malungkot yun lalo pag di ka makakauwi.”

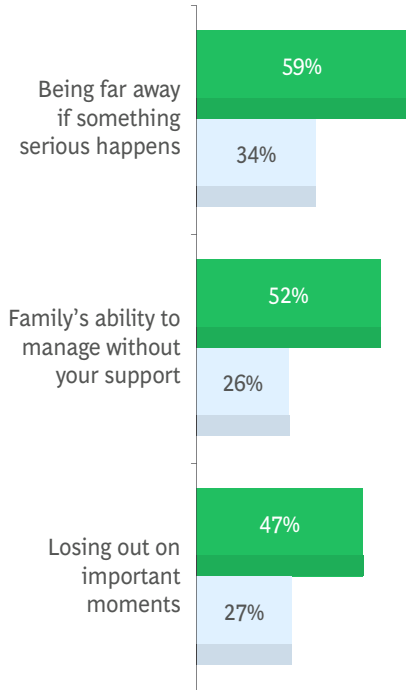


**EXHIBIT 20**

# Purpose doesn't lighten the load; it just makes it worth carrying

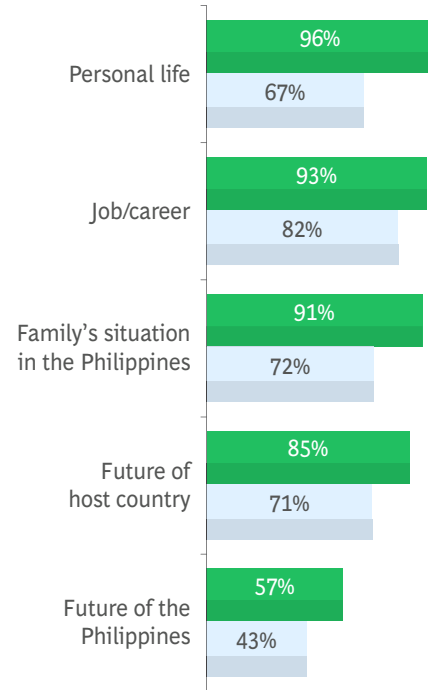
**They worry most about what happens to their family without them...**

*Top concerns of family lifelines vs others*



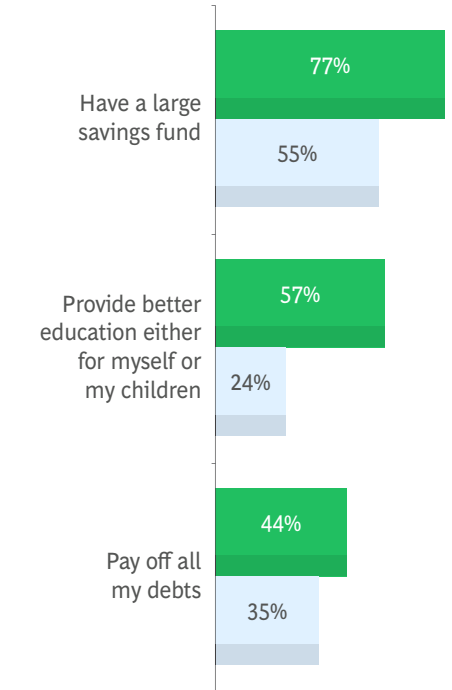
**...yet they remain the most optimistic cluster across every dimension**

*Net Sentiment on the following categories, 3-5 year outlook vs others*



**... because every sacrifice is about building their children's future**

*Top dreams of family lifelines vs others*



■ Family Lifeline ■ Others

**Question:** Below is a list of common concerns experienced by OFWs living abroad. Please select and rank the Top 3 that resonate most with you | Looking ahead 3-5 years, how do you feel about the following? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Note:** Net sentiment is calculated by getting the difference of those who believe it will improve and those who believe it will not improve

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

And yet Family Lifelines are the most optimistic cluster across every dimension in the survey: personal life at 96%, job and career at 93%, and family situation in the Philippines at 91%. Their dreams reflect the same family-centered logic: a large savings fund at 77%, better education for themselves or their children at 57%, debt paid off at 44%. Jaime's version of coming home is modest and practical. He wants enough savings to start a small business, enough to help with the grandchildren, and enough to retire while he is still well. "Uwi ka nang malakas, malusog, yun ang importante sa lahat."

The optimism and the burden share the same source. The sacrifice is attached to faces and names: a child, a spouse, a parent, a household that depends on them entirely. Knowing that gives the sacrifice a shape it might otherwise lack. "Ganun talaga ang buhay," Jaime says. "Di naman natin kagustuhan yun, pero ganun talaga eh. Dun ang source of income natin sa abroad eh."

## Anchored Earners are working for stability, while remaining emotionally tied to home

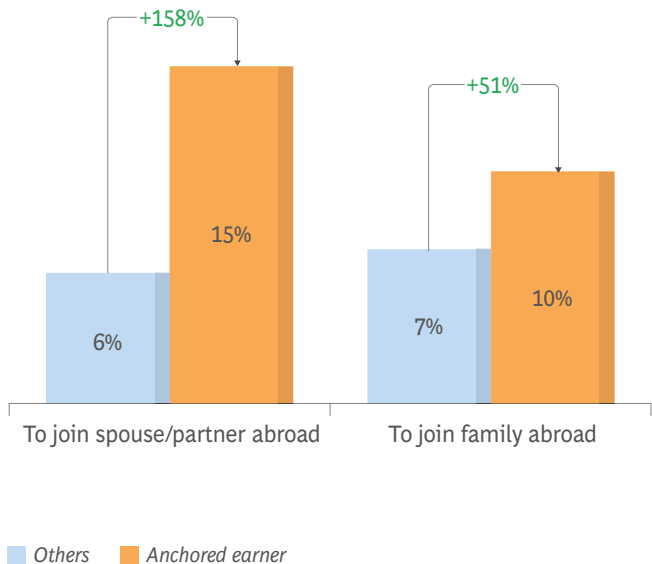
For Anchored Earners, migration was never meant to be permanent. Their core driver is obligation and stability; to fill a specific, practical gap that staying home could not close. [Exhibit 21.] The data reflects how thoroughly their migration is relational rather than purely economic: they are 158% more likely than other OFWs to have moved to join a spouse or partner, and 51% more likely to have moved to be near family. It is easier for them to leave because someone is already waiting on the other side.

**EXHIBIT 21**

# Anchored Earners didn't leave to go away, but to get closer

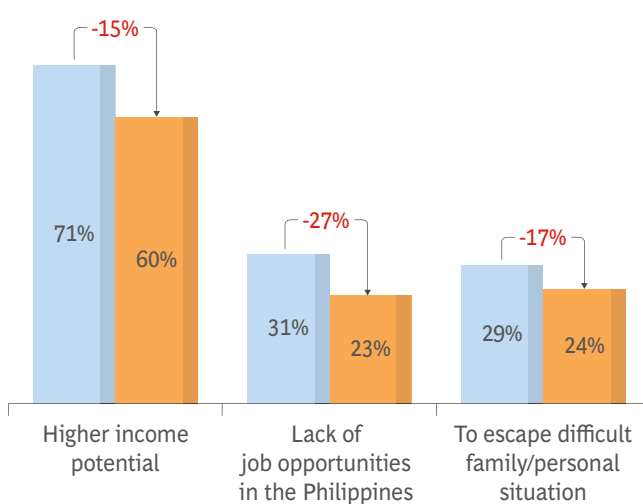
**Contract senders are 2.5x more likely to migrate to join a spouse**

Top reasons why Anchored Earners work abroad that over-indexed vs. others



**Income potential and necessity score lower — their migration is relational, not economic**

Top reasons why Anchored Earners work abroad that under-indexed vs. others



**Note:** Over(under)-indexed reasons are defined by a high positive (negative) difference between the total percentage of Anchored Earner who ranked each reason as part of their top 3 choices and the total percentage of other respondents who ranked the same

**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



**Anne / 35**

Domestic helper, Hong Kong

*2 years abroad*

“Gusto ko pag lumaki pa sana sila, may home sila na mauwian na talagang safe kami, kasi wala na kaming padre de pamilya”

Anne is two years into her first contract as a domestic helper in Hong Kong. Back home, she was a utility aide at a local high school, picking up cleaning, caregiving, and laundry jobs on weekends. As a widow raising two kids, she was able to make ends meet in the Philippines, but dreamt of something more. “Kahit anong sipag natin sa Pilipinas, hindi po tayo nakakapag-save” she says. “Enough lang po talaga siya sa daily needs, lalo na po at lumalaki na yung mga bata.” It is clear that Anne does not just aim to afford necessities for her kids, but to also meaningfully improve their quality of life and sense of security.

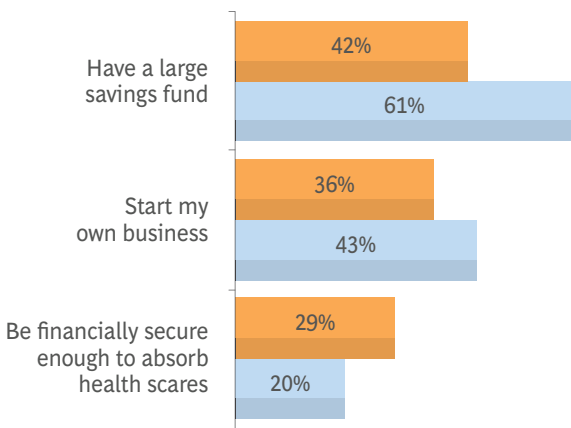
She came to Hong Kong following a cousin who had worked there for eight years before migrating to Canada. Two years in, Anne is clear-eyed about what going abroad took from and gave to her family. “Sa two years ko naman dito, kahit maraming adjustments, maraming pagsubok, kahit papaano may na-invest naman — at least I’m sure kung nag-stay ako ng Philippines, hindi ko siya makukuha.”

**EXHIBIT 22**

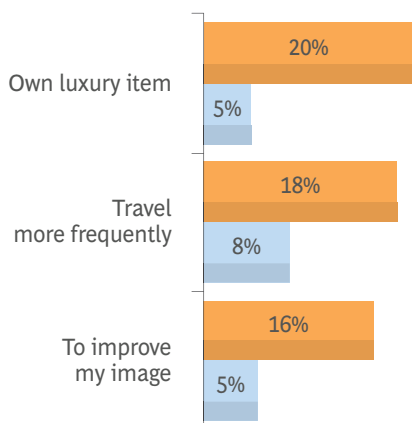
## They are the most pessimistic cluster yet the most aspirational on lifestyle and dreams

**Financial goals trail behind other clusters but Anchored Earners are ~2-4x more likely to have aspirational dreams**

*Top dreams of Anchored Earners vs others*

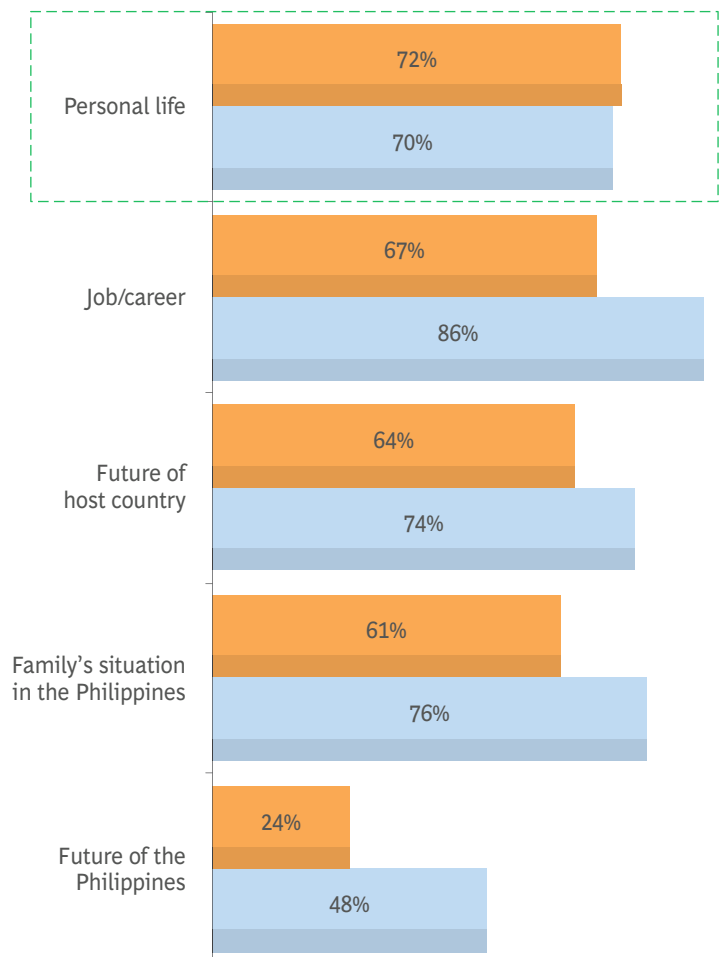


*Aspirational dreams of Anchored Earners vs others*



**They are pessimistic about everything beyond their personal life, but remain just as optimistic about themselves as other clusters**

*Net Sentiment on the following categories, 3-5 year outlook vs others*



**Question:** Looking ahead 3-5 years, how do you feel about the following? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you’d like to achieve in the next 5 years from the list below, with 1 being your top dream

**Note:** Net sentiment is calculated by getting the difference of those who believe it will improve and those who believe it will not improve

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

That pragmatism, however, sits alongside a profound pessimism about what waits for them at home. [Exhibit 22.] Anchored Earners are the most pessimistic cluster across almost every forward-looking measure: job and career at 67%, and future of the Philippines at just 24%. Anne's contract ends in September. She plans to go home to be with her kids who have been missing her, but she intends to come back and continue her journey in Hong Kong.

Anne pushes on because she sees no viable path for her children inside today's system, citing concerns about corruption and safety. Yet optimism for Anchored Earners on their personal life holds at 72%, nearly in line with other clusters, signaling that they feel the sacrifices they have made will be worth it.

Their dreams reflect that same divided logic. Short-term stability comes first. Anchored Earners are more likely than other clusters to prioritize being financially secure enough to absorb health scares at 29%. The longer-horizon financial goals that dominate other clusters, such as savings and business ownership, trail here. Yet aspirational

dreams reach further than almost any other cluster: they are four times more likely to dream of owning luxury items at 20%, and three times more likely to want to improve their image at 16%. They are focused on getting through immediate needs, while allowing themselves to think about personal fulfillment down the line.

## Self-builders are building independence, but remain undecided about return

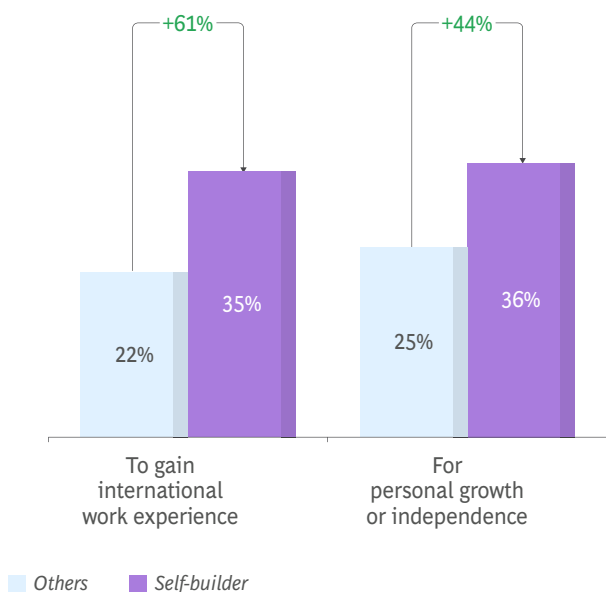
Self-builders are the largest cluster within the survey, and their migration is the most open-ended in character. [Exhibit 23.] They are 61% more likely than other OFWs to cite gaining international work experience as a top reason for leaving, and 44% more likely to cite personal growth or independence. Family obligation barely registers: they are 46% less likely than others to have moved to join a spouse or partner, and 39% less likely to cite supporting family needs or children's education. The family still matters, as it always does, but it is not the organizing principle of why they left.

### EXHIBIT 23

## Self-builders are driven more by personal ambition, not family obligation

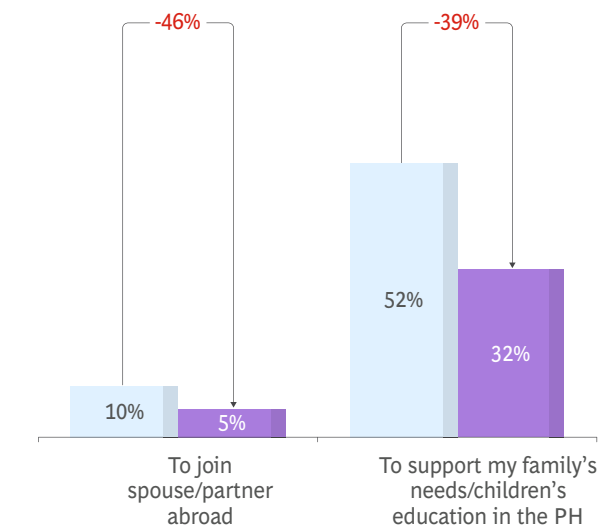
### Personal growth and international experience are the defining pull factors

Top reasons why Self-builders work abroad that over-indexed vs. others



### Family obligations barely register — supporting dependents and reuniting with a spouse are far less prominent than peers

Top reasons why Self-builders work abroad that under-indexed vs. others



**Note:** Over(under)-indexed reasons are defined by a high positive (negative) difference between the total percentage of Self-builders who ranked each reason as part of their top 3 choices and the total percentage of other respondents who ranked the same

**Question:** Below are some reasons why people choose to work abroad. Please select which ones you think are most relevant to you and rank the top 3

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



## Jovy / 39

Previously executive administrator, Dubai

*15 years UAE, returned 2022*

“When you’re an engineer sa Pilipinas, you can’t be an engineer also sa Dubai. You have to be an assistant engineer. I was a nurse back home; I can’t do nursing there, because iba an license. What I’m trying to say is, ‘kung gusto mo umangat sa buhay, di ka pwedeng ma-arte.’”

“It just stuck in. It just strikes. I wanted to go home. Maybe it’s human nature. We were three, mama ko, husband ko, nandoon na. Pero malungkot ako.”

Jovy left the Philippines at twenty-one with a nursing degree, a neighbor’s advice about Dubai, and money from selling her computer and washing machine to pay the agency fee. Her family was worried. She went anyway. “I wanted to be independent,” she says. “I wanted to establish my own financial [base] without any help of anyone.” Her first year was difficult: long shifts, strict management, discrimination she learned to navigate. On weekends she took event setup jobs for extra cash, working on her feet, unbothered by the gap between her degree and the work. She stayed, and kept building.

That openness comes with its own texture. [Exhibit 24.] Self-builders are the least optimistic about their personal lives of any cluster, with net sentiment sitting at 59%

against 84% for other OFWs — a 25 percentage point gap. Their top concerns stay close and practical: losing a job at 39%, a family health scare back home at 37%, sudden expenses at 34%, and mental health challenges at 30%. Even their dreams, which might be expected to skew toward experience or lifestyle, remain anchored in financial security: savings at 60%, a business at 43%, debt paid down at 38%. They are around twice as unlikely as other clusters to dream about education for their children, which may reflect a life stage not yet oriented toward the next generation.

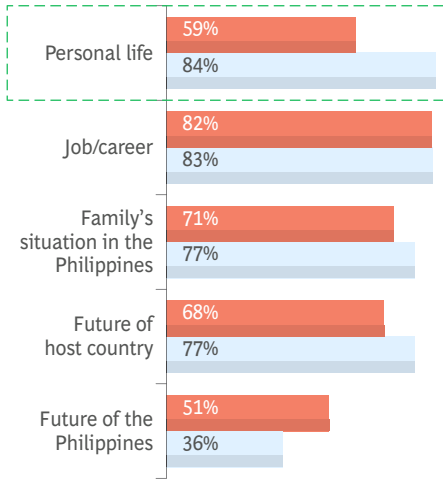


**EXHIBIT 24**

# The freedom they chose doesn't make the future feel certain

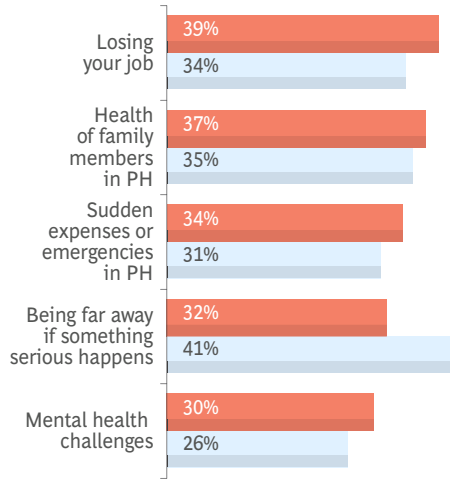
**They are far less optimistic about their personal lives...**

*Net Sentiment on the following categories, 3-5 year outlook vs others*



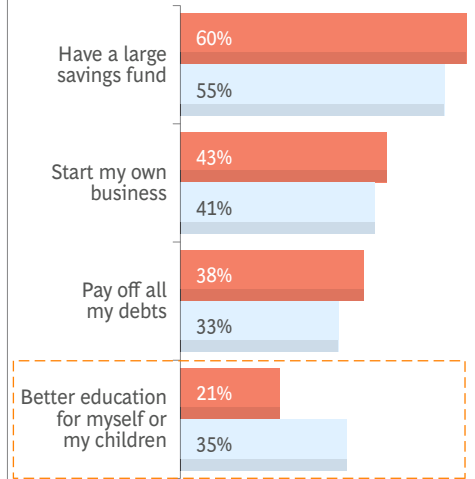
**...and their top concerns skew towards job loss, expenses, and health...**

*Top concerns of self-builders vs others*



**... which makes their dreams center around financial stability**

*Top dreams of self-builders vs others*



■ Self-builder ■ Others

☆ ~2x less likely to dream for better education compared to others

**Question:** Below is a list of common concerns experienced by OFWs living abroad. Please select and rank the Top 3 that resonate most with you | Looking ahead 3-5 years, how do you feel about the following? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Note:** Net sentiment is calculated by getting the difference of those who believe it will improve and those who believe it will not improve

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Jovy spent 14 years building in Dubai, starting in restaurant work, moving to a secretarial role at a construction firm, then working her way through three global management consulting companies, each move bringing a higher position and a salary increase she used in part to purchase properties in the Philippines. She bought deliberately, early, so she would never go home empty-handed. "I invested early," she says. "I don't want to go home without a financial base."

The return, when it came, was not planned. "I got tired of repeating the same thing over and over again," she says. "There's no quality time." What she missed was not dramatic. It was her cousins' weddings on Facebook, Christmas karaoke she was never at, the family milestones that kept appearing in her feed from the other side of the world. "You can't buy time," she says.



## The OFW experience also differs meaningfully by host corridor

The four corridors in this survey produce four meaningfully different versions of the OFW experience, shaped by legal status, contract structure, physical distance, and how long most Filipinos tend to stay.

### EXHIBIT 25

USA-based OFWs hold the most permanent legal footing of any corridor, and are the most undecided about going home



**OFW Population**  
201,000 (9%)



**Most permanent visas**

~1.6x more likely to hold permanent work visas, permanent resident, and citizenship vs other regions



**Most undecided on returning**

~1.2x more undecided about returning vs other regions



**Job loss as the #1 concern**

Top-ranked worry despite holding the most permanent visas vs other region



**Savings as the top dream**

~1.8x gap between savings and the next top dream (paying off debts)

**Question:** What is your current citizenship or visa status in [HOST COUNTRY]? | Which best describes your plans to move back to the Philippines? | Below is a list of common concerns experienced by OFWs living abroad. Please select and rank the Top 3 that resonate most with you | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337) | Philippine Statistics Authority

### What US-based OFWs say...



“If you have a stable income and your family is not struggling in the Philippines, it might be better to stay there since starting over can be difficult. However, becoming a PR or getting a Green Card in the US can be beneficial for your children’s future.”

- **OutrageousCelery8925**



“Part of the reason why it took me so long to decide was realizing that I had something that a lot of people wanted.”

- **Fickleentertainer995**

### OFWs in the US are more settled, which makes return more complicated

For OFWs in the US, the defining tension is permanence and what permanence costs. [Exhibit 25.] They are around 1.6 times more likely than OFWs in other regions to hold permanent work visas, permanent residency, or citizenship. That legal footing provides something real: stability, predictability, the sense that the life built abroad is not one contract away from ending. Consequently, they are 1.2 times more undecided about return than OFWs elsewhere. As one OFW put it on Reddit: if the income is stable and the family back home is not struggling, staying may simply make more sense; starting over is hard, and permanent residency may be better for the children’s future. Job loss remains their top concern, a reminder that permanence is not the same as invulnerability. And savings dominates their dreams at 65%, with a 1.8-fold gap over the next priority, debt repayment, suggesting a group that is materially stable but still watchful.

## EXHIBIT 26

# Middle East OFWs are young, constrained, and carrying more than most



**OFW Population**  
1,100,000 (49%)  
(45% in Saudi Arabia,  
25% in UAE)



**Not the household head**

3x more likely for the parent to be the household head vs other regions



**Greater negative emotions**

2x more likely to feel frustrated, conflicted, and uncertain vs other regions



**Most pessimistic and dissatisfied**

2.8x higher job dissatisfaction and 2.5x more pessimistic about PH's future



**More aspirational dreams**

5x more likely to dream of owning luxury items vs other regions

**Question:** Before you left to go abroad, who was the head of the household? | Which emotions do you feel most often about your life abroad? | Looking at your current situation, how do you feel about the following? | Looking ahead 3-5 years, how do you feel about the following? | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337) | Philippine Statistics Authority

## What ME-based OFWs say...



“Do not be afraid to go home (PH) and start all over again. That's what I did after 2 years sa UAE. I didn't extend my contract kasi I couldn't stomach it any longer.”

- RjImpervious (Reddit)



“Ako lang ba or parang exploited tayong mga pinoy dito sa Middle East especially sa health sector? Don't get me wrong, Maganda for a start dito like 1-3 years as stepping stone but longer than that its starting to drain my mental health lalo na kung kasama mong kapwa Pinoy eh talangka pa.”

- LordSaool (Reddit)

## Middle East OFWs carry some of the highest sacrifice

The Middle East is the largest corridor by population, with around 1.1 million Filipinos working primarily in Saudi Arabia and the UAE, nearly half the OFW population. [Exhibit 26.] It is also, by most measures, where the emotional weight is heaviest. Many in this group are younger and arrived before becoming household heads themselves: parents were still heading the household for three times as many Middle East OFWs as in other regions. The strain shows throughout the data. Middle East OFWs are around twice as likely as those in other regions to feel frustrated, conflicted, and uncertain. Job dissatisfaction runs 2.8 times higher than in other corridors, and pessimism about the Philippines' future is 2.5 times more pronounced. One data point stands out for what it implies: Middle East OFWs are five times more likely than those in other regions to dream of owning luxury items. Working in one of the world's wealthiest regions shapes what progress looks like, as does the longer cultural expectation that the OFW returns from the Gulf with something visible, something the community can see.

## EXHIBIT 27

# Asia-based OFWs are more likely to be building a chapter, not a life



**OFW Population**  
560,000 (26%)  
(25% in Hong Kong, ~20% each in Singapore and Taiwan)



### Short-term stayers

~3x less likely to be abroad for more than 5 years vs other regions



### Highly optimistic

~1.5x more hopeful on PH's future vs other region



### Most likely to return

~30% plan to definitely return, highest of any region  
~1.5x-2x more homesick than other regions

1. Excludes OFWs based in Western Asia (Middle East)

**Question:** How long have you been living in [COUNTRY]? | Which best describes your plans to move back to the Philippines? | Looking ahead 3-5 years, how do you feel about the following?

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337) | Philippine Statistics Authority

## What Asia-based OFWs say...



“Rule of thumb sa Asian countries. Those are temporary and as a stepping stone only.”

- peterparkerson3 (Reddit)



“I am a fresh graduate working in Hong Kong. I was absorbed by the hotel from my internship and I could say na I was very lucky for the opportunity. Pero these days, I cannot do it anymore and I am planning to go back to PH ...”

- Beautiful-Ice-4045 (Reddit)

## Asia-based OFWs are closer to home and more likely to see migration as temporary

The Asia corridor, Hong Kong and Singapore in this survey, operates under a different logic from every other destination. [Exhibit 27.] Home feels close enough to remain imaginable. Asia-based OFWs are around three times less likely than those in other regions to have been abroad for more than five years, and around 30% say they will definitely return, the highest definite return intent of any corridor. They are also 1.5 times more hopeful about the Philippines' future than OFWs elsewhere. At the same time, they are 1.5 to 2 times more homesick than OFWs in other regions. Being geographically close does not ease the distance; in some ways it sharpens it. Asia-based OFWs are building capability and savings with a clearer intention than any other corridor of eventually bringing those things home.

## EXHIBIT 28

The UK corridor is the hardest to enter, and one of the more secure to be in



**OFW Population**  
Europe: 232,000 (11%)



**More commitment to move to UK**

~1.3x more expensive to relocate vs other regions and  
~1.6x more likely to find jobs through PH agencies



**Higher job security**

~1.2x less likely to worry about job loss vs other regions



**Family distance as the top concern**

~1.2x more likely to worry about being far and missing family moments vs other regions



**Dream home as the anchor**

~1.5x more likely to aspire to move into their dream home

**Question:** How much did you and your family have to spend for your first move abroad? (e.g. work permits, visa application, flight, temporary accommodations, moving costs, per diems, etc.) Please EXCLUDE any expenses shouldered by your employer | Below is a list of common concerns experienced by OFWs living abroad. Please select and rank the Top 3 that resonate most with you. | Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below, with 1 being your top dream

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337) | Philippine Statistics Authority

### What UK-based OFWs say...



You have to be a skilled worker (usual route) sa UK, and kailangan ng maraming ipon. For example, ang IHS fee which usually shouldered ng applicant is around 250k pesos (good for at least 3 years), wala pa ung visa fee nun.”

- kimann1924 (Reddit)



“If you have the money,’ as someone already posted. Sounds cliché but it really does depend on that... and a lot of other factors too”

- capable-trifle-5641 (Reddit)

### UK OFWs face higher barriers to entry but often gain stronger security

The UK corridor is defined by a more demanding path in and a more durable life once inside. [Exhibit 28.] UK-based OFWs are around 1.3 times more expensive to relocate than those in other regions, and around 1.6 times more likely to have found their jobs through Philippine agencies. The process is structured and deliberate. Once inside, the trade-off improves: UK-based OFWs are around 1.2 times less likely to worry about job loss than those in other corridors. The emotional cost of distance does not diminish with job security, however. UK OFWs are around 1.2 times more likely than others to worry about being far away and missing family moments, and they are 1.5 times more likely than other groups to dream of moving into their dream home — stability earned abroad being converted deliberately into something concrete at home.

## Across corridors, financial security remains the common dream

The corridor differences are real. [Exhibit 29.] But savings leads in every single corridor: 65% in the US, 40% in the Middle East, 59% in Asia, 63% in the UK. Entrepreneurship sits near the top everywhere. Debt repayment appears across all four. What shifts by corridor is what stability is meant to unlock once it arrives. In the US, savings dominates so heavily that everything else falls away. In the Middle East, dream homes, luxury items, and travel sit alongside the financial staples. In Asia, savings, business,

and education reinforce a corridor oriented toward return. In the UK, the dream home anchors the list in a way it does not elsewhere, as though security earned abroad is being deliberately converted into a physical stake in the life that follows.

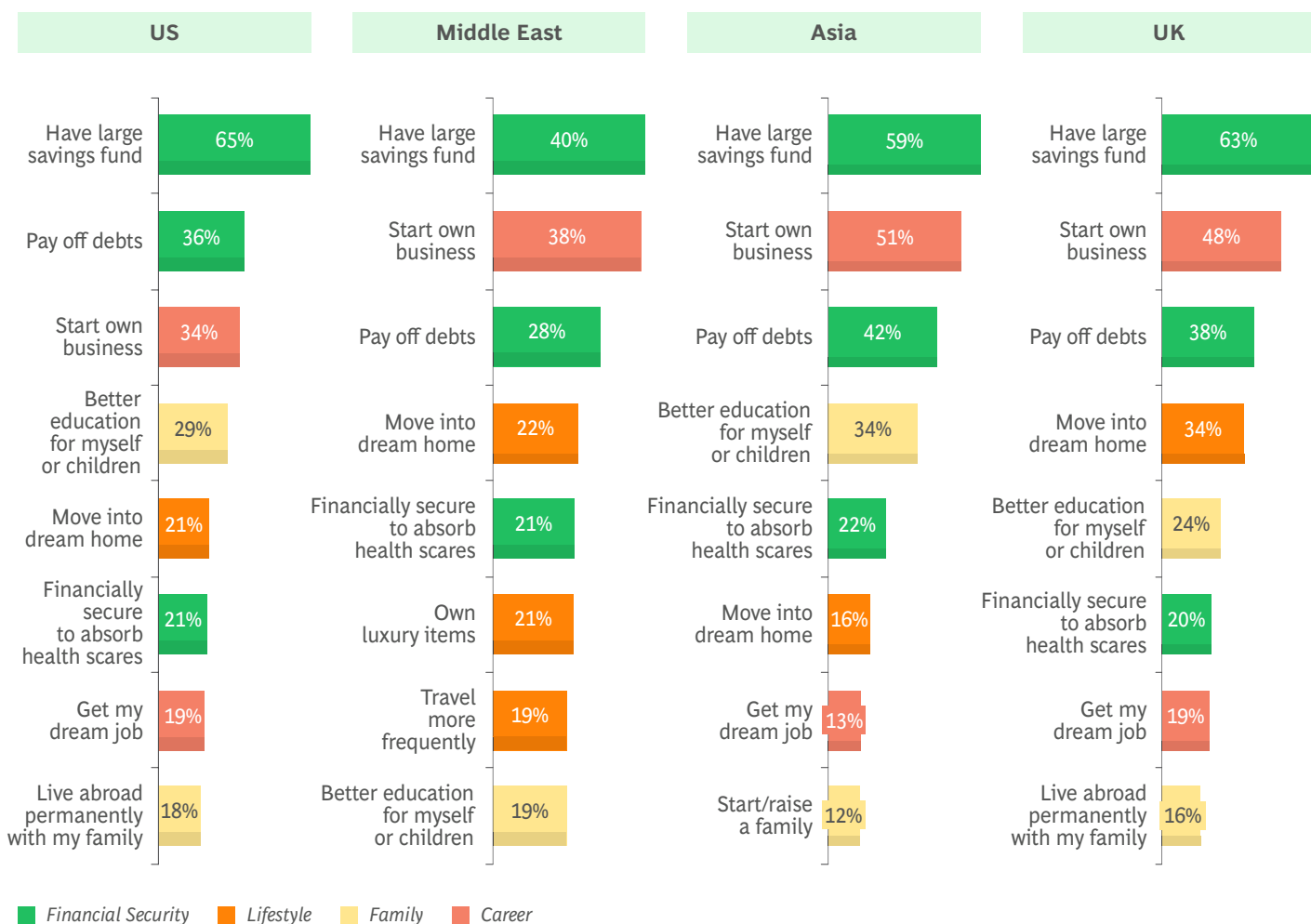
Across every corridor and every cluster, the top dream is a savings fund. The second is a business. The third is debt paid down. 2 million Filipinos, working in hospitals and hotels and construction sites and offices in cities their families will never see, are pointed at the same three things. 56% of them have not yet decided whether they will come home to see them through.

### EXHIBIT 29

## Across all regions, OFWs dream of financial security, with savings, entrepreneurship, and debt freedom consistently topping the list

### ME OFWs stand out with more lifestyle-oriented aspirations like dream homes, luxury items, and travel

*Dreams of OFWs by region, mentioned in top 3 (%)*



**Question:** Here are a list of dreams that many OFWs have. Please read them. Please rank the top 3 dreams you'd like to achieve in the next 5 years from the list below  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



# Key Takeaways

## Chapter 2: Who is the OFW?

- A common behavioral rhythm runs across the survey regardless of corridor, income class, or occupation: earn more than home allows, remit regularly, stay close through digital channels, build toward financial security. Nine in ten surveyed OFWs remit at least monthly. GCash leads mobile wallet usage at 56%.
- Higher income potential draws OFWs abroad across every cluster, cited by 69% of surveyed OFWs. Push factors carry equal weight: 41% cite family needs or children’s education, and 30% cite lack of job opportunities at home. Only 17% were certain about moving abroad from the start.
- Working abroad is among the most reliable routes out of income fragility available to Filipino families. Among surveyed OFW families, 83% fall within AB to C3 income classes, household incomes of at least PHP 23,001 a month, against 45% of the broader Philippine population.
- Four clusters sit underneath the common profile. Self-builders leave for independence and are the most undecided about return, with 63% yet to decide. Anchored Earners, more than the others, follow relationships and report the highest loneliness at 31%. Long-Haul Guardians have been providing for years and are twice as likely as others to dream about retirement. Family Lifelines send 60% or more of their income home and are the most certain about returning at 46%.
- The corridor shapes what migration feels like. USA OFWs hold the most permanent legal footing but are the most undecided about going home. Middle East OFWs are twice as likely to feel frustrated and conflicted, with 2.8x higher job dissatisfaction than other corridors. Asia-based OFWs are three times less likely to have been abroad more than five years, with the highest definite return intent at 30%. UK OFWs pay the highest entry cost but are 1.2x less likely to worry about job loss.
- Across all clusters and corridors, the dream converges on the same things: a savings fund, a business, debt cleared, a home.



## Are they coming home?

There is a way of thinking about the OFW experience as a kind of pipeline. Filipinos leave, they earn, they send money home, and eventually they return. The story has a beginning, a middle, and an end. It is tidy. It is also, for most OFWs, not quite true.

The question of return is more complicated than it appears from the outside— and more emotionally loaded than the

data alone can convey. Many OFWs want to come home. Many are not sure when, or whether the Philippines can offer them what going home would require them to give up. And many have been abroad long enough that the question has quietly shifted from “when will I return?” to something harder to answer.

This chapter sits with that question.

## The scale of the Filipino abroad

Nearly one in every 50 Filipinos works abroad as an OFW. Deployment has recovered fully from the pandemic years, rising from 1.77 million in 2020 to 2.19 million in 2024 — and if that population were counted as a single province, it

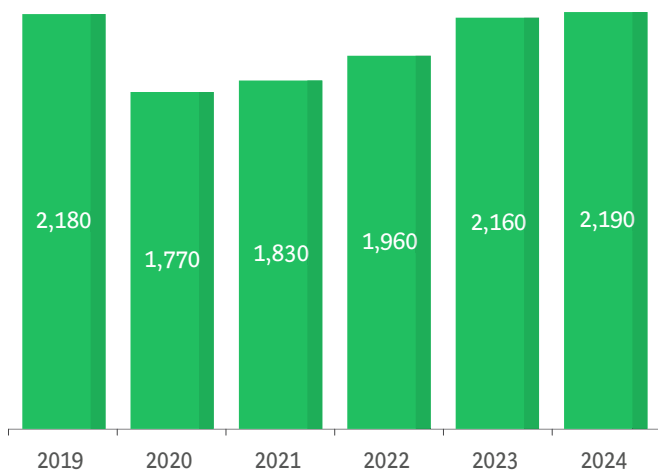
would rank as the eighth largest in the Philippines. [Exhibit 30.] This is not a peripheral population. It is a distributed one, and what it decides, whether to return, whether to stay, whether to build something more permanent on the other side of the world, carries consequences that extend well beyond any individual family's balance sheet.

### EXHIBIT 30

## Nearly one in 50 Filipinos work abroad as OFWs, forming a diaspora population that would rank #8 across the country's provinces

**OFW deployment have fully recovered post-COVID, returning to pre-pandemic levels of ~2.2M by 2024**

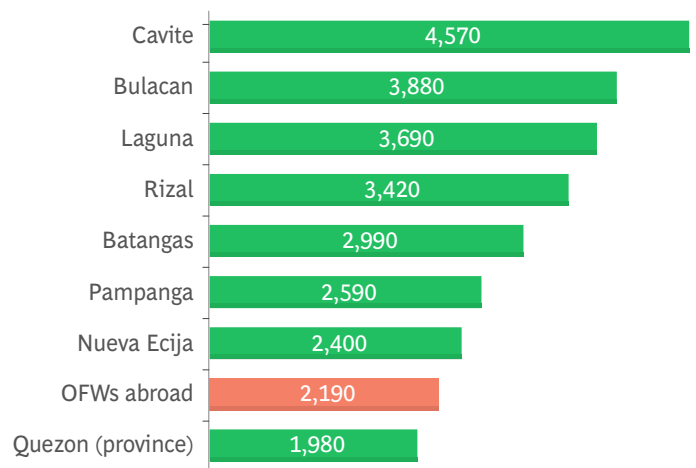
Number of Overseas Filipino Workers (in thousands)



Source: Philippine Statistics Authority Survey on Overseas Filipinos; Philippine Statistics Authority POPCEN

**OFWs abroad would rank as the 8th largest province in the Philippines**

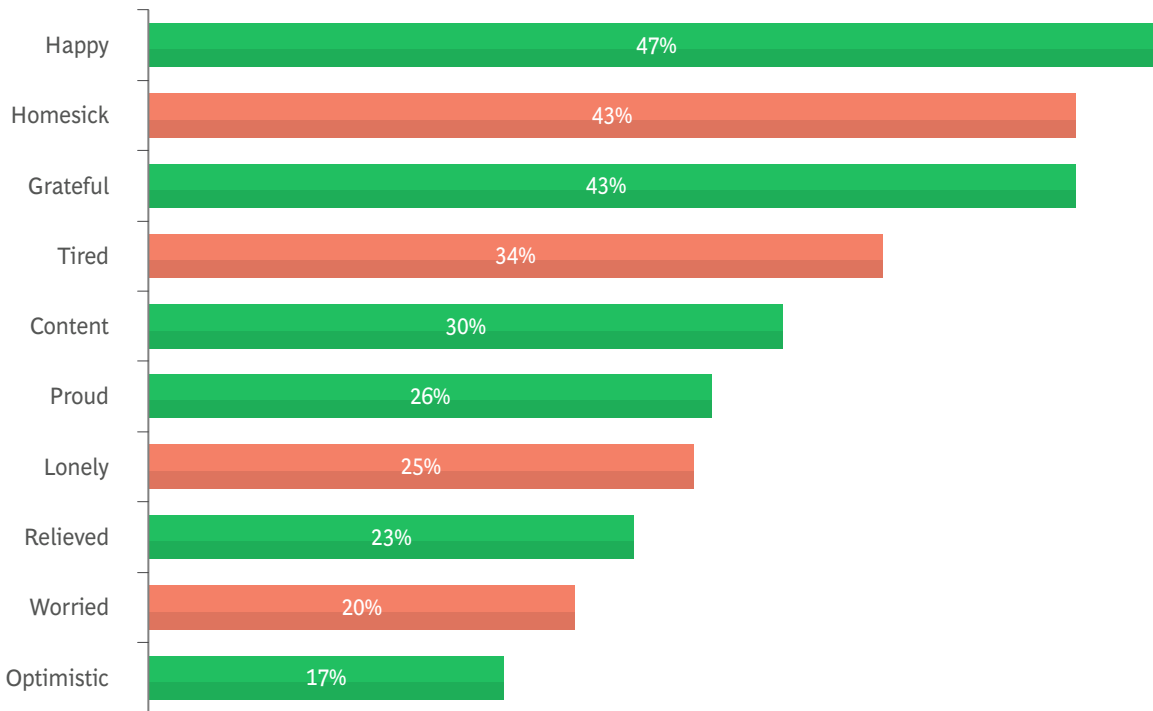
Population of PH largest provinces (in thousands)



### EXHIBIT 31

## Less than 50% of OFWs are happy and even less are content or proud despite their sacrifices

Emotions felt by OFWs (%)



**Question:** Which emotions do you feel most often about your life abroad?

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



“I’ve officially been in the US for four months now. It’s been an eye-opening and humbling experience – **so much to be grateful for...** Lately, I’ve been feeling the weight of **homesickness, burnout, and especially the financial stress** that comes with adjusting to life in a new country...”

- Cheesecake082523 (Reddit)



“Namimiss mo ba minsan ang Pilipinas? Yung mga gabing patulog ka na, tapos biglang may random na memoryang susulpot mula sa pagkabata mo o kahit anong simpleng alaala lang... **Masaya naman ako dito** at masasabi kong maginhawa ang buhay. **Wala naman akong reklamo.** Pero may mga moments talaga na mapapahinto ka tapos mapapasabi ka na lang ng, **“Wow... nakaka-miss din pala.”** Yung tipong hindi mo maipaliwanag kung bakit, **basta may kurot sa puso.** Hindi siya lungkot, hindi rin homesick na sobra parang **tahimik na nostalgia lang.**”

- reading\_202 (Reddit)

## Life abroad is emotionally complex

Ask an OFW how they feel about life abroad and the answer rarely comes in a single word. 47% say they feel happy. 43% feel homesick. Forty-three percent feel grateful. 34% feel tired. [Exhibit 31.] Less than one in three feel content, and only 26% feel proud. These emotions do not cancel each other out; they coexist in a way that makes the OFW experience genuinely difficult to reduce to either sacrifice or success. One OFW writing from the US describes four months abroad as eye-opening and humbling, full of gratitude and yet weighted by homesickness, burnout, and financial adjustment simultaneously. Another, writing in Filipino, captures something quieter: not full-blown homesickness, but a random memory surfacing late at night — what they call a *kurot sa puso*, a pinch at the heart that arrives without warning. This emotional texture matters because return is not a purely rational calculation. It is also a feeling about home, and about whether the Philippines can hold what the OFW has become.

## Most OFWs remain undecided

The single largest group in the survey those who are undecided about moving back to the Philippines. [Exhibit 32.] 21% are certain about moving back, and another 14% say they most probably will— 35% leaning toward return in total. On the other end, 9% lean away from it. The corridor

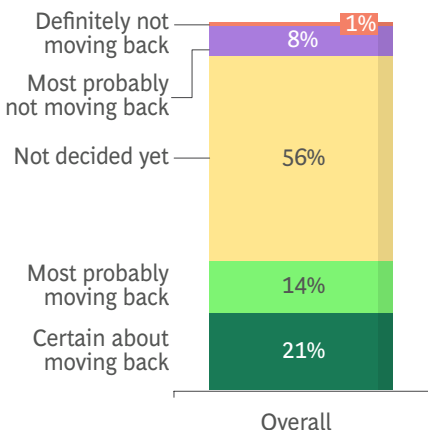
shapes where that indecision sits. Middle East and Asia-based OFWs show the strongest return pull, at 43% and 38% leaning toward coming home respectively. US and UK OFWs are far more undecided, at 63% and 57% — not because they have rejected home, but because permanent legal footing and settled lives have made the question genuinely harder to answer.

### EXHIBIT 32

## Over half of OFWs remain undecided about returning, with only one in five certain about coming home

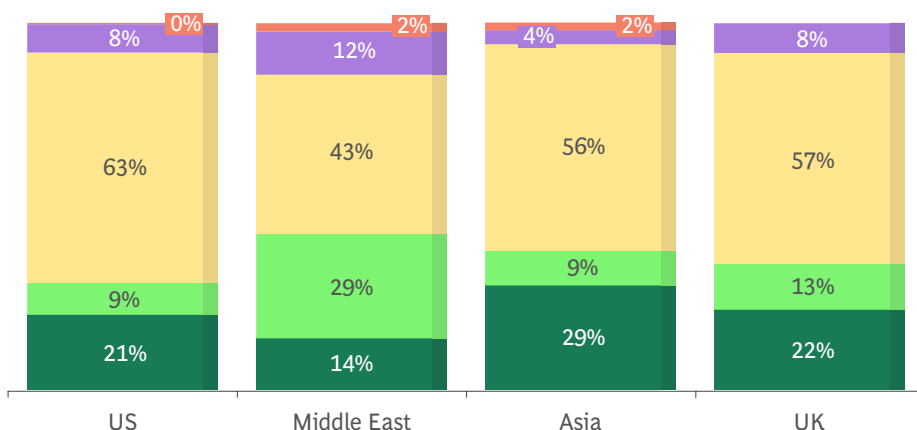
56% remain in limbo while 9% have tendency to stay abroad

Return Intent (%)



Middle East and Asia lead return intent at 43% and 38%, while UK and US see the highest rates of permanence and indecision

Return Intent by region (%)



**Question:** Which best describes your plans to move back to the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



Time compounds the difficulty. Among OFWs who have been abroad for one to two years, 26% are certain about moving back. Among those abroad for five years or more, that share falls to 16%, while the proportion unlikely or certain not to return quadruples from 4% to 16%. [Exhibit 33.] The longer someone has been away, the more life has accumulated on the other side — careers, legal status, children’s schools, a sense of belonging somewhere new

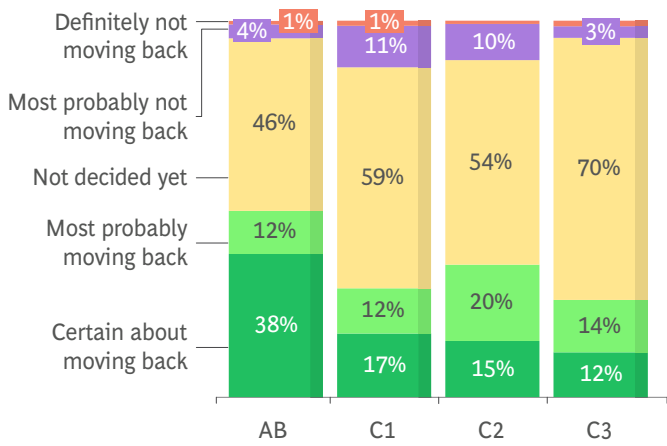
— and the more return must compete with. Income adds a second dimension: 38% of AB-class OFWs are certain about returning, compared with only 12% of C3 OFWs. For lower-income OFWs, the margins are tighter, the risks of going home feel higher, and the question of whether they have built enough to make return financially survivable remains very much open.

**EXHIBIT 33**

Time erodes return intent, financial instability accelerates it

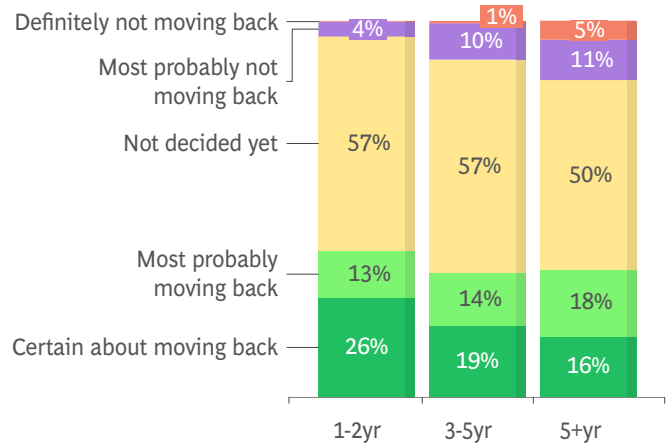
**Financial instability prevents OFWs from returning, with C3 3x less likely than AB to be certain about moving back**

Return Intent by SEC class



**Longer time abroad cements the decision to stay, with the share of OFWs unlikely or certain not to return quadrupling from 4% (1-2yr) to 16% (5+yr)**

Return Intent by tenure abroad



**Question:** Which best describes your plans to move back to the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



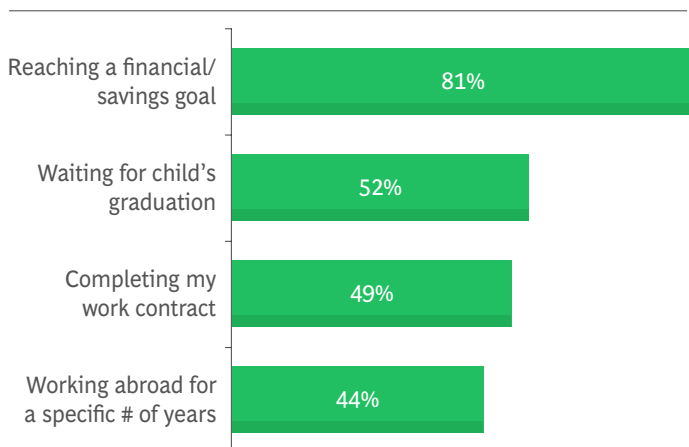
## Committed returners are waiting for milestones; likely returners are waiting for a better Philippines

Among committed returners, 81% are waiting to reach a savings goal first. 52% are waiting for a child to finish school. 49% are completing a work contract, and 44% have set a specific number of years abroad before they allow themselves to go back. [Exhibit 34.] These are concrete

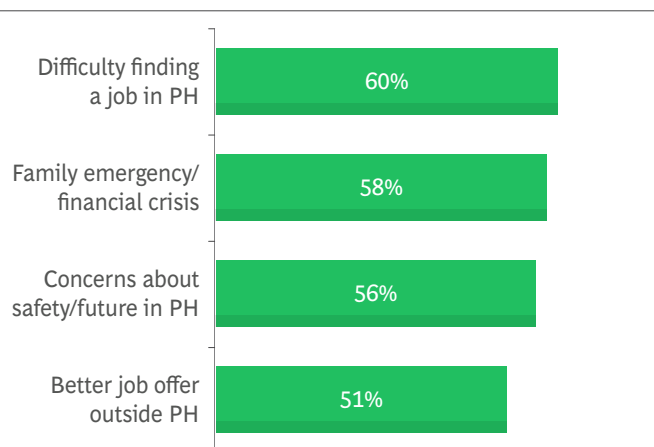
### EXHIBIT 34

## Lack of financial stability delays committed returners, while limited PH jobs deter those leaning to go home

Factors keeping committed returners from returning home (% mentioned in Top 3)



Factors that can affect likely returners from returning home (% mentioned in Top 3)



**Question:** You mentioned you are certain about moving back to the Philippines. Please select the Top 3 conditions you are waiting for before returning and rank them in order of importance. You mentioned you are likely to move back to the Philippines. Please rank the top three reasons that could you make decide otherwise

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Return requires opportunity, not nostalgia

The Philippines cannot ask OFWs to come home on the strength of sentiment alone. Sentiment is already there, in the *kurot sa puso*, in the 43% who feel homesick, in the committed returners counting down to a savings goal or a child's graduation. What is missing, for many, is confidence.

Confidence that there are jobs worth returning to. Confidence that a medical emergency will not erase what took a decade to build. Confidence that the schools, the streets, and the systems are reliable enough that coming home does not feel like a step backward.

These are not abstract policy wishes. They are the conditions that likely returners name directly: difficulty

finding work at home, concerns about safety, the fear that a family emergency could derail everything. Taken together, they point to a Philippines that has not yet made return feel safe enough to commit to.

conditions, not vague aspirations. Among likely returners, however, the barriers shift from personal milestones to systemic ones. 60% cite difficulty finding a job in the Philippines. 58% worry that a family emergency or financial crisis would derail the return before it happens. 56% have concerns about safety and the country's future. 51% say a better job offer abroad could still change their plans entirely. Taken together, these are not the concerns of people waiting to feel emotionally ready. They are the concerns of people waiting for a Philippines that is ready for them.

finding work at home, concerns about safety, the fear that a family emergency could derail everything. Taken together, they point to a Philippines that has not yet made return feel safe enough to commit to.

For now, more than half are still deciding. That indecision is not apathy. It is the weight of a genuine calculation—between what was built abroad and what home can realistically offer.

But return is only half the story. Even for OFWs who have not come home, and may not for some time, the distance between them and their families is not what it used to be. The next chapter asks how the Filipino household has learned to function across borders, and what it means to remain present without being there.



# Key Takeaways

## Chapter 3: Are they coming home?

- The OFW population is not peripheral. At 2.19 million in 2024, it would rank as the eighth largest province in the Philippines; a distributed population whose decisions about return carry consequences well beyond any individual family.
- OFW life resists easy summary. 47% feel happy, 43% feel homesick, 43% feel grateful, 34% feel tired, often simultaneously. The emotional reality is neither suffering nor success. It is both, at once.
- The largest group in the survey is neither returners nor stayers. 56% are undecided. Middle East and Asia-based OFWs lean more toward return at 43% and 38% respectively. USA and UK OFWs are the most undecided at 63% and 57%.
- Two forces compound against return: time abroad and financial fragility. Certainty about returning falls from 26% among those abroad one to two years to 15% among those abroad five or more years, while the share unlikely or certain not to return quadruples from 4% to 16%. AB-class OFWs are more than three times as likely as C3 OFWs to be certain about going back.
- Committed returners are waiting for milestones, 81% for a savings goal, 52% for a child's graduation, 49% to complete a work contract. Likely returners are waiting for a better Philippines; difficulty finding work, safety concerns, and the fear of a family financial crisis are the top barriers.
- Return requires opportunity, not nostalgia. The sentiment is already there. What is missing is confidence that returning home will not undo what took a decade to build in terms of income, healthcare, and financial stability.



## The cross-border Filipino household

Chapter 3 asked whether OFWs are coming home. The answer, for most, is not yet, and for some, perhaps not at all. But that answer, taken alone, tells only part of the story. It describes where the OFW's body is. It says very little about where the OFW actually lives.

The conventional frame places physical return at the center of the story: either the family is whole, or it is waiting. The data suggests something more interesting. Even while abroad, OFWs continue to shape life in the Philippines through remittances, tuition payments, medical

decisions, property plans, video calls, and family group chats. The Filipino household did not stop being collective when one of its members got on a plane. It stretched.

Understanding how it stretched, and what holds it together across the distance, matters as much as the question of return. The OFW remains present through three roles: provider, decision-maker, and connector. Each is observable in the data. Each has consequences for the institutions that serve Filipino families.

# Providing: payday is not complete until money has moved home

Remittance is the most visible form of OFW presence, and the data makes clear how deeply it is embedded in the

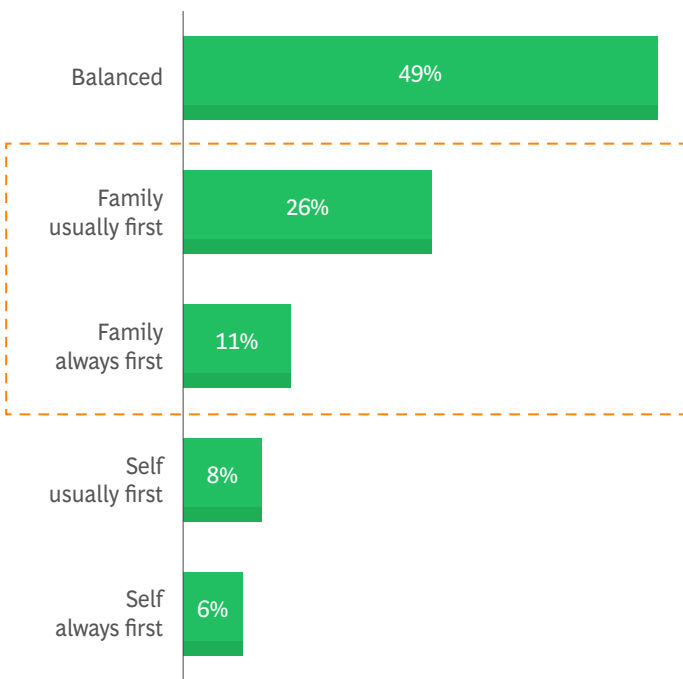
household's operating rhythm. [Exhibit 35.] Nearly 40% of OFWs put family first when balancing personal expenses against remittances. 63% send money monthly, 25% send twice a month, and 2% send weekly. Only 5% send less than monthly.

## EXHIBIT 35

### Payday is not complete until money has moved home

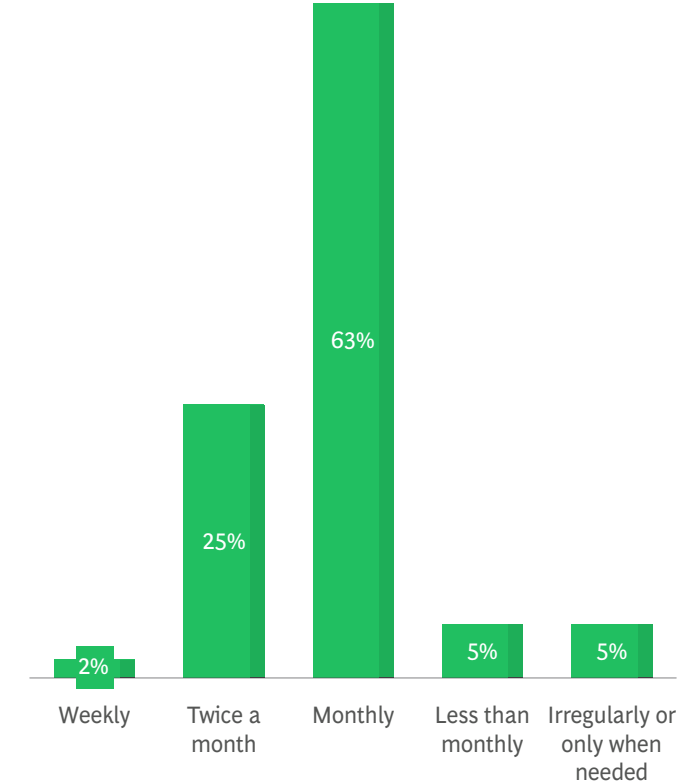
Despite being physically away from their families, OFWs still prioritize their families over themselves

How OFWs allocate remittances relative to personal needs (%)



90% send monthly or even more frequently

Frequency of remittances sent home (%)



**Question:** How do you think about balancing your own expenses with sending money to family? | How often do you typically send cash to family members in the Philippines?

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

For many OFWs, payday is not complete until money has moved home. The transfer is not a transaction. It is participation; the most reliable way to remain part of a household you cannot physically be in.

## Deciding: abroad, but not out of the room

Moving abroad reduces OFW involvement in some decisions, but it does not remove them from the family's decision-making system. [Exhibit 36.] The pattern is

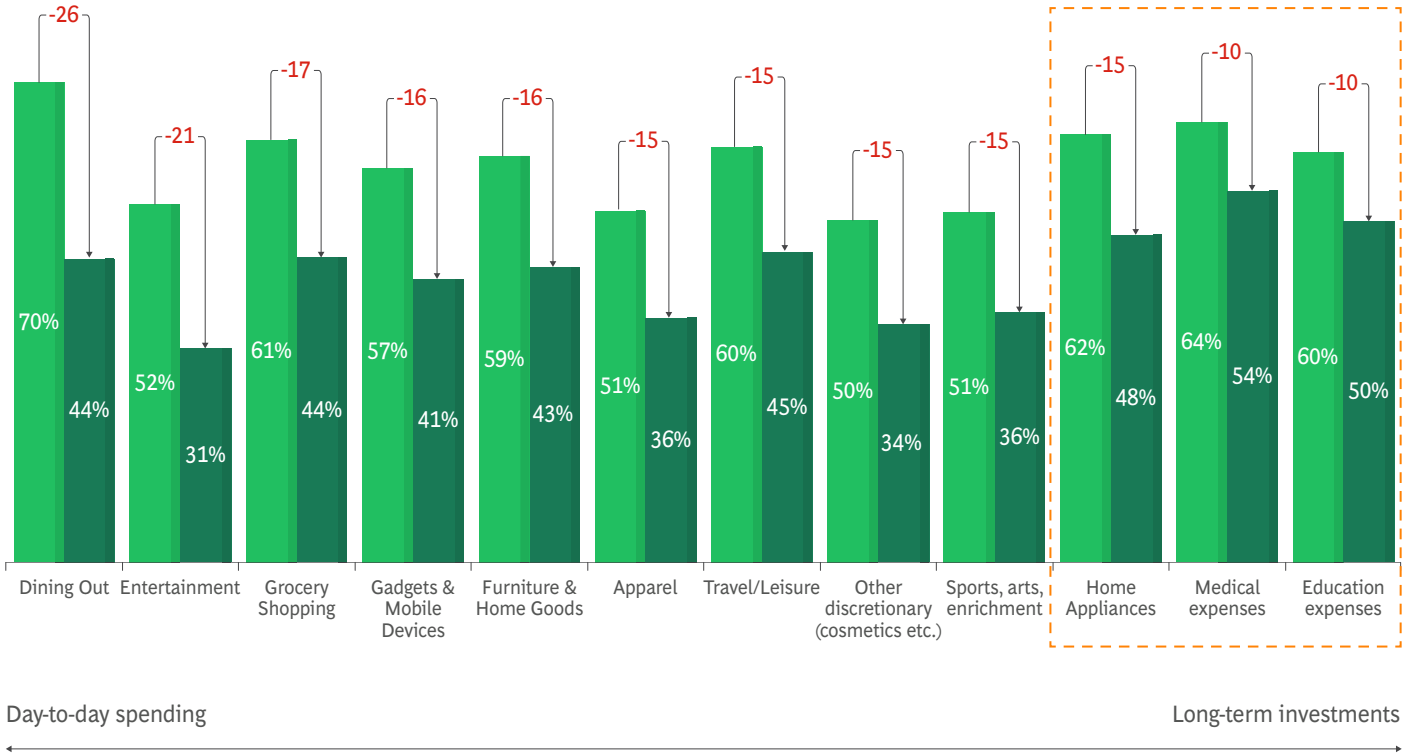
precise: the steepest declines happen in day-to-day categories. Dining out drops 26 percentage points after departure, from 70% to 44%. Entertainment falls 21 points. But the categories that carry the longest consequences hold up. Medical expenses fall only 10 points, from 64% to 54%. Education falls 10 points, from 60% to 50%.

**EXHIBIT 36**

# Distance reduces involvement in daily life, not in decisions that matter most

Day-to-day spending sees the steepest decline in involvement, with categories like dining and entertainment dropping by over 20pp after moving abroad

Decision-making involvement before and after moving abroad, by category



**Question:** To what extent were you involved in the decision making process for the following purchases before you moved out of the Philippines? | To what extent were you involved in the decision making process for the following purchases after you moved out of the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

OFWs lose influence over where the family eats. They do not lose influence over whether a child stays in school or a

parent sees a doctor. Abroad, but not out of the decisions that define the household's future.



## Challenge 1: But remote presence creates a visibility gap

That sustained involvement, however, comes with a structural tension. [Exhibit 37.] Among surveyed OFWs, less than half consistently monitor how remittances are used after they arrive. Only 8% always ask for receipts or proof of spending. Only 10% always ask someone else to

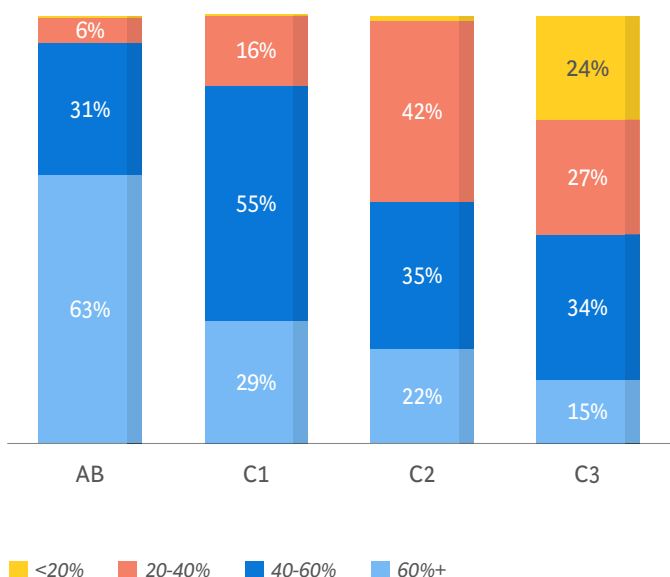
verify. Most operate on a combination of trust and occasional checking — a reasonable arrangement, but one that leaves a gap between what is sent and what is seen. Elena, a domestic helper in Hong Kong, describes the other side of this: GCash lets her send her daughter tuition and allowance instantly, so her daughter never has to worry about running out of funds. The transfer is immediate. Whether it lands where it was meant to is a different question.

### EXHIBIT 37

## Less than half of OFWs consistently monitor the use of remittances

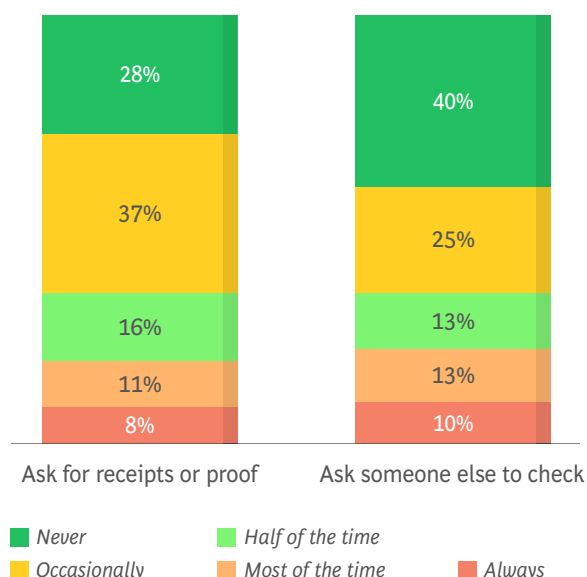
**Higher SEC OFWs remit a larger share of income, with AB 4x more likely than C3 to send 60%+...**

Share of income remitted home, by SEC class (%)



**...yet across the board, most check occasionally, with only 10% verifying consistently**

How OFWs monitor remittance use (%)



**Question:** In the last 12 months, what percentage of your income went to your family in the Philippines? | When you send money for a specific purpose, how often do you..?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)



## Challenge 2: Remote presence also creates an authority gap

Alongside the visibility gap sits a more charged tension: the gap between funding decisions and controlling them. [Exhibit 38.] Among surveyed OFWs, the desire for more control over family spending is lowest for basic necessities

— medical and health at 30%, grocery at 32%, education at 33%. It rises steadily toward the discretionary: entertainment at 38%, travel and leisure at 38%, other discretionary spending at 41%. Surveyed OFWs are largely comfortable funding the things that matter most and trusting the family to manage them. What generates friction is spending they cannot see, on choices they did not approve, funded by money they sacrificed to send.

### EXHIBIT 38

## Across categories, OFWs would like more control over non-essential spending

Share of OFWs wanting more control over family spending, by category (%)



**Note:** Responses included in the calculation are "I would like a little bit more control" and "I would like a lot more control"  
**Question:** How satisfied are you with your current level of control over your family's spending in the following categories?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Challenge 3: Distance can turn coordination into conflict

That friction, unmanaged, becomes conflict. [Exhibit 39.] Among surveyed OFWs, family disagreements increase

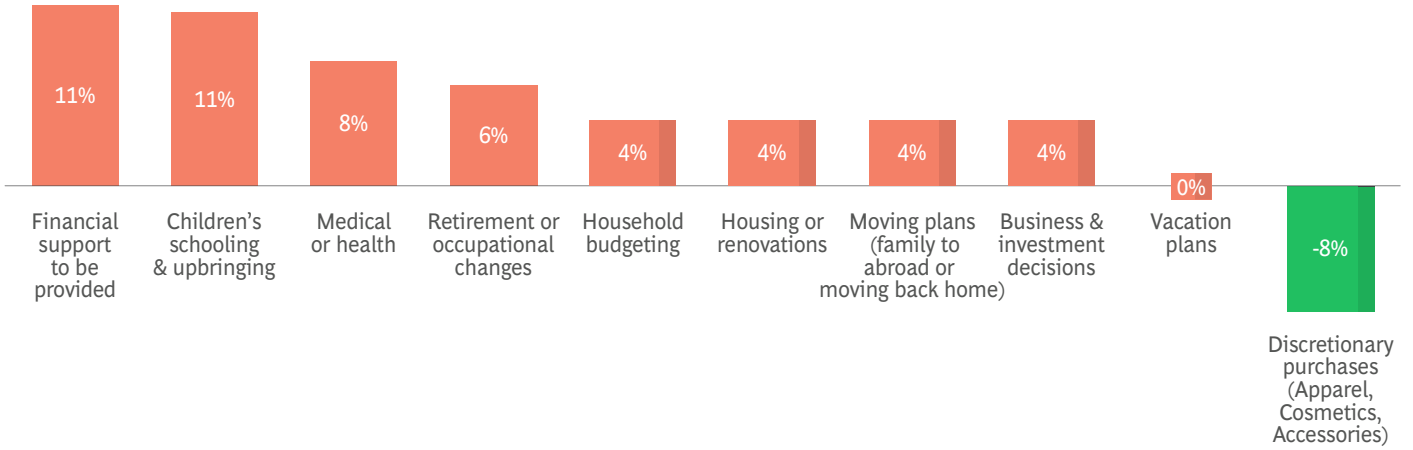
most in the categories that carry the highest stakes — financial support at +11 percentage points, children's schooling and upbringing at +11 points, medical or health at +8 points. Discretionary purchases are the only category where being abroad actually reduces conflict, by 8 points — the OFW is simply no longer present to weigh in.

**EXHIBIT 39**

# Conflicts are more present in high-stakes decisions such as remittances, children's education, and medical concerns

**Discretionary purchases is the only category where being abroad reduces family tension**

Net change in family conflict compared to when in the Philippines (%)



**Question:** Among the topics that you have argued about, how often have you had disagreements with family about these decisions compared to when you were in the Philippines

**Note:** Net change is calculated as % reporting more conflicts less % reporting fewer conflicts compared to when in the Philippines

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Income adds an important layer. [Exhibit 40.] AB-class OFWs are the only group where family conflict decreases considerably after moving abroad, by 15% — their financial cushion removes many of the pressure points that generate disagreement. C2 OFWs show the sharpest increase in

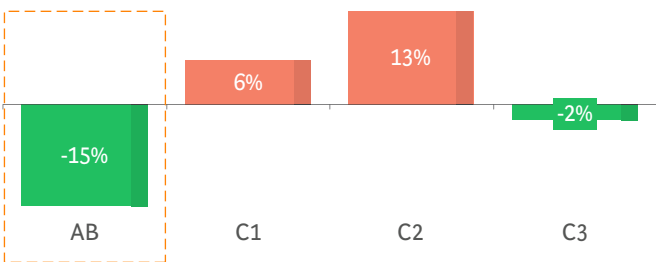
conflict at +13 points. C3 OFWs report the strongest desire for more control over family spending at 48%. The tension is most acute precisely where the margins are tightest.

**EXHIBIT 40**

# Higher-income OFW households experience less financial tension with family

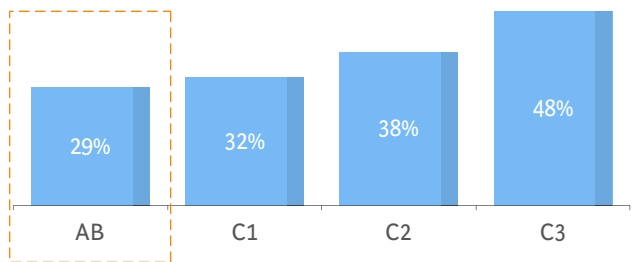
**Only AB families experience significant decrease in family conflicts after moving abroad**

Avg. net change in family conflict, by income class



**AB OFWs are ~2x less likely than C3 OFWs to want greater control in family spending**

Avg. share of OFWs wanting more control over family spending, by income class



**Question:** Among the topics that you have argued about, how often have you had disagreements with family about these decisions compared to when you were in the Philippines | How satisfied are you with your current level of control over your family's spending in the following categories?

**Note:** Net change is calculated as % reporting more conflicts less % reporting fewer conflicts compared to when in the Philippines | Responses included in the calculation are "I would like a little bit more control" and "I would like a lot more control"

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

# Connecting: the infrastructure of presence

What makes all of this possible is a set of digital tools that have become the connective tissue of the cross-border Filipino household. [Exhibit 41.] Facebook Messenger

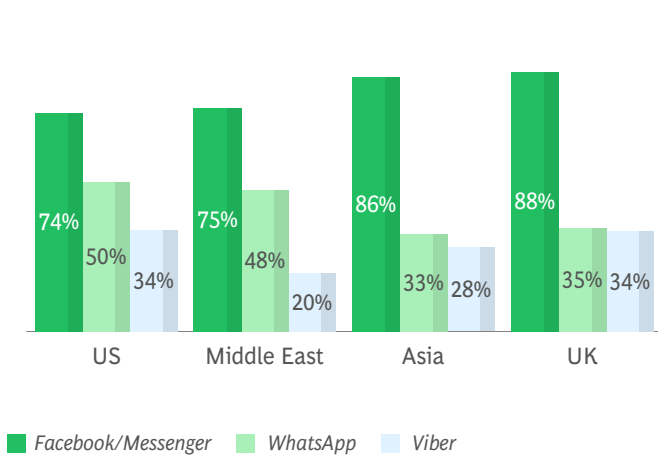
dominates family communication across every corridor—used by 74% of USA OFWs, 75% in the Middle East, 86% in Asia, and 88% in the UK to stay in touch with family. The platform used shifts by corridor, with WhatsApp gaining meaningful traction in the USA and Middle East, complementing rather than replacing Messenger.

## EXHIBIT 41

### Geography no longer defines presence as OFWs remain actively involved in family life from anywhere in the world

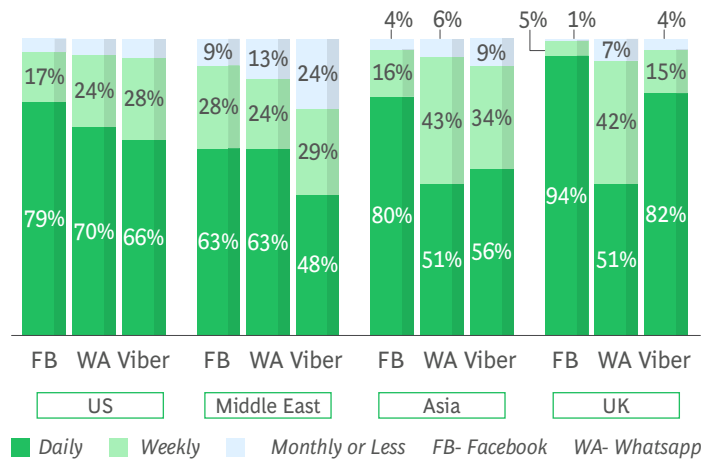
**Facebook is the leader across all regions, while WhatsApp gains traction in the US and Middle East**

OFW platform usage by region



**Asia's Facebook users are almost entirely daily, while the Middle East has 2-3x more casual users**

OFW usage frequency among platform users by region



**Question:** What platforms/channels do you use to stay in touch with your family in the Philippines? How often do you use each channel to stay connected with your family?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

How frequently OFWs use these platforms varies in ways that matter. Asia-based OFWs are almost entirely daily users of Facebook — consistent with a corridor that is geographically closer and more oriented toward return. The Middle East shows two to three times more casual usage, likely reflecting connectivity constraints that make sustained daily contact harder to maintain. Fernando, an

OFW in Saudi Arabia, describes what the shift has meant in practice: where he once had to record a voice message, drop it at the post office, and wait a week for a reply, that world is gone. The distance remains. The isolation does not have to.



## Real-time remittances and video calls keep OFWs present in daily family life

”

“I used to worry about sending money through traditional channels because of the fees. **GCash is much cheaper**, and my wife can **easily withdraw the money from a nearby 7-Eleven.**”

- Jose, construction worker in Saudi Arabia

”

“My daughter is studying in Manila, and she needs money for her tuition and allowance. GCash makes it **easy for me to send her money instantly**, so she doesn't have to worry about running out of funds.”

- Elena, domestic helper in Hong Kong

”

“On a daily basis I make sure that we **chat and make video calls with each other at the end of the day**. Unlike before [when I had] to write a letter, make a voice recording, drop to the nearest post office, and wait for a week for a reply...”

- Fernando, OFW in Saudi Arabia

Source: Richest PH, CNN

## The OFW is the remote household member

The cross-border household is not a household in waiting. It is a household in operation — stretched across time zones, held together by digital infrastructure, and organized around a member who is physically absent but economically central.

The visibility gap, the authority gap, the conflict that builds when coordination breaks down across distance— these are not edge cases. They are the structural conditions of a household model that now accounts for one in every 14 Filipino families.

The next chapter asks what this means commercially: for the banks handling remittances, the wallets managing household bills, the telcos keeping Philippine SIMs active abroad, and the property developers whose buyers are often making the biggest financial decision of their lives from the other side of the world.





# Key Takeaways

## Chapter 4: The cross-border Filipino household

- Among surveyed OFWs, 37% prioritize family over their own expenses when deciding how much to remit, and 90% send money monthly or more frequently. AB OFWs are four times more likely than C3 OFWs to remit 60% or more of their income.
- Distance reduces OFW involvement in day-to-day decisions far more than in high-stakes ones. Dining out falls 26 percentage points after departure; medical and education involvement each fall only 10 points. The OFW loses influence over where the family eats. They do not lose influence over whether a child stays in school.
- Among surveyed OFWs, less than half consistently monitor how remittances are used after they arrive; only 8% always ask for receipts and 10% always ask someone else to verify. The higher the income, the more is sent, and the more consequential the gap between what is transferred and what is tracked.
- The desire for more control over family spending is lowest for basic necessities — medical at 30%, grocery at 32%, education at 33% — and highest for discretionary categories, reaching 41% for non-essential spending. Friction concentrates where the OFW cannot see what the money is being used for
- Family conflict increases most around financial support (+11%), children’s schooling (+11%), and medical decisions (+8%). AB OFWs are the only income group where conflict decreases after moving abroad. C2 OFWs show the sharpest increase; C3 OFWs report the strongest desire for control over spending at 48%.
- Facebook and Messenger are the primary connective tissue of the cross-border household, used by 74–88% of surveyed OFWs across all corridors to stay in touch with family. Asia-based OFWs are almost entirely daily users. The Middle East shows two to three times more casual usage, likely reflecting connectivity constraints.



## Serving the cross-border household

The previous chapter established what OFWs actually do from abroad. They fund household expenses, weigh in on major decisions, and stay connected to family life through whatever digital infrastructure holds — actively and regularly, not occasionally. The institutions that serve Filipino families are, consequently, already serving OFWs. The question is whether they have designed for it.

This chapter looks at three areas where that gap is most visible: money and banking, connection and telco, and

property. Each sits at the center of how the cross-border household functions. Each is also an area where the OFW has typically been treated as a sender rather than a participant, someone whose relationship with Philippine institutions begins and ends with the transfer. Serving the person behind that transfer, across the full arc of what they actually need, is where the opportunity lies.

## Money and banking: from remittance to household management

### No single channel owns the remittance journey

The first thing the data makes clear about OFW remittance behavior is that it is not simple. [Exhibit 42.] The channel

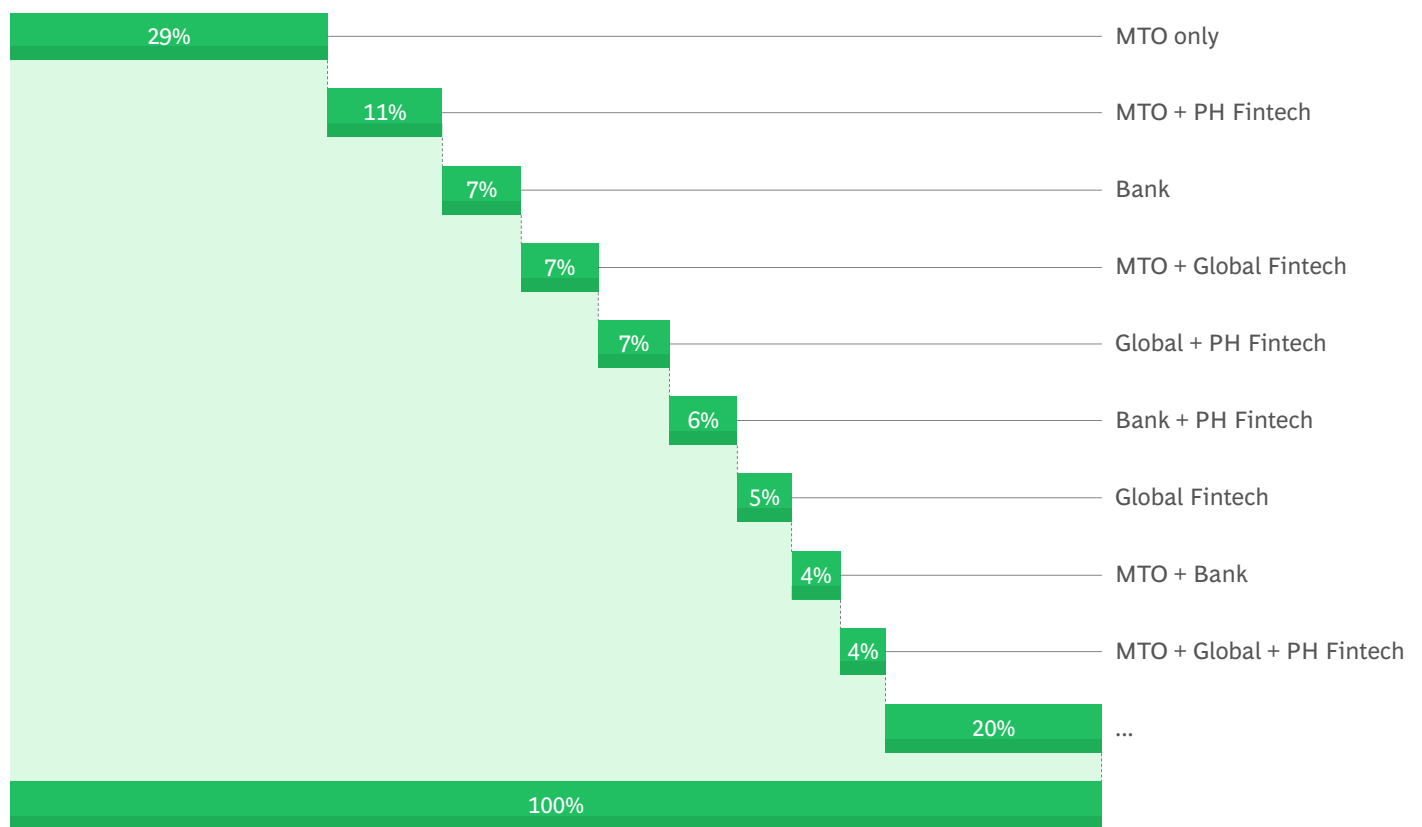
combinations OFWs use to send money home span money transfer operators, Philippine financial technology companies, global fintechs, direct bank transfers, and informal arrangements, and most OFWs use more than one. Those using a money transfer operator only, providers like Western Union and MoneyGram, account for 29% of the sample. The dominant pattern is combination: MTO plus Philippine fintech, MTO plus bank, global fintech plus Philippine fintech. Western Union and GCash appear in more combinations than any other providers, but neither owns the journey.

#### EXHIBIT 42

### No single channel owns the remittance journey

Most use multiple platforms, with money transfer operators (MTO) and PH Fintech at the core of most combinations

Remittance channel combinations (%)



**Question:** What remittance channels do you use? If you use more than one, please rank the top 3 most frequently used

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

### Mobile wallets are becoming the household's remote control

Among surveyed OFWs who use mobile wallets, three in four are using them to directly manage how money is used after it arrives in the Philippines — paying bills, purchasing

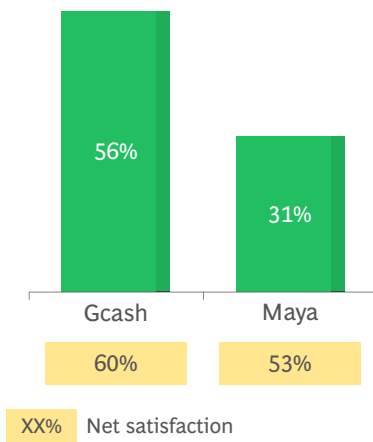
load, saving — rather than simply sending it home. [Exhibit 43.] Sending money leads at 54%, but paying Philippine bills follows at 41%, and savings, load purchase, and online shopping all register at around 23%. Higher-value services remain almost entirely untouched: loan applications at 6%, insurance at 4%, stocks at 2%.

**EXHIBIT 43**

# OFWs are already using wallets as household management tools

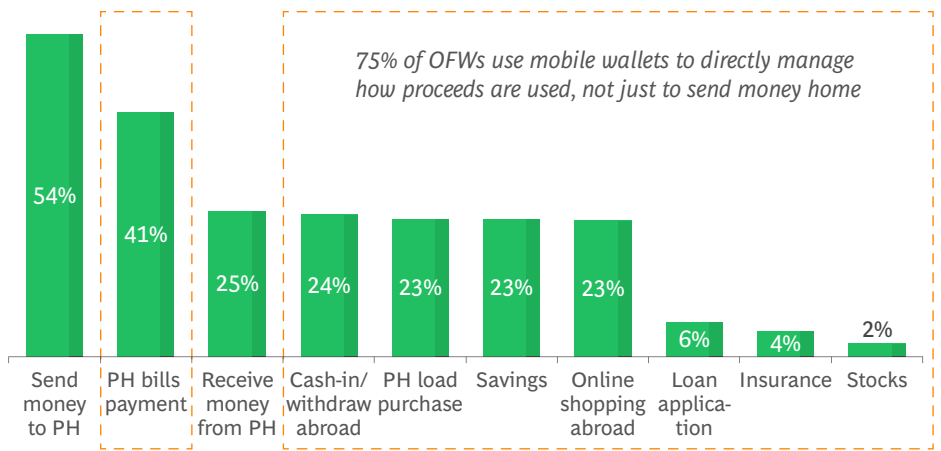
**Two in three OFW mobile wallet users choose GCash over Maya**

Primary mobile wallet of OFWs (%)



**Core transaction features dominate; higher-value services like loans, insurance, and stocks see minimal uptake**

Mobile wallet features used abroad (%)



**Question:** Which is your primary mobile wallet in the Philippines? Which of the following features of your e-wallet have you used while you are abroad?  
**Note:** Net satisfaction is calculated by getting the difference of those who are satisfied and dissatisfied  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

The wallet has moved beyond remittance into household management. The OFW who can earmark money for a specific purpose before it arrives—toward tuition, a medical fund, an emergency buffer— and track whether it was used accordingly, begins to close the visibility gap that distance creates.

## Banks have an opportunity to design more specifically for OFWs

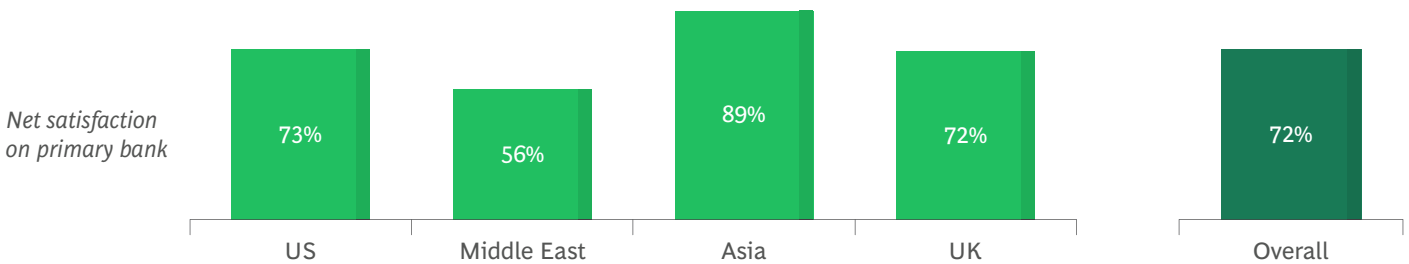
Philippine banks already hold OFW deposits, but satisfaction data reveals a significant gap between where OFWs are most active and where banks serve them best. Net satisfaction with primary banks ranges from 89% in Asia to just 56% in the Middle East, a 33-point gap that cannot be explained by geography alone. [Exhibit 44.]

**EXHIBIT 44**

# Banking satisfaction is lowest where sacrifice is the highest

**Middle East OFWs record the lowest satisfaction with their primary bank**

Net satisfaction on primary bank by region



**Question:** What is your primary bank in the Philippines? (i.e. bank where majority of savings is kept) | How satisfied are you with the services of your primary bank for your needs as an OFW? Please rate your primary bank along the following dimensions:  
**Note:** Net score is calculated by getting the difference of those who are satisfied and dissatisfied; Excludes banks with <50 total users; banks with <10 users per region not shown in regional breakdown  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

The Middle East is simultaneously the largest OFW corridor by population, with around 1.1 million Filipinos, nearly half the total OFW population, and the corridor with the highest emotional and financial strain, with job dissatisfaction running 2.8 times higher than in other corridors. It is, in other words, the corridor where banking matters most, and where banks are performing worst.

OFW banking has three requirements that differ from standard retail banking: reliable account access from abroad when a Philippine SIM has gone dormant; authentication flows that do not break when an OTP cannot be delivered internationally; and some visibility into how remitted money is used after it arrives. Banks that have built for these needs may outperform those that have not by a substantial margin.

## Credit is most relevant when it is built around real OFW pain points

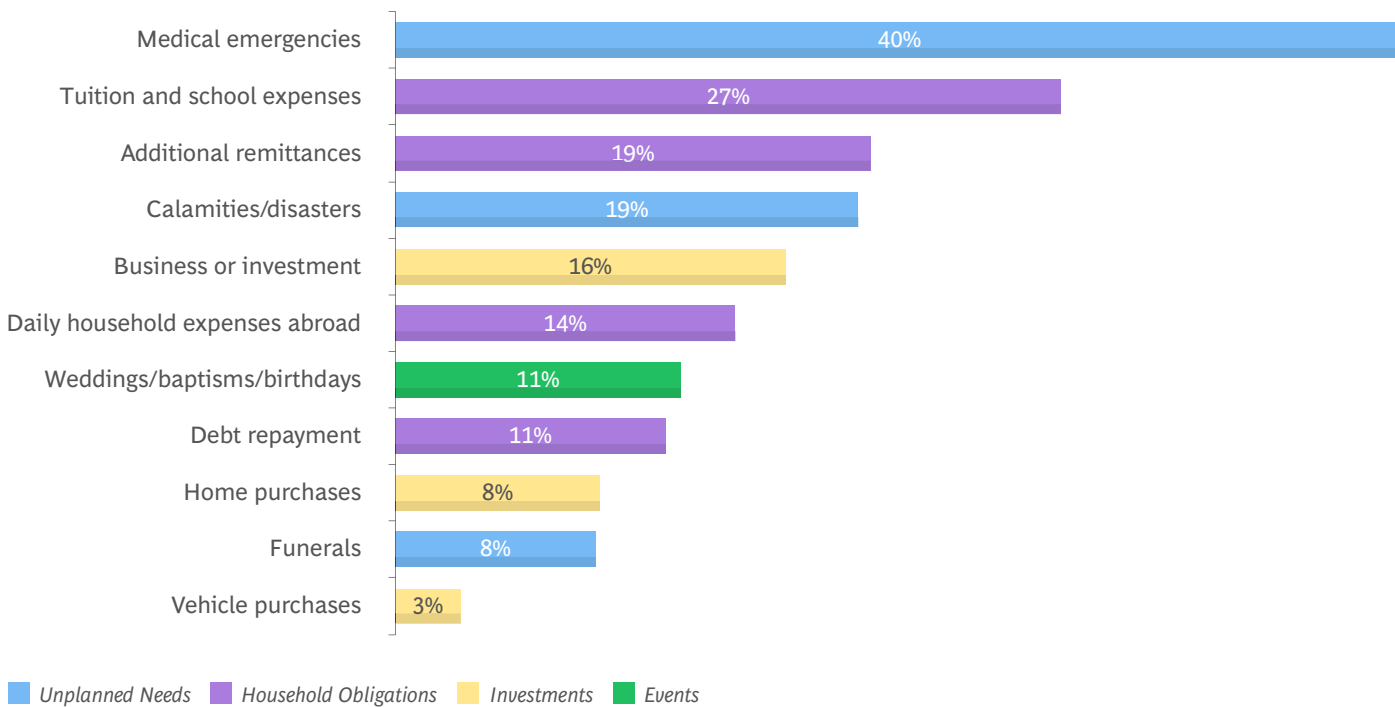
A family member going abroad is one of the most reliable debt-reduction forces in the Philippine household. Across all corridors, net loan amounts fall after departure most sharply in Asia (83% report a net decrease), and similarly in the US (66%), UK (64%), and the Middle East (63%). The logic is straightforward: the overseas salary was always meant to replace what borrowing used to cover.

### EXHIBIT 45

## Medical emergencies drive OFW borrowing, with unplanned needs and household obligations dominating loan purposes

Reactive spending outweighs proactive financial goals like investment and asset acquisition

Source of most recent loan



**Question:** What was the primary reason(s) you took out your most recent loan?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

When OFWs do borrow, the survey shows that medical emergencies account for 40% of most recent loans, tuition for 27%, calamities and additional remittances for 19% each. [Exhibit 45.] The same two, i.e. medical emergencies

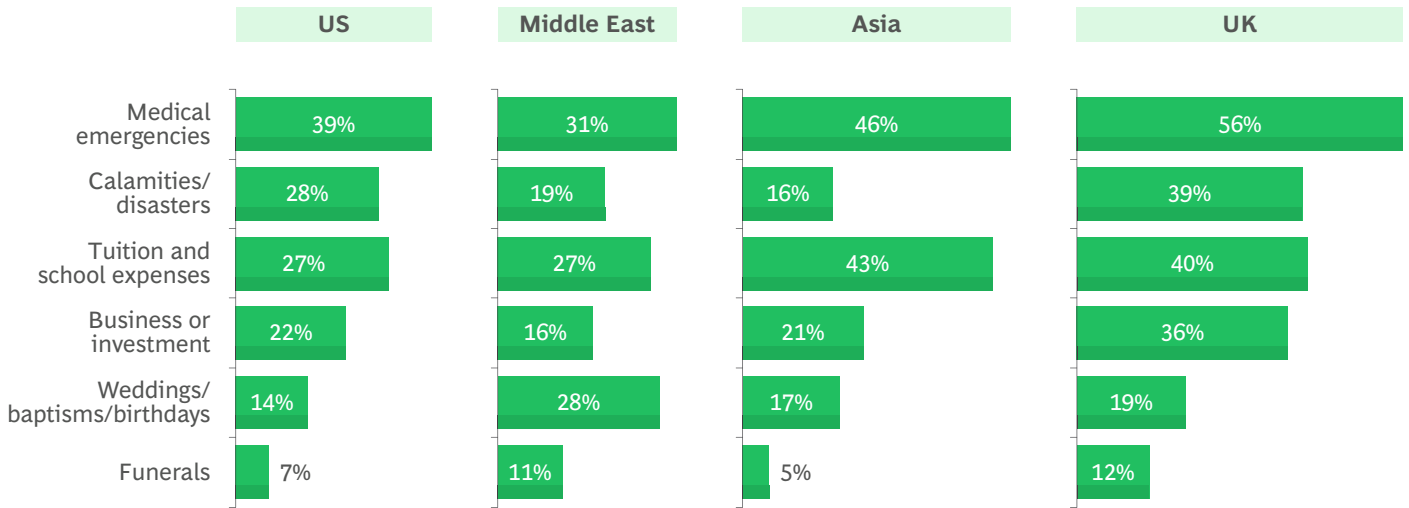
and tuition, lead extra remittance triggers in every corridor. [Exhibit 46.] These are not planned borrowing decisions. They are the moments when the regular transfer is not enough and something else has to give.

**EXHIBIT 46**

# Medical emergencies and tuition consistently rank as the top two triggers for extra remittances

**Middle East OFWs uniquely over-index on celebrations like weddings and baptisms**

*Reasons for sending additional remittances, by region*



**Question:** In the past 12 months, did you have to send extra remittances for any of the following?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

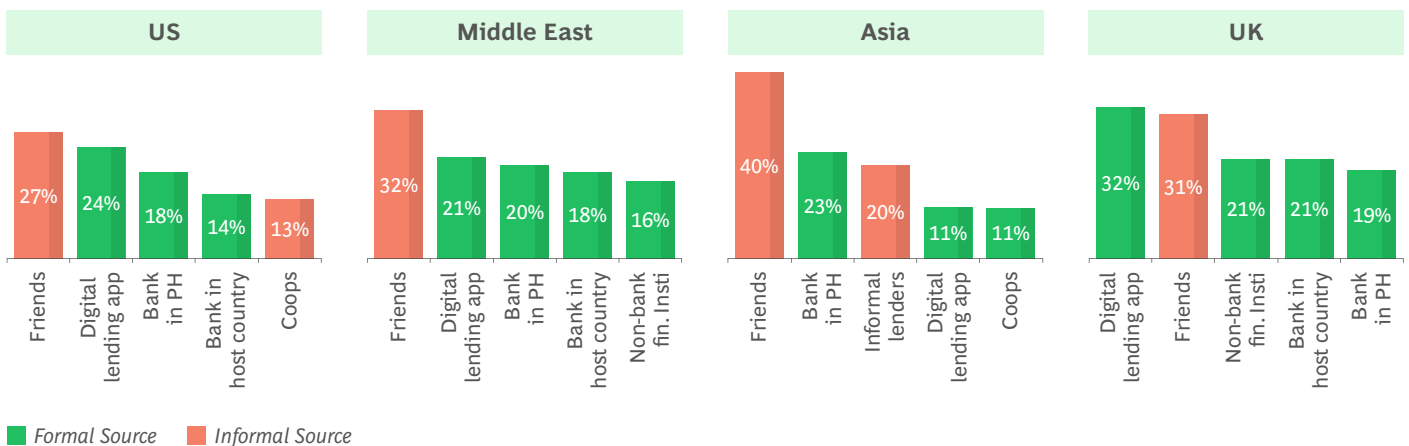
Where OFWs turn when that happens depends heavily on where they are. [Exhibit 47.] In Asia, friends absorb 40% of emergency borrowing, far above any other corridor, suggesting that proximity to home makes informal networks easier to activate. In the UK, digital lending apps

have overtaken friends as the primary source, at 32% against 31%. The Middle East sits in between: friends lead, but formal channels remain underused relative to the corridor’s size.

**EXHIBIT 47**

# Friends remain the go-to source of financing in most regions, though digital lending is closing the gap in markets like the UK

*Source of most recent loan, by region*



**Question:** Please indicate the type of lender(s) from which you obtained your most recent loan  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Middle East OFWs remain largely disengaged from Philippine-based formal credit, and the data points to appetite rather than access as the primary reason. [Exhibit 48.] Net preference for PH-based loans is 5% in the Middle

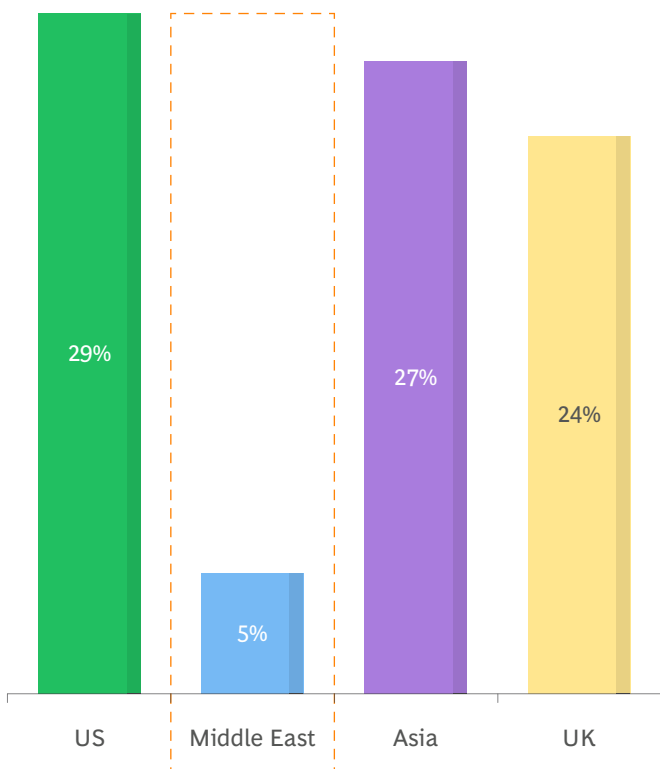
East, compared to 24–29% in other corridors— yet Middle East OFWs are the least likely of any corridor to say they simply prefer not to borrow, at 44% against 56–71% elsewhere. The demand for credit is present.

**EXHIBIT 48**

## Middle East OFWs remain largely disengaged with PH-based loans

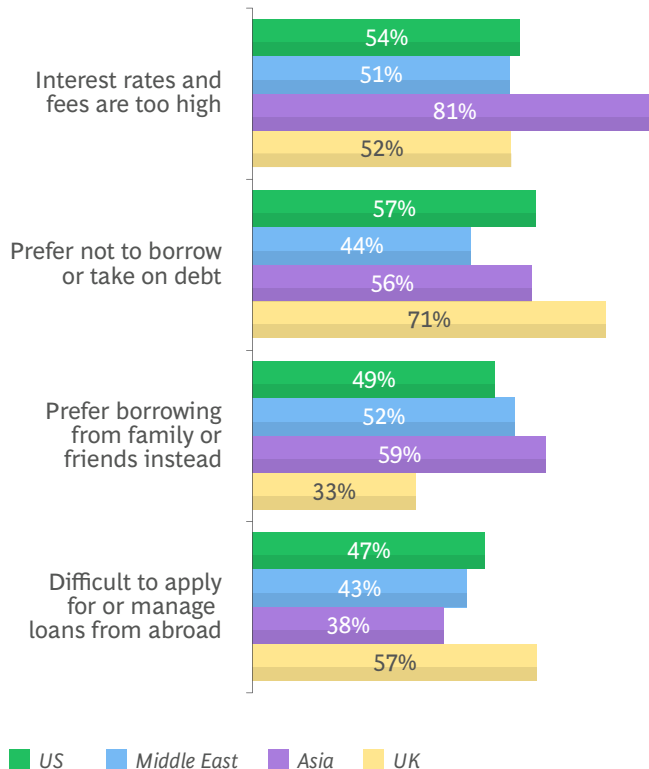
**Middle East’s net preference is 5x lower than other regions, despite being the largest OFW destination**

*Net preference for PH-based loans, by region*



**ME's perceived high interest rates and preference for informal borrowing keep PH lenders on the sidelines**

*Reasons for non-availment of PH-based loans (% mentioned in Top 3)*



**Question:** As an overseas Filipino worker, would you be interested in availing of loan products from Filipino providers (e.g. Philippine banks/lending apps)? | You mentioned that you would not be interested in availing of loan products from Filipino providers. Which of the following reasons best explains this decision?  
**Note:** Net interest is calculated by getting the difference of those who are interested and disinterested  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

So is the need: while Middle East OFWs borrow less frequently since moving abroad, total household loan burdens have reduced the least of any corridor — 63% report a net decrease in loan amounts since departure, compared to 83% in Asia, 66% in the US, and 64% in the UK.

What keeps Philippine lenders on the sidelines is a combination of perceived cost and product inaccessibility: 51% cite interest rates and fees as too high, and 52% fall back on borrowing from family or friends. A borrower who wants credit, still carries debt, and is not being served by formal Philippine lenders is an underserved customer.

## Connection and telco: abroad, but still in the room

### More than just a phone number

For most OFWs, the Philippine mobile number is not simply a way to call home. It is the authentication layer behind their bank account, their mobile wallet, and their remittance apps. A dropped OTP, a number that has gone

dormant, or a customer support line that cannot resolve an issue from abroad translates directly into a remittance that does not go through, a bill that does not get paid, or a hospital expense that cannot be approved.

Satisfaction across five dimensions— OTP reliability, linking with Philippine apps, ease of maintaining the number, customer support abroad, and PH coverage— varies sharply by corridor. [Exhibit 49.]

#### EXHIBIT 49

## Satisfaction with Philippine mobile services drops sharply in the Middle East and UK

**Support and maintenance with the lowest scores in ME; OTP reliability is critical failure point in the UK**

*To fix: Net satisfaction of active users on their primary mobile service provider by region*

	US (n=319)	Middle East (n=177)	Asia (n=236)	UK (n=219)
PH Coverage	65%	57%	92%	70%
OTP Reliability	63%	72%	86%	49%
Linking with PH Apps	74%	61%	92%	73%
Ease of maintaining the number	73%	53%	91%	75%
Customer support abroad	70%	46%	89%	63%

**Question:** You mentioned that you have maintained your Philippine mobile number/phone plan. Please describe your satisfaction with your mobile provider

**Note:** Net satisfaction is calculated by getting the difference of those who are satisfied and dissatisfied

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Asia records the strongest scores across every dimension. The Middle East scores lowest on customer support abroad at 46% and ease of maintaining the number at 53%, against 89% and 91% in Asia respectively — a gap of more than 40 percentage points on the two dimensions an OFW depends on most when something goes wrong from

abroad. The UK's most acute failure is OTP reliability at 49%, against 86% in Asia— a dimension that sits at the entry point of every financial transaction an OFW initiates from overseas. Where these scores fall, so does access to the financial system the number is supposed to unlock.



## Facebook and family calls carry the household across borders

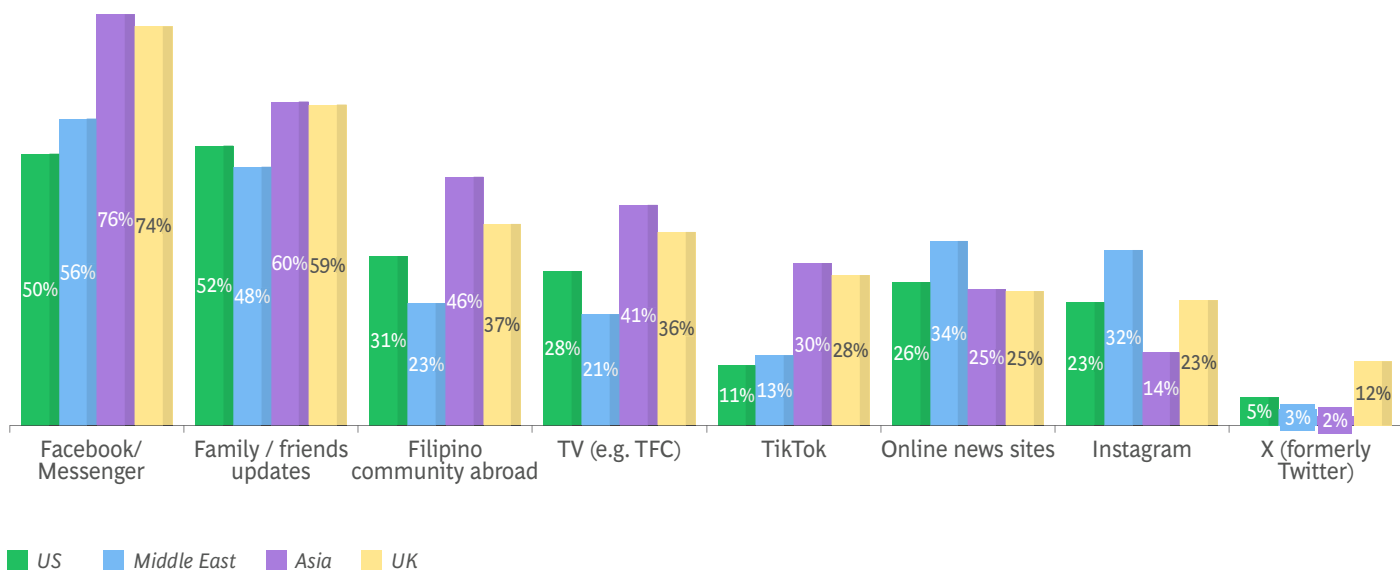
Beyond the SIM, staying connected to home runs primarily through Facebook Messenger, used by 50–76% of OFWs across all corridors to follow Philippine news and family updates. [Exhibit 50.]

### EXHIBIT 50

## OFWs stay connected to Philippine news primarily through Facebook and family updates

Asia-based OFWs rely on informal, community-driven channels, while Middle East and Western OFWs lean toward more formal and diversified sources

Platform used to stay updated on Philippine news by region

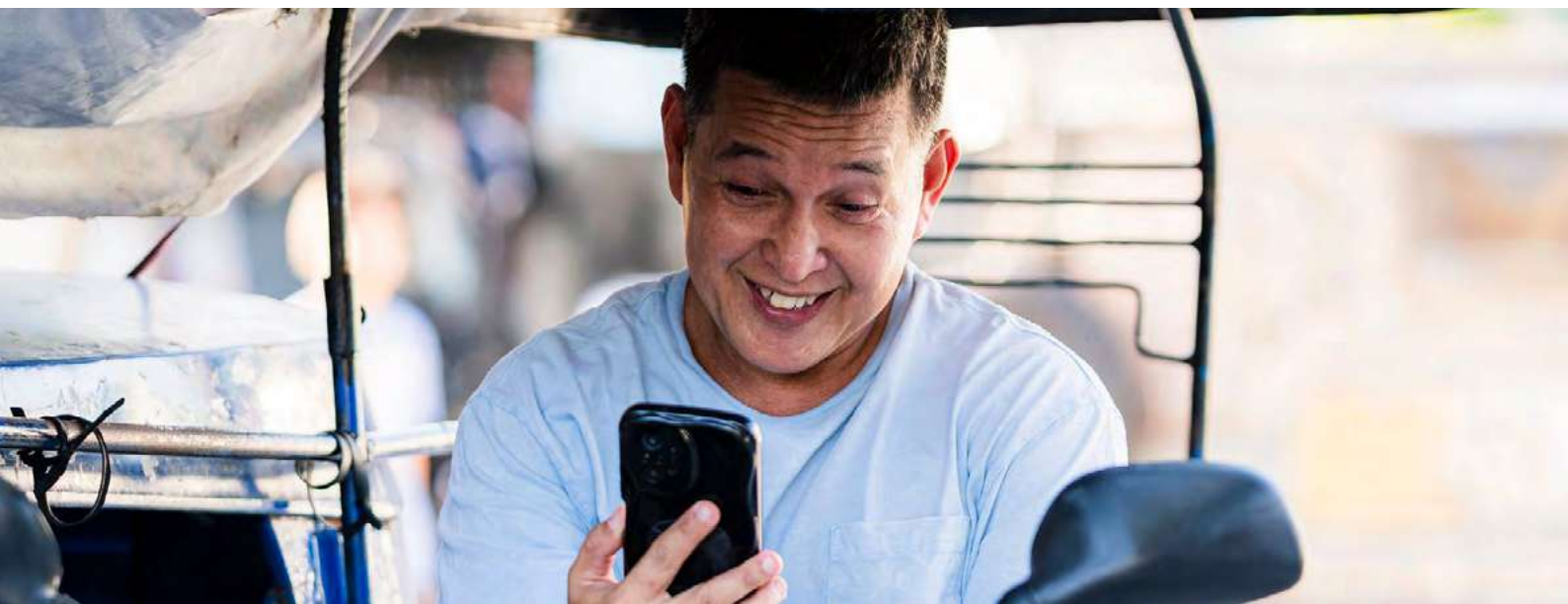


**Question:** How do you stay updated about what is happening in the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Asia-based OFWs lean more heavily on Filipino community networks abroad alongside family channels — consistent with a corridor that is geographically closer and more oriented toward return. Middle East and Western OFWs draw from a more diversified mix of sources, including TikTok, online news sites, and TV channels like TFC.

What flows through those conversations shifts by income class. [Exhibit 51.] Daily life is a constant across all OFWs

regardless of how much they earn. Forward-looking topics — future plans, children’s education, finances — are discussed less frequently among lower-income OFWs, likely reflecting the weight of more immediate concerns rather than any less desire to plan. Among AB OFWs, 52% discuss future plans with their families daily; among C3 OFWs, that figure is 30%.

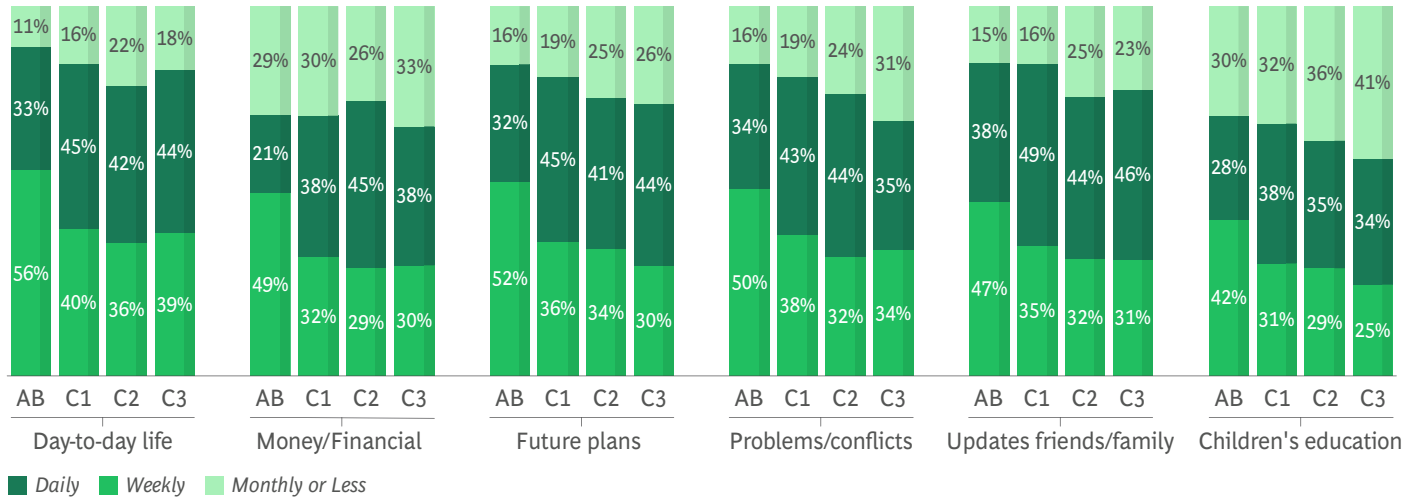


**EXHIBIT 51**

# All OFWs talk about daily life, but education and future plans drop off steeply at lower incomes

Routine topics are universal across income classes but strategic long-term conversations concentrate at higher income classes

Frequency of topic discussion with family in PH, by SEC class



**Question:** How often are each of the following topics discussed with your family in the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

## Property: the house that sacrifice built

Two in three OFW's own property; most of the rest want to

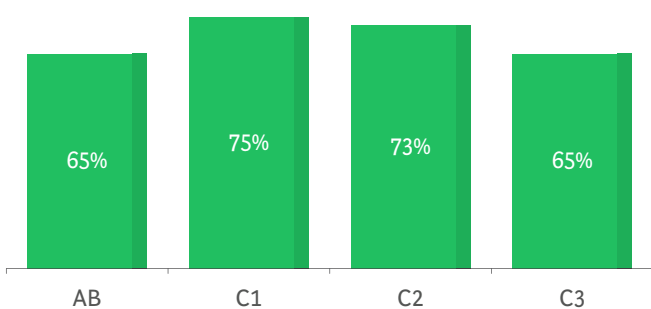
For many OFWs, property is where the years of absence become something tangible. It is the house being built in the province, the lot purchased before the children finish school, the investment that generates income while the OFW is still abroad. Among surveyed OFWs, around two in three already own at least one property in the Philippines, and this holds broadly across income classes. [Exhibit 52.]

**EXHIBIT 52**

# OFWs are interested in purchasing property, and this is true across income classes

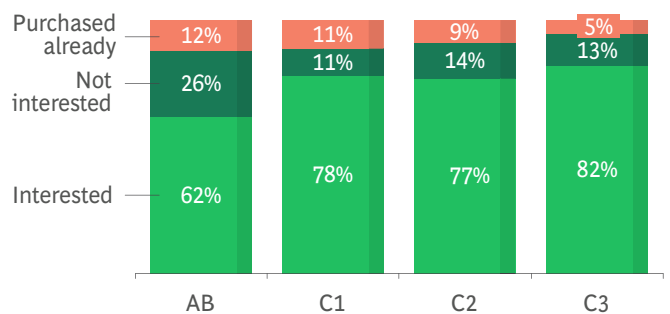
2 in 3 OFWs already own properties in the Philippines...

OFWs who own at least one property in the Philippines, by income class



...and most OFWs are interested in purchasing properties

OFW property purchase interest, by income class



**Question:** Do you/your spouse currently own property in the Philippines? | While you were abroad, have you considered purchasing property in the Philippines? Please describe your interest in each of the types of properties | Do you have plans to purchase property in the next 3-5 years?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Among those who have not yet purchased, the majority express active interest, ranging from 62% among AB OFWs to 82% among C3. Even among those who say they are not currently interested, firm disinterest is rare. Among AB OFWs in this group, 63% describe themselves as undecided on timing rather than opposed to purchasing altogether, suggesting that for many, the question is not whether to buy, but when and where.

## Return intent and income class both shape what property means

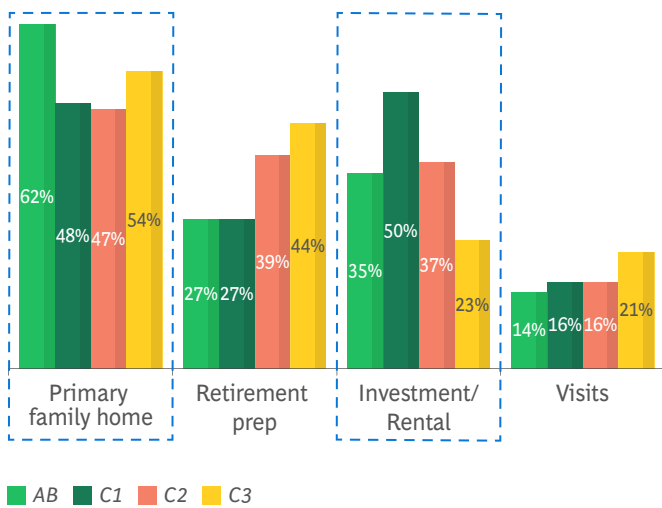
What property means depends on where the OFW thinks their life is going and how much they earn. [Exhibit 53.]

### EXHIBIT 53

## Income class and return intent are key differentiators in the types of properties OFWs seek

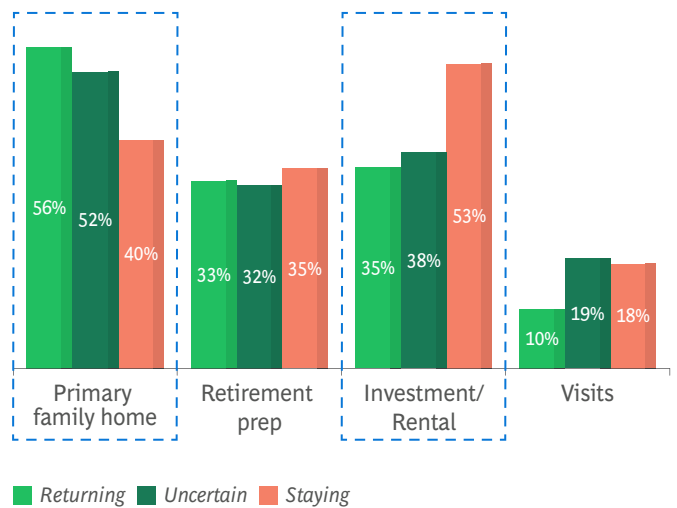
**Home ownership is the top priority across SEC classes, but C1 notably seeks investment properties for passive income**

Purchase reasons by SEC class



**Returning OFWs are keen on finding a home to stay in while staying OFWs are looking for investment opportunities**

Purchase reasons by return intent



**Question:** Which of the following reasons influenced you to buy/consider buying the property?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

Among surveyed OFWs who plan to return, 56% cite a primary family home as their main reason for purchasing. Among those who plan to stay abroad, investment and rental income rises to 53% as the primary motivation. Income adds a further layer: C1 OFWs in the sample are as likely to be buying for investment and rental income as for

a family home, at 50% and 48% respectively—a pattern that does not appear in any other income class, where the primary family home dominates. For most surveyed OFWs, property is where they are headed. For C1 OFWs, it is also where they are putting their money to work while they are still away.



## A major obstacle is direction, not just affordability

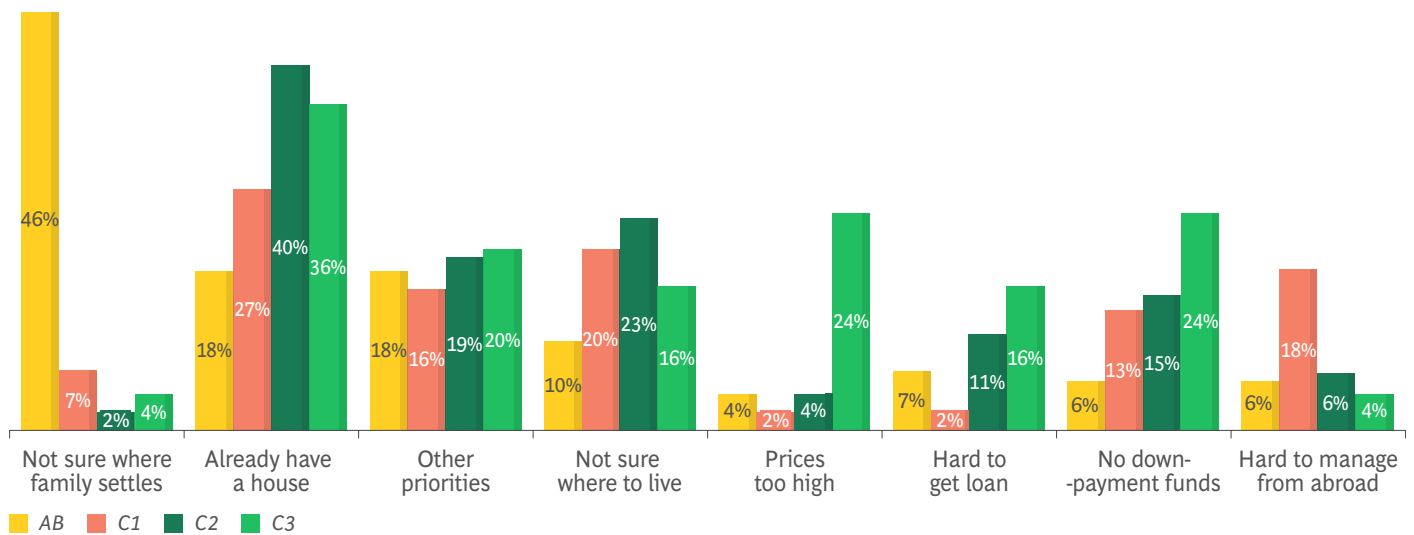
Among surveyed OFWs not yet considering a purchase, the reasons differ meaningfully by income class. [Exhibit 54.]

### EXHIBIT 54

## Barrier to property purchase shifts from direction to access as income falls

### Financial barriers persist in lower-income classes but are not the leading drivers of non-interest

Reasons for lack of interest in purchasing property in the Philippines, by income class



**Question:** You mentioned that you are not considering purchasing property, which statement/s reflects your sentiments?

**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

For AB OFWs, the dominant barrier is uncertainty about where the family will eventually settle — 46% cite this, a figure that barely registers among other income classes. For C1 and C2 respondents, already having a house is the most common answer, though other priorities and uncertainty about where to live each register at 16-23%

across these groups, suggesting active deferral rather than disinterest. Among C3 OFWs, financial barriers become more visible: 24% cite no downpayment funds and 16% say getting a loan is difficult — the highest rates of any income class. The obstacle shifts from direction at the top of the income range to access at the bottom.



## Budgets converge at PHP 1-3 million regardless of income or corridor

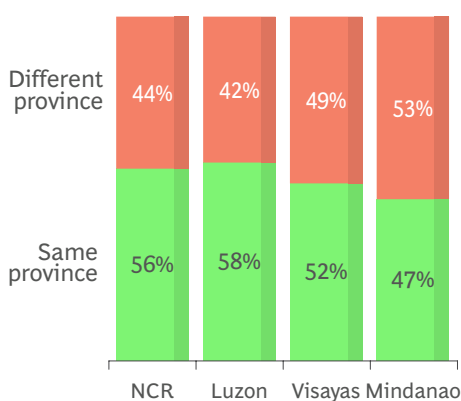
Among surveyed OFWs who are interested in purchasing, budgets converge around PHP 1-3 million across income classes and corridors: 48% of AB buyers, 49% of C3 buyers. [Exhibit 55.]

### EXHIBIT 55

## OFWs show no strong home-province preference, with budgets converging around PHP 1-3 million regardless of income or region

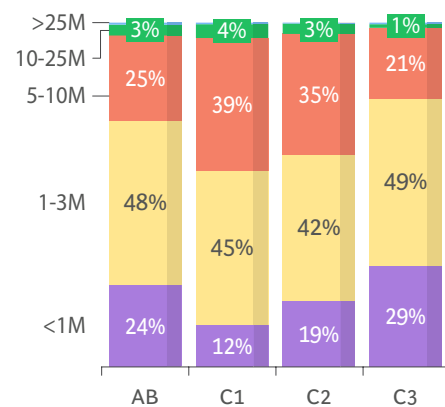
OFWs are split between buying within their province and elsewhere, with minimal variation across island groups..

Location of target property vs PH household residence



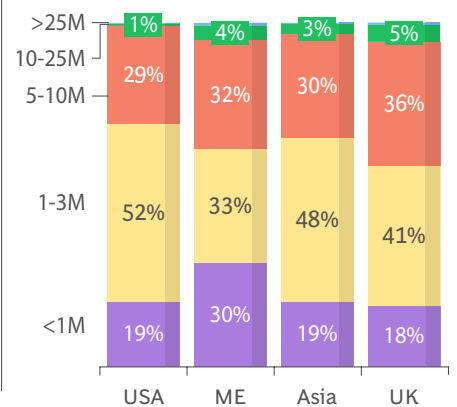
...yet regardless of SEC class, 1-3 million is the sweet spot, with AB and C3 converging despite different incomes

Property budget (PHP) by SEC class



..a range that holds across regions, though ME shows the tightest spread between 1-3 million (33%) and 5-10 million (32%)

Property budget (PHP) by region



**Question:** Is this the same province where your Philippine household currently resides? | What is your budget for buying a property in the Philippines?  
**Source:** BCG survey on the Filipino Abroad, February 2026 (n=1,337)

The Middle East shows the tightest spread, with 1–3M and 5–10M nearly equal at 33% and 32%, reflecting a corridor where aspirations run high even where financial strain does too. Location preference is similarly open: OFWs are roughly split between buying within their home province and elsewhere, with minimal variation across island groups.

OFWs are not occasional users of Philippine financial and telco services. They are active participants in a household they never fully left: approving bills, managing transfers, planning purchases, staying present through whatever digital infrastructure holds. The institutions best placed to serve them are those that start from that reality, rather than treating the OFW as a sender whose job ends when the remittance arrives.





# Key Takeaways

## Chapter 5: Serving the cross-border Filipino household

- No single channel owns the remittance journey. Among surveyed OFWs, the dominant pattern is combination — MTO plus Philippine fintech, MTO plus bank, global fintech plus Philippine fintech. No single provider dominates across all four corridors.
- Mobile wallets have moved beyond remittance into household management. Among surveyed OFW wallet users, 54% send money home and 41% pay Philippine bills through their wallet. Higher-value services such as loans, insurance, stocks remain largely untouched.
- Banking satisfaction is lowest where the sacrifice is highest. Net satisfaction among surveyed OFWs sits at 89% in Asia and 56% in the Middle East, a 33-point gap in the corridor with the highest OFW population and the most acute financial strain.
- OFW borrowing falls after migration but concentrates around specific shocks. Medical emergencies account for 40% of most recent loans among surveyed OFWs, tuition for 27%. The need is not for more credit products. It is for credit that arrives at the right moment.
- For OFWs, the Philippine mobile number is the authentication layer behind their bank account, wallet, and remittance apps. Satisfaction with OTP reliability and number maintenance drops sharply in the Middle East and UK, where the consequences of failure land directly on household finances.
- Around two in three surveyed OFWs already own at least one property in the Philippines. Among those who do not, purchase interest is high across all income classes. The leading barrier for AB OFWs is uncertainty about where to settle; for C3 OFWs, financial access becomes more visible.
- Property budgets among surveyed OFWs converge around PHP 1-3 million regardless of income class or corridor. OFWs are roughly split between buying in their home province and elsewhere, with minimal variation across island groups.



## The work still ahead

OFWs leave not to chase opportunity alone, but to manage risk for a household that cannot build a sufficient buffer at home. They remain embedded in that household— as providers, decision-makers, and connectors — long after departure. And most of them, given the right conditions, would come home. The question is what those conditions actually require.

**The Filipino working abroad is a family story before it is a remittance story**

The most important thing the data shows is also the simplest. OFWs do not leave as individuals and send money back to dependents. They leave as members of a household and continue functioning as members of that household. The remittance is visible. The rest of what they do is less so, but no less real.

This matters because it changes the unit of analysis. The OFW is not best understood as a sender. They are best understood as a remote household member; someone whose physical location changed, but whose role in the family did not. Understanding that role, and what it requires, is where the most important opportunities sit.

## OFWs leave to create stability, not only to chase opportunity

69% of surveyed OFWs cite higher income potential as a top reason for working abroad. But the fuller picture is one of risk management across two time horizons. The first is immediate: 64% of Filipino families cannot cover a PHP 10,000 hospital bill without borrowing, and the OFW becomes the household's buffer against the medical emergency that would otherwise pull everything backward. The second is forward-looking: 41% cite supporting their family's needs and children's education as a top reason for leaving. The overseas salary protects the family from the crisis happening now, and funds the future the family is trying to build. Both of these are the architecture of a household trying to stay whole.

## OFWs needs diverge sharply by region – and so must the response

A one-size-fits-all approach misses the mark. The Middle East carries the highest emotional burden and the lowest satisfaction across banking, connectivity, and financial services— a corridor that needs emergency credit, reliable infrastructure, and purpose-built products above all else. Asia is the most return-oriented corridor in the survey, making it most relevant for savings, property, and entrepreneurship support. US OFWs have built the most permanent lives abroad and need help converting stability earned overseas into something concrete at home. UK OFWs paid the highest price to get in and worry most about distance from family—a corridor where continuity of connection matters as much as any financial product.

## Return requires opportunity, not nostalgia

The sentiment to come home is already present — in the 43% who feel homesick, in the committed returners counting down to a savings goal or a child's graduation, in the 56% who remain undecided rather than unwilling.

What is missing is confidence. 60% of likely returners cite difficulty finding a job in the Philippines as a primary barrier. 58% worry a family emergency would derail the return before it happens.

56% have concerns about safety and the country's future. These are specific, addressable conditions – not mere sentiment problems.

Investing in healthcare and education gives undecided OFWs a concrete reason to reconsider, given that 52% of committed returners are waiting for a child's graduation before coming home. Building industries in maritime, healthcare, construction, and hospitality that match the skills OFWs have developed abroad closes the job gap that holds the largest share of likely returners back. Helping OFWs hit their financial milestones faster — through OFW-specific savings vehicles, redesigned Pag-IBIG access, and overseas-accessible mortgages — shortens the distance between wanting to return and feeling ready to. Making entrepreneurship accessible from abroad, not just upon return, meets the 42% who dream of starting a business where they are, rather than asking them to wait until they land.

Attracting OFWs back requires more than homesickness. It requires a Philippines that can demonstrate real opportunity, financial security, and quality of life that competes with what they have built on the other side.

## The OFW is a story of hope, but not comfort

The Filipino Abroad shows what Filipinos can do when given the right conditions. They staff the world's hospitals, ships, households, and construction sites. They send home USD 35.6 billion a year. They manage households across time zones, make high-stakes financial decisions by mobile phone, and build property portfolios from partitioned rooms.

But the sacrifice behind it should not become a permanent feature of Philippine life. The ambition is not to end migration. It is to make leaving a choice rather than a necessity— to build a Philippines where the OFW who wants to come home can find work worth returning to, healthcare that does not erase what they saved, and a future that has kept pace with everything they built while away.

The OFW may not always be at the table. But they have never stopped helping decide what is on it, what is saved for, and what kind of future the family is trying to build. That deserves more than gratitude. It deserves a country that is ready for them.

# About the Authors



**Julian Cua** is a managing director and partner in BCG's Manila office. He is an expert in digital transformations and is one of the core leaders and active supporters of BCG's Center for Consumer Insights (CCI) in the Philippines. You may contact him by email at [Cua.Julian@bcg.com](mailto:Cua.Julian@bcg.com)



**Anthony Oundjian** is a managing director and senior partner in BCG's Manila office. He is the founder and head of BCG Manila. You may contact him by email at [Oundjian.Anthony@bcg.com](mailto:Oundjian.Anthony@bcg.com)



**Lance Katigbak** is a principal in BCG's Manila office. He is a core member of BCG's Consumer and transformation practices and a co-lead author of The Filipino Dream and The Filipino Family. You may contact him by email at [Katigbak.Lance@bcg.com](mailto:Katigbak.Lance@bcg.com)



**Jamie Bawalan-Lim** is a principal in BCG's Manila office. She is a core member of BCG's Public Sector, Social Impact, and Climate & Sustainability practices. You may contact her by email at [Bawalan.Jamie@bcg.com](mailto:Bawalan.Jamie@bcg.com)



**Aditi Bathia** is a project leader in BCG's Singapore office. She is a core member of BCG's Center for Consumer Insights (CCI) and specializes in primary market research and insights-based consulting. You may contact her by email at [Bathia.Aditi@bcg.com](mailto:Bathia.Aditi@bcg.com)



**Jaymes Shrimski** is a consultant in BCG's Manila Office.. He works across multiple industry practice areas, with a focus on the Philippines and Southeast Asia. You may contact him by email at [Shrimski.JaymesNicholas@bcg.com](mailto:Shrimski.JaymesNicholas@bcg.com)

We would like to express our gratitude to our colleagues Julianne Ong, Stephanie Cruz, Gwen Ng, Keith Dee, and Naomi Choo. We would also like to thank the team at KeepLooking.Ai for their social listening services.



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