

# INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY: APPLIED BUSINESS AND EDUCATION RESEARCH

2025, Vol. 6, No. 9, 4699 – 4718

<http://dx.doi.org/10.11594/ijmaber.06.09.36>

---

## Research Article

### Navigating Financial Support Disconnect: Exploring the Lived Experiences of Seafarers in Fulfilling Family Support Obligations

David Clark Real Brito\*

Philippine Merchant Marine Academy Graduate School, Marilao, Bulacan 3019

---

#### Article history:

Submission 03 August 2025

Revised 31 August 2025

Accepted 23 September 2025

#### \*Corresponding author:

E-mail: [alpha3204@gmail.com](mailto:alpha3204@gmail.com)

#### ABSTRACT

This study explores the lived experiences of Filipino seafarers in fulfilling their obligation to provide family support. This study specifically focuses on providing financial support for sustaining essential needs. Guided by Ajzen's Theory of Planned Behavior (1991), the study explores how the attitude, family expectations, and perceived behavioral control is affected in their ability to fulfill support obligations.

Using phenomenological qualitative method, data were gathered from seafarers to capture their perspectives of family support, the expectations placed upon them, and the challenges they encountered during periods at sea and on vacation. The findings reveal that misalignments among the three theoretical components may lead to financial disconnect, influencing family dynamics. The study highlights implications for understanding the pressures faced by seafarers and the need for broader support mechanisms to strengthen family well-being.

**Keywords:** *Family Support, Financial Support, Lived Experiences, Theory of Planned Behavior*

---

#### Introduction

The maritime industry is a cornerstone of global trade and sea transportation. It presents a unique occupational landscape that attracts children to dream of entering this industry. The maritime sector offers competitive financial rewards, particularly specialized roles on certain vessels. This is why individuals engage in this profession (Lau & Ng, 2015). Seafarers are considered the global asset of shipping. They greatly contribute to the world's economy. Its competitive financial rewards become the motivation of many who enter the industry.

As seafarers receive competitive compensation, they become financially capable of providing support to their families. Support, in the context of this study, refers to financial aid which facilitate daily living and essential needs (Benson & Bougakova, 2018). In the case of seafarers, their role in the family is to provide financial support. They are able to contribute to the basic needs of their family and children (Mojana, 2021).

Being a seafarer is a good profession because the income can very well support a family. The Family Code of the Philippines,

---

#### How to cite:

Brito, D. C. R. (2025). Navigating Financial Support Disconnect: Exploring the Lived Experiences of Seafarers in Fulfilling Family Support Obligations. *International Journal of Multidisciplinary: Applied Business and Education Research*. 6(9), 4699 – 4718. doi: 10.11594/ijmaber.06.09.36

under Article 194, states that “Support comprises everything indispensable for sustenance, dwelling, clothing, medical attendance, education and transportation, keeping with the financial capacity of the family.”

In addition, Article 195 of the same code expresses that “Subject to the provision of the succeeding articles, the following are obliged to support each other to the whole extent set forth in the preceding articles: (1) The spouses, (2) legitimate ascendants and descendant, (3) parents and their legitimate children and the legitimate and illegitimate children of the latter, (4) parents and their illegitimate children and the legitimate and illegitimate children of the latter, and (5) legitimate brothers and sisters whether full or half-blood.” This means that there are specific people who should be providing support to their family.

Many want to become a seafarer because of good compensation. According to Sliskovic and Juranko (2019), the difference between a seafarer’s pay and a national average pay in this country is larger than in other developing countries. Thus, many want to become a seafarer because it is a lucrative career. Despite this, some still fail to financially provide for their families.

There are several factors why seafarers fail to provide for their families. In one such case, Calingasan, a seafarer, failed to send financial support to his family while he was abroad because of a misfortune that happened to him. This caused great financial hardship to his wife, affecting her mental health and well-being. (*Calingasan v. People*, GR. No. 239313, February 15, 2022).

The aforementioned case revealed that to prove a violation against Republic Act No. 9262, also known as the Violence Against Women and their Children Act of 2004, Section 5(i) which specifies the provisions for economic abuse, it must be proven that the accused has wilfully or consciously deprived financial support that will cause anguish and emotional anxiety to his partner and their children.

The context of this study is to explore the concept that failure to provide financial support does not automatically lead to a violation of Republic Act No. 9262 or the Violence Against Women and their Children

Act. On the contrary, in some cases, failure to provide family support may be due to the incapacity and misfortunes that the provider may have faced during their stay abroad.

Given this context, the purpose of this study is to explore the lived experiences of seafarers in fulfilling their financial obligations to their family. The theory of planned behaviour provides the framework to explore the experiences of seafarers in this context. This study would benefit the families of seafarers to help them understand that failure to provide financial support does not automatically constitute economic abuse for as long as there is no intent to deprive them financially.

### Statement of the Problem

This study aims to navigate the financial situations and explore the lived experiences of seafarers in fulfilling their financial obligations to their family.

Specifically, it aims to answer the following questions:

1. How do participants understand the concept of “support” to the family?
2. How do participants view society’s expectations of their role in supporting the family?
3. How do participants view their ability to support their family?
4. What circumstances may compel the seafarers to fail to provide support to their family?
5. How does participants’ failure to financially support their family affect:
  - a. Themselves, and their
  - b. Family?

### Theoretical Framework

The Theory of Planned Behavior by Icek Azjen (1991) was mainly used in this study. This theory states that different people behave in different ways. According to this theory, the behavior of a person is based on three categories: their attitude, subjective norms, and perceived behavioral control.

Figure 1 shows a diagram that explains how attitude, subjective norms, and behavioral control becomes a contributing factor of a person’s behavior. This provides insights as to why seafarers fail to carry out their financial obligation towards their family.

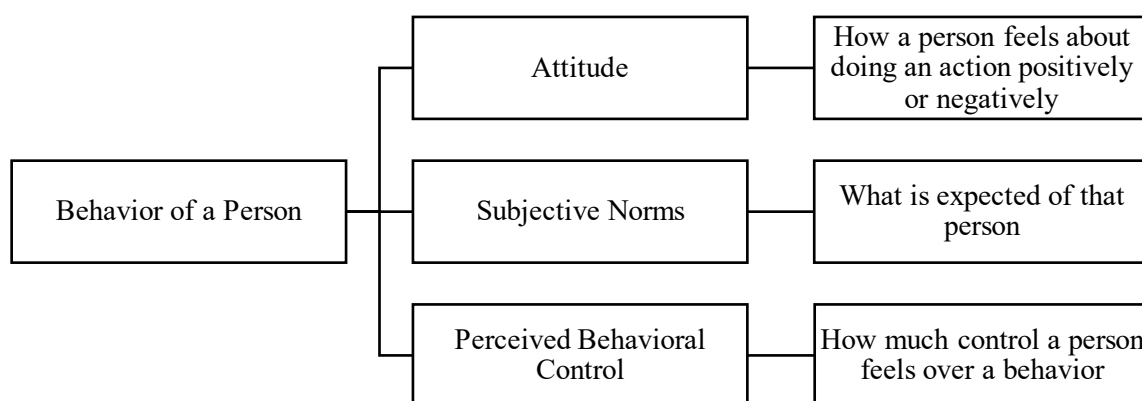


Figure 1. Azjen's Theory of Planned Behavior (1991)

Figure 1 shows the theory of planned behavior that underpins this study. The attitude of a person can be positive or negative based on how a person thinks, while subjective norms are also called social pressure. Subjective norms refer to the expectation of what a person should do: the obligations of a person, what they should do, and the expected role of a person in society. The perceived behavior control deals with how a person feels about doing a behavior and how likely or unlikely a person will do such action.

This theory serves as the basis for understanding the actions of seafarers in terms of providing financial support to their family. The attributes behind this theory are the main

framework to be considered and shall be included in the statement of the problem of this study.

### Conceptual Framework

The Theory of Planned Behavior provides a perspective of a seafarer's behavior in providing financial support. The theory states that an action of a person is based on three aspects such as attitude, subjective norms, and perceived behavioral control, which are the same variables used in this study. In addition, these variables serve as a guide to the researcher in exploring the lived experiences of seafarers when it comes to fulfilling family support obligations.

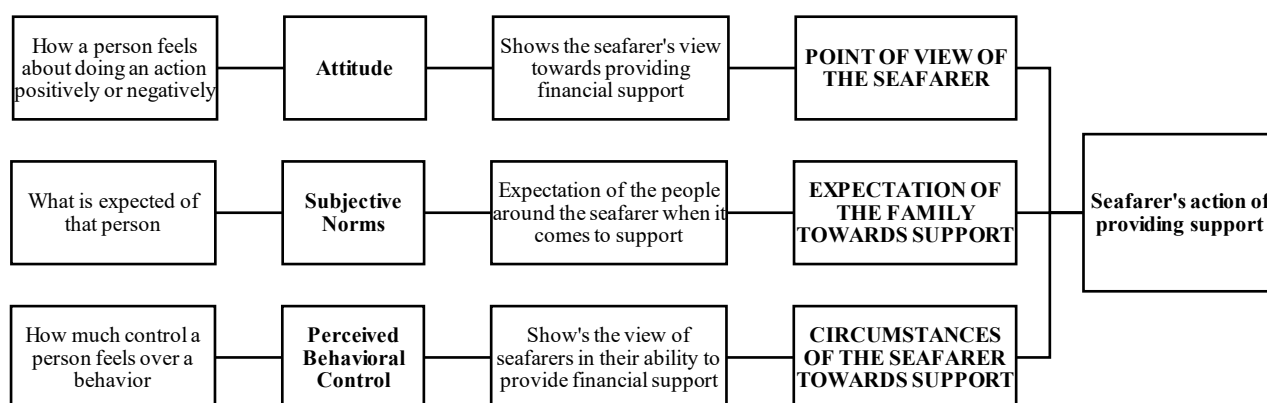


Figure 2. Framework of Theory of Planned Behavior to Understand Seafarers' Behavior of Family Financial Support

Figure 2 illustrates how the Theory of Planned Behavior applies to the seafarer's decision to provide financial support to their family.

First, attitude refers to how a person feels about doing an action, whether positively or negatively. In this context, it reflects the seafarer's personal view of providing financial support. A positive attitude may be described as seeing support as a duty or a source of pride, which can strongly influence their willingness to remit funds. This links to the point of view of the seafarer, representing their internal motivation and personal values about fulfilling family obligations.

Second, subjective norms involve the expectations of people around the individual. For seafarers, this refers to how their family, community, and peers view their responsibility to provide support. This corresponds to the expectation of the family towards support, which can create social pressure or encouragement that shapes the seafarer's decision-making.

Last, perceived behavioral control refers to how much control a person believes they have over performing the action. For seafarers, this reflects their perception of their capacity to provide financial support given their income, job stability, and health. This ties to the circumstances of the seafarer towards support, which may include contract lapses, medical issues, or other constraints affecting their ability to remit funds.

When combined, these three elements—attitude, subjective norms, and perceived behavioral control—interact to shape the seafarer's action of providing support. The balance between personal commitment, family expectations, and actual capability determines whether, when, and how much support is given.

### **Scope and Delimitations**

This study explored the factors contributing to Filipino seafarers' inability to consistently provide financial support to their families. Its scope is limited to Filipino seafarers employed on international vessels, with participants consisting of eight (8) male Filipino seafarers. The decision to focus solely on male

participants was based on the male-dominated nature in the maritime industry.

Recent data from the Department of Migrant Workers (2024) indicates that out of 504,057 deployed internationally, only 32,327 were women. While this study does not seek to address issues related to gender or discrimination, the predominance of male seafarers makes them the most representative demographic to understand the phenomenon under investigation.

The sample size of eight participants was deemed appropriate for a phenomenological research design, which prioritizes getting rich and in-depth descriptions of participants' lived experiences rather than statistical generalization. This smaller sample allowed the researcher to gather comprehensive data by detailed interviews and a distinct thematic analysis of participants' narratives.

Additionally, the study employed a snowball sampling technique to identify participants. While effective for reaching individuals within the specific professional network, this approach introduces selection bias, as participants are likely to refer individuals with similar experiences or viewpoints.

Data collection relied exclusively on qualitative methods, including interviews and using thematic analysis as a tool. These methods are well-suited for exploring complex social phenomena but limit the general findings.

Given these delimitations, the study's findings are interpreted as providing deep, contextual insights into challenges faced by Filipino seafarers rather than a broad and generalized conclusions.

## **Methods**

### **Research Design**

This study used a phenomenological research design. This research design is appropriate for the study since the researcher aimed to explore the seafarers' lived experiences in terms of failing to provide financial support to their families at some point in their careers.

The participants underwent an in-depth interview where they described their concept of support, family pressure, circumstances of failing to provide support, consequences of failing

to provide support, and the effects of failure to provide financial support to their family.

### ***Participants of the Study***

The participants of this study were eight male Filipino seafarers who were selected using purposive sampling. The criteria used in selecting the participants were the following: a. They should be male Filipino citizen, b. Assigned in international vessels, and c. Have failed to provide financial support to their families at one point in their career.

Once the criteria were set, snowball sampling technique was used to ask one interviewed seafarer to refer another prospective participant who meet the criteria. The process was repeated to complete the number of participants.

### ***Ethical Considerations***

The following ethical considerations were observed in the conduct of the study, specifically in interviewing the participants and handling the sensitive information they provided.

**Informed Consent.** Participants were asked to sign an informed consent form prior to the conduct of the interview to ensure their willingness to provide sensitive information about their experiences of failure to provide family support. Those who signed the consent were the only ones included in the study. The purpose of the study was explained to participants. It was also explained that they could pull out from the study at any time if they are not comfortable to continue the interview.

**Anonymity.** The identities of participants were hidden by using codes. All information that could trace a person's identity to a particular name were deleted. Moreover, all data gathered for the purpose of this study was only used for this purpose. All statements made by the participants that seemed like an admission of violations of the law during the interview were not used against the participants.

**Confidentiality.** All information provided by the participants were considered confidential and was used only for the purpose of this research.

**Plagiarism.** All works of the other researchers and articles included in this study are all

properly acknowledged through in-text citation and are included in the reference list to ensure credibility of this study.

### ***Instrumentation***

The interview guide used in this study is researcher-made. It is composed of eight parts. The first part of the interview guide includes participants' names, and contact numbers. These information were taken for verification purposes only and in cases where the researcher wanted to make a follow-up question.

The second part of the interview guide asked about the seafarer's demographics and his professional background which covers his age, highest educational attainment, years in the seafaring profession, and his current rank. This part also covered his marital status which was a determining factor for his view of support, the designation of allottee, and the person who manages their finances. Lastly, this part covered the employment status and the average percentage allotted to family support.

The third part of the interview guide asked about the understanding of the participant on the concept of support which addressed SOP Number 1. The fourth part of the interview guide asked about the participant's view of the society's expectation of their role of family which addressed SOP Number 2.

The fifth and sixth part of the interview guide covered the different circumstances that affect the ability the seafarer to provide support to their family and the consequences to the family when it comes to support. This addressed SOP Number 3 and SOP Number 4. The seventh part of the interview guide covered the effects of failing to provide financial support to their family, which addressed SOP Number 5.

The last part of the interview guide talked about their advice to the new generation of seafarers who start to provide support to their families.

### ***Validation of Instruments***

The researcher-developed questionnaire underwent a validation process to ensure its content relevance, clarity, and alignment with the study objectives. The instrument was

drafted based on the review of related literature, existing theories, and the specific research questions of the study.

The draft was submitted to a licensed guidance counsellor who evaluated the items for content relevance, clarity of wording, and appropriateness for the intended participants. The revised instrument was pilot tested having similar characteristics as the study's actual participants but who were not part of the main data collection. This step checked the readability, clarity, and comprehension of the questions. Feedback from the pilot test led to minor rewording for simplicity.

Following validation and pilot testing, the final instrument was composed of items distributed across the three main domains reflecting the theory of planned behavior. This validated instrument was then administered to the actual study participants.

#### **Data Gathering Procedure**

A seven-day schedule was provided to participants for the interview. Each participant was interviewed for 40 to an hour. While the interview was being conducted, the researcher recorded the whole interview process to capture both verbal and non-verbal responses of the participants. All interview sessions were transcribed carefully to ensure accuracy.

Once transcribed, the documents were read and typographical errors were addressed and corrected.

#### **Data Analysis**

The process started with verbatim transcription of all recorded interviews; This ensured that no detail was lost. Each transcript was read multiple times to achieve immersion and to gain a holistic sense of the participants' narratives.

The extraction of significant statements. From the transcripts, statements that captured key aspects of the participants' lived

experiences were identified and extracted. These statements were coded for further analysis.

Statement meanings were formulated. Each significant statement was analyzed to formulate meanings. Care was given to stay close to the participants' own words to preserve authenticity.

Clustering of themes. Common themes were organized into theme clusters. Redundant themes were eliminated, and related clusters were grouped into overarching themes that encapsulated the core aspects of the phenomenon. This will employ thematic analysis.

### **Results**

This presents the findings from the interview conducted to selected seafarers as the participants for this study. They are presented according to the statement of the problem.

It will also discuss the findings gathered during the interview which is linked in the related literature and studies.

#### **Profile of Participants**

The demographic profile of the participants is listed under Table 1, which covers age, rank, years of sea service, employment status, their marital status and the number of years in their marital status. The names were coded into letters of the alphabet to ensure confidentiality and anonymity. Table 1 shows the profile of the eight participants.

As shown, the age bracket of participants is between 43 and 65 years old. Their ages do not represent the whole seafaring sector since, this study uses phenomenological research design. This means that the participants were chosen based on the criteria and the referral of other people to the researcher. It also shows the last rank held by the seafarers during their time onboard a ship. This means that all participants are officers, who are in between operational and management levels.

*Table 1. Profile of the participants*

Participant	Age of Participant	Rank of Participant	Years in service	Employment Status	Marital Status	Number of Years (Marital Status)
Participant A	47 years old	Second Officer	17 years	Retired	Married	22 years
Participant B	45 years old	Third Engineer	25 years	Retired	Separated	5 years

Participant	Age of Participant	Rank of Participant	Years in service	Employment Status	Marital Status	Number of Years (Marital Status)
Participant C	43 years old	Second Officer	11 years	Active – On Vacation	Married	10 years
Participant D	43 years old	Second Officer	17 years	Active – Plans for retirement	Married	10 years
Participant E	59 years old	Master Mariner	35 years	Retired	Married	32 years
Participant F	60 years old	Chief Officer	21 years	Retired	Married	28 years
Participant G	65 years old	Radio Operator	33 years	Retired	Married	46 years
Participant H	65 years old	Master Mariner	37 years	Retired	Widowed	3 years

In terms of years of service, their length of service ranges from 11 to 37 years, with Participant C being the youngest in service at 11 years and Participant H, the oldest with 37 years of employment. On marital status, six participants are married from 10 to 46 years being together with their partner, one participant is separated, and another is a widower. When it comes to their employment status, most participants had already retired and only two are considered active. Both active seafarers are still on vacation, but one participant had already plans of retiring.

Participant C considers himself as an active seafarer and currently on an extended vacation for almost five years. He is now preparing himself to board a ship, but he still does not have an idea when it will be due to his current circumstances.

Meanwhile, Participant D also considers himself an active seafarer. However, unlike Participant C, he already has plans of retiring. According to him, he plans to retire because he wants to spend time with his family since his children are now grown-ups, and he is doing all his best to provide emotional support to his family. However, he is also half-hearted on retiring because seafaring is his only source of income.

Six out of eight participants have retired already. Five of them could not go back onboard, which has affected their ability to provide family support. On the other hand, Participant F retired early because, like Participant D, he also wanted to spend time with his family. The only difference

between Participant F and Participant D is that the former had prepared himself for early retirement by putting up his own

business while the latter is not yet ready for retirement.

### ***Concept of Support to the Family***

The data gathered from the eight participants reveal how seafarers understand the concept of “support to the family.” Most of the participants define support in terms of financial assistance.

Most participants predominantly view support to the family as the provision of basic needs through financial support. These participants emphasized that financial support serves as the basic foundation of all other kinds of support. They believe that without money, the family cannot meet essential needs such as food, shelter, education and healthcare. These participants consider their financial contribution indispensable, especially because many of them rely solely on their seafaring income to sustain their families (McCallum, 2018)

On the contrary, Participants E and F held a broader perspective on the concept of family support. They argued that while financial support is necessary, it should not overshadow the importance of emotional and spiritual support..

Meanwhile Participant C and D believed that family support means both monetary and other forms of support. Participant C explained, “We have two kinds of necessities. Temporal necessities and spiritual necessities. These two should be balanced, or you will encounter problems.” His view underscores the need for balance in supporting both the material and emotional well-being of the family.

Similarly, Participant D pointed out that communication is just as important as financial support. He maintained that close emotional connection is vital for the family’s unity and stability.

Furthermore, all participants showed clear awareness of their responsibility to support their families. Most of them referred to their roles as fathers or heads of the family, which they see as a natural obligation for them to provide support to their dependents.

### ***Support as voluntary or mandatory***

When participants were asked about their views on whether providing support should be voluntary or mandatory, participants had different interpretations. Some stated that it should be voluntary as it fosters a positive attitude toward being a responsible father and family man. Others saw it as mandatory which is rooted in their belief that it is a man's natural and legal duty to provide.

A shared view among some participants is that support should be both voluntary and mandatory. This dual understanding acknowledges the emotional desire to help as well the legal and moral obligation to provide for the family. In support to this, Participant C stated, "It is supposed to be mandatory. If it is only voluntary, it only shows that providing support should be at your own will. It is supposed to be mandatory especially if you are considered as the main provider."

He also added, "If there are no laws that mandates family support, there will be no guiding principle and protection towards the welfare of every family." His statement explains that as the head of the family, providing support includes being obliged to support the education and needs of their children. He cited the laws from the Family Code of the Philippines that governs support, which serve as a guiding principle to ensure mutual support among family members.

### ***View of Society's Expectation to Family Support***

The eight participants reveal different views about society's expectation of their role to provide support to their family. These expectations highlight not only financial support but also emotional and physical presence.

A common theme in the responses from most of the participants is the pressure they feel to meet both the needs for their families.

These pressures are from both their immediate and extended families.

In relation to the point of view that seafarers are financially capable, Participant B believe that their families view them as rich individuals because they work in a high-paying profession (Baum-Talmor, 2021). While families acknowledge the dangers of the job, they also use the high pay as a basis to expect more from them.

Some participants even shared that their families encourage them to shorten their vacation and return to work as soon as possible. This is prompted by the need to go back aboard ship to secure financial stability. In support to this, Participant H stated "My family is also thinking of the financial support I provide especially when my wife is reminding me that I am already staying too long on vacation."

Participant B also added "What hurts me the most is that instead of looking forward for me to stay longer and be with them, they reluctantly say "when will I go back onboard." These statements reveal that families are expecting continuous employment in order to continuously provide financial support. This belief adds pressure on the seafarer to prioritize work over rest or personal time.

Beyond financial demands, expectations related to physical and emotional presence were also highlighted. Participant D has this to say:

*Physical presence is my view of family pressure. This is because I spend most of my time onboard. With this, my relationship with my children is affected. There was a time that I want to scold my child because of what she did, but she did not listen to me. But when her mother (wife) scolded her, she listened to her attentively.*

This account reflects the emotional weight that comes from being physically distant. Participant D believes that if he were more present at home, his bond with his children would be stronger. The pressure, therefore, is not just about financial provision but about fulfilling his role as a parent, which is difficult when one is far from the family.

Participant G added another perspective on family pressure, stating, "When emergency arises and requires immediate financial support." He shared the emotional strain of being



expected to provide assistance during urgent situations, even when he may not have the resources. He added, "There is this feeling of the need to provide support but because of your own circumstances, you are not able to provide assistance." This situation creates a moral conflict for seafarers who want to help but are sometime financially constrained.

### ***Reaction of Participants towards family expectations***

When participants are asked about their reaction to the expectation of their families, their feelings towards these expectations are mixed. One participant reported feeling sad, expressing that his family sees him as useful only when he provides financial support. Participant A said: "I judged myself that I feel no use to my family and my family thinks the same also." The participant felt that his essence is to provide support and had feelings of failure when not able to do so.

In addition, Participant D had this to say: "I feel judged by other people because they will think that I can still board a ship, but I retired very early."

On the contrary, most participants expressed happiness and pride in being able to provide support to their families. They take satisfaction knowing that their family's needs are met and appreciate the lack of complaints from their loved ones. They view this as a sign that they are doing their part well. This also encourages them to provide support continuously.

### ***Participant's Views in Their Ability to Support Their Family***

The participants generally view themselves as capable and responsible providers for their families. All eight participants said they regularly provide support. This confirms their strong commitment to fulfill their role as breadwinners. However, their ability to sustain this support appears to fluctuate depending on their employment status, especially during vacation or in between contracts.

During vacation periods, the participants' ability to provide support becomes less stable and more uncertain. Participant B shared, "When I am onboard, I constantly provide support to my family. But when I am on vacation, I

barely do so. Sometimes, I fail to provide support to them since I am considered unemployed." To cope with this, some participants rely on their savings or invest in small business to fill in the gap.

These actions reflect their proactive mindset and desire to ensure that their family's needs are still met, even when on vacation. Other participants viewed this as a sign that it might be time to return to work, especially once their savings begin to run low. This is supported by the statement of Participant B stating, "This is the reason why I spend my vacation for maximum of a month only. There are times that after two weeks of vacation, I go back on board already."

In terms of family demands, participants had distinct experiences. Half of the participants reported that their families never demanded additional support, which they interpreted as a sign that their families were content and appreciative of what they are receiving. This reinforced their belief that they were doing enough to fulfill their family obligations.

On the contrary, other participants stated that their families did demand more support at certain points. These demands were often justified specifically when it comes to child support, educational needs, unexpected construction expenses and maintenance medication for aging parents. While these demands added pressure, they also reflect the complex realities and growing needs of the modern Filipino family, especially when reliant on one income.

When it comes to the influence of family pressure on how much and how often support is given, most participants agreed that it should not affect their ability and decision. Participant A emphasized, "As a provider, you should not be pressured." This shows a sense of duty and personal accountability rather than being reactive to external pressure. All participants expressed that they are happy to provide and to not let family pressure dictate their contributions or ability to provide support. On the contrary, Participant B presented a different perspective. He shared:

*"My point of view and my decision of how I provide family support is affected by the way my family pressures me in provid-*

*ing them support.” He also added, “It creates a very toxic relationship within our family because of this happening.”*

His experience shows that while most seafarers embrace their provider role with pride, the dynamics can become emotionally difficult when the support is not recognized or when it turns into a source of conflict and tension.

### ***Circumstances Compelling Seafarers to Fail to Provide Support***

The data gathered from the eight participants revealed that seafarers generally possess a strong and positive attitude towards fulfilling their role in supporting their families. However, there are instances when sending financial support becomes a challenge due to several reasons.

With regard to challenges, six of the eight participants reported no problems. However, two participants experienced serious issues. Participant C stated, “I have experience delays in remittances of my monthly allotment to my family. This lasted for a month’s delay. This is due to system maintenance by the company.” He added that during this delay, his wife temporarily provided financial support showing that the duty of supporting the family became mutual, as emphasized under article 195 of the Family Code of the Philippines.

Similarly, Participant H recalled:

*“It was the time when I was in Vega Manila. Worst case scenario is that my family did not receive their allotment for almost three months, and the family of the rest of my crew never receive allotment for almost four to six months. It became a big issue during that time.”*

During that time and because of these remittance delays, Participant H decided to rely on their savings especially if support was not mutual. These experiences highlight how delays in remittances can seriously affect family well-being and test the resilience of support systems at home.

One of the major reasons for failure to provide financial support was health-related issues. Several participants shared that they encountered serious health problems which

affected their ability to complete their contracts and continue to work as a seafarer.

Participant A shared:

*“I have also faced health problems that have affected my ability to provide support to my family. This was in 2016 when I had a skin disease which made me retire at the earliest point.”*

In addition to this Participant B shared “I was unable to complete my contract because of my fracture on my arm that greatly affects my ability to provide support to my family.” This highlights how medical conditions, particularly those aggravated by the demands of the job, can cut short a seafarer’s capacity to earn and support his family.

Another circumstance that compelled participants to fail in providing support was due to contract termination due to certain circumstances such mental health issues, ship sale and career incidents due to accountability. In support to this, Participant A shared that “I have already experienced of unable to finish my contract. I only stayed 5 days onboard a ship. This is because they force me to embark a ship even though I am still not ready.”

Also, Participant G shared:

*“I have also experience wherein I was not able to finish my contract due to ship sale. It has become an impact to the welfare of my family because during the time my vessel is sold, I was only three and a half months onboard. During that time, I signed a 12-month contract.”*

Lastly, Participant H shared “I was not able to finish my contract at one point in my seafaring career due to incidents that I have encountered onboard, and this had made an impact to them making them a little upset and sad.” These statements show that contract termination due to circumstances at work has left many participants in a state of financial uncertainty.

Inability to continue the seafaring career due to trauma or mental health reasons and age requirement was another recurring theme. Some seafarers chose to retire early as a result of emotional or psychological distress experience during their service. Participant E shared “It only occur because I retire at the earliest

stage of my capability as a seafarer due to incidents that created traumatic experiences when I am still onboard.” He also added: “What happened to me onboard my last vessel becomes a benchmark that I need to retire on my career and follow the advice of my family.”

Participant H also shared that “I was forced to retire at the age of sixty because of my age. Some manning agencies barred me from applying to go back onboard because of my age.” This shows that mental well-being can influence a seafarer’s ability to maintain their economic responsibilities from their family.

### ***Effects of Failure to provide family support***

Failure to provide support have different effects on the seafarers themselves and their families. The first discussion is the effect of this failure on the seafarers, followed by on their families.

#### ***On the Seafarers***

The data gathered revealed that seafarers experience significant emotional and psychological impacts when they fail to provide financial support to their families. All participants reported suffering from anxiety, stress and depression, especially when their support abruptly stopped due to health problems, early retirement, contractual issues or age requirements.

Participant A had this to say: “I am judged by my extended family. They say something from the way I move and from my facial expression.”

These findings are strongly supported by the participants’ statements such as Participant H, who shared, “I feel self-pity and have developed an inferiority complex because I can no longer provide like I used to.” This sentiment reflects a deeper loss of personal identity and diminished self-worth linked to their role as primary providers.

When discussing emotional stability, the dominant themes again pointed to anxiety and stress. Participant F stated “Being depressed and anxious about the situation may considered but not me. Having those feelings might also the welfare of my family on how they will survive.” He also added:

*Being able to survive is what I need for my family to grow and prosper. In this matter, they will be mature enough to understand the situation and might be able to provide assistance for the support that our family needs.*

This insight shows resilience and a sense of duty, despite emotional burdens.

#### ***On Their Families***

The participants revealed that their failure to financially support their families significantly affects both their emotional well-being and their families’ lifestyle and stability. According to several participants, their families generally reacted with sadness and disappointment upon learning of their current financial limitations.

Despite these emotional reactions, most participants acknowledged that their families tried to understand the situation. Participant A shared that:

In order to cope up emotionally, communication with your family is the key whenever you feel short on your obligations.” He also added “You need to build up your confidence in another aspect you will encounter. In order to continuously fulfill support towards your family.

The response from Participant A emphasizes the importance of resilience, adaptability and communication in difficult times.

The financial limitation also prompted notable changes in the lifestyle of the family. Participants commonly reported a transition from a comfortable or lavish way of living to a more frugal, budget-conscious one. For instance, Participant H shared: My family learns to manage our finances especially my wife. She learned not to become an impulsive buyer by experiencing being one.” Aside a shift of lifestyle, education of children is also affected realizing the value of money and the importance of focusing on essential needs over wants.

The participants also discussed the impact of financial incapacity on family dynamics. Many shared that it sometimes led to conflict, particularly between spouses. However, they emphasized the importance of not allowing such conflicts to linger. Participant D cited

“Conflicts will be made between me and my wife, but we have to face this together.” For other participants, these challenges served as a wake-up call regarding financial management and planning for the future.

## Discussion

### *Concept of Support to the Family*

The understanding of the concept of support among the respondents is consistent with the study done by Sliskovic and Juranko (2019), who suggested that financial support is the only realistic way through which seafarers are able to fulfill their family obligations of support due to the lack of their physical presence.

Statements from participants mirror the manner in which the seafarers fulfill their responsibility towards their immediate family but nonetheless remain attentive to the needs of the extended family. Their definition of support would appear based upon cultural custom, wherein the male partner in the family is often given the role of the main provider. However, perhaps this needs to be contrasted with the code of laws promulgated by the Family Code of the Philippines that the reciprocal nature of aid given between spouses is indicated.

Such financial emphasis is echoed in the response of the participants. Half of them emphasized money as the vital kind of support. If there is no money, then no necessities like education, medical care, and shelter are possible. The same could be observed in the legal definition of the term of “support” in the Philippines. Article 194 of the Family Code thereof defines support as the following: “everything indispensable for sustenance, dwelling, clothing, medical attendance, education and transportation.” The statutory definition reinforces the seafarers in viewing financial provision as indispensable.

Nevertheless, the other participants in this study propose a more expansive, holistic perspective. Participant C's analogy of meeting “temporal necessities and spiritual necessities” and Participant D's reference to emotional bonding reflect that material assistance does not adequately encompass the completeness of family responsibility. The perspective is consistent with the Filipino culture's emotional bonding and spiritual unity.

Truly, the Philippine law mandates the mutual support of spouses. Article 195 indeed states that spouses are legally obligated to mutually support each other, highlighting that the support is mutual and is not unilateral but is rooted in personal and cultural expectations. Participant F's assertion, “my family comes first” but still in recognition of the needs of distant kin, shows the way the seafarers balance immediate family responsibilities with more distant kinship responsibilities. Technically, the Family Code does recognize this solidarity in that support is extended beyond the spouses to ascendants, descendants, and even brothers and sisters, with precedence given in accordance with closeness of relationship.

These findings both substantiate Sliskovic and Juranko's valuing of financial support but contribute cultural and emotional dimension as well. Support is considered in the Philippines as a multidimensional obligation—financial management, emotional accessibility, spiritual affinity, and culture-based responsibility—which all operate within the legal framework that spotlights mutual, multigenerational support.

Under the Theory of Planned Behavior (1991), attitude represent the individual's positive or negative evaluation of behaviour. The Family Code of the Philippines and the cultural mandate that male spouse support is not an option but a duty and identity. This grounding makes the act transmitting act wages or prioritizing family needs more than just crucial but deeply beloved. Thus, when seafarers place sending remittances under “my family comes first” or a balance between “temporal and spiritual necessities”, they reveal a positive personal evaluation of support. These judgments are just the kind of attitude that Azjen (1991) argues that contributes to the likelihood of intention. I.e., how seafarers position support is far from behaviour detached, it begets long-term longing and pride in fulfilling family responsibilities, even in case of employment loss or absence, in keeping with cultural values that is the same as being a father as provider (Baum-Talmor, 2021)

Finally, the various views among the respondents on the issue of voluntary versus

compulsory support materialize as the blending of legal enactments and personal beliefs. The majority of the respondents saw the role of law in imposing obligation, referencing the Family Code of the Philippines that mandates family members to support each other. Participant C's argument that legal counselling strengthens the family's welfare is akin to the notion that emotional desire and legal obligation drive the act of supporting.

### ***View of Society's Expectation to Family Support***

The results present that Filipino seafarers experience social pressure in order to provide their families with support. Not just economically, but also in an emotional and physical sense. These expectations are determined culturally, legally, and due to the seafaring nature of work. Participants reported that feeling pressured from both immediate as well as extended family members is predominantly due to the general perception that seafarers possess high economic ability. The finding directly aligns with McCallum's (2018) account that families tend to interpret overseas work as evidence of wealth, consequently fuelling intensified family expectations. The current findings consequently validate previous studies, showing the enduring role of socio-economic beliefs in determining family obligation among seafarers.

The statement from the participants, such as the need to meet both needs and wants "without fail," reflect the intense psychological and emotional stress that is linked with the financial requirements of the families of the seafarers. These findings support the claim from An et al. (2020) that work-family conflict is the underlying stressor among seafarers that often puts their emotional well-being at risk. The present findings add more in this sense by pointing out the explicit and non-negotiable nature of the expectations. Particularly the obligation of providing even during emergencies, can be witnessed through Participant G. This captures the way in which monetary responsibility is not only some faraway stressor but an immediate and regular demand that worsens the seafarer's sense of inner conflict when the resources are scarce. These stories also suggest

that the stress is caused not only due to double stress from the family and the workplace, but also the cultural mythology of sailors as the perennial providers, which expands responsibility as moral agency (An et.al, 2020).

Physical absence is at the core of the family dynamics. Just like In the case of Participant D who reflects frailer authority at home that is the immediate consequence of long separation. The finding is concurrent with Abila and Acejo (2021), who noted that long absence often weakens parent-child relations, fostering disassociation and weakened parental authority.

Aside from relationship issues, the other members also enumerated economic pressures entailed in the seafaring role. For instance, Participant B and H indicated that their families require them to end their vacation at the earliest and return at the workplace sooner, again reflecting the family's economic reliance on the seafarer's salary. These narratives align with the National Maritime Polytechnic (2024), in that the seafarer's penchant for continuous income would often take precedence over the seafarer's personal needs for recuperation and rest. Overall, the two findings reveal the dynamics in which physical separation and economic dependency intersect, undergirding the emotional disconnection and material expectations entailed in the seafaring family existence.

Emotionally, participants indicated a dichotomy between pride, duty and exposure. Majority of the respondents drew pride and satisfaction from their role as providers, with financial support as the core of their identity and self-esteem. On the other side, there was an indication that some respondents reported sadness and the feeling that parental affection was contingent on the capacity in which they could provide. These contradictory feelings reiterate the findings of Tamayo (2019) that Filipino seafarers tend to identify their self-esteem with economic provision, with unfulfilled expectations exacerbating the risk of depression and anxiety.

The social pressure talked about among the respondents from financial responsibility to relatives to shortened holidays and the moral responsibility as provider are obvious manifestation of subjective norms in Azjen's (1991) Theory of Planned Behavior. Subjective norms

followed the expectations of others after seafarers. For seafarers, they extend beyond the family who comprises the relatives, community and cultural discourses of manhood. The observations that seafarers are forced to remit “without fail” or come back from work early mirror the manner the social expectations get internalized as obligatory responsibility regardless of the personal sacrifice. The latter is in sync with the insight of McCallum (2018) that foreign employment is equal with wealth, therefore justifying rising demands from families. What is most important, the expectations become normal pressure and not voluntary choices that draw the picture that inability to provide is equal with failing in family responsibility. As Azjen (1991) believes, when the perceived social pressure are strong, intentions to follow grow. Thus, Filipino seafarers’ emotional burdens and self-esteem, often associated with the role of provider (Tamayo, 2019), become personal burdens as well as the psychological manifestation of the subjective norms that are founded upon societal values (Abila & Acejo, 2021)

### ***Participant's Views in Their Ability to Support Their Family***

The findings disclose that Filipino seafarers maintain strong sense of responsibility and duty as providers, verifying previous findings on the prevalence of the breadwinner identity among seafaring families (Abila & Acejo, 2021). Participants stated steady support of families financially as something they accept as both duty and part of themselves. However, this capacity to provide is always contingent. The variable is often employment status, most particularly during special holiday or in-between employment.

Vacations, usually romanticized as the time of rest as well as family time that emerged in the participant responses as causes of financial stresses rather than relief. Participant B’s experience of feeling like being “unemployed” during holidays captures the tangible income breaks that seafarers undergo in transition durations when they switch from one contract period to another. Well gone from being recuperative, the periods usually bring stress concerning financial security, prompting the seafarers

to use their savings or invest in a small business in an attempt to keep financial security. The response is similar to Baum-Talmor’s (2021) remark that seafarers usually build adaptive financial strategies in response to the unpredictability of income flows. The current findings add this insight further by exhibiting how the vacation is redefined from the cultural assumed space of family bonding and rest as an economic exposure period that needs strategic management. Through this, findings highlighted the resilience of the seafarers but more so the stresses within the structure that frame rest as another field of responsibility as well as work.

Family needs were described as situational that differ significantly across participants. For some, family members communicated satisfaction and appreciation, while others saw expectations rising during significant events in life such as childbirth, school fees, renovation of the house or medical requirements of aging parents. These situations are more than financial pressure. They reflect the dynamic and evolving needs of the Filipino family in this modern context, in which the wage of the seafarer is framed as the focal point of family development. The result reinforces the reflection of Tamayo (2019) that the financial responsibility of Filipino seafarers extends beyond current needs, with its roots in the cultural imperative of reciprocity and kinship relations that extend.

Abad (2021) also demonstrated that remittance from seafarers is typically invested strategically in major family enterprises such as education and shelter that are long term social mobility investments. Similarly, An et.al (2020) revealed that cultural expectations become more significant in life transitional events that creates long term work-family conflict that damages the emotional well-being of seafarers. These observations reflect the way the income of the seafarers is not permanent but is continuously diversified through cultural expectations, shifting family milestones and pursuing of upward mobility.

Notably, participants emphasized that family pressure doesn't dictate the timing and manner in which they provide aid, citing the strong sense of self-pressure. Participant A's

remark “as the provider you should not be pressured” that captures the inbuilt sense of wanting to provide aid based on personal obligation rather than external pressure. The above concurs with An et. al (2020), who concluded that role commitment and intrinsic motivation play crucial roles in sustaining the long-term work's performance as well as the emotional well-being of seafarers under intense work-family constraints.

Such resilience was, nonetheless, not universal among the respondents. The testimony from Participant B was that chronic family pressure could cause conflict that create emotional burnout. If expectations are thwarted or taken for granted, the provider role loses significance, as well as the seafarer's sense of purpose narrows. These narratives hold in analogy with Abila & Acejo (2021) discovery that emotional disassociation and perceived lack of gratitude in the family worsens psychopathological distress. These results evidence significant paradox while intrinsic push is beneficial to many seafarers in embracing the role as providers. Unbalanced expectations can transform the same role into conflict as well as emotional stress.

The findings disclose how the feeling of responsibility as providers is internalized at the deep level among Filipino seafarers, so frequently postulated as innate drive but in actuality response to external obligation. However, when this commitment is strong in order to provide, the actual capacity is revealed instead by structure and limitations of the situation such as income breaks during breaks between voyages, variable family demands, and exposure when during holidays. These disclose that the provider role is upheld more so with the force of drive but is contingent upon the sense of the seafarers being in charge of events they cannot alter.

The findings show how Filipino seafarers' sense of responsibility as providers is deeply instilled, often framed as intrinsic motivation rather than a mere response to external pressure. However, even when this commitment is strong to provide, their actual capacity is shaped by structural and situational constraints such as income discontinuities between contracts, fluctuating family demands,

and financial vulnerability during vacation periods. These show that the provider's role is not sustained by motivation alone but is contingent on the seafarers' perceived ability to manage circumstances beyond their control. Within Azjen's (1991) Theory of Planned Behavior, this corresponds to perceived behavioral control. It refers to the individual's belief about the ease or difficulty of performing the behavior. Participants' testimonies of financial anxiety during unemployment, emotional strain under persistent family pressure or conflict with relatives when expectations are unmet all underscore how barriers like contract gaps, illness, or delayed remittances can diminish perceived control. This highlights that lapses in financial support often reflect inability rather than unwillingness, which is supported under the promulgation of the aforementioned case of Calingasan (Calingasan v. People, GR. No. 239313, February 15, 2022) and Acharon (GR No. 224946 Christian Pantonial Acharon, Petitioner vs. People of the Philippines, Respondent, November 09 2021) aligning with both psychological theory and family law perspectives that distinguish between lack of intent and lack of capacity. In this way, the interplay between strong attitudes, normative expectations, and constrained perceived control provides a fuller explanation of how seafarers navigate their role as providers.

Overall, these insights point to the complex interplay between pride in fulfilling provider roles and the challenges of meeting growing, and sometimes unspoken, expectations. The capacity to support is not purely financial—it is psychological, emotional, and relational, requiring more than just income but also communication, empathy, and mutual understanding within families.

### ***Circumstances Compelling Seafarers to Fail to Provide Support***

The participants generally exhibit strong commitment to provide support for their families. However, several uncontrollable factors hinder this responsibility.

The prominent and immediate issue raised by the participants was the problem of delayed remittances. Participants C and H recounted situations where allotments were delayed for

up to three months, forcing families to rely on savings or spousal income to bridge the gap for financial support. These delays carry consequences that extend beyond temporary financial inconvenience. They affect household budgets, disrupt children's education and weaken the sense of security that remittances are meant to guarantee. Abila and Acejo (2021) similarly emphasized that irregular or delayed allotments undermine not only household stability but also emotional well-being of both seafarers and their families, who depend on timely support as a lifeline. The present findings reinforce prior study by showing how financial disruptions translate directly into emotional strain, escalating the vulnerability of support to household and systematic inefficiencies.

Health problems also surfaced as a barrier to sustaining the provider's role. Participant A and B shared how illness and injury forced them to retire or have their contract terminated, abruptly cutting off their primary source of income and undermining their ability to support their families. These narratives highlight the uncertain dependence of household on a seafarer's continued physical capacity to work. Tamayo (2019) similarly documented that occupational hazards and cumulative physical strain are endemic to maritime labor, often leading to reduced earning capacity and heightened vulnerability to financial stability. Recently, Tanimizu et. al (2025) demonstrated through fatigue surveys and psychomotor vigilance tests that chronic fatigue and sleep disruption significantly increase accidents and long-term health related diseases among seafarers. The present findings therefore reinforce existing study by showing how health-related disruptions not only jeopardize seafarers' careers but also reverberate through family life, threatening the very stability that remittances are meant to secure.

Contract Termination caused by ship sale, mental unpreparedness or onboard incidents emerged as another critical source of uncertainty. Participants A, G and H shared their experiences of sudden job loss despite their intention to complete their contracts, underscoring how quickly circumstances beyond their control can dismantle financial security. Such accounts reveal the unsteadiness of seafaring

work, where a single unexpected event can sever income flow and disrupt household sustainability. This findings align with An et. al (2020), who emphasized that the unpredictability of seafaring career amplifies work-family conflict and heightens psychological strain. Taken together, the evidence highlights how seafarers operate with a sensitive labor system that leaves vulnerable to structural and situational disruptions, transforming employment from a stable livelihood to an inherent and uncertain pursuit.

Finally, inability to sustain a seafaring career due to trauma and age restrictions emerged as a barrier to continued support. Participant E shared that traumatic experiences urge him to retire earlier as planned, while Participant H was forced to stop working at age 60 because of company imposed limits. These cases show how both psychological strains and institutional policies can abruptly reduce long-term earning capacity, leaving families financially vulnerable. Baum-Talmor (2021) similarly highlighted that trauma and mental health challenges significantly influence early retirement from seafaring, while findings from National Maritime Polytechnic (2024) show that age-based restrictions often override the economic needs and readiness of seafarers to continue working. These findings underscore that a seafarer's capacity to provide is not determined solely by personal commitment, but is also constrained by mental health vulnerabilities and structural barriers within the maritime industry.

These findings show that failure to support is rarely due to unwillingness. Instead, it results from systemic, health, or psychological challenges that require better support mechanisms for seafarers and their families.

### ***Effects of Failure to provide family support on themselves and their families***

The findings reveal that seafarers who fail to provide financial support experience significant emotional and psychological distress. Common reactions include anxiety, depression, and a deep sense of guilt or inadequacy. Participant H's mention of self-pity and an inferiority complex illustrates how deeply seafaring identities are tied to their role as providers. This



aligns with Abila and Acejo (2021), who note that seafarers' self-worth is often shaped by their ability to financially sustain their households. The emotional toll is compounded by sudden disruptions caused by health issues, early retirement, or contractual problems.

Despite these challenges, some participants show resilience and emotional stability, emphasizing survival and understanding within the family. Participant F's comments reflect an adaptive mindset, echoing Tamayo's (2019) findings that emotional resilience is a coping mechanism for Filipino seafarers under stress.

On the family side, the inability to receive consistent support often results in lifestyle changes and emotional strain. Participants shared that their families, particularly spouses, shifted to more frugal spending habits. Participant H's observation of his wife becoming less impulsive supports Baum-Talmor's (2021) conclusion that financial hardship can foster improved money management and a focus on essentials within seafaring families. While such adjustments may reflect resilience, they also expose structural vulnerabilities within the household.

Inconsistent remittances have also consequences for children's education. Several participants emphasized that delayed allotments or premature contract terminations disrupted tuition payments, limited school choices, or compelled reliance on debt. This finding aligns with Dimaranan and Dy (2025), who found out that Filipino migrant household often prioritize educational expenses, yet has irregular income flow that place children at risk of interrupted education. Moreover, Pastor and Doronio (2025) emphasized that economic uncertainty among overseas Filipino worker families frequently encounters reduced investment in children's long term aspirations, reflecting the intergenerational costs of precarious labor.

Family dynamics are also affected. While some participants reported temporary conflicts, most emphasized communication and mutual support to overcome financial strain. Participant A's emphasis on communication supports An et al. (2020), who argue that open dialogue mitigates emotional fallout from economic disruptions. Participant D's experience

further highlights the value of spousal partnership in navigating adversity.

In general, failure to provide support does not sever familial ties but transforms them, prompting a shift toward resilience, practical adjustments, and more grounded family expectations. These findings suggest that both emotional preparedness and financial planning are crucial to softening the impact of income instability common in seafaring careers.

## Conclusion

This study explored the lived experiences of Filipino seafarers in providing financial support to their families. The following conclusions were drawn based on the findings of the study.

Filipino seafarers view family support as a multifaceted responsibility. While they believe that their role is primarily to provide for the financial needs of the family, they also accept the fact that they are expected to provide emotional and other forms of support. This perspective is deeply rooted in the Filipino culture of the father as a provider of the family and is driven by cultural values, personal identity, and societal expectations. Thus, despite physical absence, they strive to remain emotionally present and be involved in the lives of their spouse and children, often going beyond their means to meet both needs and wants. This highlights a deeper and holistic understanding of support aside from their financial capability.

This dual role—provider and emotional anchor—reflects a profound commitment rooted in Filipino family culture. However, when seafarers are unable to fulfill these responsibilities, due to health issues, employment disruptions, or aging, the emotional toll is severe. These challenges, although avoidable, disrupts the financial flow to their families and result in emotional distress. They feel a sense of failure, loss of identity, and strained relationships. Some feel judged by society and suffer from self-pity or inferiority complex. The family's lifestyle is also affected, shifting from a comfortable life to a budgeted mode of living.

However, for some, these circumstances drive them to be more resilient and to adapt to the situation. Many seafarers and their families

find ways to cope and grow through adversity. This underscores the importance of acknowledging both the burdens and strengths of seafarers, whose job is both unique and challenging, as they contribute not only to their own families but also to the coffers of the country.

### Implications of the Findings

The findings of this study highlight that Filipino seafarers' role in providing family support extends beyond financial obligation—it is deeply rooted in personal values, cultural expectations, and legal responsibility. However, external factors such as health issues, contractual instability, and emotional stress significantly affect their ability to fulfill this role.

These findings imply a need for stronger institutional support systems, such as mental health services, financial literacy programs, and more flexible employment policies. Furthermore, the results suggest that both families and manning agencies must adopt a more empathetic and realistic understanding of seafarers' limitations, recognizing that support should be mutual and not solely dependent on the provider's income or physical absence.

### Acknowledgement

The researcher gratefully acknowledges the support and guidance provided by the PMMA Graduate School in the completion of this study. Special appreciation is extended to Dr. Esrael Florencio J. Torres, Ed.D., and the panel members for their valuable insights and constructive feedback, which were instrumental in refining the study.

### References

- Abad, Q. (2021). *Seafaring And Impact On Seafaring Families In The Philippines: A Qualitative Study*. Public Health Theses. 2014. <https://elischolar.library.yale.edu/ysphtdl/2014>
- Abdullah, A.I., (2023). *Occupation Seaman or Seafarer*, <https://www.mascrow.com/post/occupation-seaman-or-seafarer>
- Abila, S. S., & Acejo, I. L. (2021). Mental health of Filipino seafarers and its implications for seafarers' education. *International Maritime Health*, 72(3), 183–192. <https://doi.org/10.5603/IMH.2021.0035>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- An, J., Liu, Y., Sun, Y., & Liu, C. (2020). Impact of Work–Family Conflict, Job Stress and Job Satisfaction on Seafarer Performance. *International Journal of Environmental Research and Public Health*, 17(7), 2191. <https://doi.org/10.3390/ijerph17072191>
- Baum-Talmor, P. (2021). Careers at Sea: Exploring Seafarer Motivations and Aspirations. In: Gekara, V.O., Sampson, H. (eds) *The World of the Seafarer*. WMU Studies in Maritime Affairs, vol 9. Springer, Cham. [https://doi.org/10.1007/978-3-030-49825-2\\_5](https://doi.org/10.1007/978-3-030-49825-2_5)
- Benson, J. E., & Bougakova, A. (2018). Kin Networks and Mobility in the Transition to Adulthood. *Advances in child development and behavior*, 54, 259–282. <https://doi.org/10.1016/bs.acdb.2017.10.004>
- Carducci, B.J. (2020). Maslow's Hierarchy of Needs. In *The Wiley Encyclopedia of Personality and Individual Differences* (eds B.J. Carducci, C.S. Nave, J.S. Mio and R.E. Riggio). <https://doi.org/10.1002/9781119547143.ch45>
- Congress of the Philippines (2024). Republic Act 12021 “Magna Carta for Filipino Seafarers”, [https://lawphil.net/statutes/repacts/ra2024/ra\\_12021\\_2024.html](https://lawphil.net/statutes/repacts/ra2024/ra_12021_2024.html)
- Department of Migrant Workers (2024). Overseas Employment Statistics, [https://dmw.gov.ph/re-sources/dsms/DMW/Externals/2024/Statistics/DECEMBER/TAB%205%20-%20Deployed%20Overseas%20Filipino%20Workers%20by%20Type%20of%20Hiring%20and%20by%20Sex%20\(2023%20vs%202024\).pdf](https://dmw.gov.ph/re-sources/dsms/DMW/Externals/2024/Statistics/DECEMBER/TAB%205%20-%20Deployed%20Overseas%20Filipino%20Workers%20by%20Type%20of%20Hiring%20and%20by%20Sex%20(2023%20vs%202024).pdf)

- Dimaranan, C. & Dy, M.F. (2025). Financial Management and Commitment to Sending Remittances of Filipina Wives in Virginia, United States. *Journal of Family Sciences*, 10(1), 37-54. <https://doi.org/10.29244/jfs.v10i1.62925>
- Garciano ,M.D. & Garciano, J.R. (2023). Exploring the Factors that Make Filipino Seafarers Quit Their Sea Jobs, *European Journal of Theoretical and Applied Sciences* 10.59324/ejtas.2023.1(5).122, [https://www.researchgate.net/publication/375682631\\_Exploring\\_the\\_Factors\\_that\\_Make\\_Filipino\\_Seafarers\\_Quit\\_Their\\_Sea\\_Jobs](https://www.researchgate.net/publication/375682631_Exploring_the_Factors_that_Make_Filipino_Seafarers_Quit_Their_Sea_Jobs)
- Herawati, T., & Endah, N. Y. (2016). The Effect of Family Function and Conflict on Family Subjective Well-being with Migrant Husband. *Journal of Family Sciences*, 1(2), 1-12. <https://doi.org/10.29244/jfs.1.2.1-12>
- Huerte, M.S., et. al. (2023). Health risk classification patterns among Filipino seafarers. Analysis from a pre-employment clinic in the Philippines: a 5-year review, <https://journals.viamedica.pl/international-maritime-health/article/view/96652/74001#:~:text=use%20them%20commercially.-,INTRODUCTION,onboard%20non%20Dpassenger%20ships>.
- Kamaryati, Ni & Malathum, Porntip. (2020). Family Support: A Concept Analysis. 403-411. [https://www.researchgate.net/publication/343253776\\_Family\\_Support\\_A\\_Concept\\_Analysis/citations](https://www.researchgate.net/publication/343253776_Family_Support_A_Concept_Analysis/citations)
- Lau, Yy. & Ng, A.K. (2015). The motivations and expectations of students pursuing maritime education. *WMU J Marit Affairs* 14, 313-331 (2015). <https://doi.org/10.1007/s13437-015-0075-3>
- Maritime Labour Convention, (2006)., International Labour Organization, <https://www.ilo.org/media/269841/download>
- McCallum, D. (2018). Typologies of Caring Roles in Filipino Transnational Families: An Analysis of Care Circulation from a Life Course Perspective., [https://www.researchgate.net/publication/352092819\\_Typologies\\_of\\_Caring\\_Roles\\_in\\_Filipino\\_Transnational\\_Families\\_An\\_Analysis\\_of\\_Care\\_Circulation\\_from\\_a\\_Life\\_Course\\_Perspective](https://www.researchgate.net/publication/352092819_Typologies_of_Caring_Roles_in_Filipino_Transnational_Families_An_Analysis_of_Care_Circulation_from_a_Life_Course_Perspective)
- Mojana, J. (2021). Investing for the Children's Future: An Analysis on the Financial Stability of the Seafarers for the Formulation of a Financial Management Approach. *International Journal of Early Childhood Special Education (INT-JECSE)*. DOI: 10.48047/INT-JECSE/V13I2.211250 ISSN: 1308-5581 Vol 13, Issue 02 2021. [https://www.int-jecse.net/article/Investing+for+the+Children%25E2%2580%2599s+Future%253A+An+Analysis+on+the+Financial+Stability+of+the+Seafarers+for+the+Formulation+of+a+Financial%25E2%2580%2582Management+Approach\\_4843/?download=true&format=pdf](https://www.int-jecse.net/article/Investing+for+the+Children%25E2%2580%2599s+Future%253A+An+Analysis+on+the+Financial+Stability+of+the+Seafarers+for+the+Formulation+of+a+Financial%25E2%2580%2582Management+Approach_4843/?download=true&format=pdf)
- National Maritime Polytechnic. (2024). Assessing the mental health and well-being of Filipino seafarers [Research report], <https://research.nmp.gov.ph/completed-research/124>
- Ostan, N., et. al, (2022)., Breaking the Stigma: Exploring the Struggles and Challenges of Single Filipino Overseas in Qatar, A Phenomenology. *International Journal of Sciences: Basic and Applied Research (IJSBAR)*. <https://www.gssrr.org/JournalOfBasicAndApplied/article/download/13816/6256/41267>
- Pappa, K., (2023)., Analysis of seafarers' wages in relation to the flag and type of vessel, [https://dione.lib.unipi.gr/xmlui/bitstream/handle/unipi/15906/Pappa\\_mnd22035.pdf?sequence=3&isAllowed=y](https://dione.lib.unipi.gr/xmlui/bitstream/handle/unipi/15906/Pappa_mnd22035.pdf?sequence=3&isAllowed=y)
- Pastor, E. & Doronio, R. (2025), Behind the Parents light: A case study on the academic challenges of overseas Filipino workers children, <https://doi.org/10.47191/ijmra/v8-i07-67>
- Philippine Overseas Employment Administration (2010). Memorandum Circular No. 10 Series of 2010 Amended Standard Terms

- and Conditions governing the overseas employment of Filipino Seafarers on-board Ocean-going Ships, <https://dmw.gov.ph/archives/memorandumcirculars/2010/10.pdf>
- Sentro ng Alternatibong Lingap Panlegal (SALIGAN), 2021, Family Code Primer: English Version, <https://www.saligan.org/wp-content/uploads/2022/08/Family-Code-Primer-2021.pdf>
- Slišković, A., Juranko A. (, 2019)., Dual life of seafarers' families: Descriptive study of perspectives of seafarers' partners, Community, Work & Family, <https://doi.org/10.1080/13668803.2019.1579172>
- Supreme Court of the Philippines ( 2021)., GR No. 224946 Christian Pantonial Acharon, Petitioner vs. People of the Philippines, Respondent, <https://elibrary.judiciary.gov.ph/thebookshelf/show-docs/1/68085>
- Supreme Court of the Philippines (2022). GR No. 239313 Cesar M. Calingasan, Petitioner vs. People of the Philippines, Respondent, <https://elibrary.judiciary.gov.ph/thebookshelf/show-docs/1/68278>
- Tanimizu, S., Tamura, Y., & colleagues. (2025). Study on Seafarer's Fatigue Survey: Consideration by Psychomotor Vigilance Test and Sleep Feeling Survey. Journal of Navigation of Japan, 231, 14–23. [https://www.jstage.jst.go.jp/article/jinnavi/231/0/231\\_14/article/-char/ja/](https://www.jstage.jst.go.jp/article/jinnavi/231/0/231_14/article/-char/ja/)
- Tamayo, J. M. D. (2019). Resilience, depression, anxiety, and stress among overseas Filipino seafarers. Philippine Social Science Journal, 2(1), 116–125. <https://doi.org/10.52006/main.v2i1.68>
- Family Support Program, University of North Carolina School of Work, 2015, Topical Beliefs: What is Family Support?, <https://fsp.unc.edu/sites/all/files/attachments/Topical Brief Family Support Types.pdf> retrieved from National Agenda on Family Support Summit. (2011, March). Retrieved from [www.familysupportagenda.com](http://www.familysupportagenda.com)