

Perceived Stressors of Filipinos in South Korea and the Development of an Appreciative Resilience-focused Wellness Program

MONICA H. WALET^{1*}, EMELY D. DICOLEN²,
and JOEFFREY M. CALIMAG³

ABSTRACT. People are faced with numerous challenges brought by the COVID-19 pandemic. It has affected all the areas of their well-being - physical, psycho-emotional, social, financial, and spiritual. Overseas Filipinos, specifically the Filipinos in South Korea, are not exempted from these. It is in this light that this research analyzed the factors that affect the well-being of Filipinos in South Korea and propose a sustainable program that would provide the needed support to navigate their unique challenges and perceived requirements for personal growth. A total of 353 Filipinos from various sojourns participated in the survey: Employment Permit System workers, marriage migrants, professionals, undocumented workers, and students. The findings revealed common factors affecting Filipinos' well-being identified as adjustment issues in a foreign country, such as language, food, and culture; homesickness; immigration-related fears; difficult work; financial strain; and lack of health or accident insurance. Based on the results, a basic wellness program was designed patterned after the principles of Appreciative Inquiry and models of Appreciative Resilience. The design was piloted to a group of 39 volunteers in a trainers' workshop aimed at equipping the volunteers with basic skills to extend psycho-educational support to the Filipinos in South Korea specially during the time of the pandemic.

Keywords: *Well-being, Filipinos overseas, appreciative resilience, pandemic, perceived stress*

¹College of Public Affairs and Development, University of the Philippines Los Baños, Laguna, Philippines, <https://orcid.org/0009-0003-9999-7647>

²National Teacher Training Center for the Health Professions, University of the Philippines Manila, Philippines, <https://orcid.org/0000-0002-9910-7160>

³School of Global Studies, Kyungsoong University, Busan, South Korea, <https://orcid.org/0009-0007-6673-1518>

*Corresponding author: mhwalet@up.edu.ph

INTRODUCTION

The world experienced an outbreak of the Novel Coronavirus or COVID-19 in the early part of the year 2020. This pandemic has caused massive disruptions in people's lives. In stressful conditions and challenging times, conspicuously sustained over a long period of time, an individual's physical, emotional, and social well-being could be put to the test. Support systems need to be accessible, available, and dependable especially for migrants who are constantly challenged to face the threats to health and well-being. A person's ability to cope and his or her capacity to bounce back from difficult situations are key to determining how well his or her overall well-being can be safeguarded. In view of these realities, this study investigated the factors that affect the well-being of Filipinos in South Korea and propose a sustainable program that would provide the needed support to navigate their unique challenges and perceived requirements for personal growth.

The Department of Foreign Affairs (DFA), in 2014, released a report on the distribution of Filipinos overseas, where 52,379 are living in the Republic of Korea (DFA, 2021). The Philippine Overseas Employment Administration (POEA) reported 13,479 newly deployed Filipinos to South Korea in 2017 (POEA, 2021). The pandemic, which was declared by the World Health Organization a "global health emergency," has claimed thousands of lives and adversely affected overseas Filipinos. Based on the latest data released by the DFA in March 2021, the total number of overseas Filipinos afflicted with COVID-19 hit the 15,928 mark with 1,044 deaths in 88 countries and territories including South Korea (DFA, 2021).

The Commission on Filipinos Overseas (CFO) in partnership with the Philippine Embassy had initiated programs to reach out to the Filipino communities in South Korea. They discussed various problems and difficulties encountered by migrants during the health crisis, including the loss of employment for Employment Permit System (EPS) workers/sincere workers as a result of the closure of several factories; the difficulty of returning to South Korea for workers from the Philippines due to travel restrictions; the fact that many workers became undocumented as a result of their work visas expiring and the difficulty of finding new jobs; and the "Corona Blues" anxiety and mental health issues brought on by the pandemic (CFO, 2020).

There is a recognized need for providing health and well-being support to all migrant workers and residents, as well as their families. Support may need to be culturally adapted and tailored to the perceived needs of the Filipinos in South Korea, in particular (Griner & Smith, 2006; Collado et al., 2013). A series of meetings and consultations with

mental health professionals and community leaders led to the creation of a survey on the status of the Filipinos and their needs that would form the basis for a culturally tailored and appropriate strategies for holistic support and improved well-being.

Theoretical Framework

The World Health Organization (2022, para. 1) is committed to the principles of health “as a state of complete physical, mental, social wellbeing and not merely the absence of illnesses” as defined in its preamble. Shared association between health and well-being is evident in individuals who perceive that their lives are going well, are competent at something, earning enough, in harmony with others – including nature – and enjoy religious freedom. These are considered essentials to an individual’s sense of well-being. Constructive well-being enables individuals to approach other people and situations with optimism and resilience. Optimism connotes hopefulness and confidence about the future. On the other hand, resilience is about having the capacity to cope with and adjust to new and different circumstances. Resilience, in other words, is the ability to bounce back from adversities. It refers to the process of adapting well from trauma, tragedy, threats or significant sources of stressors from family and relationship, health, workplace or financial problems (American Psychological Association, 2021).

This research is anchored on two models: Appreciative Inquiry (AI) and Appreciative Resilience (AR). AI was pioneered by David Cooperrider and Suresh Srivastra in the 1980s. It was originally an organization development intervention but later evolved to be a planning tool, a research methodology, and a way of life. It is the exploration and the deliberate search for what gives life, what energizes, what motivates, and what inspires people. It focuses on what is working well rather than on the problem (Cooperrider & Whitney, 2005).

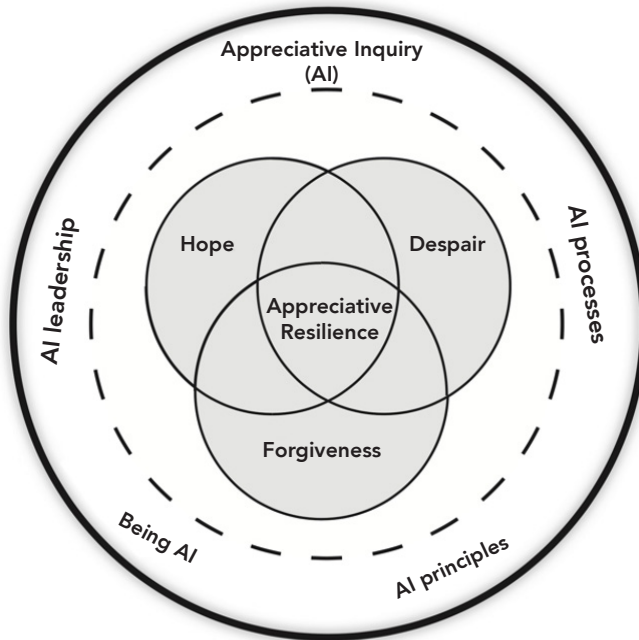
Developed by Joan McArthur-Blair and Cockell (2018), AR is a model that utilizes the AI principles and practices. By using the AI principles and practices, people are led to the development of their own understanding of AR, which sustains them as hope blooms, despair visits, and as forgiveness opens their hearts.

At the height of the pandemic, AR was a model utilized by Dicolan and Abagat (2020) in making sense of their family’s lived experience of the COVID-19 as they survived the challenges brought by COVID-19. Their journey depicts the three elements of appreciative resilience: despair, forgiveness, and hope. The same model is utilized in this research.

As shown in Figure 1, AR consists of three overlapping and interrelated elements: despair, forgiveness, and hope.

Figure 1

The Appreciative Resilience model (McArthur-Blair & Cockell, 2018)



Despair is described as the dark night of the soul, a state of uncertainty of what lies ahead; doubts about oneself, others, and the current situation; and lack of clarity of direction as to what concrete steps to take. Soren Kierkegaard, as quoted from Grunthaler (2013), claimed that despair is universal and that no one is spared from experiencing it.

Forgiveness is a choice and a deliberate decision to let go of resentment, anger, and fear. It is the disposition to accept things and circumstances that are outside one's control. Moore considered forgiveness as a gift one gives to himself or herself, which does not change the past but just the future (LIFE Marketing, 2015).

Hope is a person's current goal-directed thinking, which emphasizes the driven pursuit of those goals and the expectation that they will be realized (Snyder et al., 1991). It is believing that prospects and possibilities will unfold, and it makes people appreciate the things that they have and what might happen.

The Appreciative Resilience Model, which is anchored on the principles of AI, was used as a framework in designing a Basic Wellness Management Program for the Overseas Filipino Workers (OFWs) in South Korea.

METHODOLOGY

Participants

Using a non-probabilistic sampling method, a total of 353 participants volunteered to answer the survey. The sample is composed of Filipinos residing in various metropolitan and regional areas in South Korea. Participants were workers under the EPS of South Korea, wives of Korean nationals, university students, professors, and undocumented individuals. More than half of the respondents were female (56.7%), have stayed in the country from 2 to 10 years (60%) and mostly in their early adulthood at 21 to 40 years old (85.6%). Other descriptive information of the participants are presented in the Results and Discussion section.

Instrument

The questionnaire was prepared upon initial consultation with key Filipino informants in South Korea. The instrument was designed to identify the respondents' life difficulties and sources of stress based on their type of sojourn. Inquiry statements related to the different stressors/problems that were identified during the preliminary consultation were created. Those were doubled-checked for word or sentence appropriateness and clarity. The survey, which was administered through the Google Form app, contained five sections including the research objectives and anonymity declaration, demographic information, problems experienced within the past year, coping mechanisms, and the kind of assistance the respondents would like to request. Participants responded to each question, particularly sections 3-5 by ticking the applicable box/es next to the list of statements provided. They took approximately 10-15 minutes to finish the survey.

Data Collection and Analysis

Prior to data collection, leaders of the Filipino organizations in South Korea were oriented about the objectives and procedures of the study. Permission was obtained to disseminate the questionnaire to members of the organizations through their group websites or Facebook pages. Data were collected from October 1 to 10, 2020. Conduct of this study was guided by the ethical principles put forward by the Declaration of Helsinki regarding human participants and those of the national psychological association where the research was conducted, as prescribed in global practice (World Medical Association, 2013).

Descriptive analysis was done on the survey responses according to the socio-demographic characteristics of the respondents and variables that affected them, according to sojourn. Summaries are presented as frequency counts and percentages.

RESULTS AND DISCUSSION

Table 1 shows the demographic profile of the respondents of the study. Overall, 85.6% of Filipinos living in South Korea were in their early adulthood. Among them, more than half were between the age of 31 to 40 years old. Many Filipinos have been living in the country for two years or for almost a decade. They were mostly located in the northwest area particularly in Gyeonggi-do, Seoul, Incheon, Chungnam-do, and Daejeon. Filipinos in South Korea were mostly workers under the EPS program or contracted as entertainers (e.g., solo singer or band) followed by spouse to a South Korean national, professionals (e.g., university professors) and Filipinos with no legal status in the country.

Table 2 presents the major stressors of Filipinos living in South Korea based on sojourn and ranked according to frequency counts. Adjustment issues was the major source of stress for employment permit holders (68 respondents) and marriage migrants (62 respondents). This was followed by homesickness (60 EPS workers, 57 marriage migrants), difficult work (50 EPS workers), housing problems (32 EPS workers), and financial issues (29 EPS workers).

The result confirms previous studies that examined stressors of migrant workers in South Korea (Amit et al., 2020; Im & Lee, 2012; Kim & Kim, 2013; Dicolen & Sanchez, 2016). For instance, Im and Lee (2012) showed that lack of language proficiency, culture shock, living difficulties,

Table 1
Socio-demographic characteristics of participants

Variable	No. (n=353)	%
Age		
15–20 years old	1	0.3
21–30 years old	110	31.2
31–40 years old	192	54.4
41–50 years old	41	11.6
51–60 years old	9	2.5
Gender		
Male	143	40.5
Female	200	56.7
LGBTQ+	10	2.8
Years in South Korea		
0–6 months	7	2.0
7–12 months	20	5.7
1–2 years	63	17.8
2+–5 years	105	29.7
5+–10 years	107	30.3
10+ years	51	14.4
Location in South Korea		
Northwest	220	62.3
Northwest	20	5.7
Southwest	38	10.8
Southwest	68	19.3
Other areas	7	2.0
Sojourn		
Employment Permit	157	44.5
Marriage migrants	144	40.8
Professionals	19	5.4
Undocumented	15	4.2
Others	18	5.1

Note: Others include students, religious workers, residents, and visitors

Table 2
Participants' perceived stress factors

Sojourn	Stressor	No.	Rank
Employment Permit System (EPS) Workers (n=157)	Adjustment issues (language, food, culture, etc.)	68	1
	Homesickness	60	2
	Difficult work	50	3
	Housing problems	32	4
	Financial difficulty	29	5
Marriage migrants (n=144)	Adjustment issues	62	1
	Homesickness	57	2
	Raising child/children	26	3
	Loneliness	24	4
	Nobody to ask for help	24	4
Professionals (n=19)	Homesickness	11	1
	Adjustment issues	9	2
	Lack of professional growth	8	3
	Job security	6	4
	Work pressure	6	4
Undocumented workers (n=15)	Fear of getting caught (Immigration issues)	11	1
	No health insurance	6	2
	Nobody to ask for help	3	3
	Incorrect wage	3	3
Others (n=18)	Homesickness	17	1
	Adjustment issues	16	2
	Financial difficulty	15	3
	Loneliness	11	4
	School-related problems	6	5

Note: Others include students, religious workers, residents, and visitors

and social isolations were stressors of migrant workers in South Korea. Furthermore, this study on the occupational health status of Filipino workers in the country revealed that organizational injustice, lack of reward, and lack of social support were occupational stressors of Filipino migrant workers. However, it is interesting to note that while Filipino workers frequently reported “difficult work,” participants in a prior

study (Im & Lee, 2012) experienced less hardship. Participants' location and kind of work may explain the variability in results that consequently affected their perceived stressors.

Lee et al. (2018) revealed that the Filipino workers' wages in the country were lower as compared with other non-ethnic Korean migrants. However, it is worth noting that their level of satisfaction about living in South Korea was higher than others. This may be attributed to Filipinos' active participation in community activities, well-established social network, awareness of their rights, and higher educational level as compared to other migrant workers from other countries.

Filipino wives, including those divorced or separated from their South Korean husbands, reported difficulty adjusting to the South Korean way of life, homesickness, and problems with raising children as their top three stressors in life. Loneliness as well as perceived lack of people from whom to seek help in times of need were occasionally experienced. The South Korean government established the Multicultural Family Support Centers (MFSCs) to assist women migrants in their adjustment to the South Korean way of life. The MFSCs offer the following services: 1) education to promote an understanding of Korean language and culture, 2) interpretation and translation, 3) parenting education, 4) education or training for multicultural families, 5) support for the language development of the migrants' children, 6) school life emotional coaching and life coaching, 7) employment and business venture support, and 8) improvement of multicultural awareness (Dicolen & Sanchez, 2016). Nevertheless, the study by Dicolen and Sanchez (2016) revealed that there were some hindrances in their participation in these activities such as lack of time due to parenting, house chores, part-time jobs, and distance from home.

For Filipino professionals in South Korea, homesickness was the most frequently experienced sentiment followed by difficulty adjusting to the South Korean way of life and lack of professional growth. The lack of professional growth may be attributed to the failure of the South Korean higher education system to integrate foreign academics in a meaningful way due to the "systematic disempowerment" of expatriate professors in the universities (Kim, 2016, p. 82). The discontent of the foreign professors in South Korea may also be rooted from the discrimination against foreign faculty members in promotion and tenure approval (Palmer & Cho, 2011). This leads to the impression of the existence of a proverbial glass ceiling for foreign professionals (Kim, 2016; Park, 2018). On the other hand, loneliness and family problems were the least problems perceived by this group of Filipinos in South Korea.

A report by Domingo (2017) supports similar findings wherein Filipinos, during their overseas post, had undergone challenges in adjusting cross-culturally due to difficulties in communicating with the locals. Migrants experienced adjustment issues in cultural and work-related differences, more so, homesickness and even isolation. Some of the ways the participants coped with the cultural snags were through social support, online learning for re-skilling, learning the local language, and accepting the culture of their new environment and country.

Undocumented Filipinos living in South Korea were affected by their fear of getting caught or that somebody might report their whereabouts to immigration authorities. Likewise, they worried about getting sick or having an accident due to lack of health insurance. Moreover, financial difficulty, work-related challenges, and strain in interacting with co-workers were found to add on to their overall quandaries (Amit et al., 2020).

Other residents, including Filipino students, religious workers, residents and visitors in South Korea reported homesickness, adjustment issues, as well as financial difficulty as common concerns. Students specifically reported academic-related issues such as limited interaction with professors, unfamiliar environment, learning the language, and engaging in interpersonal relationships.

In an interview with the International Students Support Association (Lee, 2012), members expressed the following complaints: high cost of living, poor accommodation, expensive health care, and cumbersome cell phone registration.

Swarbrick (2012) posited financial element as one of the dimensions of wellness and that experiencing financial difficulties in times of crisis triggers one's well-being and can result in emotional distress. Financial stressors also influence psychosocial functioning (Sturgeon et al., 2016) and may even become chronic (Whysel, 2018).

A study by Delafrooz and Paim (2013) concluded that among Malaysian workers, there is a relationship between financial problems and financial wellness. This is further corroborated by a survey conducted in 2008 by The Associated Press saying that people with significant debts report more incidence of health problems. It can be deduced that financial stress impacts both the inner and outer health of an individual.

In the case of the Filipino workers in South Korea, a study conducted by Calimag (2014) showed that more than 85% could not save or invest and that the low propensity to save is attributed to their high consumption, both for themselves and for their family members

in the Philippines, that can lead to either short-term or long-term financial stress. During the COVID-19 pandemic, many overseas Filipinos, including those in South Korea lost their jobs, which resulted in the decline in remittances. Citing a report from the Bangko Sentral ng Pilipinas published in Rappler, an online news organization, Rivas (2021) reported a drop in remittances by 1.7% to \$2.895 billion in January 2021 compared to the \$2.944 billion in the same month of 2020.

Basic Wellness Program Development

On the basis of the compelling findings of the study, the researchers proposed sustainable and relevant psycho-educational materials and life skills for the Filipinos in South Korea. Using the framework of AI and the model of AR, a trainer's training was introduced to create a team or pool of facilitators who would be equipped to facilitate the designed modular program.

The program, entitled "Basic Wellness Program (Trainer's Training)," includes the introduction of AI and AR, and the three specialized modules described in Table 3.

The Appreciative Resilience Model shown in Figure 2 was used in this study. The applied model placed the experiences of the Filipino OFWs in South Korea as central focus in the delivery of a customized approach and program to address their perceived stressors and concerns.

Based on the post-training evaluation conducted to determine the effectiveness of the overall delivery of the activities and the appropriateness of the content, the participants rated the module content as highly relevant, applicable, and useful. The participants expressed great appreciation for the expertise of the speakers. They noted the preparedness and clarity of facilitators' delivery of the modules. Moreover, the participants found all the topics and exercises useful.

Summary of Findings

Findings reveal that Filipinos residing in South Korea experienced various psycho-social and organizational problems. Similar stressors were reported by Filipinos regardless of sojourn such as barriers in culture and language. Homesickness and other idiosyncratic problems to certain clusters of Filipinos were revealed particularly in child rearing practices, academic difficulties, the anxiety of getting caught by immigration authorities for undocumented migrants, and the lack of professional growth.

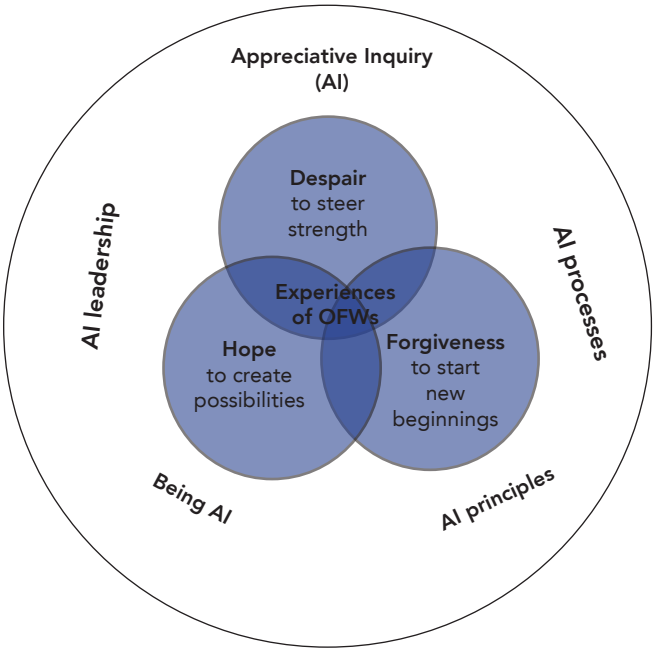
Table 3
Basic Wellness Program (Trainer's Training)

Module title	Module description
Module 0: Introduction to Appreciative Inquiry (AI) and Appreciative Resilience (AR)	This module aims to introduce the background of the program and the motivations to come up with a trainer's training plan. It discusses the meaning, principles, and elements of AI and AR. It also gives an overview of the content of the three modules.
Module 1: Despair, to steer strengths	Module 1 aims to capacitate the trainers with the physical, psychological, and emotional skills to be able to cope with stress or despair.
Module 2: Forgiveness, to start new beginnings	Module 2 aims to guide the participants through the process of forgiveness, explore its health benefits, and the practice of self-compassion.
Module 3: Hope, to create possibilities	Module 3 aims to encourage participants to envision the future they desire to achieve in the physical, psycho-emotional, financial, and spiritual well-being.

These pressing problems, when not properly mitigated, can lead to negative outcomes that may affect the person's physical, personal, and psychological health. Therefore, a more proactive stance to avoid the negative impact of these stressors or even support those who have pre-existing health issues by way of customized, needs based, and culture-fit intervention programs should be developed for Filipinos residing in South Korea.

Furthermore, the respondents confirmed the need for support to improve their current state. These are emotional well-being, physical health, and psychological or mental health. Notwithstanding, such areas of well-being are the most impacted by social isolation resulting from the stay at home and social distancing measures currently implemented by the South Korean government. Other areas that were found to be in need of counsel were on financial management, family matters, and spirituality.

Figure 2
Appreciative Resilience Model Utilized in the Development of an
Appreciative Resilience-Focused Wellness Program for the Overseas
Filipino Workers in South Korea



CONCLUSION AND RECOMMENDATIONS

Results of the study provided concrete bases for the design and specific contents of an improvement program for the well-being of Filipinos in South Korea as they continue navigating to the new normal, making sense of their lived experiences, and surviving the challenges brought by the pandemic. The K-Group 10/10 was formed, ad hoc, to spearhead the programs in assisting Filipinos cope with the challenges and difficulties in life, especially those affected by the COVID-19 pandemic. K-Group 10/10 is composed of selected Filipino community leaders based in South Korea and experts in the field of education, mental health, and social work. As the group evolved with the support of well-established civic and religious organizations in South Korea, the proponents are committed to develop a long-term program where Filipinos would be able to deal effectively with problems they might encounter even when the current health crisis is over.

As evident in the findings of this research, the use of AR based on the principles of AI is an effective tool in helping overseas Filipinos cope with their challenges in keeping their physical, emotional, psychological, mental, and spiritual well-being. It allows them to discover what they are good at and what works well, and from there, plan on concrete measures how to sustain their overall health. For community leaders, familiarizing themselves with the 4-D cycle will allow them to facilitate the same exercise with other migrants in other communities.

The study gives the following recommendations:

- 1) Formalize and legalize the K-Group 10/10 as a new community support initiative, in the form of a non-profit organization, for Filipinos in South Korea regardless of sojourn or communities.
- 2) Review the programs regularly to enable more services that are supportive of the actual needs of the clientele and to ensure sustainability and reliability of services.
- 3) Consolidate the results of the evaluation of the trainings conducted as basis in improving the module design.
- 4) Create a training manual so that it becomes a handy reference for future trainers and facilitators.
- 5) Offer the same modules, and revise if needed, to tailor-fit the nature and needs of the overseas Filipinos in other countries.
- 6) Strengthen the personal financial literacy programs offered to the overseas Filipinos and their families focused on improving their financial management skills.
- 7) Conduct a follow-up qualitative and longitudinal studies to see if there were improvements in the well-being and wellness situation of the OFWs in South Korea.
- 8) Use standardized tests or tools to measure the identified stressors of the OFWs.
- 9) Conduct a study comparing the wellness of OFWs across the globe.
- 10) Adopt the Appreciative Resilience-focused Wellness Program in other countries where there are OFWs with a follow-up program evaluation.

REFERENCES

- American Psychological Association. (2021). *Building your resilience*. <https://www.apa.org/topics/resilience>
- Amit, L. M., Ultra, Jr., V. U., & Song, Y. W. (2020). Link between migration status and occupational health and safety of Filipino migrant workers in South Korea. *Philippine Journal of Science*, 149(2), 451-462.
- Calimag, J. M. (2014). *Exploring the Consumption and Saving Propensities of Filipino Migrant Workers in South Korea: A Life Cycle Model Analysis* [Unpublished doctoral dissertation]. Hanyang University. <http://www.riss.kr/link?id=T13525185&outLink=K>
- Collado, A., MacPherson L., Risco, C., & Lejuez, C. W. (2013). Cultural adaptation and individual tailoring: Two approaches to the development of culturally responsive treatment. *Primary Care Companion CNS Disord*, 15(5), PCC.3101540. <https://doi.org/10.4088/PCC.13l01540>
- Commission on Filipinos Overseas. (2020, November 11). *CFO conducts virtual ugnayan with Fil-Com in South Korea*. <https://cfo.gov.ph/cfo-conducts-virtual-ugnayan-with-fil-com-in-south-korea/>
- Cooperrider, D. L., & Whitney, D. (2005). *A positive revolution in change: Appreciative inquiry* (Draft). https://www.researchgate.net/publication/237404587_A_Positive_Revolution_in_Change_Appreciative_Inquiry
- Delafrooz, N., & Paim, L. H. (2013). Role of financial stress on relationship between financial problem and financial wellness among Malaysia workers. *African Journal of Business Management*, 7(20), 1966–1972. <https://doi.org/10.5897/AJBM12.082>
- Dicolen, E. D. & Abagat, R. H. (2020). My family's lived experience of appreciative resilience during the COVID-19 pandemic. *International Journal of Appreciative Inquiry*, 22(4), 17–22. <https://doi.org/10.12781/978-1-907549-45-8-4>
- Dicolen, E. D., & Sanchez, N. (2016). Multicultural Family Support Centers (MFSCs) in South Korea: Promoting harmony and cultural integration. *International Journal of Education and Learning*, 5(2), 57–70. <https://doi.org/10.14257/ijel.2016.5.2.07>
- Department of Foreign Affairs. (2021). *Distribution on Filipinos overseas*. <https://dfa.gov.ph/distribution-of-filipinos-overseas>
- Domingo, M. F. L. (2017). Exploring the overseas experience of Filipino employees working abroad: A qualitative study on cross cultural adjustment. *The Reflective Practitioner*, 2, <http://cas.upm.edu.ph/journals/index.php/the-reflective-practitioner/article/view/23>

-
- Griner, D., & Smith, T. B. (2006). Culturally adapted mental health intervention: A meta-analytic review. *Psychotherapy: Theory, Research, Practice, Training*, 43(4), 531–548. <https://doi.org/10.1037/0033-3204.43.4.531>
- Grunthaler, A. J. (2013). *A Very Short Introduction to Kierkegaard's Concept of Despair*. Sophia Omni. http://philosophy.molloy.edu/uploads/1/3/9/4/13940143/grunthaler_despair_short.pdf
- Im, H., & Lee, H.Y. (2012). Resilience and mental health among migrant workers in Busan, Korea. *Korean Journal of Health Education and Promotion*, 29(5), 13–26.
- Kim, S. K. (2016). Western faculty 'flight risk' at a Korean university and the complexities of internationalization in Asian higher education. *Comparative Education*, 52(1), 78–90. <https://doi.org/10.1080/03050068.2015.1125620>
- Kim, S. H., & Kim, S. H. (2013). Foreign workers' acculturative stress in Korea society. *Journal of the Korea Academia-Industrial Cooperation Society*, 148(8), 3832–3842. <https://doi.org/10.5762/KAIS.2013.14.8.3832>
- Lee, C. W., Asis, M. M. B., Choi, S., Park, S. I. (2018). *Migratory experiences of Filipinos in Korea and their return to the Philippines* (IOM MRTC Research Report Series No. 2017–02). IOM Migration Research and Training Centre. [https://www.mrtc.re.kr/lib/download.php?file_name=Migratory%20Experiences%20of%20Filipinos%20in%20Korea%20and%20Their%20Return%20to%20the%20Philippines\(Summary\).pdf&save_file=c_201808141119520.pdf](https://www.mrtc.re.kr/lib/download.php?file_name=Migratory%20Experiences%20of%20Filipinos%20in%20Korea%20and%20Their%20Return%20to%20the%20Philippines(Summary).pdf&save_file=c_201808141119520.pdf)
- Lee, R. (2012, March 19). High living costs, lack of classes in English and language barriers cited. *The Korea Herald*. <http://www.koreaherald.com/view.php?ud=20120319000996>
- LIFE Marketing. (2015, July 10). *Life Talks 2015 Richard Moore* [Video file]. YouTube. https://www.youtube.com/watch?v=_Epa15qqkSo
- McArthur-Blair, J. M., & Cockell, J. (2018). *Building resilience with appreciative inquiry: A leadership journey through hope, despair, and forgiveness*. Berrett-Koehler Publishers, Incorporated.
- Palmer, J. D., & Cho, Y. H. (2011). Does Internationalization Really Mean Americanization? In J. Palmer, A. Roberts, Y. Cho, & G. Ching (Eds.), *The internationalization of East Asian higher education* (pp. 119–146). Palgrave Macmillan.
- Park, H. W. (2018). Living as Foreign Scientists: Stories of Nineteen Expatriate Professors in South Korea. *과학기술학연구*, 18(3), 46–100.
- Philippine Overseas Employment Administration. (2021). *OFW Statistics*. <https://www.dmw.gov.ph/archives/ofwstat/ofwstat.html>

- Rivas, R. (2021, March 15). Slow start: OFW remittances down 1.7% in January 2021. *Rappler Philippines*. <https://www.rappler.com/business/ofw-remittances-january-2021>
- Snyder, C. R., Irving, L. M., & Anderson, J. R. (1991). Chapter 15: Hope and health. In C. R. Snyder & D. R. Forsyth (Eds.), *Handbook of Social and Clinical Psychology: The Health Perspective* (pp. 285-305). Pergamon Press. <https://scholarship.richmond.edu/bookshelf/157/>
- Sturgeon, J. A., Arewasikporn, A., Okun, M. A., Davis, M. C., Ong, A. D., & Zautra, A. J. (2016). The psychosocial context of financial stress: Implications for inflammation and psychological health. *Psychosomatic medicine*, 78(2), 134–143. <https://doi.org/10.1097/PSY.0000000000000276>
- Swarbrick, M. (2012). A wellness approach to mental health recovery. In A. Rudnick (Ed), *Recovery of People with Mental Illness: Philosophical and Related Perspectives* (pp. 30–38) Oxford University Press. <https://doi.org/10.1093/med/9780199691319.003.0003>
- The Associated Press. (2008, June 9). *AP-AOL health poll: Debt stress*. http://surveys.associatedpress.com/data/SRBI/AP-AOL%20Health%20Poll%20Topline%20040808_FINAL_debt%20stress.pdf
- Whysel, B. (2018, June 27). 3 vicious cycles: Links among financial, physical and mental health. *Forbes*. <https://www.forbes.com/sites/brettwhysel/2018/06/27/3-vicious-cycles/?sh=4fee37540d22>
- World Health Organization. (2022). *Constitution*. <https://www.who.int/about/governance/constitution#:~:text=Health%20is%20a%20state%20of,belief%2C%20economic%20or%20social%20condition>
- World Medical Association. (2013). World Medical Association declaration of Helsinki: Ethical principles for medical research involving human subjects. *JAMA*, 310(20), 2191–2194. <https://doi.org/10.1001/jama.2013.281053>