

How Does the Construction of New Families Impact Remittances?*

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Abstract

Remittances are a multibillion-dollar industry. Due to the global financial crisis, remittances are an increasingly important issue. Historically, most scholars have considered remittances as an economic phenomenon, exploring the financial impact on individuals, families, communities and the state. These scholars provided insightful models on remittance motivations but assumed that remittance decisions were static. The “social remittances” literature complemented this work and considered remittances beyond their financial utility. Building our analysis from interview and survey data with migrant workers in Israel, we engage this idea of remittances as more than an economic event and explore the meaning of remittances to senders. We contend remittance practices are dynamic, and that people choose to remit or cease remitting at different times for different reasons. We introduce the idea of the ‘new family contract’ to explain why over time people change remittance practices, including ceasing remitting, a concept substantially less discussed in the literature.

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Introduction

Economic well-being is considered the one of the most significant reasons people emigrate and become migrant workers.¹ For many poor coun-

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¹ In some instances we use the term, “foreign worker,” despite its charged nature as it expresses the specific Israeli context. Lacking value neutral options, we use ‘migrant worker’, ‘migrant’, ‘contract worker’, ‘foreign worker’ and ‘temporary labor migrant’ interchangeably. We exclude refugees or asylumseekers,

tries, human labor is as much an export as any good and expected remittances serve as a critical source of income for families, communities and the state. There are villages comprised entirely of young children and grandparents, since the working age people have sought work abroad. For example, in the Republic of Moldova, considered one of the poorest countries in Europe, amazingly, of 4.3 million Moldovan citizens, perhaps as many as 1 million work abroad,² many illegally (IMF 2008; Pantiru, Black and Sabates-Wheeler 2007). In some Moldovan villages, so many adults have left to seek employment abroad that only old people and children remain (Stemmer 2011; Pantiru, Black and Sabates-Wheeler 2007). Similar, less extreme cases are reported in places as diverse as Albania (Korovilas 1999; Dalakoglou

from this project as their rationales for migration, residency and return are different.

² Official Moldovan government statistics estimate the number is closer to 600,000. IOM, http://www.migrationdrc.org/publications/working_papers/WP-C10.pdf

2010), Congo (Kankonde 2010) and Korea (Rigg 2006).

In many cases, migrants are expected to remit to support families left behind. A plethora of literature examines remittances as a mechanism for transferring wealth to families and communities (Lucas and Stark 1985; Cox 1987; Jones 1998; Smith 2005; Kankonde 2010; Mata-Codesal, King and Vullnetari 2011; Vullnetari and King 2012). This body of work has resulted in the construction of classifications of rationales for remittance. Current constructions include: altruistic, self-interest motive, implicit family contract – loan re-payment, implicit family contract II – co-insurance and community investment, gendered remittances. Much work has been done on the financial value and impact of the money transfer to the recipients and the costs to the remitter. However, much less work has examined the *meaning* of the remittances, that is, beyond the associated dollar value, what does the process of sending those funds mean to the sender? To be clear, meaning is not motivation. Motivation is what moves people to act. Meaning is the value it has for them. Although economists convincingly designed a number of explanations over the last few decades for the impetus to remit funds, it was not until more recently that the value and meaning beyond the dollar value of the funds was explored. More recently, discussions of the purpose and meaning of remittances for the sender – and, to a lesser extent, for the recipient – have become a significant part of the literature (Cliggett 2005; Mazzucato 2009; Levitt and Lamba-Nieves 2011; Mata-Codesal, King and Vullnetari 2011; Brown and Jimenez 2011). Across very different environments, some limited examinations include a dynamic aspect, exploring how contact, time and life experience do indeed affect remittance practices. Werbner (1990) studying Pakistani migrants in Great Britain, Schiller & Fouron (2001) examining Haitians in the United States and Liebelt (2011) focusing on Filipino/as in Israel all reveal how remittances practices change over time. They show that remittances affect identity development. Remittances also financially and emotionally bind those left behind with those who left.

Using analysis of interview and survey data performed with labor migrants in Israel we build on previous work about remittance practices: namely, why people's remittance practices change and the meaning of remittances to the senders. We contend that available models present a static image of what is really a dynamic behavioral experience. Extant models reflect assumptions that there is a unique reason why people remit. These models ignore changes in migrants' lives and preferences over time. Moreover, they do not account for the migration process itself: the individual who left the home country changes over time in the receiving state and those 'left-behind-home-country-members' have also changed because of the absence of the emigrant. As such, we assert that remittance practices and the rationale(s) for those practices are dynamic and sensitive to time, life experiences and the life cycle. People may remit for one reason at one time but remit for completely different reasons at later times (Mata-Codesal, King and Vullnetari 2011). Further, they may remit for some period of time and then stop or remit intermittently or for special purposes (Grieco 2004). This dynamic perspective helps to explain what drives remittances as well as what makes a once stalwart remitter cease or only intermittently remit.

Remittance Typologies

Remittances remain an important field of study across academic disciplines. Much research focuses on the recipient side: examining what remittances do for recipient families, communities and states. Economists (Hoddinott 1994; Solimano 2003), geographers (Odimuko and Riddell 1979; Jones 1998) examine remittance impacts on local economies, recipients and receiving states. Others explore amounts remitted (Faini 2007; Mansoor and Quillin 2007), the way the money is spent (Gamburd 2004), and the impact of social capital over the remittance decision-making process (Massey and Basem 1992; Maggard 2004). This research is principally interested in how remittances are sent and whether remittances are an effective form of development.

Remittances are a core topic in immigration studies. However, most studies have examined the effects of the remittances rather than the impetus for them. The groundbreaking work of Stark (1980), Stark and Levhari (1982), Lucas and Stark (1985) and Stark, Taylor and Yitzhaki (1986) made significant attempts to isolate determinants of remittances. Other scholars have explored the impact of different factors on remittances, including gender (Semyonov and Gorodzeisky 2005; Orozco, Lowell and Schneider 2006; King, Dalipaj and Mai 2006; King, Castaldo and Vullnetari 2011), class (Vora 2008), social norms (Gamburd 2004), feelings of altruism (Lucas and Stark 1985; Cox 1987), social capital and community membership (Massey and Basem 1992; Maggard 2004), age and education (Hoddinott 1994), education (Eloundou-Enyegue and Calves 2006), the role of the state in designing remittance regimes (Magalit-Rodriguez 2010) and future investment and insurance (De la Brière et al. 1997). Other studies have considered how families, marriage, and children impact remittances (Holst and Schrooten 2006; Soltero 2009; Carrasco 2010; Akeson 2009; Blue 2004; Grieco 2004; Luke 2010; Perez-Lopez and Diaz-Briquets 1998). Still others examined how remittances affected families in the sending state or accompanying the migrant to the receiving state and families that were reunified in the receiving country (King, Dalipaj and Mai 2006). Remittance impact on recipients remains an important issue of study (Taylor 1999; Kabki, Mazzucato and Appiah 2004; Smith 2005; Semyonov and Gorodzeisky 2008). Although many studies examine the impact of remittances on the family, the focus has largely been on the family in the sending country. There is little work examining how forming families in the receiving state affects remittance practices and how those practices change over time.

Static Models and Dynamic Models

The research cited here provides a rich and varied examination about remittance practices. However, these studies present a static view of remittance motivations. If migrants intend to remit funds, the terms of the “contract” remain fixed regardless of changes in migrants’ lives,

their families’ lives or any external political, economic, social or physical (e.g. climate, natural disaster, etc.) conditions. Lueth and Ruiz-Arranz (2006) show that not even exceptional events -- like natural disasters -- alter the expected remittance flows. Contrary to what would be expected Brown (1998: 137), concludes that *in aggregate* time has no significant effect on remittance behavior. He writes:

“...once all other variables are controlled for, the passage of time itself does not have a significant effect on migrants’ remittance behavior. In other words, if there is no change in the size or composition of the migrant community, there is no reason to believe that the aggregate level of remittances will fall. Provided net migration does not become negative, the size of the migrant community will not fall.”

Newer research reflects some attention to dynamic and different kinds of remittance behavior on an aggregate basis. Orozco, Lowell and Schneider (2006: 20), found in their study of migrants in 18 countries that ‘[migrants] ...remit more the longer they have been sending remittances (with decay function), but women remit yet more than men over time.’ Women’s remittances are functionally different from men’s in that some women do not have the capacity to remit, mainly due to educational differences (Eloundou-Enyegue and Calves 2006). Orozco, Lowell and Schneider (2006), argue that women’s remittance patterns are different from men’s. Women remit less than men but, women remit more than men over time. Further, women remit more than men to distant family members. Also, Holst and Schrooten (2006) suggest that naturalization (and potentially permanent legal status) might alter remittances, arguing that the desire for return migration would be lower than for someone on a limited visa. Finally, Sana (2008) argues that remittances flow is linked to the size of immigration cohort combined with the outreach of the home government and home country poor economic situation. However, all of these analyses are on the aggregate level. There is still limited examination on the individual level to provide insight into remittance practices.

Table 1: Typologies of Remittance

<i>Motive</i>	<i>Explanation</i>	<i>Recipient</i>	<i>Rationale/Motivation</i>
<i>Altruistic</i>	Remittance as obligation to recipient(s)	Family, household, village	Affection, responsibility for family, community
<i>Self-interest motive</i>	Remittance as future investment	Self, Family, household, village	Economic and financial self interest; use financial gains in foreign country to invest in future or retirement
<i>Implicit family contract – loan re-payment</i>	Remittances as loan repayment for education, travel, work contract (seed money)	Family, household, village	Understanding that loan will be repaid through remittances; no time limit for repayment
<i>Implicit family contract II – co-insurance</i>	Remittances as insurance for return to home country.	Self, Family, household, village	Loan dual promise; family invests in immigrant as person most likely to succeed AND, member remits as a promise for return if/when conditions change in the receiving state
<i>Community investment</i>	Remittances as a way to give back to the community for infrastructure	Community	Predominantly male migrants make infrastructure investments as a reflection of their success

Source: Authors.

We argue that remittance practices are dynamic and responsive to changes in people's lives. Further, they are not just an economic issue but a social-familial issue as well. Knowing how, when and why people remit as well as what makes them change patterns or cease remitting might provide some clues to immigrant behavior. For example, we might learn why do immigrants remain in bad situations? Why do temporary labor migrants remain after their contracts have expired? Why would migrants work for years, knowing they might return with nothing in their pockets? Etc. What would stop remittances?

Table 1 depicts remittance motivations for individuals. Each category assumes remittance decisions remain the same regardless of changes in life cycle and experience abroad. The remitter maintains one unique relationship of remittance to the family or the village or the community, rather than fluctuating between recipient targets. Remittances, in all of these cases, represent a solid connection between the remitter and the remittance recipient(s) and even home com-

munity. It assumes that all debts can be settled through monetary exchange and that new debts never accumulate to service old debts. Under the altruistic arrangement, the labor migrant's purpose is to provide support for basic family sustenance (food, clothing, shelter, education fees, etc.) Labor migrants often experience extreme self-deprivation while they continue to send funds and/or goods home. In contrast, the self-interest motive explains remittances as investments for building a home or starting a business with the expectation that the migrant will return to reap the benefits of her/his investments. Alternatively, in the implicit family contract – loan re-payment returns funds advanced to the labor migrant to pursue some end, i.e., get education, get a visa or paid work contract, etc. Conversely, for the implicit family contract II – loan dual promise, home country members invest in the labor migrant as the person either most likely to succeed abroad or least likely to succeed at home country with the understanding remittances will repay the loan. Return migra-

tion is expected if economic or social conditions change in the home country. Finally, the community investment approach reflects labor migrants' investment in infrastructure in the home country with hometown organizations or other groups. These injections of capital may continue over years and are remittances to communities rather than families.

Recent work on remittance practices focuses on family relationships. Mata-Codesal, King and Vullnetari (2011) present remittance dyads reflecting different motivations for remittances. Luke (2010), found in her work on Kenya that individuals can trade across relationships (parents, wife and children, sex partners away from home) to renegotiate the way they distribute their remittances. However, Luke (2010: 1471) argues that: "(sums given to)...serious sexual partners significantly decrease remittances to the family, by more than 10 percent on average." These economic models capture the financial relationships but much less the social ones. Recent research on social remittances offers that nonmonetary remittances (care for family members, property, businesses; food; pictures, etc.) may actually flow to the migrant laborer, allowing the migrant to be away from home and make money (Mazzucato 2009). However, these studies do not capture the reality that migrants may have formed multiple families, including old one(s) in the home country and newer one(s) in the sending country. Building on this rich extant literature, using our research with labor migrants in Israel, we offer insight examining how the formation of new families (unlikely according to Luke (2010) and others) affects remittance practices; specifically: what causes migrants to cease remitting?

The New Family Contract: Changing Family Structures

Most remittance research has engaged aggregate level data and concentrated on average levels of remittance (Mansoor and Quillin 2007). We use an individual level of analysis to build theory about why remittance patterns change. We focus on *time* and (multiple) *family status* and their impact on remittances. Our findings

emerge from analysis of interview data complemented by survey data. We argue that "family" is a significant determinant of remittances; however, here we refer not just to family of origin, the most common unit of analysis in remittance literature, but also to the newly formed families in the receiving state.

Changing the Contract

We propose that labor migrants who remain abroad for a substantial time period will remit funds, if that was part of the initial "deal." Some might find new (love, life, sex and/or parenting) partners and as a result re-negotiate their remittance arrangements but the decline would be moderate (Luke, 2010). Assume a migrant arrived without dependents (either as a single person or left behind a spouse/partner and children). If that migrant then establishes a new core family in the host country, the migrant would then start thinking about the needs of the new family before those of the home country origin family. As a result, remittances to the home country origin family would decline substantially, potentially ceasing, while more savings and investment for the "new family" would be expected to accrue. We name this idea the "*new family contract*" (see Table 2).

We contend that remittance patterns are not static but are related to time abroad, composition of family and whether a new family is formed. Migrants who spend long periods of time in the receiving country are more likely to reduce or curtail their remittances than those staying for a shorter time. Migrants who arrive with the nuclear family from the host country are unlikely to change remittance patterns and continue to remit for the reasons provided in Table 1 (see Lucas and Stark 1985; Mata-Codesal, King and Vullnetari 2011). This is infrequently an issue of concern since temporary labor migrants often may not bring accompanying family members to the receiving country. (This limitation may even be policy intended to entice migrant workers to leave the host country.) Second, migrants who do not acquire additional families or love partner relationships are also unlikely to change their remittance patterns. We posit that because

Table 2: New Addition to Typologies of Remittance

Motive	Explanation	Recipient	Rationale/Motivation
<i>New Family Contract</i>	Remittances only for intermittent or emergency events	Family, household, village	Dynamic expression: After founding own nuclear family, the needs of nuclear family prevail OR ability to influence funds in home country decline OR fear of impoverishment leads to personal savings instead of remittances

Source: Authors.

there is no new family contract or obligations established, the original deal remains intact. (Obviously, other issues affect the cessation of remittances and should be investigated. Here, we concentrate on the *new family contract*.) Finally, as time passes – and for those who do not fall under the *altruistic* typology even less time – some migrants may begin to perceive themselves as “*permanent residents*” of the host state. This may happen whether or not they have gained any legal status or continue to imagine return migration. As a result, the “*permanent resident*” migrants will start saving for themselves and their ‘new’ family for life in the host state.

Therefore, under the *new family contract* migrants remit based on one of the motivational explanations (see Table 2). However, those who do not fall under the *altruistic* rationale (and in some cases, even those who remit for altruistic reasons), and start a new family, will in time *decrease* their remittances, motivated by both self-interest and the need for some insurance. That is, they have two main motivations to decrease the remittances: first, financial self-interest, i.e. taking care of their new, host country-based, nuclear family; and second, insurance or saving for their own and their new family’s future in the receiving state. The migrant is no longer exclusively thinking about return, but hedging bets for life in the receiving state or potentially planning for return but a future for their children in the receiving state. A “*myth of return*” or believing that the migrant will return to the home country even as he continues to live in the receiving country is not precluded here; it

is subverted to a rational calculation that real life in the receiving state takes precedence over the imagined life to come in the home country. Even when the migrant himself plans return, he often recognizes that his children – born and raised in the host country – may not wish to immigrate to the parents’ homeland or are unable to accompany him due to citizenship/immigration issues. Therefore, investments are split between the necessity to support return for the migrant (and spouse) and permanence for the children in the host country. As a result, remittances during the migrant’s tenure may decline to nothing.

The Israeli Case

Temporary Labor Migrants in Israel

Following the closure of the borders between Israel proper and the Occupied Territories as a result of the Palestinian civil uprising (the Intifada), in the late 1980s, Israel began importing foreign labor to replace the Palestinian workers who were denied entry to Israel. Israeli employers clamored for construction and agricultural workers. Rather than modernize conditions or make jobs more appealing to Israelis, firms pressured the government for migrant workers, once realizing the contract workers’ profitability. Over time, employers demanded expansion of the number of migrants to perform low-paid, low-prestige jobs, including performing childcare, eldercare and household assistance (Bartram 2010). Some also argue that Israel imported workers to weaken the Palestinian hand in negotiations (Raijman and Kemp 2007). Table 3 reflects figures of legal migrant workers. There are now

anywhere between 250,000 and 350,000 foreign workers – approximately two thirds of whom have fallen out of legal status. (An additional 60,000 refugees/asylumseekers fleeing civil war and extreme poverty in Sudan, South Sudan and Eritrea are also resident in Israel.) Migrant workers comprise about 5 percent of total population and about 10 percent of the labor force in Israel (Nathan 2013). Most foreign workers come predominantly from Africa, Asia, Eastern Europe and South America. Gender distribution varies largely by country of origin and type of work performed in Israel. For example, those from the Philippines are largely caregivers and are predominantly female. In contrast, those from China are almost exclusively male and engaged in construction. Their statuses in Israel vary and include legally-present contract workers, visa overstayers, illegally-present border crossers, people with various statuses working without permits and refugees/asylum seekers.

Even for those present in Israel under contract, the situation is not simple. Israel issues permits to specific firms for a given number of migrants per year who indenture workers in, agriculture, construction, hospitality, ethnic cookery/catering, nursing/caregiving, welding and industrial professions. In all but caregiving, there are fixed annual quotas. To a limited extent, Israeli law has tried to protect the workers by mandating rest time, and religious practice time, setting wage and labor standards, establishing grievance procedures and publishing a multilingual guide of foreign workers' rights (Harper and Zubida 2010a). However, labor standards are complicated for the workers, as employers are simultaneously responsible for offering work and for responding to workers' complaints about that work. If workers complain about work conditions, they risk contract rescission and loss of contract fees. Since legal status is tied to employment, workers also lose legal residency. As a result, workers often refrain from complaining – except to some nonprofit organizations – and, not infrequently, suffer abuse (Harper and Zubida 2010).

Since Israeli policy is designed for voluntary, temporary, contract workers, when contracts

Table 3: Legal Labor Migrants in Israel (2010)

Origin Country	Numbers (in thousands)
Total	118.5
Asia Total	92.1
India	5.8
Turkey	2.7
Nepal	8.4
China	11.1
Sri Lanka	3.1
Philippines	30.9
Thailand	28.4
Other	1.7
Africa Total	0.4
Europe Total	24.7
Bulgaria	1.7
FSU	10.9
Germany	0.2
United Kingdom	0.1
Romania	10.8
Other	1.0
America Oceania Total	1.1
USA	0.4
Others	0.7
Unknown	0.2

Source: Central Bureau of Statistics (Israel).

expire or are cancelled or migrants fall out of status, Israel largely uses financial incentives and deportation to repatriate. However, many migrants still try to remain illegally and work without proper authorization. Ironically, and in contrast to the experience for labor migrants elsewhere, workers without employment contracts have more freedom than their legal coun-

terparts as they may live where they can find housing, charge the price they wish for their labor, and take or leave jobs, at will. However, clearly, they trade employment freedom for more precarious residency status (Willen 2007; Kemp 2007; Hanna Zohar interview 2011).

Despite these conditions, migrants remain in Israel and remit funds. The World Bank reports (see: Ratha, Mohapatra and Silwal 2011) that remittances flows from Israel are ranked among the world's top remitting countries, similar to the United Kingdom, Denmark and Australia. Israel ranks in remittances among such foreign labor migrant-intensive states as Saudi Arabia and Kuwait, Oman and Bahrain (Ratha, Mohapatra & Silwal 2011).

Although some migrants have made Israel their home, they remain on the margins of Israeli society. Some have formed families in Israel or have brought their children to Israel. There are about 1200 children of labor migrants in Israel. (There are an estimated additional 2000 children of asylumseekers/refugees from Sudan, South Sudan and Eritrea.) The children attend Israeli schools and participate in daily life in Israel. Many know no other language but Hebrew. As a result, many of these children of migrants self-identify as Israelis and, are being socialized as Israelis through the school system. (Their experiences were documented in the Academy Award winning documentary "Strangers No More" Directors Kirk Simon and Karen Goodman. www.strangersnomore.com). Their future remains unclear as Israel imposes intermittent periods of acceptance and rejection. During progressive times, Israel talks of its obligation to the weakest members of the polity (Ministry of Foreign Affairs 2006). Other times, it orders mass deportations and random seizures and threatens to deport children from school. (See the webpage of the struggle against the children deportation here: <https://www.facebook.com/pages/Israeli-Children/139798801913>). Still, the number of workers increases, as does the percentage of those working illegally as a percentage of total workers. Although Israel imagined in the 1980s rotating temporary labor migrants, these migrants are becoming *de facto* permanent residents.

Methodology

Interviews and Surveys

To understand migrants' inclusion in and exclusion from Israeli society, in 2010 we conducted a multiple methods research design. In the course of performing analysis, we discovered that remittances do not always continue unabated and we began to question remittance practices. Our findings here emerge from that research. We interviewed 26 temporary workers from 11 countries about their thoughts, experiences, and opinions about life in Israel for foreign workers and opportunities for inclusion in and exclusion from the Israeli polity as well as transnational experiences. We discussed when, why, how and how much they transferred. We inquired about initial and subsequent agreements about remittances and their expectations for when (or if) they returned to the home country. We discussed decision-making and disbursement practices. Finally, we inquired how remittances affected dynamics of their relationships with their families and communities of origin. We questioned how remittances affected their new families (if any), expectations for future families, communities in Israel and any other people in their social circle beyond the home country or Israel (as many had relatives working or studying in third countries).

To provide a biographical sketch of our interview partners, our participants were predominantly female (3:1 ratio), with a mean age of 32. Their range of tenure in Israel was between 4 and 23 years, with a mean of 8.5 years. They emanated mostly from Asia (60 percent), then Africa (30 percent) and finally Latin America (10 percent). Half were caregivers; about a quarter were cleaners and the remainder was construction workers and gardeners.

Initial contact was made through postings and outreach through partners at NGO's and snowballing. Interview partners were informed of their rights as research participants and gave consent before the interviews. Participants chose the language (English, Hebrew, French or Spanish) used for the interview. Interviews were digitally recorded, transcribed, and coded according to standard grounded theory practices (Strauss and Corbin 1998).

Table 4: Survey Sample Characteristics

Gender (in %)		Race (in %)		National Origin (in %)	
Male	14	Asian	60	Philippines	64
Female	61	Black/African	11	Nepal	2
Missing	25	Indian Subcontinent	1	Ghana	10
		Missing	28	Ethiopia	1
				Nigeria	1
				Missing	22
Total	100	Total	100	Total	100

Source: Authors.

Drawing on the findings from the interviews, we conducted a short survey to supplement the interview data. We relied on available subjects technique as the lack of sampling prevented a probability sample (see: Babbie 2007). We surveyed people at worship places and at the new central bus station in Tel Aviv-Yaffo, a common place for migrant workers. We sampled one hundred foreign workers. Their demographic characteristics are presented in Table 4. It should be noted that 78 of 100 survey participants chose to disclose their ethnicity, 82 percent of whom are Filipinos. Hence, the findings from the survey may be disproportionately representative of Filipino/as. Further, as most Filipino/as in Israel are caregivers, that category is also oversampled. More work would need to be done to see if the findings remain significant across national groups, gender and employment categories.

Findings

Family Construction and Remittances

Despite status and income insecurity, migrants continue to come and remain in Israel, even placing themselves in increasingly precarious situations, such as having children who have no status in Israel and risking deportation (Harper and Zubida 2010). Regardless of the living standards insecurity in Israel, they report remitting motivations consistent with the literature (see Table 1).

Some expressed their remittance practices as in line with known altruistic, self-interested, participating in an implicit family contract (for loan repayment or for insurance) or providing community investment models. However, the data show that changes in family construction (i.e., *new family contract*) had a significant impact on the decision to reduce or discontinue remittances. The shift to the new family contract is complex. Over time, the migrants became increasingly estranged from their home country, families and communities. This should not be surprising: like temporary workers the world over, they emigrated imagining short sojourns abroad and ended up staying longer. In our survey, 65 percent of the foreign workers intended to stay no more than 5 years but remained much longer than intended. Both in survey and interview data, migrants stayed not just a few years longer than intended, but 5, 10, 15 or 20 years longer. Over 70 percent reported that “earning money for remittances” was their primary reason for migration. However, over time, the money gained more meaning than simply providing for those who stayed back home. It represented a behavior that was not presented as part of the remittance behaviors in the extant literature (in Table 1). It meant a tethered connection to the family. Often, the migrants cannot leave Israel (for financial or migration status reasons). Sending money becomes the unique sig-

nificant contact point between the migrant and the left-behind family. That is, over years, people do not see one another or share daily life experiences or life cycle experiences. The remittances relationships are the only significant contemporary act that links people together. Further, the elevated position that the migrant experiences early in his tenure abroad as the “money sender,” over time, declines as knowledge of local conditions is limited to memory, storytelling and media representations. Over time, the majority of spending decisions are made by remittance recipients. Should there be only intermittent or no physical contact, the exchange relationship may actually weaken relations with the home country and distort already contorted relationships. A long time (20 plus years) foreign worker from Ghana observes how complicated parenting from abroad actually is:

You have a kid, you call on the telephone and he tells you “I don’t know you.” And how would you feel? Yet, you can’t get up and leave and go because you think economically then the future, it would not be good for him. So what do they do? They end up most of the time trying to buy the love and affection of their children, by giving money and that kind of thing...Because it’s like they have a World Bank there: anything at all they thought they need, they have to ask and you are also here, you are compelled whether you have or you don’t have, because if you don’t do it because they say they don’t like you. They say “For ten years I’ve never seen you. I don’t even know how you look like and when I need this one (thing) and also you don’t want to give me.” ... You do it so they remember you are the parent.

Family Status and Remittances

Familial status plays a significant role in remittance motivations. Individuals may marry, have children, send some or all children to the home country, divorce, bring children or other family members to the receiving state. As familial status changes, so do motivations for remittances. Migrants may remit because of one motivation (as reflected in Table 1), but as their familial status changes, migrants remit for different reasons. Through the formation of the new family contract, the migrant becomes less as an extension

of the needs of the home country family/community, and more an independent actor with agency. Remittance motivations and practices become more complicated when husbands and wives have different origin countries. A caregiver explains that her family status change had a profound effect on her regular remittance sending:

(My family is) understanding that I have my own family here. I need to give them a future...sometimes, (they ask me to send things) but not all the time. If they really, really need, money, not like before when I have a visa, when I am, I am, single. I don’t have family... (When I was single, I sent money). Every month. But when I get married, not every month. I try to give. But...

Changing Location, Changing Remittances

Family members may also join the migrant in the new state and now become new remitters and/or responsible for their own families, as explained by a longtime resident Filipina:

I took care of my entire family. I have 4 sisters. All of them are married today but they were not back then. Three of them are here in Israel, working and married. So now I do not need to keep on sending money to my family. When I first arrived here I felt I can work and only then, after I *histadarti* (made it), I invited my sisters to come here to work.

Sometimes, migrants and native Israelis marry. Some relationships are borne of love and others of convenience. As a result of these unions, attachments to the home country can become strained or even discontinued. A Filipino explained that his mother came to Israel as a caregiver to support the whole family financially. After a few years abroad, his mother divorced his handicapped father and married her Israeli employer. She remitted even after the divorce for the whole family for years. Once his father died, her remittances to the extended family ceased completely.

My mother sent money for years, even after, after she divorced my father...She married (an Israeli), but that was to be sure she had some money. I know she sent money to my father until he died... but then no more. I came here...and she doesn’t send anything now...

Changing relationships

After being the financial caregiver for perhaps decades and often having lost meaningful contacts in the sending country (including tragically and ironically, potentially even the children and relatives whose care was the initial impetus for emigration), migrants make an assessment that they must develop a retirement plan, as they need to provide for the *new family*, and for (multiple) children from different mothers/fathers in different locations.

Hence, for all of these reasons – new spouse, marriage and children – i.e. founding a *new family* (in aggregate, singularly or in combination), migrants may alter their remittance practices. These changes may be in amount, duration, frequency, purpose or method of transmission. A Ghanaian cleaner married to a Filipina caregiver explains that remittances are complicated. He has four children from different mothers in Ghana and he and his current Filipina wife have children together in Israel as well.

We all do the same. Now we have new expenses, we cannot send home like before. But we don't care whose child is whose. If they need money, they call and we just send them money ...When I first came here, not only my children were asking for money but my brothers, my sisters, everyone and you know what to do. You just send money because you know they don't have it...I do what I can to help but I can't do what I did before...I pay the school fees if they need it and then if they want something else I tell them they have to do it on their own or else they'll just sit around and wait for you. My son just finished school so I tell him you have to do it on your own... For my wife it's the same because she also has a child in the Philippines. Now we send less. The Filipinos they are better with money than we are. Filipino women know how to handle money...We send it back every one two months and for school fees... and if they ask for it...for emergencies.

Here, the new relationship dictated not whether money would be sent but how it would be sent. Although both spouses were responsive to home country requests and obligations to children left behind, the “new” wife was responsible for deciding how the family money would be spent and managed. A new family contract was estab-

lished and the terms of relations as represented by remittances to the home country are negotiated not just between the migrant and the family of origin but also between the migrant and his or her spouse.

Conclusion

In this paper we argued that the rationale for remittances is a dynamic, and is based on experience reflecting changes over time, in family status and personal changes in the host country. We can think about remittance practices on a spectrum. At one end of the spectrum, we see individuals engaging in self-abnegating behavior for all of the reasons contained in the literature, aiding the family and/or community in the homeland while leaving only the bare essentials for sustenance. At the opposite end, is a person virtually unknown in the literature coming to the receiving state of his own volition with (virtually) no ties to the home country. The link between those in the sending country and those in receiving state is often found in the form of remittances. We argue that there is no binary scale, but that between the extreme points on the spectrum, one finds an array of remittance practices. Expectations for remittances may be established at arrival but are renegotiated over time. These renegotiations may yield an end to regular remittances. By examining aggregate flows these changes in remittance behaviors might be overlooked. There is an inherent assumption that remittances never cease; our data, which uses an individual level of analysis, presents a different picture.

Furthermore, like the social remittances literature (Werbner 1990; Schiller and Fouron 2001; Cliggett 2005; Mazzucato 2009; Luke 2010; Levitt and Lamba-Nieves 2011) we find that relationships between family members are a key element in remittance practices. We argue that in generating a *new family contract*, migrants come to terms with their new life circumstances in both practical and emotional terms. Our research reveals when individuals gain new relationships in the receiving state, they decrease regular remittances. They sometimes even *halt* regular remittances completely, even if they are willing

to continue sporadic or rare “emergency” infusions. The obvious reason appears that people simply have less money to send as they try to foster relationships or care for their own children in the host country. However, it is not just an economic calculation but a rational decision about locus of life. In constructing a family in the receiving state and thus transforming their social role from migrant abroad to someone’s husband or wife, mother or father, the locus of life shifts to the receiving state. As such, any non-economic need to send money and connect with the sending country is reduced. This is true even if the need to receive and the ability to send remittances have not changed (Harper and Zubida 2010(b)). Even when migrants could not afford to remit, they denied themselves to abject suffering so that money could be sent. This self-abnegation was not practiced once migrants generated a new family contract. The new familial relationship took precedence.

Furthermore, family members ceased pressuring or expecting remittances as new families were established in the receiving state. They accepted the rupture with the origin family. Children left behind continued to receive funds but if migrants could not control the use of the funds,

relationships strained and remittance patterns also sometimes changed. Future research should examine what happens when new families or relationships are formed without the knowledge of the origin family and how remittance decisions are negotiated within couples and for couples of differing ethnic, religious and national backgrounds. Further research could also examine how national origin, coming from states with state-designed labor migration programs, ability to adjust immigration status and deportation of spouses or children affects remittance practices. Lack of control seemed to encourage the formation of an insurance plan in the receiving state, as imaginations of a future in the sending country appeared more remote. If migrants had concrete evidence that their remittances were not spent according to intended purposes, it decreased desire to continue remittances and increased thoughts of insurance plans in the receiving state. In short, we find that as new family contracts are established, the ability and interest in regular remittances declines significantly. Additional research should be conducted to test and determine if actual flows, amounts and durations do change and to examine the issue from the perspective of the remittance recipients.

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